



United Services Automobile Association

PROPERTY CLAIM SETTLEMENT

MITCHELL HUTH
604 MARTIN DR
BELLEVUE, NE 68005

Review Your Claim Settlement Details

July 18, 2024

Dear Sergeant Huth,

Thank you for trusting us with your insurance needs. We've issued an electronic funds transfer (EFT) payment in the amount of \$7,096.75 for the following claim:

Claim number:	008369012-800
Date of loss:	June 25, 2024
Loss location:	Bellevue, NEBRASKA

Here's how we determined your payment:

Replacement cost:	\$20,576.76
Less recoverable depreciation:	\$-8,530.95
Less non-recoverable depreciation:	\$-69.06
Less deductible:	\$-4,880.00
Actual cash value settlement:	\$7,096.75

What Is Recoverable Depreciation?

The Loss Settlement Provision of your policy provides that we will pay for the cost to repair or replace damaged property due to a covered loss; however your initial payment may consist of the actual cash value only. This will be the replacement cost less deduction for depreciation based on the age and condition of the damaged property. Once the repair or replacement is complete, you will be able to claim the recoverable depreciation which will be **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 Do I Have to Claim the Recoverable Depreciation?

The Loss Settlement Provision of your policy outlines the following time requirements for requesting reimbursement of recoverable depreciation:

- You must complete the repair or replacement of the damaged property within 18 months after the actual cash value payment has been issued; or
- Notify us in writing during this time period to request an additional 180 days, if necessary.

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 include:

- 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.

How Is Non-Recoverable Depreciation Different?

The Loss Settlement Provision also defines damaged property for which the policy provides coverage for only the actual cash value. We won't reimburse you for the non-recoverable depreciation upon repair or replacement.

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.

Questions About Your Settlement?

While we've processed your claim, we're here for you if you have any questions during the repair process. You can still use the USAA Mobile App, Claims Center, or claim email address to:

- Communicate with your adjuster
- Submit a supplement for additional damage or costs
- Submit your final invoice for recoverable depreciation payment (if applicable)

Get answers to commonly asked questions here:

Watch: [Review commonly asked claim settlement questions](#)

Save With a Stronger Roof

If you need to repair or replace your roof, we recommend discussing the benefits of a FORTIFIED Roof™, an impact-resistant roof or a sealed roof deck with your contractor. These could help you save up to 15% on your homeowners insurance premium. Learn more about safeguarding your home against future damage at usaa.com/recover.

Homeowners must attest to the impact resistant roof information and that the roof has a minimum rating standard of 3 or higher. In Texas, rating standards between 1 and 4 may be eligible for the discount. A discount is only available on homeowners policies that include wind and hail coverage, and is subject to all terms and conditions in the policy. Discounts may vary by location and may not be available in all states. Restrictions may apply.

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.

This loss settlement is an estimate of what it will cost to repair the covered property based on damages evident at the time of the adjuster's inspection or assessment. If during the course of repairs, you discover additional damages not included in this estimate, it is your duty under the insurance policy to promptly notify us and allow us the opportunity to inspect the additional damages. It is also your responsibility under the insurance policy to take reasonable and necessary steps to prevent further damage to covered property.

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 two (2) years after the date of loss.

If you believe this claim has been wrongfully declined or rejected, in whole or in part, or that there is a dispute as to liability or damages, you have the right to have the matter reviewed by the Nebraska Department of Insurance. Direct correspondence to:



Street Address (UPS/FedEx): Nebraska Department of Insurance
941 "O" Street, Suite 400

**Mailing Address:**

Lincoln, NE 68508
Nebraska Department of Insurance
P.O. Box 82089
Lincoln, NE 68501-2089

**Phone:**

877-564-7323 (toll-free in Nebraska) or 402-471-0888

**Fax:**

402-471-6559

**Email:**

DOI.ConsumerAffairs@nebraska.gov

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 3j7mccd8bdlp8@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:**

/-

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

Sincerely,

Sumlin,Ashley
Claims Service
United Services Automobile Association

USAA means United Services Automobile Association (USAA) and its affiliates. Property and casualty insurance is 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, Noblr Reciprocal Exchange, USAA Limited, USAA S.A. and USAA S.A. UK Branch.

Attached: USAA_REPORT.PDF

Alacrity Solutions
A USAA Service Provider
PO BOX 33490
San Antonio, TX 78265
800-531-8722
7/11/2024

Insured: Mitchell Huth
Home: 604 Martin Dr
Bellevue, NE 68005-4733
Property: 604 Martin Dr
Bellevue, NE 68005-4733

Cell: (918) 841-1960
E-mail: michuth@gmail.com

Claim Rep.: KEVIN CLAYTON
Business: 9725 WINDERMERE BLVD
FISHERS, IN 46039

Business: (800) 531-8722

Estimator: KEVIN CLAYTON
Business: 9725 WINDERMERE BLVD
FISHERS, IN 46039

Business: (800) 531-8722

Member Number: 008369012

Policy Number: 008369012-92A

L/R Number: 800

Type of Loss: Hail

Cause of Loss: Other

Insurance Company: UNITED SERVICES AUTOMOBILE ASSOCIATION

Coverage	Deductible	Policy Limit
Dwelling	\$4,880.00	\$488,000.00
Other Structures	\$0.00	\$48,800.00
Contents	\$0.00	\$244,000.00

Date Contacted: 7/2/2024 12:21 PM

Date of Loss: 6/25/2024 1:00 PM

Date Inspected: 7/10/2024 7:00 AM

Date Est. Completed: 7/11/2024 6:13 AM

Date Received: 7/1/2024 7:18 AM

Date Entered: 7/1/2024 8:18 PM

Price List: NEOM8X_JUL24
Restoration/Service/Remodel

Summary for Dwelling

Line Item Total	17,681.67
Total Tax	1,237.75
Replacement Cost Value	\$18,919.42
Less Depreciation	(8,454.71)
Actual Cash Value	\$10,464.71
Less Deductible	(4,880.00)
Net Claim	\$5,584.71
Total Recoverable Depreciation	8,454.71

Net Claim if Depreciation is Recovered

\$14,039.42

KEVIN CLAYTON

Alacrity Solutions

Mitchell Huth

7/11/2024

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Date Inspected:	7/10/2024 7:00 AM		
Date Est. Completed:	7/11/2024 6:13 AM		

Price List: NEOM8X_JUL24
Restoration/Service/Remodel

Summary for Other Structures

Line Item Total	1,506.03
Total Tax	105.42
Replacement Cost Value	\$1,611.45
Less Depreciation	(145.30)
Actual Cash Value	\$1,466.15
Net Claim	\$1,466.15
Total Depreciation	145.30
Less Non-Recoverable Depreciation	<69.06>
Total Recoverable Depreciation	76.24
Net Claim if Depreciation is Recovered	\$1,542.39

KEVIN CLAYTON

Alacrity Solutions

Mitchell Huth

7/11/2024

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Cause of Loss: Other

Insurance Company: UNITED SERVICES AUTOMOBILE ASSOCIATION

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Dwelling	\$4,880.00	\$488,000.00
Other Structures	\$0.00	\$48,800.00
Contents	\$0.00	\$244,000.00

Date Contacted: 7/2/2024 12:21 PM

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Date Received: 7/1/2024 7:18 AM

Date Inspected: 7/10/2024 7:00 AM

Date Entered: 7/1/2024 8:18 PM

Date Est. Completed: 7/11/2024 6:13 AM

Price List: NEOM8X_JUL24
Restoration/Service/Remodel

Summary for Contents

Line Item Total	42.89
Total Tax	3.00
Replacement Cost Value	\$45.89
Net Claim	\$45.89

KEVIN CLAYTON

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.



How to read your homeowners repair estimate



Watch:
[How to understand your repair estimate](#)

Your estimate, simplified.

Making sure you're getting paid the right amount for your claim is important to us. Use this guide to help you understand your payment or visit usaa.com/estimateFAQ for more answers.

The following information may not be applicable if you have a flood claim.

Policy coverage - Items covered by your policy, such as dwelling, contents, other structures, loss of use, liability, and sublimits.

Price list - Market prices for labor and materials, based on your claim date and location.

Line-item total - The total cost of the itemized repairs for the coverage.

Overhead and profit - The amount your contractor charges for repair services.

Net claim - The amount we'll pay up front for covered repairs.

Recoverable depreciation - If you have replacement coverage, you'll be paid back depreciation based on repair costs once you submit the final invoice.

Line-items - A description of the items needed to repair or replace covered damages, with their cost according to the price list.

Estimate overview

Member Number: 00000000	Policy Number: 00000000	L/R Number: 000
Type of Loss: Wind Damage	Cause of Loss: Other	
Coverage	Deductible	Policy Limit
Dwelling	\$1,000.00	\$300,000.00
Contents	\$0.00	\$241,500.00
Other Structures	\$0.00	\$32,000.00
Loss of Use		
Date Contacted: 6/10/2021 10:20 PM	Date Received: 6/10/2021 10:16 AM	
Date of Loss: 3/8/2021 12:00 AM	Date Entered: 6/12/2021 1:03 PM	
Date Inspected: 6/11/2021 10:16 AM		
Price List: CALARX_JUN21		
Restoration/Service/Remodel		

Deductible - The amount you chose to pay out of pocket for a claim. We'll automatically subtract this from your claim payout. You only need to pay the repair company.

Policy limit - The max amount your policy may pay for each coverage type.

Estimate summary

Summary for Dwelling

Line Item Total	8,498.00
Overhead	762.38
Profit	739.62
Replacement Cost Value	
Less Depreciation	\$10,000.00
	(500.00)
Actual Cash Value	\$9,500.00
Less Deductible	(1,000.00)
Net Claim	\$8,500.00
Total Recoverable Depreciation	500.00
Net Claim if Depreciation is Recovered	\$9,000.00

Replacement cost value or RCV - The estimated cost to repair or replace covered items with new ones.

Less depreciation - Subtract the value your property has lost due to age or condition. If in parentheses, you may request to be paid back up to this amount once repairs are complete, depending on your costs. Simply submit your invoice online.

Actual cash value or ACV - What your property was worth at the time of the damage, after subtracting depreciation. This is the amount insurance will pay up front for repairs, minus your deductible.

Itemized details

Description	Quantity	Unit Price	RCV	Depreciation	ACV
1. Contents - move out then reset - Extra large room	1.00 EA	201.53	201.53	(0.00)	201.53
2. Remove Quarry tile floor	F				
3. Quarry tile floor	290.00 SF	7.68	2,227.20	(0.00)	2,227.20
4. Remove 1/4" Cement board	F				
5. 1/4" Cement board	290.00 SF	14.81	4,294.90	(438.75)	4,126.00
6. Final cleaning - construction - Residential	F				
7. Single axle dump truck - per load - including dump fees	290.00 SF	1.26	365.40	(0.00)	365.40
	F				
	290.00 SF	4.04	1,171.60	(61.25)	1,110.35
	F				
	290.00 SF	0.27	78.30	(0.00)	78.30
	I				
	1.00 EA	389.24	389.24	(0.00)	389.24
Totals: Room			8,728.17	500.00	8,498.00

Line-item total - The total cost of the itemized repairs for the coverage, using the calculation: RCV minus Depreciation equals ACV.

How we determine your payment

First payment

We take the cost to replace or repair covered damage, then subtract value lost due to wear and tear, as well as your out-of-pocket policy cost. Use this payment to start repairs.

Additional payments, if applicable

For consideration of additional covered cost, you can submit a supplement for your claim through the Claims Center on our mobile app or usaa.com.

Example of a calculated payment

\$10,000	Replacement cost value
-\$500	Depreciation
-\$1,000	Deductible
\$8,500	First payment

This material is for informational purposes only. For an actual description of all coverages, terms and conditions, refer to the insurance policy.

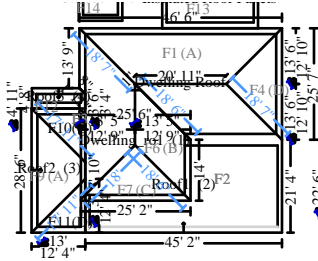
Recap of Taxes

	Cln Mat Sales Tax (7%)	Cleaning Total Tax (7%)	Total Tax (7%)	Storage Rental Tax (7%)
Line Items	0.00	0.00	1,346.17	0.00
Total	0.00	0.00	1,346.17	0.00

MITCHELL_HUTH

Dwelling

Roof

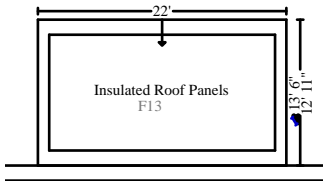


Dwelling Roof

2763.49 Surface Area
 316.32 Total Perimeter Length
 128.47 Total Hip Length

27.63 Number of Squares
 34.87 Total Ridge Length

Description	Quantity	Unit Price	RCV	Depreciation	ACV
No storm damage was observed to any shingles on any slopes. Hail damage was sustained to the following roof hardware items.					
1. R&R Roof vent - turtle type - Metal					
3	3.00 EA	95.21	285.63	(86.62)	199.01
2. R&R Power attic vent cover only - metal					
1	1.00 EA	134.89	134.89	(89.69)	45.20
3. R&R Fireplace - chimney chase cover - sheet metal					
2	2.00 EA	455.37	910.74	(518.88)	391.86
4. R&R Flue cap					
3	3.00 EA	164.23	492.69	(287.64)	205.05
5. R&R Valley metal - (W) profile - painted					
VAL	22.34 LF	10.07	224.96	(71.62)	153.34
6. Tear off, haul and dispose of comp. shingles - High pro.					
VAL*.06	1.34 SQ	67.43	90.36	(0.00)	90.36
Provided to facilitate the valley metal replacement.					
7. Roofing felt - 15 lb.					
1.34	1.34 SQ	43.16	57.83	(34.70)	23.13
8. Laminated - Shake look comp. shingle - w/out felt					
1.34	1.60 SQ	455.89	729.42	(175.06)	554.36
Component RFG500SH from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 11 Jul 2024. See attached document for more details.					
15% waste used for hip roof.					
9. R&R Hip / Ridge cap - Standard profile - composition shingles					
R+HIP	163.22 LF	11.03	1,800.31	(466.81)	1,333.50
Totals: Dwelling Roof			4,726.83	1,731.02	2,995.81

**Insulated Roof Panels**

297.48 Surface Area
71.04 Total Perimeter Length

2.97 Number of Squares

Description	Quantity	Unit Price	RCV	Depreciation	ACV
REPLACE ROOF					
10. R&R Patio Cover - Insulated - Roof panels only					
SF	297.48 SF	16.68	4,961.96	(1,884.83)	3,077.13
11. R&R Patio Cover - Fascia end - Non-guttered					
RAKE	27.04 LF	9.28	250.93	(91.29)	159.64
12. R&R Patio Cover - Fascia end - Guttered					
EAVE	44.00 LF	13.58	597.52	(224.22)	373.30
Totals: Insulated Roof Panels			5,810.41	2,200.34	3,610.07
Total: Roof			10,537.24	3,931.36	6,605.88

Exterior**Front Elevation**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
13. R&R Gutter guard - one piece seamless gutter system					
56'6	56.50 LF	35.38	1,998.97	(1,168.19)	830.78
Totals: Front Elevation			1,998.97	1,168.19	830.78

Left Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
14. R&R Gutter guard - one piece seamless gutter system					
28'6+33'9	62.25 LF	35.38	2,202.41	(1,287.08)	915.33
15. R&R Downspout - aluminum - 6"					
2	2.00 LF	13.87	27.74	(12.73)	15.01
16. Prime & paint downspout - Oversized					
2	2.00 LF	2.15	4.30	(3.23)	1.07

CONTINUED - Left Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
<i>Provided for the custom blended color to match the siding.</i>					
Totals: Left Elevation			2,234.45	1,303.04	931.41

Rear Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
17. R&R Gutter guard - one piece seamless gutter system					
46'6	46.50 LF	35.38	1,645.17	(961.43)	683.74
Totals: Rear Elevation			1,645.17	961.43	683.74

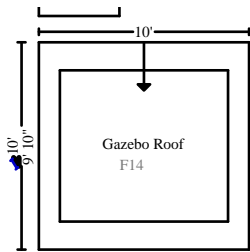
Right Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
18. R&R Gutter guard - one piece seamless gutter system					
26	26.00 LF	35.38	919.88	(537.58)	382.30
Totals: Right Elevation			919.88	537.58	382.30
Total: Exterior			6,798.47	3,970.24	2,828.23

Total: Dwelling			17,335.71	7,901.60	9,434.11
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Other Structures

Gazebo

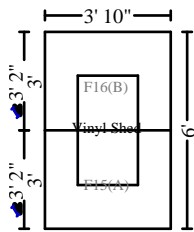


Gazebo Roof

100.00	Surface Area	1.00	Number of Squares
40.00	Total Perimeter Length		

Description	Quantity	Unit Price	RCV	Depreciation	ACV
REPLACE ROOF					
19. R&R Metal roofing - ribbed - 29 gauge - up to 1"					
SF	100.00 SF	8.48	848.00	<31.48>	816.52
Totals: Gazebo Roof			848.00	<31.48>	816.52
Total: Gazebo			848.00	<31.48>	816.52

Shed



Vinyl Shed

24.24	Surface Area	0.24	Number of Squares
20.32	Total Perimeter Length	3.83	Total Ridge Length

Description	Quantity	Unit Price	RCV	Depreciation	ACV
20. Vinyl storage shed					
1	1.00 EA	593.75	593.75	(71.25)	522.50
https://www.homedepot.com/p/Keter-Factor-6-ft-W-x-3-ft-D-Outdoor-Durable-Resin-Plastic-Storage-Shed-with-Double-Doors-Taup-e-and-Brown-22-9-sq-ft-213040/204330100					
Totals: Vinyl Shed			593.75	71.25	522.50
Total: Shed			593.75	71.25	522.50

Mailbox

Description	Quantity	Unit Price	RCV	Depreciation	ACV
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CONTINUED - Mailbox

Description	Quantity	Unit Price	RCV	Depreciation	ACV
21. R&R Rural mailbox					
1	1.00 EA	64.28	64.28	<33.06>	31.22
Totals: Mailbox			64.28	<33.06>	31.22

Total: Other Structures			1,506.03	135.79	1,370.24
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Contents

Outdoor Items

Description	Quantity	Unit Price	RCV	Depreciation	ACV
22. Fire pit lid					
1	1.00 EA	42.89	42.89	(0.00)	42.89
https://www.homedepot.com/p/Heininger-Fire-Pit-Cover-with-Carrying-Handle-in-Black-5996/204589265					
Totals: Outdoor Items			42.89	0.00	42.89

Total: Contents			42.89	0.00	42.89
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Debris Removal

Description	Quantity	Unit Price	RCV	Depreciation	ACV
23. Haul debris - per pickup truck load - including dump fees					
1	1.00 EA	162.81	162.81	(0.00)	162.81
<i>Debris removal provided for elevation items and insulated roof panels. Asphalt roofing debris removal is included in the shingle tear-off price.</i>					
Totals: Debris Removal			162.81	0.00	162.81

Labor Minimums Applied

Description	Quantity	Unit Price	RCV	Depreciation	ACV
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CONTINUED - Labor Minimums Applied

Description	Quantity	Unit Price	RCV	Depreciation	ACV
24. Painting labor minimum					
1	1.00 EA	183.15	183.15	(0.00)	183.15
Totals: Labor Minimums Applied			183.15	0.00	183.15
Line Item Totals: MITCHELL_HUTH			19,230.59	8,037.39	11,193.20

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
2,818.43	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
3,185.21	Surface Area	31.85	Number of Squares	447.68	Total Perimeter Length
38.71	Total Ridge Length	128.47	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	17,681.67	91.95%	10,464.71	87.38%
Other Structures	1,506.03	7.83%	1,466.15	12.24%
Contents	42.89	0.22%	45.89	0.38%
Total	19,230.59	100.00%	11,976.75	100.00%

Recap by Room

Estimate: MITCHELL_HUTH

Area: Dwelling

Area: Roof

Dwelling Roof			4,726.83	24.58%
Coverage: Dwelling	100.00% =		4,726.83	
Insulated Roof Panels			5,810.41	30.21%
Coverage: Dwelling	100.00% =		5,810.41	
<hr/>			<hr/>	
Area Subtotal: Roof			10,537.24	54.79%
Coverage: Dwelling	100.00% =		10,537.24	

Area: Exterior

Front Elevation			1,998.97	10.39%
Coverage: Dwelling	100.00% =		1,998.97	
Left Elevation			2,234.45	11.62%
Coverage: Dwelling	100.00% =		2,234.45	
Rear Elevation			1,645.17	8.55%
Coverage: Dwelling	100.00% =		1,645.17	
Right Elevation			919.88	4.78%
Coverage: Dwelling	100.00% =		919.88	
<hr/>			<hr/>	
Area Subtotal: Exterior			6,798.47	35.35%
Coverage: Dwelling	100.00% =		6,798.47	

Area Subtotal: Dwelling			17,335.71	90.15%
Coverage: Dwelling	100.00% =		17,335.71	

Area: Other Structures

Area: Gazebo

Gazebo Roof			848.00	4.41%
Coverage: Other Structures	100.00% =		848.00	
<hr/>			<hr/>	
Area Subtotal: Gazebo			848.00	4.41%
Coverage: Other Structures	100.00% =		848.00	

Area: Shed

Vinyl Shed			593.75	3.09%
Coverage: Other Structures	100.00% =		593.75	
<hr/>			<hr/>	
Area Subtotal: Shed			593.75	3.09%
Coverage: Other Structures	100.00% =		593.75	
Mailbox			64.28	0.33%

Coverage: Other Structures	100.00% =	64.28	
<hr/>		<hr/>	
Area Subtotal: Other Structures		1,506.03	7.83%
Coverage: Other Structures	100.00% =	1,506.03	
Area: Contents			
Outdoor Items		42.89	0.22%
Coverage: Contents	100.00% =	42.89	
<hr/>		<hr/>	
Area Subtotal: Contents		42.89	0.22%
Coverage: Contents	100.00% =	42.89	
Debris Removal		162.81	0.85%
Coverage: Dwelling	100.00% =	162.81	
Labor Minimums Applied		183.15	0.95%
Coverage: Dwelling	100.00% =	183.15	
<hr/>		<hr/>	
Subtotal of Areas		19,230.59	100.00%
Coverage: Dwelling	91.95% =	17,681.67	
Coverage: Other Structures	7.83% =	1,506.03	
Coverage: Contents	0.22% =	42.89	
<hr/>		<hr/>	
Total		19,230.59	100.00%

Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
AWNINGS & PATIO COVERS			5,810.41	2,200.34	3,610.07
Coverage: Dwelling	@	100.00% =	5,810.41		
GENERAL DEMOLITION			162.81		162.81
Coverage: Dwelling	@	100.00% =	162.81		
FIREPLACES			1,403.43	806.52	596.91
Coverage: Dwelling	@	100.00% =	1,403.43		
PAINTING			187.45	3.23	184.22
Coverage: Dwelling	@	100.00% =	187.45		
ROOFING			4,171.40	955.98	3,215.42
Coverage: Dwelling	@	79.67% =	3,323.40		
Coverage: Other Structures	@	20.33% =	848.00		
SOFFIT, FASCIA, & GUTTER			6,794.17	3,967.01	2,827.16
Coverage: Dwelling	@	100.00% =	6,794.17		
SPECIALTY ITEMS			64.28	33.06	31.22
Coverage: Other Structures	@	100.00% =	64.28		
USER DEFINED ITEMS			636.64	71.25	565.39
Coverage: Other Structures	@	93.26% =	593.75		
Coverage: Contents	@	6.74% =	42.89		
Subtotal			19,230.59	8,037.39	11,193.20
Total Tax			1,346.17	562.62	783.55
Coverage: Dwelling	@	91.95% =	1,237.75		
Coverage: Other Structures	@	7.83% =	105.42		
Coverage: Contents	@	0.22% =	3.00		
Total			20,576.76	8,600.01	11,976.75

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.