

**Allstate claim: 000760242800**

**claims@claims.allstate.com <claims@claims.allstate.com>**

Sat 7/6/2024 2:20 PM

To:rickzbylut@msn.com <rickzbylut@msn.com>

 1 attachments (40 KB)

Zbylut Estimate.pdf;

Mr. Zbylut,

Please find attached a copy of the estimate from my inspection today. I will call to review this with you but if you have any questions before then you can reach me at 847-224-1164.

Thank you,

Rodney Bashaw

Phone: (847) 224-1164

Fax: (877) 292-9527

Allstate Insurance Company

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\*\*\* Conversation ID: FRac69303911db41 \*\*\*



## National Catastrophe Team

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

Insured: RICHARD ZBYLUT  
Property: 3808 GERTRUDE ST  
OMAHA, NE 68147-1138  
Home: 3808 GERTRUDE ST  
OMAHA, NE 68147-1138

Home: (402) 699-3329  
E-mail: rickzbylut@msn.com

Claim Rep.: Rodney Bashaw  
Business: P.O. Box 672041  
Dallas, TX 75267

Business: (847) 224-1164  
E-mail: Claims@Claims.Allstate.com

Estimator: Rodney Bashaw  
Business: P.O. Box 672041  
Dallas, TX 75267

Business: (847) 224-1164  
E-mail: Claims@Claims.Allstate.com

Claim Number: 0760242800

Policy Number: 000010195737

Type of Loss: WINDSTORM AND HAIL

Insurance Company: Allstate Insurance Company

Date Contacted: 7/5/2024 11:29 AM

Date of Loss: 6/25/2024 7:00 PM

Date Received: 6/27/2024 2:03 PM

Date Inspected: 7/6/2024 10:29 AM

Date Entered: 7/2/2024 3:36 PM

Price List: NEOM8X\_JUL24  
Restoration/Service/Remodel  
Estimate: RICHARD ZBYLUT

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) 224-1164.

Thank you,

Rodney Bashaw

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.

RICHARD\_ZBYLUT

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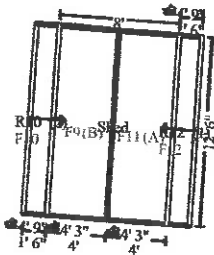
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**RICHARD\_ZBYLUT**

Source - EagleView Roof

Source - EagleView Roof

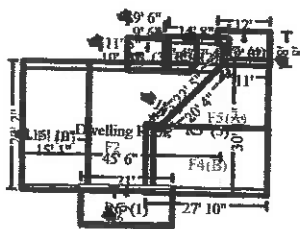


### Shed

223.99 Surface Area

2.24 Number of Squares

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Remove Laminated - comp. shingle rfg. - w/ felt	2.24 SQ	65.80	147.39	6/30 yrs Avg.		NA	(0.00)	147.39
2. Laminated - comp. shingle rfg. - w/out felt	2.33 SQ	295.80	689.21	6/30 yrs Avg.		20%	(137.84)	551.37
Auto Calculated Waste: 4.0%, 0.09SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 3.0%, 0.07SQ - (included in waste calculation above) This line item includes an allowance of \$119.95 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 <a href="http://www.materialsupplywarehouse.com">www.materialsupplywarehouse.com</a> , or contact them at <a href="mailto:info@materialsupplywarehouse.com">info@materialsupplywarehouse.com</a> , or 888-508-5009.								
3. Roofing felt - 15 lb.	2.24 SQ	43.16	96.68	6/20 yrs Avg.		30%	(29.00)	67.68
4. R&R Drip edge	65.00 LF	3.81	247.65	6/35 yrs Avg.		17.14%	(38.00)	209.65
<b>Totals: Shed</b>			<b>1,180.93</b>				<b>204.84</b>	<b>976.09</b>



### Dwelling Roof

2243.99 Surface Area

319.10 Total Perimeter Length

22.44 Number of Squares

62.70 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
5. Remove Laminated - comp. shingle rfg. - w/ felt	18.92 SQ	65.80	1,244.94	6/30 yrs Avg.		NA	(0.00)	1,244.94
6. Roofing felt - 15 lb.	13.29 SQ	43.16	573.60	6/20 yrs Avg.		30%	(172.08)	401.52
7. Ice & water shield	563.78 SF	2.08	1,172.66	6/30 yrs Avg.		20%	(234.53)	938.13
8. Laminated - comp. shingle rfg. - w/out felt	21.00 SQ	295.80	6,211.80	6/30 yrs Avg.		20%	(1,242.36)	4,969.44
Auto Calculated Waste: 11.0%, 2.08SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: Yes, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 1.6%, 0.30SQ - (included in waste calculation above) This line item includes an allowance of \$119.95 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 <a href="http://www.materialsupplywarehouse.com">www.materialsupplywarehouse.com</a> , or contact them at <a href="mailto:info@materialsupplywarehouse.com">info@materialsupplywarehouse.com</a> , or 888-508-5009.								

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### CONTINUED - Dwelling Roof

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
9. R&R Patio Cover - Roof panels only - Light load	351.00 SF	9.03	3,169.53	6/30 yrs	Avg.	20%	(574.94)	2,594.59
10. Hip / Ridge cap - Standard profile - composition shingles	72.78 LF	7.15	520.38	6/30 yrs	Avg.	20%	(104.08)	416.30
11. R&R Drip edge	278.43 LF	3.81	1,060.82	6/35 yrs	Avg.	17.14%	(162.76)	898.06
12. R&R Valley metal - (W) profile	23.44 LF	9.08	212.84	6/35 yrs	Avg.	17.14%	(33.59)	179.25
13. Exhaust cap - through roof - up to 4"	1.00 EA	112.11	112.11	6/35 yrs	Avg.	17.14%	(19.22)	92.89
14. Roof vent - turtle type - Metal	6.00 EA	84.21	505.26	6/35 yrs	Avg.	17.14%	(86.62)	418.64
15. Flashing - pipe jack	3.00 EA	62.64	187.92	6/35 yrs	Avg.	17.14%	(32.21)	155.71
16. Flashing - pipe jack - split boot	1.00 EA	98.74	98.74	6/35 yrs	Avg.	17.14%	(16.93)	81.81
17. R&R Chimney flashing - small (24" x 24")	1.00 EA	452.17	452.17	6/35 yrs	Avg.	17.14%	(74.89)	377.28
18. Remove Additional charge for steep roof greater than 12/12 slope	1.18 SQ	33.39	39.40	6/NA	Avg.	NA	(0.00)	39.40
19. Additional charge for steep roof greater than 12/12 slope	1.18 SQ	125.73	148.36	6/NA	Avg.	0%	(0.00)	148.36
20. Remove Additional charge for high roof (2 stories or greater)	4.63 SQ	6.46	29.91	6/NA	Avg.	NA	(0.00)	29.91
21. Additional charge for high roof (2 stories or greater)	4.63 SQ	27.95	129.41	6/NA	Avg.	0%	(0.00)	129.41
<b>Totals: Dwelling Roof</b>			<b>15,869.85</b>				<b>2,754.21</b>	<b>13,115.64</b>
<b>Total: Source - EagleView Roof</b>			<b>17,050.78</b>				<b>2,959.05</b>	<b>14,091.73</b>
<b>Total: Source - EagleView Roof</b>			<b>17,050.78</b>				<b>2,959.05</b>	<b>14,091.73</b>

II

### FRONT ELEVATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
22. R&R Gutter / downspout - aluminum - up to 5"	27.83 LF	11.23	312.53	6/25 yrs	Avg.	24%	(70.93)	241.60
The above line item relates to damaged gutters on this elevation.								
23. R&R Gutter / downspout - aluminum - 6"	28.00 LF	13.87	388.36	6/25 yrs	Avg.	24%	(89.11)	299.25
The above line item relates to damaged downspouts on this elevation.								
<b>Totals: FRONT ELEVATION</b>			<b>700.89</b>				<b>160.04</b>	<b>540.85</b>

### RIGHT ELEVATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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### CONTINUED - RIGHT ELEVATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
24. R&R Gutter / downspout - aluminum - up to 5"	16.00 LF	11.23	179.68	6/25 yrs	Avg.	24%	(40.78)	138.90
The above line item relates to damaged gutters on this elevation.								
25. R&R Window well cover - Plastic - up to 42" wide by 19"	2.00 EA	96.21	192.42	10/50 yrs	Avg.	20%	(32.36)	160.06
<b>Totals: RIGHT ELEVATION</b>			<b>372.10</b>				<b>73.14</b>	<b>298.96</b>

### BACK ELEVATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. R&R Gutter / downspout - aluminum - up to 5"	10.00 LF	11.23	112.30	6/25 yrs	Avg.	24%	(25.49)	86.81
The above line item relates to damaged gutters on this elevation.								
27. R&R Gutter / downspout - aluminum - 6"	32.00 LF	13.87	443.84	6/25 yrs	Avg.	24%	(101.84)	342.00
The above line item relates to damaged downspouts on this elevation.								
<b>Totals: BACK ELEVATION</b>			<b>556.14</b>				<b>127.33</b>	<b>428.81</b>

### LEFT ELEVATION

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. R&R Gutter / downspout - aluminum - up to 5"	35.17 LF	11.23	394.96	6/25 yrs	Avg.	24%	(89.64)	305.32
The above line item relates to damaged gutters on this elevation.								
29. R&R Gutter / downspout - aluminum - 6"	24.00 LF	13.87	332.88	6/25 yrs	Avg.	24%	(76.38)	256.50
The above line item relates to damaged downspouts on this elevation.								
<b>Totals: LEFT ELEVATION</b>			<b>727.84</b>				<b>166.02</b>	<b>561.82</b>

### DEBRIS REMOVAL

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
30. Haul debris - per pickup truck load - including dump fees	0.75 EA	162.81	122.11	0/NA	Avg.	NA	(0.00)	122.11
<b>Totals: DEBRIS REMOVAL</b>			<b>122.11</b>				<b>0.00</b>	<b>122.11</b>

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Total: 0	2,479.08	526.53	1,952.55
Line Item Totals: RICHARD_ZBYLUT	19,529.86	3,485.58	16,044.28

[%] - 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:

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
3,457.02 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,467.98 Surface Area	24.68 Number of Squares	319.10 Total Perimeter Length
62.70 Total Ridge Length	0.00 Total Hip Length	

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Coverage	Item Total	%	ACV Total	%
AA-Dwelling	18,348.93	93.95%	16,122.97	93.92%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	1,180.93	6.05%	1,044.42	6.08%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
BC-Building Codes	0.00	0.00%	0.00	0.00%
CC-Unscheduled Personal Property	0.00	0.00%	0.00	0.00%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
CD-Credit Card and Depositors Fraud	0.00	0.00%	0.00	0.00%
DD-Additional Living Expense	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
IT-Identity Theft	0.00	0.00%	0.00	0.00%
LD-Land	0.00	0.00%	0.00	0.00%
MN-Manuscripts	0.00	0.00%	0.00	0.00%
RC-Replacement Cost - Contents	0.00	0.00%	0.00	0.00%
RD-Replacement Cost - Dwelling	0.00	0.00%	0.00	0.00%
VP-Motorized Land Vehicle Parts, Equipment or Accessories	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	19,529.86	100.00%	17,167.39	100.00%



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

Line Item Total	18,348.93
Total Tax	1,284.45
Replacement Cost Value	<u>\$19,633.38</u>
Less Depreciation	(3,510.41)
Actual Cash Value	<u>\$16,122.97</u>
Net Claim	<u>\$16,122.97</u>
Total Recoverable Depreciation	3,510.41
Net Claim if Depreciation is Recovered	<u><u>\$19,633.38</u></u>

Rodney Bashaw





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**Summary for  
BB-Other Structures  
Summary for All Items**

Line Item Total	1,180.93
Total Tax	82.67
Replacement Cost Value	<b>\$1,263.60</b>
Less Depreciation	(219.18)
Actual Cash Value	<b>\$1,044.42</b>
Net Claim	<b>\$1,044.42</b>
Total Recoverable Depreciation	219.18
Net Claim if Depreciation is Recovered	<b>\$1,263.60</b>

\_\_\_\_\_  
Rodney Bashaw

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.

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

RICHARD\_ZBYLUT

7/6/2024

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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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Allstate Insurance Company

PO BOX 672041

DALLAS TX 75267



RICHARD J ZBYLUT  
3808 GERTRUDE ST  
BELLEVUE NE 681471138

Information as of July 07, 2024

Claim Number: 0760242800  
Insured: RICHARD ZBYLUT  
Date of Loss: June 25, 2024  
Dedicated Claim Contact: RODNEY BASHAW  
Direct Phone: 847-224-1164  
For 24/7 info, visit: [MyClaim.com](https://www.myclaim.com)  
Date of Settlement:

## Your Claim Settlement

Hello RICHARD J ZBYLUT,

This communication is to provide the breakdown of your settlement. Payment is being made for the actual cash value of damaged or destroyed property, subject to the limit of liability on your policy.

Depreciation has been deducted from the cost of the repair or replacement to your property to determine the actual cash value.

The following calculations summarize the settlement:

	Dwelling	Personal Property	Other Coverage
Cost of repair or replacement	\$19633.38	\$0	\$1263.60
Less recoverable depreciation	\$3510.41	\$0	\$219.18
Less non-recoverable depreciation	\$0	\$0	\$0
Actual cash value	\$16122.97	\$0	\$1044.42
Deductible	\$0	\$0	\$0
Net claim after deductible	\$16122.97	\$0	\$1044.42
Prior payments	\$0	\$0	\$0
Total amount payable now	\$16122.97	\$0	\$1044.42

### Replacement Cost Provision:

To make a claim for recoverable depreciation for an amount in excess of actual cash value, you must repair, rebuild or replace the damaged property within 180 days of the actual cash value payment. Please provide your receipts and any other documentation (building permits, contracts, invoices, etc.) to support that the repair or replacement has been completed within the 180 days period. In no event will the actual cash value payment and supplemental payment exceed the amount actually and necessarily spent, less the deductible.

We're here to help. If you need additional information, please visit [MyClaim.com](https://www.myclaim.com) or contact us.