
July 17, 2024

DEBORAH WADE AND MELVIN WADE
4875 Robin Dr
Omaha, NE 68157-2549

Claim Number: 01007790413
Date of Loss: 6/25/2024

Summary For Coverage C - Personal Property

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/> \$1,328.94	<hr/> (\$636.22)	<hr/>	<hr/> \$692.72
Total ACV Settlement			<hr/> \$692.72

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/> \$18,718.20	<hr/> (\$2,621.38)	<hr/> <\$6,904.52>	<hr/> \$9,192.30
Less Deductible			<hr/> (\$2,666.00)
Total ACV Settlement			<hr/> \$6,526.30
Total Outstanding ACV Settlement (All Coverages)			<hr/> \$7,219.02

Insured: DEBORAH WADE AND MELVIN WADE
4875 Robin Dr
Omaha, NE 68157-2549

Phone: (402) 210-5248

Claim Rep.: Jacob Mitchell
Estimator: Jacob Mitchell

Claim Number: 01007790413

Policy Number: 410167752267

Type of Loss: Hail

Coverage	Deductible	Policy Limit
Coverage C - Personal Property	\$0.00	\$146,700.00
Coverage B - Unscheduled Structures	\$0.00	\$12,300.00
Coverage A - Dwelling	\$2,666.00	\$266,600.00

Date Contacted: 7/1/2024 12:16 PM

Date of Loss: 6/25/2024 12:00 PM

Date Est. Completed: 7/17/2024 12:36 PM

Price List: NEOM8X_JUL24
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	7.000%
	Cln Mat Sales Tax	@	7.000%
	Cleaning Total Tax	@	7.000%
	Storage Rental Tax	@	7.000%
	Total Tax	@	7.000%

Estimate Recap For Coverage C - Personal Property

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Personal Property	1,328.94	636.22	0.00	692.72
	1,328.94	636.22	0.00	692.72

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Exterior - Dwelling Roof	11,318.86	0.00	6,904.52	4,414.34
Dwelling - Exterior - Siding	7,284.85	2,545.06	0.00	4,739.79
Dwelling - Exterior - Screens	114.49	76.32	0.00	38.17
	18,718.20	2,621.38	6,904.52	9,192.30

DEBORAH_WADE_AND_ME2

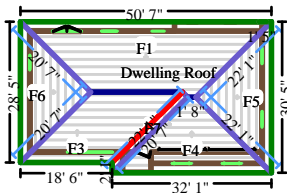
Personal Property

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
The following line item accounts for the damaged personal property.								
1. Planter / Flower pot - High grade								
1.00 EA	88.00	6.16	94.16	2/10 yrs	Avg.	20%	(18.83)	75.33
2. Rubbermaid Large Resin Outdoor Storage Shed With Floor (7 x 7 Ft.), Weather Resistant, Brown, Organization for Home/Lawn Mower/Backyard Equipment/Bike Storage/Pool Supplies								
1.00 EA	1,154.00	80.78	1,234.78	6/12 yrs	Avg.	50%	(617.39)	617.39
Amazon on Amazon.com - 7/17/2024								
Totals: Personal Property		86.94	1,328.94				636.22	692.72

Dwelling

Exterior

Dwelling Roof



1581.48 Surface Area	15.81 Number of Squares
162.06 Total Perimeter Length	20.15 Total Ridge Length
109.02 Total Hip Length	

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
The following line items account for replacement of the roof of this structure.								

The policy information provided indicates that the roof and related components are 23 years old. Based on the Roof Surface Payment Schedule included with the homeowners policy, the final settlement amount is 31% of the total replacement cost.

3. Tear off composition shingles (no haul off)								
15.81 SQ	45.92	0.00	726.00	0/NA	Avg.	61% [%]	<442.86>	283.14

4. Material Only Laminated - comp. shingle rfg. - w/out felt								
17.79 SQ	124.23	154.70	2,364.75	0/30 yrs	Avg.	61% [%]	<1,442.50>	922.25

This line item includes a roofing material allowance which reflects current market prices in your area. Market prices were provided by itel on 17 Jul 2024. The itel Asphalt Shingle Pricing (ASP) service allows you or your contractor of choice the option to source materials through itel. 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.

Auto Calculated Waste: 12.5%, 1.98SQ

Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: Yes, Exposure - Hip/Valley/Starter: 5 5/8",

5. Install Laminated - comp. shingle rfg. - w/out felt								
17.79 SQ	171.06	0.00	3,043.16	0/30 yrs	Avg.	61% [%]	<1,856.33>	1,186.83

Auto Calculated Waste: 12.5%, 1.98SQ

Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: Yes, Exposure - Hip/Valley/Starter: 5 5/8",

6. Roofing felt - 15 lb.								
5.56 SQ	43.16	2.82	242.79	0/20 yrs	Avg.	61% [%]	<148.10>	94.69

7. Ice & water barrier								
1,025.46 SF	2.08	34.46	2,167.42	0/30 yrs	Avg.	61% [%]	<1,322.13>	845.29

CONTINUED - Dwelling Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
8. Hip / Ridge cap - Standard profile - composition shingles									
	129.17 LF	7.15	27.04	950.61	0/30 yrs	Avg.	61% [%]	<579.87>	370.74
9. Valley metal - (W) profile									
	20.61 LF	8.36	4.79	177.09	0/35 yrs	Avg.	61% [%]	<108.02>	69.07
10. Drip edge									
	162.06 LF	3.41	13.16	565.78	0/35 yrs	Avg.	61% [%]	<345.13>	220.65
11. Flashing - pipe jack - lead									
	2.00 EA	95.07	6.98	197.12	0/35 yrs	Avg.	61% [%]	<120.25>	76.87
12. Roof vent - turtle type - Metal									
	5.00 EA	84.21	8.39	429.44	0/35 yrs	Avg.	61% [%]	<261.96>	167.48
13. R&R Furnace vent - rain cap and storm collar, 5"									
	1.00 EA	93.95	2.41	96.36	0/25 yrs	Avg.	61% [%]	<58.78>	37.58
14. Digital satellite system - Detach & reset									
	1.00 EA	48.34	0.00	48.34	0/NA	Avg.	61% [%]	<29.49>	18.85
15. Dumpster load - Approx. 12 yards, 1-3 tons of debris									
	1.00 EA	310.00	0.00	310.00	0/NA	Avg.	61% [%]	<189.10>	120.90
Totals: Dwelling Roof			254.75	11,318.86				6,904.52	4,414.34

Siding

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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The following line item(s) accounts for the replacement of the damaged vinyl siding on the all elevation(s).

Depreciation is based on age and condition unless otherwise noted.

Includes: Vinyl siding, starter strip, under sill trim, j-trim, outside corner post, 16 gauge staples and installation labor.

16. R&R Siding - vinyl									
	996.00 SF	5.89	170.81	6,037.25	20/50 yrs	Avg.	40%	(2,414.89)	3,622.36
17. House wrap (air/moisture barrier)									
	996.00 SF	0.42	13.25	431.57	20/150 yrs	Avg.	13.33%	(57.55)	374.02
18. Light/outlet J-block - vinyl									
	4.00 EA	27.95	4.08	115.88	20/50 yrs	Avg.	40%	(46.35)	69.53
19. Clothes dryer vent cover									
	1.00 EA	38.85	0.56	39.41	20/30 yrs	Avg.	66.67%	(26.27)	13.14
20. Meter base and main disconnect - Detach & reset									
	1.00 EA	358.84	0.00	358.84	20/NA	Avg.	0%	(0.00)	358.84
21. Exterior light fixture - Detach & reset									
	2.00 EA	86.84	0.00	173.68	20/NA	Avg.	0%	(0.00)	173.68

CONTINUED - Siding

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
22. Shutters - Detach & reset	3.00 EA	42.74	0.00	128.22	20/NA	Avg.	0%	(0.00)	128.22
Totals: Siding			188.70	7,284.85				2,545.06	4,739.79

Screens

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
The following line item accounts for the damaged window screens on the back elevation.									
23. R&R Window screen, 1 - 9 SF	2.00 EA	54.16	6.17	114.49	20/30 yrs	Avg.	66.67%	(76.32)	38.17
Totals: Screens			6.17	114.49				76.32	38.17
Total: Exterior			449.62	18,718.20				9,525.90	9,192.30
Total: Dwelling			449.62	18,718.20				9,525.90	9,192.30
Line Item Totals: DEBORAH_WADE_ AND_ME2			536.56	20,047.14				10,162.12	9,885.02

[%] - 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:

1,522.83	SF Walls	0.00	SF Ceiling	1,522.83	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	357.56	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
1,522.83	Exterior Wall Area	357.56	Exterior Perimeter of Walls		
1,581.48	Surface Area	15.81	Number of Squares	162.06	Total Perimeter Length
20.15	Total Ridge Length	109.02	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Coverage C - Personal Property	1,328.94	6.63%	692.72	7.01%
Coverage B - Unscheduled Structures	0.00	0.00%	0.00	0.00%
Coverage A - Dwelling	18,718.20	93.37%	9,192.30	92.99%
Total	20,047.14	100.00%	9,885.02	100.00%

Summary for Coverage C - Personal Property

Line Item Total	1,242.00
Material Sales Tax	86.94
Replacement Cost Value	\$1,328.94
Less Depreciation	(636.22)
Actual Cash Value	\$692.72
Net Claim	\$692.72
Total Recoverable Depreciation	636.22
Net Claim if Depreciation is Recovered	\$1,328.94

Jacob Mitchell

Summary for Coverage A - Dwelling

Line Item Total	18,268.58
Material Sales Tax	449.62
Replacement Cost Value	\$18,718.20
Less Depreciation	(9,525.90)
Actual Cash Value	\$9,192.30
Less Deductible	(2,666.00)
Net Claim	\$6,526.30
Total Depreciation	9,525.90
Less Non-Recoverable Depreciation	<6,904.52>
Total Recoverable Depreciation	2,621.38
Net Claim if Depreciation is Recovered	\$9,147.68

Jacob Mitchell