

ALLCAT
A USAA Service Provider
PO BOX 33490
San Antonio, TX 78265
855-925-5228
8/17/2022

Insured: BLUM, CPT MARC
Home: 2907 W STRATHMORE
BALTIMORE, MD 21209
Property: 2907 W STRATHMORE AVE
BALTIMORE, MD 21209

Home: (410) 358-4248
Business: (410) 576-4240
Cell: (410) 591-7893
E-mail: mblum@worldtotalreturn.com

Claim Rep.: Braden Sims

Business: (866) 625-5228
Cellular: (432) 559-4302

Estimator: Braden Sims

Business: (866) 625-5228
Cellular: (432) 559-4302

Member Number: 003854027

Policy Number: 003854027/90A

L/R Number: 018

Type of Loss: Hail

Cause of Loss: Other

Insurance Company: United Services Automobile Association

Coverage	Deductible	Policy Limit
Dwelling	\$500.00	\$572,000.00
Contents	\$0.00	\$429,000.00
Other Structures	\$0.00	\$57,200.00
Loss of Use	\$0.00	\$0.00

Date Contacted: 4/27/2022 5:00 PM

Date of Loss: 6/14/2021 2:00 AM

Date Received: 4/22/2022 2:00 AM

Date Inspected: 5/13/2022 10:00 AM

Date Entered: 4/25/2022 11:51 AM

Date Est. Completed: 8/17/2022 1:23 PM

Price List: MDBA8X_APR22
Restoration/Service/Remodel

Summary for Dwelling

Line Item Total	1,393.81
Material Sales Tax	12.94
Replacement Cost Value	\$1,406.75
Less Deductible	(500.00)
Less Prior Payment(s)	(274.80)
Net Claim Remaining	\$631.95

Braden Sims

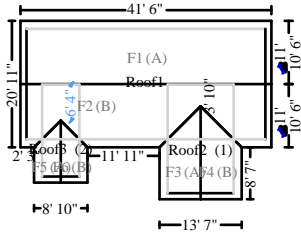
Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

Recap of Taxes

	Material Sales Tax (6%)	Manuf. Home Tax (6%)	Storage Tax (6%)
Line Items	12.94	0.00	0.00
Total	12.94	0.00	0.00

BLUM__CPT_MARC11

Main Level



Roof1

1092.21 Surface Area
157.14 Total Perimeter Length

10.92 Number of Squares
67.13 Total Ridge Length

Description	Quantity	Unit Price	RCV	Depreciation	ACV
1. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt					
.33	0.33 SQ	62.14	20.51	(0.00)	20.51
2. 3 tab - 25 yr. - comp. shingle roofing - w/out felt					
.33	0.33 SQ	286.57	94.57	(0.00)	94.57
3. Roofing felt - 15 lb.					
.33	0.33 SQ	44.07	14.54	(0.00)	14.54
Totals: Roof1			129.62	0.00	129.62

Elevations

Description	Quantity	Unit Price	RCV	Depreciation	ACV
4. R&R Window screen, 1 - 9 SF					
1	1.00 EA	49.15	49.15	(0.00)	49.15
5. R&R Gutter / downspout - aluminum - up to 5"					
10	10.00 LF	9.01	90.10	(0.00)	90.10
6. R&R Wrap wood window frame & trim with aluminum sheet - Small					
3	3.00 EA	160.73	482.19	(0.00)	482.19
Totals: Elevations			621.44	0.00	621.44
Total: Main Level			751.06	0.00	751.06

Labor Minimums Applied

Description	Quantity	Unit Price	RCV	Depreciation	ACV
7. Roofing labor minimum					
1	1.00 EA	642.75	642.75	(0.00)	642.75

CONTINUED - Labor Minimums Applied

Description	Quantity	Unit Price	RCV	Depreciation	ACV
Totals: Labor Minimums Applied			642.75	0.00	642.75
Line Item Totals: BLUM__CPT_MARC11			1,393.81	0.00	1,393.81

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
68.61 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,092.21 Surface Area	10.92 Number of Squares	157.14 Total Perimeter Length
67.13 Total Ridge Length	0.00 Total Hip Length	

Recap by Room

Estimate: BLUM__CPT_MARC11

Area: Main Level		
Roof1	129.62	9.30%
Elevations	621.44	44.59%
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Area Subtotal: Main Level	751.06	53.89%
Labor Minimums Applied	642.75	46.11%
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Subtotal of Areas	1,393.81	100.00%
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Total	1,393.81	100.00%

Recap by Category

Items	Total	%
ROOFING	772.37	54.90%
SIDING	482.19	34.28%
SOFFIT, FASCIA, & GUTTER	90.10	6.40%
WINDOW REGLAZING & REPAIR	49.15	3.49%
Subtotal	1,393.81	99.08%
Material Sales Tax	12.94	0.92%
Total	1,406.75	100.00%

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.