



Nationwide Mutual Insurance Company

Kevin Padgitt
PO Box 182068
Columbus, OH 43218-2068
Cell 636-459-6807
Fax 855-850-7113
Email : nationwide-claims@nationwide.com

Insured: ROBERT & NORMA GASTON
Property: 1232 BROOKSIDE DR
HURST, TX 76053-4429
Home: 1232 BROOKSIDE DR
HURST, TX 76053-4429

Cell: (682) 552-0552
E-mail: njgaston@yahoo.com

Claim Rep.: Kevin Padgitt- FL License 780314
Position: Claims Specialist II
Company: Nationwide Insurance
Business: P.O.Box 182068
Columbus, OH 43218

Business: (636) 459-6807
E-mail: nationwide-claims@nationwide.com

Estimator: Kevin Padgitt- FL License 780314
Position: Claims Specialist II
Company: Nationwide Insurance
Business: P.O.Box 182068
Columbus, OH 43218

Business: (636) 459-6807
E-mail: nationwide-claims@nationwide.com

Claim Number: 829563-GP

Policy Number: 7842HR087916

Type of Loss: Hail

Date Contacted: 7/3/2024 1:08 PM
Date of Loss: 5/27/2024 12:00 AM
Date Inspected:
Date Est. Completed: 7/17/2024 10:24 AM

Date Received: 7/2/2024 12:00 AM
Date Entered: 7/3/2024 5:39 AM

Price List: TXDF8X_JUL24
Restoration/Service/Remodel
Estimate: ROBERT_&_NORMA_GAS2



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Dear Valued Customer,

Please refer to the attached itemized estimate. The estimate contains our valuation of the damages for the reported loss and was prepared using usual and customary prices for your geographic area. If this is a supplemental or updated estimate and your policy includes replacement cost coverage, please refer to our communication regarding how to make a claim for any additional eligible payment.

Please note that if your mortgage company is included on your claim payment check, contact the mortgage company to discuss how to handle the proceeds of this payment.

If you choose to hire a contractor or vendor to make repairs, please provide this estimate to them. If you, your contractor, or vendor determine that there are additional building fees and/or permits associated with the estimated repairs that are not included in this estimate, please contact me immediately so that I may review and make a determination as to the appropriate payment.

If the estimate reflects a reduction for Salvage Retention, there are materials estimated for removal that have been identified as having salvage value. The amount reflected for Salvage Retention is applied using current values specific to the weight and quantity of materials to be removed and specific to your geographic region. A report is attached or can be provided upon request that provides a detailed summary of the Salvage Retention amount shown on your estimate. This amount should also be reflected on any estimates or invoicing provided by your contractor or vendor as a reduction in repair costs. Please note that the values provided are subject to change due to market conditions.

If you discover any additional damage to your property, please immediately contact me, either personally or through your contractor/vendor. We may need to re-inspect your property before authorization of supplemental payment. Please do not destroy or discard any of the damaged items until we have had an opportunity to inspect the damages and have reached an agreement with you on any supplemental cost.

Nationwide may also request to re-inspect your property, at your convenience, as part of our commitment to quality and customer service.

Please note your policy may include additional coverages, coverage extensions, and/or settlement provisions that may require you to notify us within certain times of your intent to make a claim under those portions of the policy. Please refer to your policy or contact your claim professional for more information.

Thank you for allowing Nationwide Mutual Insurance Company to serve your insurance needs. Please contact me at the numbers listed above if you have any questions regarding this estimate or any other matter pertaining to your claim.



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ROBERT_&_NORMA_GAS2

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Main Dwelling Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated	27.57 SQ	62.24	0.00	1,715.96	15/30 yrs	Avg.	NA	(0.00)	1,715.96
2. Remove Additional charge for steep roof - 10/12 - 12/12 slope	0.58 SQ	24.36	0.00	14.13	15/NA	Avg.	NA	(0.00)	14.13
3. Roofing felt - 15 lb.	27.57 SQ	40.14	19.97	1,126.63	15/20 yrs	Avg.	75%	(196.53)	930.10
4. Drip edge	322.67 LF	3.13	30.88	1,040.84	15/35 yrs	Avg.	42.86%	(173.64)	867.20
The above line item relates to drip edge for eaves and/or rakes.									
5. Asphalt starter - universal starter course	207.43 LF	2.27	9.41	480.28	15/20 yrs	Avg.	75%	(92.62)	387.66
6. Valley metal	27.51 LF	6.92	5.74	196.11	15/35 yrs	Avg.	42.86%	(32.29)	163.82
7. Additional charge for steep roof - 10/12 - 12/12 slope	0.58 SQ	86.80	0.00	50.34	15/NA	Avg.	0%	(0.00)	50.34
8. Additional charge for high roof (2 stories or greater)	12.56 SQ	24.39	0.00	306.34	15/NA	Avg.	0%	(0.00)	306.34
9. Laminated - comp. shingle rfg. - w/out felt	30.67 SQ	271.82	309.93	8,646.65	15/30 yrs	Avg.	50%	(2,033.34)	6,613.31
This line item includes a material allowance which reflects current market prices in your area. Market prices were provided by itel. This itel service allows you or your contractor to have materials delivered directly to your property for installation. For more information on ordering material through itel, visit https://itelinc.jotform.com/itelinc/shingle_inquiry or contact itel at customerservice@itelinc.com/800-890-4835.									
10. Continuous ridge vent - shingle-over style	64.00 LF	11.26	24.71	745.35	15/35 yrs	Avg.	42.86%	(138.96)	606.39
11. Hip / Ridge cap - cut from 3 tab - composition shingles	103.79 LF	5.11	11.30	541.67	15/25 yrs	Avg.	60%	(88.98)	452.69
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12. Roof vent - turtle type - Metal	1.00 EA	76.56	1.98	78.54	15/35 yrs	Avg.	42.86%	(11.12)	67.42
13. R&R Furnace vent - rain cap and storm collar, 5"	1.00 EA	89.53	2.84	92.37	15/25 yrs	Avg.	60%	(22.37)	70.00
14. R&R Furnace vent - rain cap and storm collar, 8"	2.00 EA	104.13	8.09	216.35	15/25 yrs	Avg.	60%	(63.71)	152.64
15. Install Flashing - pipe jack - lead	5.00 EA	39.44	0.00	197.20	15/35 yrs	Avg.	42.86%	(0.00)	197.20



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CONTINUED - Main Dwelling Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. Remove Flashing - pipe jack - lead									
	5.00 EA	7.80	0.00	39.00	15/35 yrs	Avg.	NA	(0.00)	39.00
17. Digital satellite system - Detach & reset									
	1.00 EA	53.07	0.00	53.07	15/NA	Avg.	0%	(0.00)	53.07
Totals: Main Dwelling Roof			424.85	15,540.83				2,853.56	12,687.27

FRONT ELEVATION

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. R&R Gutter / downspout - aluminum - up to 5"									
	62.67 LF	9.68	25.08	631.73	15/25 yrs	Avg.	60%	(197.42)	434.31
The above line item relates to damaged gutters on this elevation.									
19. Clean with pressure/chemical spray									
	97.67 SF	0.47	3.87	49.77	15/NA	Avg.	0%	(0.00)	49.77
20. Prime & paint exterior fascia - wood, 6"- 8" wide									
	97.67 LF	3.92	1.85	384.72	15/15 yrs	Avg.	80% [M]	(19.45)	365.27
Totals: FRONT ELEVATION			30.80	1,066.22				216.87	849.35

RIGHT ELEVATION

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. R&R Gutter / downspout - aluminum - up to 5"									
	11.58 LF	9.68	4.63	116.72	15/25 yrs	Avg.	60%	(36.48)	80.24
The above line item relates to damaged gutters on this elevation.									
22. R&R Gutter / downspout - aluminum - 6"									
	30.00 LF	13.49	20.79	425.49	15/25 yrs	Avg.	60%	(163.67)	261.82
The above line item relates to damaged downspouts on this elevation.									
Totals: RIGHT ELEVATION			25.42	542.21				200.15	342.06



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BACK ELEVATION

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
23. R&R Gutter / downspout - aluminum - up to 5"								
86.83 LF	9.68	34.74	875.25	15/25 yrs	Avg.	60%	(273.52)	601.73

The above line item relates to damaged gutters on this elevation.

Supplement

24. R&R Central air conditioning system - 4 ton - 14-15 SEER

1.00 EA	4,718.43	264.92	4,983.35	15/15 yrs	Avg.	80% [M]	(2,780.88)	2,202.47
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Includes: Condensing unit, coil, copper lines, and installation labor. Labor cost to remove a central air conditioning system and to discard in a job-site waste receptacle.

Quality: 4 ton, 14 to 15 SEER. Factory charged unit or dry unit with refrigerant added onsite.

Reference: A 4 ton unit will approximately service 2100 to 2700 SF. Factors such as climate, structure design, and overall cooling needs may influence the sizing requirements for the structure. A load calculation should be performed by a professional HVAC tradesman to accurately calculate the AC unit sizing.

Note: Typically, new condensing units are factory charged and may include refrigerant for approximately 15' of line set depending on manufacturer specifications and system requirements. If additional refrigerant is needed see item HVC ACR. One pound of refrigerant will supply approximately 26.67 lineal feet of 3/8" line set.

25. Haul debris - per pickup truck load - including dump fees

1.00 EA	160.49	0.00	160.49	0/NA	Avg.	NA	(0.00)	160.49
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Totals: BACK ELEVATION		299.66	6,019.09				3,054.40	2,964.69
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LEFT ELEVATION

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. R&R Gutter / downspout - aluminum - up to 5"								
11.58 LF	9.68	4.63	116.72	15/25 yrs	Avg.	60%	(36.48)	80.24
The above line item relates to damaged gutters on this elevation.								
27. R&R Gutter / downspout - aluminum - 6"								
20.00 LF	13.49	13.86	283.66	15/25 yrs	Avg.	60%	(109.12)	174.54
The above line item relates to damaged downspouts on this elevation.								
28. Clean with pressure/chemical spray								
32.00 SF	0.47	1.27	16.31	15/NA	Avg.	0%	(0.00)	16.31
29. Prime & paint exterior fascia - wood, 6"- 8" wide								
32.00 LF	3.92	0.61	126.05	15/15 yrs	Avg.	80% [M]	(6.38)	119.67

Totals: LEFT ELEVATION		20.37	542.74				151.98	390.76
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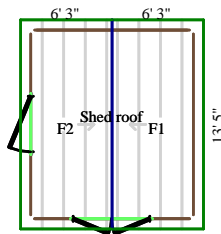
Fencing

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
30. Clean with pressure/chemical spray	360.00 SF	0.47	14.28	183.48	15/NA	Avg.	0%	(0.00)	183.48
31. Stain - wood fence/gate	360.00 SF	1.20	9.21	441.21	15/15 yrs	Avg.	80% [M]	<96.65>	344.56
Totals: Fencing			23.49	624.69				96.65	528.04
Total: 0			824.59	24,335.78				6,573.61	17,762.17

HOVER-ESX-SHED10

SKETCH1 (HOVER-ESX-SHED10)

Exterior



Shed roof

168.09 Surface Area	1.68 Number of Squares
51.89 Total Perimeter Length	13.45 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Right slope only									
32. Tear off, haul and dispose of comp. shingles - Laminated	0.84 SQ	62.24	0.00	52.28	15/30 yrs	Avg.	NA	(0.00)	52.28
33. Roofing felt - 15 lb.	0.84 SQ	40.14	0.61	34.33	15/20 yrs	Avg.	75%	(5.99)	28.34
34. Drip edge	25.95 LF	3.13	2.48	83.70	15/35 yrs	Avg.	42.86%	(13.96)	69.74
35. Asphalt starter - universal starter course	13.45 LF	2.27	0.61	31.14	15/20 yrs	Avg.	75%	(6.01)	25.13
36. Laminated - comp. shingle rfg. - w/out felt	1.00 SQ	271.82	10.11	281.93	15/30 yrs	Avg.	50%	(66.31)	215.62

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37. Hip / Ridge cap - cut from 3 tab - composition shingles	13.45 LF	5.11	1.46	70.19	15/25 yrs	Avg.	60%	(11.53)	58.66
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CONTINUED - Shed roof

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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Totals: Shed roof		15.27	553.57				103.80	449.77

DEBRIS REMOVAL

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
38. Haul debris - per pickup truck load - including dump fees								
1.00 EA	160.49	0.00	160.49	15/NA	Avg.	NA	(0.00)	160.49

BUILDING MATERIAL SALVAGE REPORT

Report ID: TFK-155-6973008

North Main Recycling

3414 N Main St

Fort Worth, TX 76106

8176248897

Closest Salvage Yard:

1232 BROOKSIDE DR

HURST, TX 76053-4429

Loss Address:

Insured: ROBERT & NORMA GASTON

Claim Number: 829563-GP

Report Date: 7/17/2024

Description Quantity Weight (lb) Salvage Value

SCOPE LINE ITEMS WITH SALVAGE

12 Furnace vent - rain cap and storm collar, 5" 1.00 0.82 \$ 0.50

13 Furnace vent - rain cap and storm collar, 8" 2.00 2.50 \$ 1.53

20 Gutter / downspout - aluminum - up to 5" 62.67 16.20 \$ 9.88

22 Gutter / downspout - aluminum - up to 5" 11.58 2.99 \$ 1.83

23 Gutter / downspout - aluminum - 6" 30.00 13.20 \$ 8.05

24 Gutter / downspout - aluminum - up to 5" 86.83 22.45 \$ 13.69

25 Gutter / downspout - aluminum - up to 5" 11.58 2.99 \$ 1.83

26 Gutter / downspout - aluminum - 6" 20.00 8.80 \$ 5.37

Total Salvage Value: \$ 42.68

Totals: DEBRIS REMOVAL		0.00	160.49				0.00	160.49
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Total: Exterior		15.27	714.06				103.80	610.26
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Total: SKETCH1 (HOVER-ESX-SHED10)		15.27	714.06				103.80	610.26
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Total: HOVER-ESX-SHED10	15.27	714.06	103.80	610.26
Line Item Totals: ROBERT_&_NORMA_GAS2	839.86	25,049.84	6,677.41	18,372.43

[%] - Indicates that depreciate by percent was used for this item
[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

337.93 SF Walls	0.00 SF Ceiling	337.93 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	71.33 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
337.93 Exterior Wall Area	71.33 Exterior Perimeter of Walls	
168.09 Surface Area	1.68 Number of Squares	51.89 Total Perimeter Length
13.45 Total Ridge Length	0.00 Total Hip Length	



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Coverage	Item Total	%	ACV Total	%
Dwelling	23,871.58	95.30%	17,394.62	94.68%
Other Structures	1,178.26	4.70%	977.81	5.32%
Personal Property	0.00	0.00%	0.00	0.00%
Loss of Use	0.00	0.00%	0.00	0.00%
Inflation Protection	0.00	0.00%	0.00	0.00%
Water Damage	0.00	0.00%	0.00	0.00%
Refrigerated Property	0.00	0.00%	0.00	0.00%
Debris Removal of Tree by Covered Peril	0.00	0.00%	0.00	0.00%
Trees, Shrubs and Other Plants - Max Percentage of Coverage A	0.00	0.00%	0.00	0.00%
Water Backup Limited	0.00	0.00%	0.00	0.00%
Building Ordinance or Law	0.00	0.00%	0.00	0.00%
Loss Assessment	0.00	0.00%	0.00	0.00%
Personal Liability	0.00	0.00%	0.00	0.00%
Biological Deterioration or Damage	0.00	0.00%	0.00	0.00%
Dwelling Replacement Cost - 150%	0.00	0.00%	0.00	0.00%
Total	25,049.84	100.00%	18,372.43	100.00%



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Summary for Dwelling

Line Item Total	23,070.48
Cleaning Matl Tax	0.11
Material Sales Tax	795.96
	<hr/>
Subtotal	23,866.55
Cleaning Total Tax	5.03
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Replacement Cost Value	\$23,871.58
Less Depreciation	(6,476.96)
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Actual Cash Value	\$17,394.62
Less Deductible	(6,198.00)
Less Salvage Retention	(42.68)
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Net Claim	\$11,153.94
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Total Recoverable Depreciation	6,476.96
	<hr/>
Net Claim if Depreciation is Recovered	\$17,630.90
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Kevin Padgitt- FL License 780314
Claims Specialist II



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Summary for Other Structures

Line Item Total	1,139.50
Cleaning Matl Tax	0.30
Material Sales Tax	24.48
	<hr/>
Subtotal	1,164.28
Cleaning Total Tax	13.98
	<hr/>
Replacement Cost Value	\$1,178.26
Less Depreciation	(200.45)
	<hr/>
Actual Cash Value	\$977.81
Net Claim	\$977.81
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Total Depreciation	200.45
Less Non-Recoverable Depreciation	<96.65>
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Total Recoverable Depreciation	103.80
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Net Claim if Depreciation is Recovered	\$1,081.61
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