

From: USAA Claims<4l9jcbwj84kd@claims.usaa.com>

Sent: Friday, February 25, 2022 10:19 AM

To: tanker976@yahoo.com

Subject: USAA Property Claim Settlement

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the [terms and conditions](#) for electronic communication with you.

USAA Reference Number: 015031645 - 1

Dear Mr. Miller,

Please see attached for additional information.

You may reply to this message. If you need to provide documentation, you can attach documents to your email. We cannot guarantee the security of any medical, financial or other personally identifiable information sent by email.

[00922:001:50]

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288



United Services Automobile Association

PROPERTY CLAIM SETTLEMENT

MICHAEL S MILLER
2000 TOWSON AVE
BALTIMORE MD 21222-3045

Review Your Claim Settlement Details

February 17, 2022

Dear Mr. Miller,

Thank you for trusting USAA with your insurance needs. We've issued a check in the amount of \$11,477.54 for the following claim:

Claim number:	015031645-001
Date of loss:	January 15, 2022
Loss location:	Baltimore, Maryland

Here's how we determined your payment:

Replacement cost	\$17,517.98
Less recoverable depreciation	\$-2,260.44
Less deductible	\$-3,780.00
Actual cash value settlement	\$11,477.54

What is Recoverable Depreciation?

The Loss Settlement Provision of your policy provides payment for the reasonable and necessary cost to repair or replace property involved in a covered loss. Because this policy benefit depends upon actual restoration of the property, your initial payment may consist of the actual cash value only, such as the amount after deduction for depreciation. Recoverable depreciation refers to the potential reimbursement amount upon completion of repair or replacement.

After repair or replacement is complete, we calculate your recoverable depreciation as **the lesser of** the amount necessary to repair or replace the damaged property **or** the amount you actually spent, minus your deductible and any amount already paid for the damaged property.

How Long Is the Recoverable Depreciation Available?

To receive any recoverable depreciation for this claim, you must complete the repair or replacement of the damaged property by February 17, 2023. You can request an additional 180 days in writing to extend the deadline, if necessary. Because market and environmental conditions vary that could affect the cost or effectiveness of delayed repair or replacement, we're unable to consider any claim for recoverable depreciation beyond the date we provide to you in writing.

What Documentation Is Required to Claim Recoverable Depreciation?

Please send us copies of the repair contract, invoice, repair bill and any receipts. These documents should provide:

- An itemized list of the work done and description of any items replaced.
- Documentation of all costs.
- The completion date for work done and replacement date of any items replaced.

What Happens if the Repair Cost Exceeds the Insurance Estimate?

You must provide us a copy of your estimate if the expected cost of repair or replacement is greater than our estimate. We must agree to any increased amount before you have the repair or replacement completed; otherwise, you may pay more out of pocket than necessary to repair or replace your damaged property.

Save With a Stronger Roof

If you need to repair or replace your roof, we recommend discussing the benefits of a FORTIFIED Roof™, impact-resistant roof or sealed roof deck with your contractor. Learn more about safeguarding your home against future damage at usaa.com/recover.

Did you know a new roof may qualify you for an additional discount on your homeowners policy?

So if you replace your roof, tell us about it. Please log on to usaa.com to update your home characteristics to reflect your new roof. You can find your Homeowners policy under “My Accounts Summary.” These updates may result in a change to your policy premium.

Mortgagee Clause

All policies insuring a dwelling contain a mortgagee clause that requires protection of a lender’s interest in the mortgaged property. Accordingly, your mortgage company is being included as a payee on the check. Because lenders differ in their criteria for ensuring repairs to the property, please contact your mortgage company’s insurance division for further instructions and provide them a copy of the repair estimate. We can’t intervene with your lender on your behalf due to privacy laws.

Important Legal Information

Your policy’s Suit Against Us Provision prohibits you from taking any action against us unless you have given us notice of the loss, complied with all policy provisions, and started legal action within three (3) years from the accrual of the cause of action.

How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim number on each page:



usaa.com or our mobile app:

Upload documents or post a secure message to your claim file through the Claim Communication Center.



Email:

Send an email or attachments to your claim file at 4I9jcbwj84kd@claims.usaa.com. Do not send private information via this channel.



Address:

USAA Claims Department
P.O. Box 33490
San Antonio, TX 78265



Fax:

800-531-8669



Phone:

855-925-5228

USAA is committed to providing excellent service and delivering on our mission to facilitate your financial security.

Thank you,
Allcat Claims Service on behalf of USAA Claims
United Services Automobile Association

USAA means United Services Automobile Association and its affiliates. Property and casualty insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, USAA County Mutual Insurance Company, USAA Limited and USAA S.A., and is available only to persons eligible for P&C group membership.

Attached: REVISED IA ESTIMATE -PRESTON DORSEY

ALLCAT
A USAA Service Provider
PO Box 33490
San Antonio, TX 78265
855-925-5228
2/17/2022

Insured: MILLER, SGT MICHAEL
Home: 2000 TOWSON AVE
BALTIMORE, MD 21222
Property: 2000 TOWSON AVE
BALTIMORE, MD 21222

Home: (410) 686-4415
Cell: (443) 845-0542
E-mail: tanker976@yahoo.com

Claim Rep.: Preston Dorsey

Business: (866) 625-5228
Cellular: (361) 701-6648

Estimator: Preston Dorsey

Business: (866) 625-5228
Cellular: (361) 701-6648

Member Number: 015031645

Policy Number: 015031645/90A

L/R Number: 001

Type of Loss: Wind Damage

Cause of Loss: Other

Insurance Company: United Services Automobile Association

Coverage	Deductible	Policy Limit
Dwelling	\$3,780.00	\$378,000.00
Contents	\$0.00	\$189,000.00
Other Structures	\$0.00	\$37,800.00
Loss of Use	\$0.00	\$0.00

Date Contacted: 2/8/2022 12:09 PM

Date of Loss: 1/15/2022 2:00 AM

Date Inspected: 2/9/2022 12:09 PM

Date Est. Completed: 2/17/2022 11:23 AM

Date Received: 1/22/2022 2:00 AM

Date Entered: 2/1/2022 2:33 PM

Price List: MDBA8X_JAN22
Restoration/Service/Remodel

Summary for Dwelling

Line Item Total	17,138.79
Material Sales Tax	318.77
Replacement Cost Value	\$17,457.56
Less Depreciation	(2,260.44)
Actual Cash Value	\$15,197.12
Less Deductible	(3,780.00)
Net Claim	\$11,417.12

Total Recoverable Depreciation

2,260.44

Net Claim if Depreciation is Recovered**\$13,677.56**

Preston Dorsey

Insured: MILLER, SGT MICHAEL
Home: 2000 TOWSON AVE
BALTIMORE, MD 21222
Property: 2000 TOWSON AVE
BALTIMORE, MD 21222

Home: (410) 686-4415
Cell: (443) 845-0542
E-mail: tanker976@yahoo.com

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Price List: MDBA8X_JAN22
Restoration/Service/Remodel

Summary for Contents

Line Item Total	57.00
Material Sales Tax	3.42
Replacement Cost Value	\$60.42
Net Claim	\$60.42

Preston Dorsey

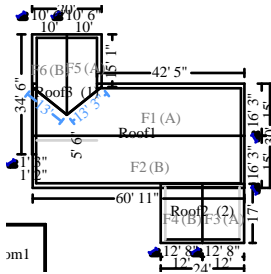
Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

Recap of Taxes

	Material Sales Tax (6%)	Manuf. Home Tax (6%)	Storage Tax (6%)
Line Items	322.19	0.00	0.00
Total	322.19	0.00	0.00

MILLER__SGT_MICHAEL

Main Level



Roof1

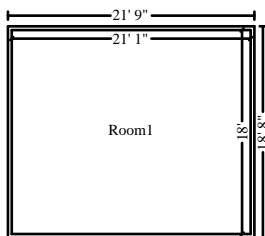
2731.60 Surface Area	27.32 Number of Squares
325.89 Total Perimeter Length	101.04 Total Ridge Length

27.32 Number of Squares
101.04 Total Ridge Length

325.89 Total Perimeter Length

101.04 Total Ridge Length

Description	Quantity	Unit Price	RCV	Depreciation	ACV
1. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt					
SQ	27.32 SQ	61.17	1,671.16	(0.00)	1,671.16
2. 3 tab - 25 yr. - comp. shingle roofing - w/out felt					
SQ	30.33 SQ	281.24	8,530.01	(1,344.35)	7,185.66
3. Roofing felt - 15 lb.					
18.25	18.25 SQ	43.58	795.34	(64.42)	730.92
4. Ice & water barrier					
EAVE*6+VAL*3	1,207.49 SF	1.98	2,390.83	(140.87)	2,249.96
5. R&R Drip edge					
P	325.89 LF	3.75	1,222.09	(102.42)	1,119.67
6. Flashing - pipe jack					
2	2.00 EA	59.81	119.62	(7.93)	111.69
7. R&R Skylight flashing kit - dome - Large					
4	4.00 EA	147.00	588.00	(297.41)	290.59
8. Continuous ridge vent - aluminum					
R	101.04 LF	11.81	1,193.28	(120.09)	1,073.19
Totals: Roof1			16,510.33	2,077.49	14,432.84
Total: Main Level			16,510.33	2,077.49	14,432.84

Room1

Height: 8'

625.33 SF Walls	379.50 SF Ceiling
1004.83 SF Walls & Ceiling	379.50 SF Floor
42.17 SY Flooring	78.17 LF Floor Perimeter
78.17 LF Ceil. Perimeter	

379.50 SF Ceiling1004.83 SF Walls & Ceiling379.50 SF Floor

42.17 SY Flooring

78.17 LF Floor Perimeter

78.17 LF Ceil. Perimeter

Description	Quantity	Unit Price	RCV	Depreciation	ACV
9. Mask wall - plastic, paper, tape (per LF)					
PC	78.17 LF	1.17	91.46	(0.00)	91.46

CONTINUED - Room1

Description	Quantity	Unit Price	RCV	Depreciation	ACV
10. Floor protection - plastic and tape - 10 mil F	379.50 SF	0.26	98.67	(0.00)	98.67
11. Spot seal w/oil based/hybrid stain blocker 1	1.00 EA	23.58	23.58	(1.64)	21.94
12. Paint the ceiling - two coats C	379.50 SF	0.87	330.17	(53.13)	277.04
13. Drywall patch / small repair, ready for paint 1	1.00 EA	84.58	84.58	(0.23)	84.35
Totals: Room1			628.46	55.00	573.46

Contents

Description	Quantity	Unit Price	RCV	Depreciation	ACV
14. Landscaping yard statue / figurine 1	1.00 EA	57.00	57.00	(0.00)	57.00
Totals: Contents			57.00	0.00	57.00
Line Item Totals: MILLER__SGT_MICHAEL6			17,195.79	2,132.49	15,063.30

Grand Total Areas:

625.33 SF Walls	379.50 SF Ceiling	1,004.83 SF Walls and Ceiling
379.50 SF Floor	42.17 SY Flooring	78.17 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	78.17 LF Ceil. Perimeter
379.50 Floor Area	406.00 Total Area	625.33 Interior Wall Area
1,863.77 Exterior Wall Area	80.83 Exterior Perimeter of Walls	
2,731.60 Surface Area	27.32 Number of Squares	325.89 Total Perimeter Length
101.04 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	17,138.79	99.67%	15,197.12	99.60%
Contents	57.00	0.33%	60.42	0.40%
Other Structures	0.00	0.00%	0.00	0.00%
Loss of Use	0.00	0.00%	0.00	0.00%
Total	17,195.79	100.00%	15,257.54	100.00%

Recap by Room

Estimate: MILLER__SGT_MICHAEL6

Area: Main Level				
Roof1			16,510.33	96.01%
Coverage: Dwelling	100.00% =		16,510.33	
Area Subtotal: Main Level			16,510.33	96.01%
Coverage: Dwelling	100.00% =		16,510.33	
Room1			628.46	3.65%
Coverage: Dwelling	100.00% =		628.46	
Contents			57.00	0.33%
Coverage: Contents	100.00% =		57.00	
Subtotal of Areas			17,195.79	100.00%
Coverage: Dwelling	99.67% =		17,138.79	
Coverage: Contents	0.33% =		57.00	
Total			17,195.79	100.00%

Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
DRYWALL			274.71	0.23	274.48
Coverage: Dwelling	@	100.00% =	274.71		
LAWN, GARDEN & PATIO			57.00		57.00
Coverage: Contents	@	100.00% =	57.00		
PAINTING			353.75	54.77	298.98
Coverage: Dwelling	@	100.00% =	353.75		
ROOFING			15,922.33	1,780.08	14,142.25
Coverage: Dwelling	@	100.00% =	15,922.33		
WINDOWS - SKYLIGHTS			588.00	297.41	290.59
Coverage: Dwelling	@	100.00% =	588.00		
Subtotal			17,195.79	2,132.49	15,063.30
Material Sales Tax			322.19	127.95	194.24
Coverage: Dwelling	@	98.94% =	318.77		
Coverage: Contents	@	1.06% =	3.42		
Total			17,517.98	2,260.44	15,257.54

FREQUENTLY ASKED QUESTIONS

The FAQ's and answers below will be helpful in the claim process. If there is any conflict between these answers and the policy, your policy controls. Please read your policy.

How is my initial Dwelling payment determined?

Subject to the applicable deductible and policy conditions, Dwelling payments are generally based on the cost to repair or replace the damaged property with similar construction and for the same use on the same premises. When the cost to repair or replace the damaged dwelling exceeds \$5000, USAA will pay a portion of the claim up front (the actual cash value of the loss), and the balance (recoverable depreciation) when the repairs are complete.

How do I collect the recoverable depreciation?

Where initial payment for Dwelling loss is in the amount of Actual Cash Value, to receive additional amounts (recoverable depreciation), you must complete the actual repair or replacement of the damaged part of the property. When repair or replacement is actually completed, the policy will pay the covered additional amount you actually and necessarily incurred to repair or replace the property, but not to exceed the approved replacement cost of your claim (our cost). In no case will USAA pay more than the total amount of the actual repairs less your policy deductible.

Why is the check made out to me and someone else (or some other company)?

If your check includes the name of your mortgage company it is because we are required to include their name on our payment to you, per the mortgage clause on your policy. The check must be presented to them for their endorsement prior to submitting it to our bank for payment. Incomplete endorsements will result in the check being returned without payment. Please contact us if the mortgagee information is incorrect so that we may update that information and issue a correct payment to you.

What if I'm not going to repair or replace my damaged property using the same material?

Please contact us if you choose to repair or replace the damaged building part with a different material or type of construction from what is on our estimate. Replacement or repair differing from the original estimate could affect any replacement cost claim you are otherwise eligible to collect.

What if my contractor's estimate is different from USAA's estimate?

Show the USAA estimate to your contractor. If your contractor's estimate is higher, please contact USAA prior to starting the repairs to your home as the additional charges may not be covered.

