

P.O. Box 672041 Dallas, Texas 75267 Phone: (800) 547-8676 Fax: (877) 292-9527

Insured: ANTONIO GRANILLO CRUZ Home: (402) 590-4068

Property: 9603 S 26TH AVE E-mail: AGRANILLO795@GMAIL.COM

BELLEVUE, NE 68147-8402

Home: 9603 S 26TH AVE

BELLEVUE, NE 68147-8402

Claim Rep.: FRANK Business: (877) 224-4583 x 122-7021

Business: P.O. Box 672041 E-mail: claims@claims.allstate.com

Dallas, TX

Estimator: Frank Hankins Business: (877) 224-4583 x 122-7021

Business: P.O. Box 672041 E-mail: claims@claims.allstate.com

Dallas, TX

Reference: Business: (877) 447-9386 x 1226957

Company: ALLSTATE - NATIONAL CATASTROPHE TEAM E-mail: NCT@ALLSTATE.COM

Business: PO BOX 672041

DALLAS, TX 75267-2041

Claim Number: 0763607454 Policy Number: 000815882846 Type of Loss: Windstorm and Hail

Insurance Company: Allstate Vehicle and Property Insurance Company

Date Contacted: 8/1/2024 9:43 AM

Date of Loss: 6/27/2024 12:00 PM Date Received: 7/26/2024 2:09 PM Date Inspected: 8/2/2024 9:43 AM Date Entered: 8/3/2024 8:28 AM

Price List: NEOM8X\_AUG24

Restoration/Service/Remodel

Estimate: ANTONIO\_GRANILLO\_CR3

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 (877) 224-4583 x 122-7021.

Thank you,

Frank Hankins

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.

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8/6/2024

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# Your guide to reading your adjuster summary.\*

**CLAIM NUMBER** (123) 123-4567 Insured: John Smith Home: The claim number assigned to your loss. (123) 123-4567 Property: 1234 Oak Street Business: **DAMAGE LOCATION** Anytown, Anystate 12345 The area that has been damaged. This amount reflects the cost of an item. Claim Number: 1234567890 Policy Number: 000000123456789 Type of Loss: Wind Damage REPLACEMENT COST VALUE Roof Cost to repair or replace covered property Main Home damages. 1588.42 Surface Area 15.88 Number of Squares **ACTUAL CASH VALUE** 173.41 Total Perimeter Length 65.71 Total Ridge Length This amount reflects the Replacement Cost Value less the amount of any Depreciation. DESCRIPTION QUANTITY UNIT RCV AGE/LIFE COND DEP % DEPREC. ACV This amount reflects any deductions from 1. Remove 3 tab-25 yr. - composition 15.88SO 857.04 53.97 857.04 0/25 yrs Avg. NA (0.00)Replacement Cost Value to account for the shingle roofing - incl. felt 2. 3 tab-25 yr.-comp. shingle roofing -18.33SQ 219.11 4,016.29 2/25 yrs 8% (165.16) 3,851.13 decrease in the property's value due to various Avg. w/out felt factors including, but not limited to, age, life 3. Roofing felt-15 lb. 15.88SO 32.88 522.13 2/20 vrs 10% (15.98) 506.15 Abv. Avg. expectancy, wear and tear (condition), and 5,395.46 5,214.32 functional economic obsolescence. or Bedroom Depreciation may apply to both Structure and AGE/LIFE DESCRIPTION QUANTITY UNIT RCV COND DEP % DEPREC. ACV Contents items. Your estimate was completed 4. R&R 1/2" drywall-hung, taped, floated 685.47SF 2.241.30 3.25 2,248.34 2/150 yrs Avg. 1.33% (7.04)based on the information you provided regarding 5. Seal/prime then paint the walls and the age and condition of the depreciated items. 685.47SF .90 603.21 616.12 2/15 yrs Avg. 13.33% (13.71)ceiling (2 coats) 6. Haul debris-per pickup truck load-1.00 EA 147.92 147.92 147.92 0/NA NA (0.00)including dump fees The category or state of an item with regard to 3,013.18 20.75 2,992.43 its appearance, quality, or working order. Condition options are new, above average, Contents average and below average. DESCRIPTION QUANTITY UNIT RCV AGE/LIFE COND DEP % DEPREC. ACV 7. Queen Serta Perfect Sleeper Regal This represents the age and average life Suite Double Sided Plush Mattress US Mattress-4/9/2018 1.00 EA 799.00 2/20 Abv. Avg. (47.94)751.06 expectancy of the particular line item at the time Orig. Desc.- Queen Serta Perfect Sleeper Suite of loss. **Total: Contents** 47.94 751.06 REPAIR OR REPLACE ACTIONS Describes the repairs and/or Summary for Dwelling replacement Summary for All Items materials and actions. DAMAGE LOCATION TOTALS Line Item Total 8,408.64 Total before adding any applicable taxes and/or Material Sales Tax 199.85 General Contractor Overhead depreciation. 860.85 SUMMARY OF INVOLVED COVERAGE General Contractor Profit 860.85 The involved policy coverage for the damaged Replacement Cost Value S10,330.19 Less Depreciation (201.89)**CONTRACTORS OVERHEAD AND PROFIT** When appropriate, general contractors overhead Actual Cash Value \$10,128,30 and profit may be included to account for the Less Deductible (500.00)services of a general contractor TOTAL WITH TAX \$9,628.30 Net Claim The total estimate with any applicable tax and/or 201.89 overhead and profit. Total Recoverable Depreciation **DEDUCTIBLE APPLIED** Net Claim if Depreciation is Recovered \$9,830.19 Reflects the applicable policy deductible applied. **Summary for Contents** Total amount of depreciation that is recoverable. Summary for All Items Depending on your policy language, you may be Line Item Total able to recover your depreciation upon your 799.00 Material Sales Tax repair or replacement of the depreciated items. 55.93 **SALES TAX** Based upon where the loss occurred, the sales \$854.93 Replacement Cost Value tax laws may vary by state regarding the (47.94)application of sales tax to materials and labor. Less Depreciation \$806.99 Actual Cash Value The total replacement cost less recoverable and \$806.99 non-recoverable depreciation and any applicable **Net Claim** deductible equals the amount of the settlement 47.94 Total Recoverable Depreciation for the involved coverage. Net Claim if Depreciation is Recovered \$854.93 © Xactware EA = Each

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

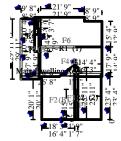


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#### ANTONIO\_GRANILLO\_CR3

#### **Dwelling**

#### **Elevation**



#### **Main Dwelling Roof**

2237.32 Surface Area319.44 Total Perimeter Length

22.37 Number of Squares60.60 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
Shingle Replacement							
1. Remove 3 tab - 25 yr comp. shingle roofing - w/out felt	22.37 SQ	64.45	1,441.75	10/25 yrs Avg.	NA	(0.00)	1,441.75
2. Roofing felt - 15 lb.	22.37 SQ	43.16	965.49	10/20 yrs Avg.	50%	(482.75)	482.74
3. 3 tab - 25 yr comp. shingle roofing - w/out felt	24.67 SQ	275.92	6,806.95	10/25 yrs Avg.	40%	(2,722.78)	4,084.17

Auto Calculated Waste: 10.3%, 2.30SQ

Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure - Hip/Valley/Starter: 5", Bundle Rounding: 0.0%, 0.01SQ - (included in waste calculation above)

This line item includes an allowance of \$103.48 per unit, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit www.materialsupplywarehouse.com, or contact them at info@materialsupplywarehouse.com, or 888-508-5009.

19.44 LF 12.51 LF 2.00 SF 2.00 SF 2.00 EA	3.93 8.29 1.41 1.81 71.29	1,255.40 103.71 2.82 3.62 142.58	10/35 yrs Av 0/35 yrs Av 0/NA Av 0/NA Av 10/35 yrs Av	g. 0% g. 0%	(322.18) (0.00) (0.00) (0.00)	933.22 103.71 2.82 3.62
2.00 SF 2.00 SF 2.00 EA	1.41	2.82 3.62	0/NA Av	g. 0% g. 0%	(0.00)	2.82 3.62
2.00 SF 2.00 EA	1.81	3.62	0/NA Av	g. 0%	(0.00)	3.62
2.00 EA					, ,	
2.00 EA					, ,	
	71.29	142.58	10/35 yrs Av	a 28 57%	(0 = =0)	
				g. 20.37%	(35.79)	106.79
1.00 EA	64.19	64.19	10/35 yrs Av	g. 28.57%	(16.59)	47.60
4.00 EA	80.82	323.28	0/35 yrs Av	g. 0%	(0.00)	323.28
11.18 SQ	17.16	191.85	10/NA Av	g. NA	(0.00)	191.85
11.18 SQ	63.27	707.36	10/NA Av	g. 0%	(0.00)	707.36
11.18 SQ	6.48	72.45	10/NA Av	g. NA	(0.00)	72.45
11.18 SQ	27.95	312.48	10/NA Av	g. 0%	(0.00)	312.48
1	1.18 SQ 1.18 SQ 1.18 SQ	4.00 EA 80.82 11.18 SQ 17.16 11.18 SQ 63.27 11.18 SQ 6.48	4.00 EA 80.82 323.28  1.18 SQ 17.16 191.85  1.18 SQ 63.27 707.36  1.18 SQ 6.48 72.45	1.00 EA 64.19 64.19 10/35 yrs Av 4.00 EA 80.82 323.28 0/35 yrs Av 11.18 SQ 17.16 191.85 10/NA Av 11.18 SQ 63.27 707.36 10/NA Av 11.18 SQ 6.48 72.45 10/NA Av	1.00 EA 64.19 64.19 10/35 yrs Avg. 28.57% 4.00 EA 80.82 323.28 0/35 yrs Avg. 0% 11.18 SQ 17.16 191.85 10/NA Avg. NA 11.18 SQ 63.27 707.36 10/NA Avg. 0% 11.18 SQ 6.48 72.45 10/NA Avg. NA	1.00 EA 64.19 64.19 10/35 yrs Avg. 28.57% (16.59) 4.00 EA 80.82 323.28 0/35 yrs Avg. 0% (0.00) 1.18 SQ 17.16 191.85 10/NA Avg. NA (0.00) 1.18 SQ 63.27 707.36 10/NA Avg. 0% (0.00) 1.18 SQ 6.48 72.45 10/NA Avg. NA (0.00)

Totals: Main Dwelling Roof 12,393.93 3,580.09 8,813.84

**Elevations** 



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#### **Front Elevation**

DESCRIPTION  15. R&R Gutter - aluminum - up to 5"*	50.00 LF	11.24	562.00	AGE/LIFE	COND. Avg.	<b>DEP %</b> 40%	(212.60)	349.40
Both sections appear to show storm damage.	Remove and replace							
Totals: Front Elevation			562.00				212.60	349.40

#### **Right Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
16. Gutter - Detach & reset* The above line item relates to damaged	24.75 LF	5.36	132.66	0/NA Avg.	0%	(0.00)	132.66
Totals: Right Elevation	Suiters on this elevation.		132.66			0.00	132.66

#### **Rear Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COM	ND. DEP %	DEPREC.	ACV
17. Gutter - Detach & reset* The above line item relates to damaged a	23.33 LF gutters on this elevation.	5.36	125.05	0/NA Avg.	0%	(0.00)	125.05
Totals: Rear Elevation			125.05			0.00	125.05

#### **Left Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
18. Gutter - Detach & reset*	33.50 LF	5.36	179.56	0/NA Avg.	0%	(0.00)	179.56
The above line item relates to damaged	gutters on this elevation.						
Totals: Left Elevation			179.56			0.00	179.56
Total: Elevations			999.27			212.60	786.67

#### **Debris Removal**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
19. Haul debris - per pickup truck load - including dump fees	0.75 EA	163.08	122.31	0/NA Avg.	NA	(0.00)	122.31



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#### **CONTINUED - Debris Removal**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Debris Removal			122.31				0.00	122.31
Total: Elevation		13	3,515.51				3,792.69	9,722.82
Total: Dwelling		13	3,515.51				3,792.69	9,722.82
Line Item Totals: ANTONIO_GRANILLO	_CR3	13	3,515.51				3,792.69	9,722.82

<sup>[%] -</sup> Indicates that depreciate by percent was used for this item

#### **Grand Total Areas:**

0.00	SF Walls SF Floor SF Long Wall	0.00	SF Ceiling SY Flooring SF Short Wall		SF Walls and Ceiling LF Floor Perimeter LF Ceil. Perimeter
	Floor Area Exterior Wall Area	0.00	Total Area Exterior Perimeter of Walls	0.00	Interior Wall Area
,	Surface Area Total Ridge Length		Number of Squares Total Hip Length	319.44	Total Perimeter Length

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<sup>[</sup>M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item



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## Summary for AA-Dwelling Summary for All Items

Line Item Total	13,515.51
Material Sales Tax	255.36
Total Tax	963.95
Replacement Cost Value	\$14,734.82
Less Depreciation	(4,163.52)
Actual Cash Value	\$10,571.30
Less Deductible	(1,500.00)
Net Claim	\$9,071.30
Total Recoverable Depreciation	4,163.52
Net Claim if Depreciation is Recovered	\$13,234.82

Frank Hankins



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## **Recap of Taxes**

	Material Sales Tax (7%)	Total Tax (7%)
Line Items	255.36	963.95
Total	255.36	963.95

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#### **Recap by Category with Depreciation**

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	2,019.29		2,019.29
ROOFING	10,521.21	3,580.09	6,941.12
SOFFIT, FASCIA, & GUTTER	968.77	212.60	756.17
TEMPORARY REPAIRS	6.24		6.24
Subtotal	13,515.51	3,792.69	9,722.82
Material Sales Tax	255.36	98.45	156.91
Total Tax	963.95	272.38	691.57
Total	14,734.82	4,163.52	10,571.30

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.

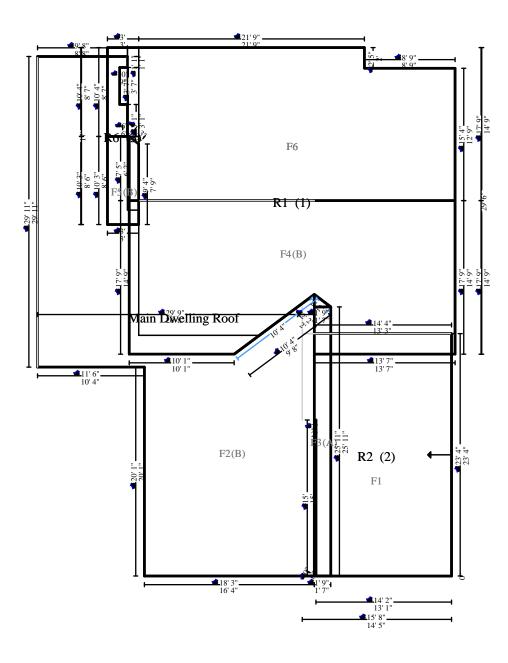
During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

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.

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