



## Catastrophe Specialist, Inc.

2708 Sunset Strip, Suite D  
Greenville, TX 75402  
(972) 673-0984

Insured: LAWRENCE E PERRY JR.  
Property: 8603 S 47TH ST  
OMAHA, NE 68157-2637  
Home: 1623 TOBIAS RD  
CANTONMENT, FL 32533-4506

Cell: (402) 515-7198

Claim Rep.: Todd Bilbrey CGA, CFGA c/o Catastrophe  
Specialist, Inc.

Cellular: (325) 812-6322  
E-mail: [tbstormrider@gmail.com](mailto:tbstormrider@gmail.com)

Estimator: Todd Bilbrey CGA, CFGA c/o Catastrophe  
Specialist, Inc.

Cellular: (325) 812-6322  
E-mail: [tbstormrider@gmail.com](mailto:tbstormrider@gmail.com)

Reference:  
Company: Auto-Owners-Catastrophe Claims c/o CSI  
Business: P.O. Box 366  
Lansing, MI 48909-8160

Business: (844) 296-4053  
E-mail: [AOCat@aoins.com](mailto:AOCat@aoins.com)

**Claim Number:** 300-0420437-2024

**Policy Number:** 5241617200

**Type of Loss:** HAIL

Date Contacted: 7/8/2024 7:18 PM

Date of Loss: 7/7/2024 12:00 AM

Date Received: 7/8/2024 12:00 AM

Date Inspected: 7/13/2024 12:00 PM

Date Entered: 7/8/2024 5:07 PM

Date Est. Completed: 7/17/2024 2:55 PM

Price List: NEOM8X\_JUL24  
Restoration/Service/Remodel  
Estimate: LAWRENCE\_E\_PERRY\_JR\_

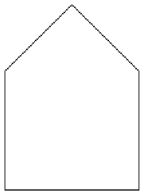
**NOTICE:** This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

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**LAWRENCE\_E\_PERRY\_JR\_****8603 S 47TH ST****Front Elevation - West**

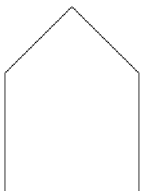
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. R&R Gutter / downspout - aluminum - up to 5" Gutter	20.00 LF	11.23	8.46	233.06	(88.34)	144.72
2. R&R Gutter guard/screen	20.00 LF	4.53	1.96	92.56	(12.50)	80.06
<b>Totals: Front Elevation - West</b>			<b>10.42</b>	<b>325.62</b>	<b>100.84</b>	<b>224.78</b>

**Left Elevation - North**

373.63 SF Walls  
373.63 SF Long Wall  
33.15 LF Ceil. Perimeter

**Formula Elevation 30' 6" x 9' x 6' 6"**

30.50 LF Floor Perimeter  
373.63 SF Short Wall

**Subroom 1: Chimney**

16.00 SF Walls  
16.00 SF Long Wall  
8.00 LF Ceil. Perimeter

**Formula Elevation 8' x 2' x 0"**

8.00 LF Floor Perimeter  
16.00 SF Short Wall

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
3. R&R Gutter / downspout - aluminum - up to 5" Downspout	32.00 LF	11.23	13.53	372.89	(141.35)	231.54
4. R&R Siding - vinyl Component SDGVINYL from this line item was priced by ITEL Vinyl Siding Pricing (VSP) on 15 Jul 2024. See attached document for more details.	389.63 SF	5.71	61.91	2,286.69	(124.81)	2,161.88
5. R&R House wrap (air/moisture barrier)	389.63 SF	0.47	5.18	188.30	(3.37)	184.93
6. R&R Fascia - metal - 8"	34.00 LF	8.26	8.38	289.22	(16.51)	272.71
<b>Totals: Left Elevation - North</b>			<b>89.00</b>	<b>3,137.10</b>	<b>286.04</b>	<b>2,851.06</b>

**Rear Elevation - East**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
LAWRENCE_E_PERRY_JR_					7/17/2024	Page: 2



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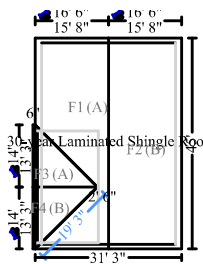
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### CONTINUED - Rear Elevation - East

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
7. R&R Gutter / downspout - aluminum - up to 5" Gutter	45.00 LF	11.23	19.03	524.38	(198.77)	325.61
8. R&R Gutter guard/screen	25.00 LF	4.53	2.45	115.70	(15.63)	100.07
9. R&R Exterior light fixture	1.00 EA	113.98	2.94	116.92	(50.79)	66.13
10. R&R Wrap wood window frame & trim with aluminum sheet - Large	1.00 EA	387.48	5.80	393.28	(20.54)	372.74
11. Clean with pressure/chemical spray Prep deck/deck handrail	480.00 SF	0.43	14.81	221.21	(0.00)	221.21
12. Stain/finish deck	192.00 SF	0.94	4.17	184.65	(86.17)	98.48
13. Stain/finish deck handrail	36.00 LF	6.92	4.74	253.86	(118.47)	135.39
<b>Totals: Rear Elevation - East</b>			<b>53.94</b>	<b>1,810.00</b>	<b>490.37</b>	<b>1,319.63</b>

### Right Elevation - South

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
14. R&R Fascia - metal - 8"	34.00 LF	8.26	8.38	289.22	(16.51)	272.71
<b>Totals: Right Elevation - South</b>			<b>8.38</b>	<b>289.22</b>	<b>16.51</b>	<b>272.71</b>



### 30-year Laminated Shingle Roof

1509.99 Surface Area	15.10 Number of Squares
184.81 Total Perimeter Length	58.75 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<b>The following line items are for damaged roof area replacement:</b> Full roof replacement.						
15. Tear off composition shingles (no haul off)	15.10 SQ	45.92	0.00	693.39	(0.00)	693.39
This action includes all roofing components. Any additional layers that may be discovered and require removal must be verified prior to any consideration for a supplement.						
16. Drip edge	184.81 LF	3.41	15.01	645.21	<55.31>	589.90
17. Valley metal - (W) profile	38.50 LF	8.36	8.95	330.81	<28.36>	302.45

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**CONTINUED - 30-year Laminated Shingle Roof**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
18. Ice & water barrier	546.00 SF	2.08	18.35	1,154.03	<115.41>	1,038.62
19. Roofing felt - 15 lb.	9.64 SQ	43.16	4.89	420.95	<63.14>	357.81
20. Asphalt starter - universal starter course	184.81 LF	2.56	7.63	480.74	<72.11>	408.63
21. Laminated - comp. shingle rfg. - w/out felt	16.33 SQ	295.29	142.01	4,964.10	<496.41>	4,467.69
Auto Calculated Waste: 8.1%, 1.23SQ						
Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 1.3%, 0.20SQ - (included in waste calculation above)						
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 15 Jul 2024. See attached document for more details.						
22. Hip / Ridge cap - Standard profile - composition shingles	58.75 LF	7.15	12.30	432.36	<43.24>	389.12
23. R&R Gable cornice return - laminated	1.00 EA	123.84	0.56	124.40	<10.91>	113.49
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 15 Jul 2024. See attached document for more details.						
24. Chimney flashing - average (32" x 36")	1.00 EA	551.53	7.73	559.26	<47.93>	511.33
25. R&R Fireplace - chimney chase cover - sheet metal	1.00 EA	455.37	14.84	470.21	<335.43>	134.78
26. Flue cap	1.00 EA	143.82	8.27	152.09	(126.74)	25.35
27. Roof vent - turbine type	2.00 EA	175.30	14.42	365.02	(31.29)	333.73
28. Flashing - pipe jack	1.00 EA	62.64	1.22	63.86	(5.47)	58.39
29. R&R Rain cap - 6"	1.00 EA	64.16	2.30	66.46	(5.17)	61.29
30. Continuous ridge vent - shingle-over style	44.00 LF	12.05	13.89	544.09	(46.64)	497.45
Installed off-ridge.						
<b>Totals: 30-year Laminated Shingle Roof</b>			<b>272.37</b>	<b>11,466.98</b>	<b>1,483.56</b>	<b>9,983.42</b>

**Contents**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Well -						
31. Clean with pressure/chemical spray	64.00 SF	0.43	1.97	29.49	(0.00)	29.49
32. Stain & finish wood siding	32.00 SF	2.17	1.14	70.58	(0.00)	70.58
33. Painter - per hour	1.50 HR	62.15	0.00	93.23	(0.00)	93.23
Additional labor for small job, prep and stain decorative well.						
-						
34. Replace Thermos 2-burner grill - ACE*	1.00 EA	386.22	27.04	413.26	(103.32)	309.94
<b>Totals: Contents</b>			<b>30.15</b>	<b>606.56</b>	<b>103.32</b>	<b>503.24</b>

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**Dumpster**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
35. Dumpster load - Approx. 20 yards, 4 tons of debris Consideration for the removal/hauling of all construction/repair related debris.	1.00 EA	400.00	0.00	400.00	(0.00)	400.00
<b>Totals: Dumpster</b>			<b>0.00</b>	<b>400.00</b>	<b>0.00</b>	<b>400.00</b>
<b>Total: 8603 S 47TH ST</b>			<b>464.26</b>	<b>18,035.48</b>	<b>2,480.64</b>	<b>15,554.84</b>
<b>Line Item Totals: LAWRENCE_E_PERRY_JR_</b>			<b>464.26</b>	<b>18,035.48</b>	<b>2,480.64</b>	<b>15,554.84</b>

**Grand Total Areas:**

389.63 SF Walls	0.00 SF Ceiling	389.63 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	38.50 LF Floor Perimeter
389.63 SF Long Wall	389.63 SF Short Wall	41.15 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
183.50 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,509.99 Surface Area	15.10 Number of Squares	184.81 Total Perimeter Length
58.75 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Cov A: Dwelling (001: 8603 S 47TH ST)	17,428.92	96.64%	15,051.60	96.76%
Other Structures	193.30	1.07%	193.30	1.24%
Contents	413.26	2.29%	309.94	1.99%
Total	18,035.48	100.00%	15,554.84	100.00%

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**Summary for Cov A: Dwelling (001: 8603 S 47TH ST)**

Line Item Total	16,994.81
Material Sales Tax	419.30
Cln Mat Sales Tax	0.34
Subtotal	17,414.45
Cleaning Total Tax	14.47
<b>Replacement Cost Value</b>	<b>\$17,428.92</b>
Less Depreciation	(2,377.32)
<b>Actual Cash Value</b>	<b>\$15,051.60</b>
Less Deductible	(2,500.00)
<b>Net Claim</b>	<b>\$12,551.60</b>
Total Depreciation	2,377.32
Less Non-Recoverable Depreciation	<1,268.25>
Total Recoverable Depreciation	1,109.07
<b>Net Claim if Depreciation is Recovered</b>	<b>\$13,660.67</b>

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**Summary for Other Structures**

Line Item Total	190.19
Material Sales Tax	1.14
Cln Mat Sales Tax	0.04
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Subtotal	191.37
Cleaning Total Tax	1.93
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<b>Replacement Cost Value</b>	<b>\$193.30</b>
<b>Net Claim</b>	<b>\$193.30</b>
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**Summary for Contents**

Line Item Total	386.22
Material Sales Tax	27.04
<b>Replacement Cost Value</b>	<b>\$413.26</b>
Less Depreciation	(103.32)
<b>Actual Cash Value</b>	<b>\$309.94</b>
<b>Net Claim</b>	<b>\$309.94</b>
Total Recoverable Depreciation	103.32
<b>Net Claim if Depreciation is Recovered</b>	<b>\$413.26</b>

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**Recap of Taxes**

	<b>Material Sales Tax (7%)</b>	<b>Cln Mat Sales Tax (7%)</b>	<b>Cleaning Total Tax (7%)</b>	<b>Storage Rental Tax (7%)</b>	<b>Total Tax (7%)</b>
<b>Line Items</b>	447.48	0.38	16.40	0.00	0.00
<b>Total</b>	<b>447.48</b>	<b>0.38</b>	<b>16.40</b>	<b>0.00</b>	<b>0.00</b>

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**Recap by Room****Estimate: LAWRENCE\_E\_PERRY\_JR\_****Area: 8603 S 47TH ST**

<b>Front Elevation - West</b>		<b>315.20</b>	<b>1.79%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	100.00% =	315.20	
<b>Left Elevation - North</b>		<b>3,048.10</b>	<b>17.35%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	100.00% =	3,048.10	
<b>Rear Elevation - East</b>		<b>1,756.06</b>	<b>9.99%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	100.00% =	1,756.06	
<b>Right Elevation - South</b>		<b>280.84</b>	<b>1.60%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	100.00% =	280.84	
<b>30-year Laminated Shingle Roof</b>		<b>11,194.61</b>	<b>63.71%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	100.00% =	11,194.61	
<b>Contents</b>		<b>576.41</b>	<b>3.28%</b>
Coverage: Other Structures	33.00% =	190.19	
Coverage: Contents	67.00% =	386.22	
<b>Dumpster</b>		<b>400.00</b>	<b>2.28%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	100.00% =	400.00	

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**Area Subtotal: 8603 S 47TH ST**

		<b>17,571.22</b>	<b>100.00%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	96.72% =	16,994.81	
Coverage: Other Structures	1.08% =	190.19	
Coverage: Contents	2.20% =	386.22	

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**Subtotal of Areas**

		<b>17,571.22</b>	<b>100.00%</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	96.72% =	16,994.81	
Coverage: Other Structures	1.08% =	190.19	
Coverage: Contents	2.20% =	386.22	

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<b>Total</b>		<b>17,571.22</b>	<b>100.00%</b>
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## Recap by Category with Depreciation

Items				RCV	Deprec.	ACV
<b>CLEANING</b>				<b>233.92</b>		<b>233.92</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	88.24% =		206.40		
Coverage: Other Structures	@	11.76% =		27.52		
<b>GENERAL DEMOLITION</b>				<b>1,537.89</b>		<b>1,537.89</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	100.00% =		1,537.89		
<b>FIREPLACES</b>				<b>576.22</b>	<b>444.15</b>	<b>132.07</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	100.00% =		576.22		
<b>LIGHT FIXTURES</b>				<b>98.63</b>	<b>49.32</b>	<b>49.31</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	100.00% =		98.63		
<b>PAINTING</b>				<b>592.27</b>	<b>200.48</b>	<b>391.79</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	72.53% =		429.60		
Coverage: Other Structures	@	27.47% =		162.67		
<b>ROOFING</b>				<b>9,880.61</b>	<b>996.74</b>	<b>8,883.87</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	100.00% =		9,880.61		
<b>SIDING</b>				<b>2,518.37</b>	<b>144.56</b>	<b>2,373.81</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	100.00% =		2,518.37		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>				<b>1,747.09</b>	<b>471.55</b>	<b>1,275.54</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	100.00% =		1,747.09		
<b>USER DEFINED ITEMS</b>				<b>386.22</b>	<b>96.56</b>	<b>289.66</b>
Coverage: Contents	@	100.00% =		386.22		
<b>Subtotal</b>				<b>17,571.22</b>	<b>2,403.36</b>	<b>15,167.86</b>
<b>Material Sales Tax</b>				<b>447.48</b>	<b>77.28</b>	<b>370.20</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	93.70% =		419.30		
Coverage: Other Structures	@	0.25% =		1.14		
Coverage: Contents	@	6.04% =		27.04		
<b>Cln Mat Sales Tax</b>				<b>0.38</b>		<b>0.38</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	89.47% =		0.34		
Coverage: Other Structures	@	10.53% =		0.04		
<b>Cleaning Total Tax</b>				<b>16.40</b>		<b>16.40</b>
Coverage: Cov A: Dwelling (001: 8603 S 47TH ST)	@	88.23% =		14.47		
Coverage: Other Structures	@	11.77% =		1.93		
<b>Total</b>				<b>18,035.48</b>	<b>2,480.64</b>	<b>15,554.84</b>



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**NOTICE:** This is an estimate for repairs and a copy of this document does not constitute settlement of claim. The above figures may be subject to additional company review and approval. Your loss will be settled on an actual cash value basis and your policy may contain a replacement cost provision. If it contains such a provision, full cost of replacement can be considered if the property is actually replaced. You have the right to make further claim under this provision within 180 days after the loss. All policy terms and conditions apply to this claim.