



Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Insured: ANNIE GRATERRA
Home: 1300 N 216TH ST
ELKHORN, NE 68022-1619
Property: 1300 N 216TH ST
ELKHORN, NE 68022-1619

Home: (402) 968-6097
E-mail: ANNIEGRACEGRATERRA@GM
AIL.COM

Claim Rep.: Samuel Nyagah
Position: NCT Adjuster
Company: Allstate National Catastrophe Team
Business: P.O. Box 672041
Dallas 75267

Business: (847) 224-9507
E-mail: samuel.nyagah@allstate.com

Estimator: Samuel Nyagah
Position: NCT Adjuster
Company: Allstate National Catastrophe Team
Business: P.O. Box 672041
Dallas 75267

Business: (847) 224-9507
E-mail: samuel.nyagah@allstate.com

Claim Number: 0764219234

Policy Number: 000845570340

Type of Loss: WINDSTORM AND HAIL

Insurance Company: Allstate Vehicle and Property Insurance Company

Date Contacted: 8/8/2024 9:36 PM
Date of Loss: 7/31/2024 6:00 PM
Date Inspected: 8/9/2024 9:36 PM
Date Est. Completed: 9/11/2024 6:54 PM

Date Received: 8/1/2024 8:32 AM
Date Entered: 8/7/2024 8:37 AM

Price List: NEOM8X_SEP24
Restoration/Service/Remodel
Estimate: ANNIE_GRATERRA1

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at (847) 224-9507.

Thank you,

Samuel Nyagah

If you like, Allstate can refer an approved vendor who offers a workmanship guarantee. (This option may not be available in all areas or for all losses.)

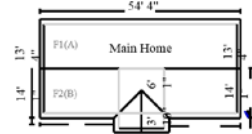
THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

Your guide to reading your adjuster summary.*

Insured: John Smith
Property: 1234 Oak Street
Anytown, Anystate 12345

Home: (123) 123-4567
Business: (123) 123-4567

A Claim Number: 1234567890 **B** Policy Number: 000000123456789 **C** Type of Loss: Wind Damage



Roof

1588.42 Surface Area 15.88 Number of Squares
173.41 Total Perimeter Length 65.71 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
1. Remove 3 tab-25 yr. - composition shingle roofing - incl. felt	15.88SQ	53.97	857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing - w/out felt	18.33SQ	219.11	4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ	32.88	522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
Total: Roof			5,395.46				181.14	5,214.32

Bedroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R&R 1/2" drywall-hung, taped, floated, ready for paint	685.47SF	3.25	2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF	.90	616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA	147.92	147.92	0/NA	Avg.	NA	(0.00)	147.92
Total: Bedroom			3,013.18				20.75	2,992.43

Contents

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018	1.00 EA	799.00	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Orig. Desc. - Queen Serta Perfect Sleeper Suite								
Total: Contents			799.00				47.94	751.06

K Summary for Dwelling Summary for All Items

Line Item Total	8,408.64
Material Sales Tax	199.85
General Contractor Overhead	860.85
General Contractor Profit	860.85

Replacement Cost Value	\$10,330.19
Less Depreciation	(201.89)
Actual Cash Value	\$10,128.30
Less Deductible	(500.00)

Net Claim **\$9,628.30**

Total Recoverable Depreciation 201.89

Net Claim if Depreciation is Recovered **\$9,830.19**

Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	55.93

Replacement Cost Value	\$854.93
Less Depreciation	(47.94)
Actual Cash Value	\$806.99

Net Claim **\$806.99**

Total Recoverable Depreciation 47.94

Net Claim if Depreciation is Recovered **\$854.93**

© Xactware

LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

*This is a sample guide to your adjuster summary

©2018 Allstate Insurance Company. allstate.com 09/2018

- A. CLAIM NUMBER**
The claim number assigned to your loss.
- B. DAMAGE LOCATION**
The area that has been damaged.
- C. UNIT COST**
This amount reflects the cost of an item.
- D. REPLACEMENT COST VALUE**
Cost to repair or replace covered property damages.
- E. ACTUAL CASH VALUE**
This amount reflects the Replacement Cost Value less the amount of any Depreciation.
- F. DEPRECIATION**
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.
- G. CONDITION**
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.
- H. AGE**
This represents the age and average life expectancy of the particular line item at the time of loss.
- I. REPAIR OR REPLACE ACTIONS**
Describes the repairs and/or replacement materials and actions.
- J. DAMAGE LOCATION TOTALS**
Total before adding any applicable taxes and/or depreciation.
- K. SUMMARY OF INVOLVED COVERAGE**
The involved policy coverage for the damaged area.
- L. CONTRACTORS OVERHEAD AND PROFIT**
When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor
- M. TOTAL WITH TAX**
The total estimate with any applicable tax and/or overhead and profit.
- N. DEDUCTIBLE APPLIED**
Reflects the applicable policy deductible applied.
- O. RECOVERABLE DEPRECIATION**
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.
- P. SALES TAX**
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.
- Q. NET CLAIM FOR INVOLVED COVERAGE**
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.

Your guide to reading your adjuster summary.*



Allstate Insurance Company

PO Box 12345

Anytown, Anystate 12345

Insured: John Smith

Property: 1234 Oak Street

Anytown, Anystate 12345

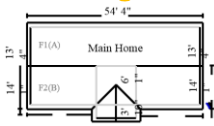
Home: (123) 123-4567

Business: (123) 123-4567

A Claim Number: 123456789

Policy Number: 9876543210

Type of Loss: Windstorm



Main Home - Roof

Description	Quantity	Unit	RCV	Age/Life	Condition	Dep%	Deprec.	ACV
1. Remove Laminated – comp. shingle rfg. – w/out felt	11.50 SQ	40.22	462.53	0/30 yrs	Avg.	NA	(0.00)	462.53
2. Laminated – comp. shingle rfg. – w/out felt	12.67 SQ	149.19	1,890.24	0/30 yrs	Avg.	0%	(0.00)	1,890.24
Auto Calculated Waste: 10.2%, 1.17 SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above)								
3. Roofing felt – 15lb	11.50 SQ	19.98	229.77	0/20 yrs	Abv. Avg.	0%	(0.00)	229.77
4. R&R Valley metal	16.28 LF	4.19	68.22	0/35 yrs	Abv. Avg.	0%	(0.00)	68.22
Total: Roof1			\$2650.76				(0.00)	\$2,650.76

Room 1

Description	Quantity	Unit	RCV	Age/Life	Condition	Dep%	Deprec.	ACV
5. Content Manipulation charge – per hour	10.00 HR	32.51	325.10	5/NA	Avg.	0%	(0.00)	325.10
6. Mask Wall – plastic, paper, tape (per LF)	528.LF	0.92	485.76	5/150 yrs	Avg.	3.33	(16.19)	469.57
7. Floor protection – plastic and tape – 10 mil	528.00 SF	0.24	126.72	5/15 yrs	Abv. Avg.	33.33%	(42.24)	84.48
8. R&R Batt insulation – 10" – R30 – paper faced	144.00 LF	1.62	233.28	5/150 yrs	Abv. Avg.	3.33%	(6.58)	226/70
Total: Room1			\$1,170.86				(\$65.01)	\$1,105.85

A. CLAIM NUMBER

The claim number assigned to your loss.

B. DAMAGE LOCATION

The area that has been damaged.

C. UNIT COST

This amount reflects the cost of an item.

D. REPLACEMENT COST VALUE

Cost to repair or replace covered property damages.

E. ACTUAL CASH VALUE

This amount reflects the Replacement Cost Value less the amount of any Depreciation.

F. DEPRECIATION

This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.

G. CONDITION

The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.

H. AGE

This represents the age and average life expectancy of the particular line item at the time of loss.

I. REPAIR OR REPLACE ACTIONS

Describes the repairs and/or replacement materials and actions.

J. DAMAGE LOCATION TOTALS

Total before adding any applicable taxes and/or depreciation.

LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

*This is a sample guide to your adjuster summary

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.

©2018 Allstate Insurance Company allstate.com 09/2018



Internal Information

Factor Detail					
Roof Surface Payment Schedule (RPS)					
Main Level - Roof1					
Description	RPS Factor	Quantity	Unit Price	Total	RPS Total
53. Laminated – comp. shingle rfg. – w/out felt Auto Calculated Waste: 10.2%, 1.17SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above)	24%	12.67SQ	149.19	1,890.24	453.66
54. Roofing felt – 15 lb.	24%	11.50SQ	19.98	229.77	55.14
55a. Remove Valley Metal	N/A	16.28LF	0.42	6.84	6.84
55b. Valley Metal	24%	16.28LF	3.77	61.38	14.73
Line Item Total				\$2,188.23	\$530.37
Material Sales Tax				64.70	15.68
General Contractor Overhead				225.29	54.61
General Contractor Profit				225.29	54.61
Total Tax				0.00	0.00
Replacement Cost Value				\$2,703.51	
RPS Value					\$655.27
Unfactored Items					
Room 1					
Description	Quantity	Unit Price	RCV	Depreciation	ACV
51. Remove Laminated - comp. shingle rfg. - w/out felt	11.50 SQ	40.22	462.53	0.00	462.53
71. Content Manipulation charge - per hour	10.00 HR	75.00	750.00	0.00	750.00
73. Mask wall - plastic, paper, tape (per LF)	528.00 LF	0.92	485.76	16.19	469.57
75. Floor protection - plastic and tape - 10 mil	528.00 SF	0.24	126.72	42.24	84.48
77a. Remove Batt insulation - 10" - R30 - paper faced	144.00 SF	0.25	36.00	0.00	36.00
77b. Batt insulation - 10" - R30 - paper faced	144.00 SF	1.37	197.28	6.58	190.70
Subtotal			\$2,058.29	\$65.01	
Material Sales Tax			4.89	0.00	
General Contractor Overhead			205.83	6.50	
General Contractor Profit			205.83	6.50	
Total Tax			169.81	0.00	
Replacement Cost Value			\$2,644.65		
Less Depreciation				(\$78.01)	
Actual Cash Value					\$2,566.64

K. ROOF SURFACE PAYMENT FACTOR

The percentage, as indicated in the Roof Surface Payment Schedule, applied to all your roof surface components and installation, including overhead, profit, labor and fees, associated with replacement of your roof surface(s) and based on the age and type of your roof surface components.

L. CONTRACTORS OVERHEAD AND PROFIT

When appropriate, overhead and profit may be included to account for the services of a general contractor.

M. TOTAL WITH TAX

The total estimate with any applicable tax and/or overhead and profit.

LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

*This is a sample guide to your adjuster summary

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.

©2018 Allstate Insurance Company. allstate.com 09/2018



N

Summary for Dwelling

Summary for All Items

Line Item Total	5,348.16
Material Sales Tax	O 29.71
General Contractor Overhead	537.79
General Contractor Profit	537.79
Total Tax	297.49
Replacement Cost Value	\$6,750.94
Customer Portion for RPS	(2,048.24)
RPS Value	\$4,702.70
Less Depreciation	(78.01)
Actual Cash Value	P \$4,624.69
Less Deductible	(1,000.00)
Net Claim	Q \$3,624.69
Total Recoverable Depreciation	R 78.01
Net Claim if Depreciation is Recovered	\$3,702.70

© Xactware

N. SUMMARY OF INVOLVED COVERAGE

The involved policy coverage for the damaged area.

O. SALES TAX

Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.

P. DEDUCTIBLE APPLIED

Reflects the applicable policy deductible applied.

Q. NET CLAIM FOR INVOLVED COVERAGE

The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.

R. RECOVERABLE DEPRECIATION

Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.



Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

ANNIE_GRATERRA1

MITIGATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
PREP								
1. Floor protection - plastic and tape - 10 mil	250.00 SF	0.31	77.50	0/15 yrs	Avg.	0%	(0.00)	77.50
2. Containment Barrier/Airlock/Decon. Chamber	40.00 SF	1.06	42.40	0/NA	Avg.	0%	(0.00)	42.40
3. Peel & seal zipper PPE	2.00 EA	14.61	29.22	0/NA	Avg.	NA	(0.00)	29.22
PPE								
4. Respirator - Full face - multi-purpose resp. (per day)	6.00 DA	7.61	45.66	0/NA	Avg.	0%	(0.00)	45.66
5. Add for personal protective equipment - Heavy duty	6.00 EA	39.81	238.86	0/NA	Avg.	0%	(0.00)	238.86
6. Personal protective gloves - Heavy duty (per pair)	6.00 EA	6.84	41.04	0/NA	Avg.	0%	(0.00)	41.04
7. Respirator cartridge - HEPA & vapor & gas (per pair)	2.00 EA	38.12	76.24	0/NA	Avg.	0%	(0.00)	76.24
EQUIPMENT								
8. Air mover (per 24 hour period) - No monitoring	15.00 EA	27.50	412.50	0/NA	Avg.	0%	(0.00)	412.50
5 AIR MOVER X 3 DAYS TO DRY CEILING WHERE WET FROM RAIN ENTERING THE BUILDING ENVELOPE								
9. Dehumidifier (per 24 hr period) - 70-109 ppd - No monitor.	3.00 EA	80.55	241.65	0/NA	Avg.	0%	(0.00)	241.65
1 DEHU X 3 DAYS TO REMOVE MOISTURE FROM THE AIR WHERE DRYWALL WAS WET FROM WATER ENTERING BUILDING ENVELOPE								
10. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	400.00	400.00	0/NA	Avg.	NA	(0.00)	400.00
MATERIALS								
11. R&R Tarp - all-purpose poly - per sq ft (labor and material)	150.00 SF	1.41	211.50	0/NA	Avg.	0%	(0.00)	211.50
12. Tear out wet drywall, cleanup, bag for disposal	150.00 SF	1.14	171.00	0/NA	Avg.	NA	(0.00)	171.00
13. Remove Blown-in insulation - Machine removal	2,060.00 SF	1.86	3,831.60	0/NA	Avg.	NA	(0.00)	3,831.60
<hr/>								
Totals: MITIGATION			5,819.17				0.00	5,819.17

RestORATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
PPE								
16. Respirator - Half face - multi-purpose resp. (per day)	4.00 DA	1.67	6.68	0/NA	Avg.	0%	(0.00)	6.68
17. Add for personal protective equipment - Heavy duty	6.00 EA	39.81	238.86	0/NA	Avg.	0%	(0.00)	238.86
18. Personal protective gloves - Heavy duty (per pair)	6.00 EA	6.84	41.04	0/NA	Avg.	0%	(0.00)	41.04
ROOF								
19. Blown-in insulation - 10" depth - R26	2,060.00 SF	1.18	2,430.80	0/150 yrs	Avg.	0%	(0.00)	2,430.80
20. R&R Continuous ridge vent - shingle-over style	12.00 LF	13.08	156.96	0/35 yrs	Avg.	0%	(0.00)	156.96



Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

CONTINUED - RestORATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: RestORATION			2,874.34				0.00	2,874.34

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. Temporary repair services labor minimum	1.00 EA	47.51	47.51	0/NA	Avg.	0%	(0.00)	47.51
22. Roofing labor minimum*	1.00 EA	609.72	609.72	0/NA	Avg.	0%	(0.00)	609.72
Totals: Labor Minimums Applied			657.23				0.00	657.23
Line Item Totals: ANNIE_GRATERRA1			9,350.74				0.00	9,350.74

[%] - 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



Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

**Summary for
AA-Dwelling
Summary for All Items**

Line Item Total	9,350.74
Material Sales Tax	148.13
Cln Mat Sales Tax	45.05
Cleaning Total Tax	100.11
Replacement Cost Value	\$9,644.03
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$9,644.03
Less Deductible	(1,500.00)
Net Claim	\$8,144.03

Samuel Nyagah
NCT Adjuster

Your guide to contents depreciation recovery.

Your property policy may contain a replacement cost provision that allows for the recovery of depreciation on items that are purchased within the policy-specified timeframe. If it does, then your Adjuster Summary that accompanies this guide will show any applicable recoverable depreciation amounts.

Please make sure that the following information is addressed when submitting receipts for depreciation reimbursement consideration:

1. Receipts must be legible
2. Items on receipts should be numbered consistent with the item description on the Adjuster Summary (example below)
3. The receipt should contain: the store name, date of purchase, item descriptions and quantities, order number (for online purchases), payment method and total including any applicable taxes or shipping fees
4. Additional documentation may be required for specific purchase types. Your adjuster can help clarify what is needed for your claim

BIG BOX STORE 1206
1234 Any St.

Member: 1234567 6FT HDMI CABLE 19.99
7654321 06 65 TV 899.99
SUBTOTAL 919.98
TAX 64.40
**** TOTAL 984.38

XXXXXXXXXXXX CHIP Read

AID: zbZxpd5vobvz
Seq# 919434 APP# FMV1
VISA Resp: APPROVED
Tran ID#: 2538357183
Merchant ID: 125354

APPROVED - Purchase
AMOUNT : 984.38
12/09/2022 16:12:01 1206 206 256 206

VISA 984.38
CHANGE 0.00
TAX 64.40
TOTAL TAX 64.40
TOTAL NUMBER OF ITEMS SOLD = 2
12/09/2022 16:12:01 1206 206 256 206

16070666391716389000
OP: 206 NAME: SCO LANE #206
Thank You.
Please Come Again
Whse: 1206 Trm: 206 Trn: 256 OP: 206

Items Sold : 2
12/09/2022 16:12:01

EXAMPLE STORE
Anytown, US

SALE 90910625773440760000
12/09/2022 16:19

QTY	SKU	PRICE
2	Men SS Shirt Brand 15.00 123456789	30.00
1	Original Fit Jeans 48.00 987654321	48.00
SUBTOTAL		\$78.00
TAX 7%		\$5.46
TOTAL		\$83.46
CREDIT		\$83.46

Card No : xxxx xxxx xxxx 1234
Chip Read
Auth No : 658026
AID : 23557D871Q0W

TOTAL ITEMS 2

*** CUSTOMER COPY ***

Example of Adjuster Summary:

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Samsung - 65" Class Q60B QLED 4K Smart Tizen TV* https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240 Orig. Desc. - 65" Smart tv, 4k	1.00	EA	999.99	5/10 yrs	Avg.	50%	(500.00)	499.99
2. Insignia™ - 6' 4K Ultra HD HDMI Cable - Black* https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498 Orig. Desc. - 6' HDMI cable	1.00	EA	24.99	5/10 yrs	Avg.	50%	(12.50)	12.49
3. Wrangler Men's Short Sleeve Two Pocket Utility Shirt, Sizes S-5XL* https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlp&selectedSellerId=0 Orig. Desc. - mens short sleeve shirt	4.00	EA	18.97	2/8 yrs	Avg.	25%	(18.97)	56.91
4. 501® ORIGINAL FIT MEN'S JEANS* https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193	2.00	EA	48.00	1/8 yrs	Avg.	12.5%	(12.00)	84.00

You can upload your clear, labeled receipts to the Documents tab on MyClaim or send them to claims@claims.allstate.com with your claim number in the subject line for reimbursement consideration.

This is an instructional guide on how to submit receipts for consideration of reimbursement on covered recoverable depreciation and does not confer coverage that is outside of your policy. It is subject to your policy terms, conditions, exclusions and limitations.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information may be guilty of a crime and may be subject to prosecution under applicable state law.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company,
Allstate Property and Casualty Insurance Company, Northbrook, IL.



Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.

Because your house was built prior to 1978, you need to be aware of the following: To protect against risk of lead paint, on April 22, 2008, the EPA issued a rule requiring the use of lead safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes built before 1978 must be certified and must follow specific work practices to prevent lead contamination. In the event of a covered loss, we will allow the reasonable cost associated with specific work practices outlined by the EPA or local authority. These costs will be considered once they are incurred and submitted for our review.