TRAVELERS

Customer:	DARYL C CONLEY CASEY CONLEY	Home:	(208) 869-4868
Property:	244 PARK VALLEY DR COPPELL, TX 75019		
Home:	244 PARK VALLEY DR COPPELL, TX 75019		

Claim Rep.:	Matthew Andrews		
Company:	TRAVELERS PERSONAL INSURANCE COMPANY		
Business:	1301 E. Collins Blvd Richardson, TX 75081	Business: E-mail:	(214) 587-9680 mandrew7@travelers.com

Claim Number: JDV0049001H **Policy Number:** 0HP651613895483633 1 **Type of Loss:** WATER DAMAGE - NON-WEATHER RELATED

Date of Loss: 5/9/2025 12:00 AM **Date Completed:** 6/27/2025 9:02 PM **Price List:** TXDF8X_JUN25

Coverage	Deductible	Policy Limit
Dwelling	$5,580.00	$558,000.00
Other Structures	$0.00	$55,800.00
Contents	$0.00	$279,000.00

Dear DARYL C CONLEY CASEY CONLEY:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing TRAVELERS PERSONAL INSURANCE COMPANY for your insurance needs. If you have any questions regarding this estimate or any aspect of your claim, please contact Matthew Andrews at (214) 587-9680.

Answers to commonly asked questions can be found at https://www.travelers.com/claims/manage-claim/property-claim-process

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

For more information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

TRAVELERS

Guide to Understanding Your Property Estimate

Common Units of Measure

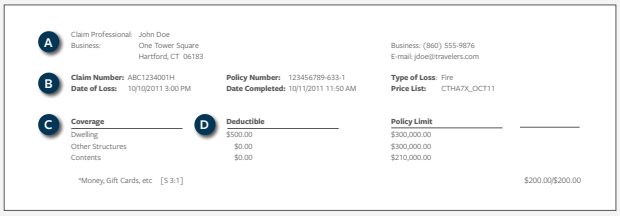
EA – Each	CY – Cubic Yard
LF – Linear Foot	SQ – Square
SF – Square Foot	HR – Hour
SY – Square Yard	DA – Day
CF – Cubic Foot	RM – Room

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

YOUR ESTIMATE COVER SHEET



A Claim Professional: John Doe
Business: One Tower Square, Hartford, CT 06183
Business: (860) 555-9876
E-mail: jdoe@travelers.com

B **Claim Number:** ABC1234001H
Date of Loss: 10/10/2011 3:00 PM
Policy Number: 123456789-633-1
Date Completed: 10/11/2011 11:50 AM
Type of Loss: Fire
Price List: CTHA7X_OCT11

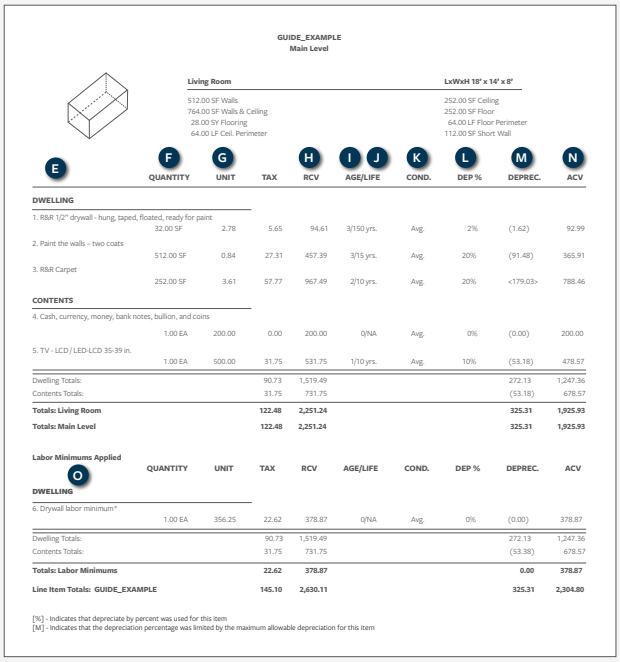
C Coverage	D Deductible	Policy Limit
Dwelling	$500.00	$300,000.00
Other Structures	$0.00	$300,000.00
Contents	$0.00	$210,000.00
*Money, Gift Cards, etc [S 3:1]		$200.00/$200.00

Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) Replacement Cost Value (RCV) – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in ( ). If depreciation is not recoverable, the amount is shown in < >.
- (N) Actual Cash Value (ACV) – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

YOUR ESTIMATE DETAIL



GUIDE_EXAMPLE
Main Level

Living Room — **LxWxH 18' x 14' x 8'**

512.00 SF Walls
764.00 SF Walls & Ceiling
28.00 SY Flooring
64.00 LF Ceil. Perimeter
252.00 SF Ceiling
252.00 SF Floor
64.00 LF Floor Perimeter
112.00 SF Short Wall

E	F QUANTITY	G UNIT	TAX	H RCV	I AGE/LIFE	J	K COND.	L DEP %	M DEPREC.	N ACV
DWELLING										
1. R&R 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF	2.78	5.65	94.61	3/150 yrs.		Avg.	2%	(1.62)	92.99
2. Paint the walls – two coats	512.00 SF	0.84	27.31	457.39	3/15 yrs.		Avg.	20%	(91.48)	365.91
3. R&R Carpet	252.00 SF	3.61	57.77	967.49	2/10 yrs.		Avg.	20%	<179.03>	788.46
CONTENTS										
4. Cash, currency, money, bank notes, bullion, and coins	1.00 EA	200.00	0.00	200.00	0/NA		Avg.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00 EA	500.00	31.75	531.75	1/10 yrs.		Avg.	10%	(53.18)	478.57
Dwelling Totals:			90.73	1,519.49					272.13	1,247.36
Contents Totals:			31.75	731.75					(53.18)	678.57
Totals: Living Room			**122.48**	**2,251.24**					**325.31**	**1,925.93**
Totals: Main Level			**122.48**	**2,251.24**					**325.31**	**1,925.93**

Labor Minimums Applied

O	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
6. Drywall labor minimum*	1.00 EA	356.25	22.62	378.87	0/NA	Avg.	0%	(0.00)	378.87
Dwelling Totals:			90.73	1,519.49				272.13	1,247.36
Contents Totals:			31.75	731.75				(53.38)	678.57
Totals: Labor Minimums			**22.62**	**378.87**				**0.00**	**378.87**
Line Item Totals: GUIDE_EXAMPLE			**145.10**	**2,630.11**				**325.31**	**2,304.80**

[%] - 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

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE SUMMARY

Summary for Dwelling

P	Line Item Total	1,785.01
	Comm Repr/Remod Tax	113.35
Q	**Replacement Cost Value**	**$1,898.36**
	Less Depreciation	(272.13)
R	**Actual Cash Value**	**$1,626.23**
	Less Deductible S	(1,000.00)
T	**Net Claim**	**$626.23**
U	Total Depreciation	272.13
	Less Non-Recoverable Depreciation	<179.03>
	Total Recoverable Depreciation	93.10
	Net Claim if Depreciation is Recovered	**$719.33**

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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C-26501 Rev. 4-20

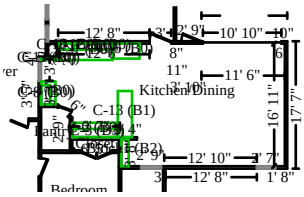
DARYL_C_CONLEY_____1

Source - Hover

Main Level

Main Level

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
MITIGATION:									
1. Equipment setup, take down, and monitoring (hourly charge)									
8.00	HR	72.53	0.00	0.00	580.24	0/NA	Avg.	0%	(0.00)	580.24
2. Containment Barrier/Airlock/Decon. Chamber									
200.00	SF	1.14	0.00	0.00	228.00	0/NA	Avg.	0%	(0.00)	228.00
3. Peel & seal zipper									
2.00	EA	14.83	0.00	0.00	29.66	0/NA	Avg.	0%	(0.00)	29.66
4. Single axle dump truck - per load - including dump fees									
1.00	EA	293.96	0.00	0.00	293.96	0/NA	Avg.	NA	(0.00)	293.96
REBUILD:									
5. Single axle dump truck - per load - including dump fees									
1.00	EA	293.96	0.00	58.80	352.76	0/NA	Avg.	NA	(0.00)	352.76
6. Final cleaning - construction - Residential									
1,235.86	SF	0.39	47.71	96.40	626.10	0/NA	Avg.	0%	(0.00)	626.10
Total: Main Level			**47.71**	**155.20**	**2,110.72**				**0.00**	**2,110.72**



Kitchen/Dining **Height: 10'**

597.93	SF Walls	503.18	SF Ceiling
1101.12	SF Walls & Ceiling	454.91	SF Floor
50.55	SY Flooring	61.42	LF Floor Perimeter
104.59	LF Ceil. Perimeter		

Missing Wall - Goes to Floor	**2' 9" X 6' 10 11/16"**	**Opens into LAUNDRY_ROOM**
Missing Wall - Goes to Floor	**2' 6 5/8" X 6' 11 1/2"**	**Opens into Exterior**
Window	**10' 10 3/16" X 6' 10 7/16"**	**Opens into Exterior**
Window	**3' 5/8" X 1' 10 3/16"**	**Opens into Exterior**
Door	**2' 9 1/4" X 6' 10 1/16"**	**Opens into Exterior**
Door	**2' 11 7/8" X 7' 3/16"**	**Opens into LIVING_ROOM**
Missing Wall - Goes to Floor	**3' X 6' 10 11/16"**	**Opens into ENTRY_FOYER**
Door	**1' 10" X 6' 8"**	**Opens into PANTRY**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV

MITIGATION:

CONTINUED - Kitchen/Dining

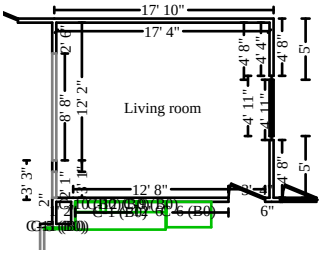
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
7. Content Manipulation charge - per hour									
1.00	HR	58.81	0.00	0.00	58.81	0/NA	Avg.	0%	(0.00)	58.81
Removing of contents to complete mitigation									
WALLS:									
8. Tear out baseboard									
20.47	LF	0.67	0.00	0.00	13.71	0/NA	Avg.	NA	(0.00)	13.71
9. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall									
18.50	LF	4.65	0.00	0.00	86.03	0/NA	Avg.	NA	(0.00)	86.03
10. Apply plant-based anti-microbial agent to the surface area									
37.00	SF	0.37	0.00	0.00	13.69	0/NA	Avg.	0%	(0.00)	13.69
FLOORS:									
11. Tear out non-salv solid/eng. wood flr & bag for disposal									
227.45	SF	4.78	0.00	0.00	1,087.21	0/NA	Avg.	NA	<0.00>	1,087.21
12. Add for tear out wood floor glued down over wood substrate									
227.45	SF	4.80	0.00	0.00	1,091.76	0/NA	Avg.	NA	(0.00)	1,091.76
13. Apply plant-based anti-microbial agent to part of the floor									
227.45	SF	0.37	0.00	0.00	84.16	0/NA	Avg.	0%	<0.00>	84.16
CABINETS:									
14. Tear out cabinetry - lower (base) units									
12.75	LF	12.01	0.00	0.00	153.13	0/NA	Avg.	NA	(0.00)	153.13
15. Tear out countertop - solid surface/granite									
25.50	SF	6.90	0.00	0.00	175.95	0/NA	Avg.	NA	(0.00)	175.95
16. Sink - double basin - Detach									
1.00	EA	41.35	0.00	0.00	41.35	0/NA	Avg.	0%	(0.00)	41.35
Note: Labor cost to detach double bowl sink and faucet and store on site.									
17. Remove P-trap assembly - ABS (plastic)									
1.00	EA	9.23	0.00	0.00	9.23	0/25 yrs	Avg.	NA	(0.00)	9.23
18. Remove Plumbing fixture supply line									
2.00	EA	6.16	0.00	0.00	12.32	0/20 yrs	Avg.	NA	(0.00)	12.32
19. Dishwasher - Detach									
1.00	EA	72.49	0.00	0.00	72.49	0/NA	Avg.	0%	(0.00)	72.49
EQUIPMENT:									
20. Air mover (per 24 hour period) - No monitoring									
15.00	EA	32.75	0.00	0.00	491.25	0/NA	Avg.	0%	<0.00>	491.25
5 fans; 3 days drying									
21. Dehumidifier (per 24 hr period) - 70-109 ppd - No monitor.									
5.00	EA	92.68	0.00	0.00	463.40	0/NA	Avg.	0%	<0.00>	463.40
1 dehu; 5 days drying									
REBUILD:									

CONTINUED - Kitchen/Dining

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
WALLS:									
22. Mask and prep for paint - plastic, paper, tape (per LF)									
104.59 LF	1.90	2.33	40.20	241.25	32/15 yrs	Avg.	90% [M]	(217.13)	24.12
23. 1/2" - drywall per LF - up to 2' tall									
18.50 LF	13.58	2.35	50.72	304.30	0/150 yrs	Avg.	0%	(0.00)	304.30
Includes: Drywall, metal corner bead, joint/texture compound (mud), joint tape, drywall screws, and labor to install.									
24. Seal/prime (1 coat) then paint (1 coat) the walls									
597.93 SF	1.32	10.36	159.94	959.57	32/15 yrs	Avg.	90% [M]	(863.60)	95.97
25. Baseboard - Detach & reset									
40.94 LF	3.19	0.10	26.14	156.84	0/NA	Avg.	0%	(0.00)	156.84
26. Baseboard - 4 1/4"									
20.47 LF	5.02	4.51	21.46	128.73	32/150 yrs	Avg.	21.33%	(27.46)	101.27
27. Quarter round - 3/4"									
61.42 LF	2.08	5.42	26.64	159.81	32/150 yrs	Avg.	21.33%	(34.09)	125.72
28. Stain & finish baseboard w/cap &/or shoe									
61.42 LF	2.64	1.37	32.72	196.24	32/15 yrs	Avg.	90% [M]	(176.61)	19.63
29. Stain & finish door/window trim & jamb (per side)									
5.00 EA	57.97	3.38	58.66	351.89	32/15 yrs	Avg.	90% [M]	(316.71)	35.18
30. Stain & finish crown molding									
104.59 LF	2.38	2.33	50.24	301.49	32/15 yrs	Avg.	90% [M]	(271.35)	30.14
31. R&R Ceramic/porcelain tile									
34.47 SF	15.85	15.41	112.36	674.12	32/150 yrs	Avg.	21.33%	(122.11)	552.01
32. Add-on for tile backsplash installation									
34.47 SF	13.30	0.00	91.70	550.15	32/150 yrs	Avg.	21.33%	(117.36)	432.79
33. Add-on for diagonal tile installation									
34.47 SF	1.33	0.00	9.18	55.03	32/150 yrs	Avg.	21.33%	(11.74)	43.29
CABINETS:									
34. Cabinetry - lower (base) units									
12.75 LF	260.86	226.44	710.48	4,262.89	32/50 yrs	Avg.	64%	(2,728.24)	1,534.65
35. Carpenter - Finish, Trim / Cabinet - per hour									
10.00 HR	85.47	0.00	170.94	1,025.64	32/NA	Avg.	0%	(0.00)	1,025.64
Detailing decorative corner trim, and replacing non-damaged doors and drawers on new boxes									
36. Cabinet knobs or pulls - Detach & reset									
16.00 EA	2.90	0.00	9.28	55.68	0/NA	Avg.	0%	(0.00)	55.68
37. Cabinet hinge - concealed									
4.00 EA	12.03	1.63	9.94	59.69	32/20 yrs	Avg.	90% [M]	(53.72)	5.97
38. Strip & refinish cabinetry - upper - faces only									
22.50 LF	62.80	15.26	285.66	1,713.92	32/15 yrs	Avg.	90% [M]	(1,542.53)	171.39

CONTINUED - Kitchen/Dining

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
39. Strip & refinish cabinetry - lower - faces only									
4.00 LF	74.04	3.23	59.88	359.27	32/15 yrs	Avg.	90% [M]	(323.35)	35.92
40. Strip and refinish cabinetry - full height - faces only									
4.00 LF	110.00	6.46	89.30	535.76	32/15 yrs	Avg.	90% [M]	(482.19)	53.57
41. Remove Countertop - Granite or Marble									
21.00 SF	6.63	0.00	27.84	167.07	0/150 yrs	Avg.	NA	(0.00)	167.07
42. Countertop - Granite or Marble									
46.50 SF	71.40	116.58	687.34	4,124.02	32/150 yrs	Avg.	21.33%	(879.80)	3,244.22
43. Add on Granite or Marble - edge treatment									
31.33 LF	23.58	0.00	147.76	886.52	32/150 yrs	Avg.	21.33%	(189.12)	697.40
44. Cooktop - Detach & reset									
1.00 EA	189.46	0.00	37.90	227.36	0/NA	Avg.	0%	(0.00)	227.36
45. Sink - double basin - Reset									
1.00 EA	123.09	0.09	24.64	147.82	0/NA	Avg.	0%	(0.00)	147.82
46. Install P-trap assembly - ABS (plastic)									
1.00 EA	68.40	0.00	13.68	82.08	0/25 yrs	Avg.	0%	(0.00)	82.08
47. Install Plumbing fixture supply line									
2.00 EA	17.11	0.00	6.84	41.06	0/20 yrs	Avg.	0%	(0.00)	41.06
48. Angle stop valve									
2.00 EA	46.69	2.06	19.10	114.54	32/100 yrs	Avg.	32%	(36.66)	77.88
FLOORS:									
49. Remove Engineered wood flooring									
227.45 SF	2.88	0.00	131.02	786.08	0/50 yrs	Avg.	NA	(0.00)	786.08
Remove remainder of non-damaged continuous flooring									
50. Add for glued down wood flooring application over concrete									
227.45 SF	1.84	0.00	83.70	502.21	0/150 yrs	Avg.	NA	(0.00)	502.21
51. Add for glued down wood flooring application over concrete									
454.91 SF	1.29	41.66	125.70	754.19	32/150 yrs	Avg.	21.33%	(160.90)	593.29
52. Engineered wood flooring									
454.91 SF	9.55	236.81	916.24	5,497.44	32/50 yrs	Avg.	64%	(3,518.37)	1,979.07
CONTENTS:									
53. Refrigerator - Remove & reset									
1.00 EA	63.09	0.00	12.62	75.71	0/NA	Avg.	0%	(0.00)	75.71
54. Dishwasher - Reset									
1.00 EA	152.64	0.00	30.52	183.16	0/NA	Avg.	0%	(0.00)	183.16
55. Outlet or switch cover									
11.00 EA	3.72	0.85	8.36	50.13	32/25 yrs	Avg.	90% [M]	(45.12)	5.01
Totals: Kitchen/Dining		**698.63**	**4,288.70**	**29,586.15**				**12,118.16**	**17,467.99**

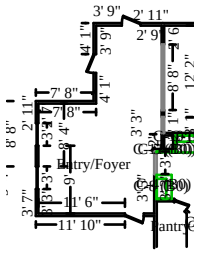


Living room **Height: 12' 1"**

588.81	SF Walls	247.60	SF Ceiling
836.41	SF Walls & Ceiling	247.60	SF Floor
27.51	SY Flooring	49.44	LF Floor Perimeter
63.25	LF Ceil. Perimeter		

Door	**2' 11 7/8" X 7' 3/16"**	**Opens into KITCHEN_DINI**
Window	**4' 10 7/8" X 5' 2"**	**Opens into Exterior**
Window	**4' 10 7/8" X 2' 5 13/16"**	**Opens into Exterior**
Missing Wall - Goes to Floor	**8' 8 7/16" X 10' 8 5/16"**	**Opens into ENTRY_FOYER**
Missing Wall - Goes to Floor	**2' 1 3/8" X 10' 3 9/16"**	**Opens into ENTRY_FOYER**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
REBUILD:									
WALLS:									
56. Mask and prep for paint - plastic, paper, tape (per LF)									
49.44 LF	1.90	1.10	19.00	114.04	32/15 yrs	Avg.	90% [M]	(102.64)	11.40
57. Baseboard - Detach & reset									
49.44 LF	3.19	0.12	31.56	189.39	0/NA	Avg.	0%	(0.00)	189.39
58. Paint baseboard - one coat									
49.44 LF	1.35	0.45	13.44	80.63	32/15 yrs	Avg.	90% [M]	(72.58)	8.05
59. Paint door/window trim & jamb - 1 coat (per side)									
1.00 EA	29.79	0.35	6.04	36.18	32/15 yrs	Avg.	90% [M]	(32.56)	3.62
FLOORS:									
60. R&R Engineered wood flooring									
247.60 SF	12.43	128.89	641.32	3,847.88	32/50 yrs	Avg.	64%	(1,914.98)	1,932.90
61. Add for glued down wood flooring application over concrete									
247.60 SF	3.13	22.67	159.54	957.19	32/150 yrs	Avg.	21.33%	(87.58)	869.61
Totals: Living room		**153.58**	**870.90**	**5,225.31**				**2,210.34**	**3,014.97**

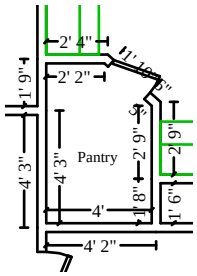


Entry/Foyer **Height: 12' 1"**

780.48	SF Walls	320.69	SF Ceiling
1101.17	SF Walls & Ceiling	320.69	SF Floor
35.63	SY Flooring	61.33	LF Floor Perimeter
82.65	LF Ceil. Perimeter		

Window	**3' X 5'**	**Opens into Exterior**
Window	**3' X 5'**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Missing Wall - Goes to Floor	**8' 8 7/16" X 10' 8 5/16"**	**Opens into LIVING_ROOM**
Missing Wall - Goes to Floor	**2' 1 3/8" X 10' 3 9/16"**	**Opens into LIVING_ROOM**
Missing Wall - Goes to Floor	**3' X 6' 10 11/16"**	**Opens into KITCHEN_DINI**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
REBUILD:									
WALLS:									
62. Mask and prep for paint - plastic, paper, tape (per LF)									
61.33 LF	1.90	1.37	23.58	141.48	32/15 yrs	Avg.	90% [M]	(127.33)	14.15
63. Baseboard - Detach & reset									
61.33 LF	3.19	0.15	39.16	234.95	0/NA	Avg.	0%	(0.00)	234.95
64. Paint baseboard - one coat									
61.33 LF	1.35	0.56	16.68	100.04	32/15 yrs	Avg.	90% [M]	(90.04)	10.00
65. Paint door/window trim & jamb - 1 coat (per side)									
4.00 EA	29.79	1.41	24.12	144.69	32/15 yrs	Avg.	90% [M]	(130.21)	14.48
66. Paint column - one coat									
160.00 LF	5.42	5.81	174.60	1,047.61	32/15 yrs	Avg.	90% [M]	(942.85)	104.76
FLOORS:									
67. R&R Engineered wood flooring									
320.69 SF	12.43	166.94	830.62	4,983.74	32/50 yrs	Avg.	64%	(2,480.28)	2,503.46
68. Add for glued down wood flooring application over concrete									
320.69 SF	3.13	29.37	206.64	1,239.77	32/150 yrs	Avg.	21.33%	(113.42)	1,126.35
Totals: Entry/Foyer		**205.61**	**1,315.40**	**7,892.28**				**3,884.13**	**4,008.15**

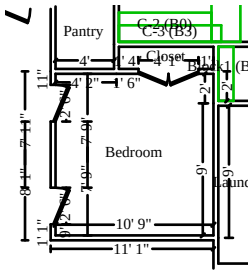


Pantry **Height: 10'**

178.69	SF Walls	22.57	SF Ceiling
201.26	SF Walls & Ceiling	22.57	SF Floor
2.51	SY Flooring	17.20	LF Floor Perimeter
19.03	LF Ceil. Perimeter		

Door **1' 10" X 6' 8"** **Opens into KITCHEN_DINI**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
MITIGATION:									
WALLS:									
69. Tear out baseboard									
17.20 LF	0.67	0.00	0.00	11.52	0/NA	Avg.	NA	(0.00)	11.52
70. Apply plant-based anti-microbial agent to the floor perimeter									
17.20 SF	0.37	0.00	0.00	6.36	0/NA	Avg.	0%	(0.00)	6.36
FLOORS:									
71. Tear out non-salv solid/eng. wood flr & bag for disposal									
22.57 SF	4.78	0.00	0.00	107.88	0/NA	Avg.	NA	<0.00>	107.88
72. Add for tear out wood floor glued down over wood substrate									
22.57 SF	4.80	0.00	0.00	108.34	0/NA	Avg.	NA	(0.00)	108.34
73. Apply plant-based anti-microbial agent to the floor									
22.57 SF	0.37	0.00	0.00	8.35	0/NA	Avg.	0%	<0.00>	8.35
REBUILD:									
WALLS:									
74. Mask and prep for paint - plastic, paper, tape (per LF)									
17.20 LF	1.90	0.38	6.62	39.68	32/15 yrs	Avg.	90% [M]	(35.71)	3.97
75. Baseboard - 4 1/4"									
17.20 LF	5.02	3.79	18.02	108.15	32/150 yrs	Avg.	21.33%	(23.07)	85.08
76. Stain & finish baseboard w/cap &/or shoe									
17.20 LF	2.64	0.38	9.16	54.95	32/15 yrs	Avg.	90% [M]	(49.45)	5.50
77. Stain & finish door/window trim & jamb (per side)									
1.00 EA	57.97	0.68	11.74	70.39	32/15 yrs	Avg.	90% [M]	(63.34)	7.05
FLOORS:									
78. Add for glued down wood flooring application over concrete									
22.57 SF	1.29	2.07	6.24	37.43	32/150 yrs	Avg.	21.33%	(7.99)	29.44
79. Engineered wood flooring									
22.57 SF	9.55	11.75	45.46	272.75	32/50 yrs	Avg.	64%	(174.57)	98.18
Totals: Pantry		**19.05**	**97.24**	**825.80**				**354.13**	**471.67**

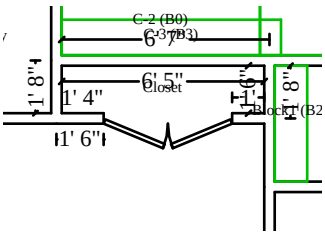


Bedroom **Height: 10'**

375.85	SF Walls	118.25	SF Ceiling
494.10	SF Walls & Ceiling	118.25	SF Floor
13.14	SY Flooring	34.42	LF Floor Perimeter
43.50	LF Ceil. Perimeter		

Door	**4' 1" X 6' 8"**	**Opens into CLOSET**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
REBUILD:									
FLOORS:									
80. Remove Carpet									
118.25 SF	0.33	0.00	7.80	46.82	0/10 yrs	Avg.	NA	(0.00)	46.82
81. R&R Carpet pad									
118.25 SF	0.84	5.27	20.92	125.52	0/10 yrs	Avg.	0%	(0.00)	125.52
82. Carpet									
131.17 SF	3.91	32.25	109.04	654.16	0/10 yrs	Avg.	0%	(0.00)	654.16
Totals: Bedroom		**37.52**	**137.76**	**826.50**				**0.00**	**826.50**



Closet **Height: 10'**

132.19	SF Walls	9.71	SF Ceiling
141.89	SF Walls & Ceiling	9.71	SF Floor
1.08	SY Flooring	11.81	LF Floor Perimeter
15.89	LF Ceil. Perimeter		

Door	**4' 1" X 6' 8"**	**Opens into BEDROOM**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
MITIGATION:									
WALLS:									
83. Tear out baseboard									
4.00 LF	0.67	0.00	0.00	2.68	0/NA	Avg.	NA	(0.00)	2.68
84. Apply plant-based anti-microbial agent to the surface area									
4.00 SF	0.37	0.00	0.00	1.48	0/NA	Avg.	0%	(0.00)	1.48
FLOORS:									
85. Lift carpet for drying									
4.00 SF	0.51	0.00	0.00	2.04	0/NA	Avg.	0%	<0.00>	2.04

CONTINUED - Closet

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
86. Tear out wet carpet pad and bag for disposal									
4.00 SF	0.72	0.00	0.00	2.88	0/NA	Avg.	NA	(0.00)	2.88
87. Apply plant-based anti-microbial agent to the floor									
9.71 SF	0.37	0.00	0.00	3.59	0/NA	Avg.	0%	<0.00>	3.59
EQUIPMENT:									
88. Air mover (per 24 hour period) - No monitoring									
3.00 EA	32.75	0.00	0.00	98.25	0/NA	Avg.	0%	<0.00>	98.25
1 fans; 3 days drying									
REBUILD:									
WALLS:									
89. Closet Organizer - Melamine or Wire - Detach & reset									
1.00 LF	68.18	0.00	13.64	81.82	0/NA	Avg.	0%	(0.00)	81.82
90. Mask and prep for paint - plastic, paper, tape (per LF)									
11.81 LF	1.90	0.26	4.54	27.24	32/15 yrs	Avg.	90% [M]	(24.51)	2.73
91. Baseboard - 4 1/4"									
4.00 LF	5.02	0.88	4.20	25.16	32/150 yrs	Avg.	21.33%	(5.37)	19.79
92. Seal (1 coat) & paint (1 coat) baseboard									
11.81 LF	2.14	0.15	5.10	30.52	32/15 yrs	Avg.	90% [M]	(27.45)	3.07
93. Paint door/window trim & jamb - 1 coat (per side)									
1.00 EA	29.79	0.35	6.04	36.18	32/15 yrs	Avg.	90% [M]	(32.56)	3.62
FLOORS:									
94. Remove Carpet									
9.71 SF	0.33	0.00	0.64	3.84	0/10 yrs	Avg.	NA	(0.00)	3.84
95. Remove Carpet pad									
5.71 SF	0.16	0.00	0.18	1.09	0/10 yrs	Avg.	NA	(0.00)	1.09
96. Carpet pad									
9.71 SF	0.68	0.43	1.40	8.43	0/10 yrs	Avg.	0%	(0.00)	8.43
97. Carpet									
22.92 SF	3.91	5.63	19.04	114.29	0/10 yrs	Avg.	0%	(0.00)	114.29
Totals: Closet		**7.70**	**54.78**	**439.49**				**89.89**	**349.60**
Total: Main Level		**1,169.80**	**6,919.98**	**46,906.25**				**18,656.65**	**28,249.60**
Total: Source - Hover		**1,169.80**	**6,919.98**	**46,906.25**				**18,656.65**	**28,249.60**

Pack Out/In

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
PACKOUT									
BOXES & PACKAGING - MATERIALS ONLY									
98. Provide box, packing paper & tape - small size									
10.00	EA	2.95	5.06	0.00	34.56	0/NA	Avg.	0%	(0.00)	34.56
99. Provide box, packing paper & tape - large size									
20.00	EA	5.28	18.14	0.00	123.74	0/NA	Avg.	0%	(0.00)	123.74
100. Provide dishpack box, packing paper & tape									
12.00	EA	9.98	20.58	0.00	140.34	0/NA	Avg.	0%	(0.00)	140.34
101. Provide glasspack box, packing paper & tape									
4.00	EA	19.34	13.29	0.00	90.65	0/NA	Avg.	0%	(0.00)	90.65
102. Bubble wrap - 12" wide - Add-on cost for fragile items									
200.00	LF	0.11	3.79	0.00	25.79	0/NA	Avg.	0%	(0.00)	25.79
103. Provide stretch film/wrap - 20" x 1000' roll									
1.00	RL	29.83	5.12	0.00	34.95	0/NA	Avg.	0%	(0.00)	34.95
LABOR / SUPERVISION									
104. Inventory, Packing, Boxing, and Moving charge - per hour									
32.00	HR	60.41	159.48	0.00	2,092.60	0/NA	Avg.	0%	(0.00)	2,092.60
4 ppl; 8 hours ea.									
105. Contents Evaluation and/or Supervisor/Admin - per hour									
8.00	HR	78.00	51.48	0.00	675.48	0/NA	Avg.	0%	(0.00)	675.48
MOVING & STORAGE									
106. Moving van (16'-20') and equipment (per day)									
1.00	EA	175.77	14.50	0.00	190.27	0/NA	Avg.	0%	(0.00)	190.27
107. Provide furniture lightweight blanket/pad									
6.00	EA	9.07	9.35	0.00	63.77	0/NA	Avg.	0%	(0.00)	63.77
108. Off-site storage & insur. - climate control. (per month)									
1,300.00	SF	1.68	180.18	0.00	2,364.18	0/NA	Avg.	0%	(0.00)	2,364.18
650 SF; 2 months									
PACK IN									
MOVING & STORAGE									
109. Moving van (16'-20') and equipment (per day)									
1.00	EA	175.77	14.50	0.00	190.27	0/NA	Avg.	0%	(0.00)	190.27
110. Provide furniture lightweight blanket/pad									
6.00	EA	9.07	9.35	0.00	63.77	0/NA	Avg.	0%	(0.00)	63.77
LABOR / SUPERVISION									
111. Inventory, Packing, Boxing, and Moving charge - per hour									
32.00	HR	60.41	159.48	0.00	2,092.60	0/NA	Avg.	0%	(0.00)	2,092.60
112. Contents Evaluation and/or Supervisor/Admin - per hour									
8.00	HR	78.00	51.48	0.00	675.48	0/NA	Avg.	0%	(0.00)	675.48
Totals: Pack Out/In		**715.78**	**0.00**	**8,858.45**				**0.00**	**8,858.45**

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
113. Electrical labor minimum									
1.00 EA	80.23	0.00	16.04	96.27	0/NA	Avg.	0%	(0.00)	96.27
114. Drywall labor minimum									
1.00 EA	331.32	0.00	66.26	397.58	0/NA	Avg.	0%	(0.00)	397.58
115. Carpet labor minimum									
1.00 EA	44.56	0.00	8.92	53.48	0/NA	Avg.	0%	(0.00)	53.48
Totals: Labor Minimums Applied		**0.00**	**91.22**	**547.33**				**0.00**	**547.33**
Line Item Totals: DARYL_C_CONLEY_____1		**1,885.58**	**7,011.20**	**56,312.03**				**18,656.65**	**37,655.38**

[%] - 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

Additional Charges	Charge
Electrical Consumption	35.37
Additional Charges Total	**$35.37**

Grand Total Areas:

2,966.59	SF Walls	1,284.13	SF Ceiling	4,250.73	SF Walls and Ceiling
1,235.86	SF Floor	137.32	SY Flooring	265.91	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	361.96	LF Ceil. Perimeter
1,235.86	Floor Area	1,377.33	Total Area	3,004.76	Interior Wall Area
1,855.19	Exterior Wall Area	192.78	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	42,113.86	74.79%	23,457.21	62.24%
Dwelling - Water Mitigation	5,339.72	9.48%	5,375.09	14.26%
Dwelling - Pack Out/In	8,858.45	15.73%	8,858.45	23.50%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	56,312.03	100.00%	37,690.75	100.00%

Loss Recap Summary

Coverage	Replacement Cost - RCV	Recoverable Depreciation	Prior Payments	Deductible	Net Claim
Structural	**$56,347.40**	**$18,656.65**	**$0.00**	**$5,580.00**	**32,110.75**
Dwelling	$42,113.86	$18,656.65	$0.00	$5,580.00	17,877.21
Dwelling - Water Mitigation	$5,375.09	$0.00	$0.00	$0.00	5,375.09
Dwelling - Pack Out/In	$8,858.45	$0.00	$0.00	$0.00	8,858.45
TOTAL	**$56,347.40**	**$18,656.65**	**$0.00**	**$5,580.00**	**32,110.75**

Summary for
Dwelling

Summary for All Items

Line Item Total		33,932.86
Material Sales Tax		1,122.09
Overhead		3,505.60
Profit		3,505.60
Cleaning Sales Tax		47.71
Replacement Cost Value		**$42,113.86**
Less Depreciation		(18,656.65)
Actual Cash Value		**$23,457.21**
Less Deductible		(5,580.00)
Net Claim		**$17,877.21**
Total Depreciation	18,656.65	
Total Recoverable Depreciation	18,656.65	
Net Claim if Depreciation is Recovered		**$36,533.86**

Matthew Andrews

Summary for
Dwelling - Water Mitigation
This is not an additional amount of insurance and does not increase the limit of coverage for the policy.

Summary for All Items

Line Item Total	5,339.72
Electrical Consumption	35.37
Overhead	0.00
Profit	0.00
Replacement Cost Value	**$5,375.09**
Actual Cash Value	**$5,375.09**
Net Claim	**$5,375.09**

Matthew Andrews

Summary for
Dwelling - Pack Out/In
This is not an additional amount of insurance and does not increase the limit of coverage for the policy.

Summary for All Items

Line Item Total	8,142.67
Cleaning Mtl Tax	40.66
Overhead	0.00
Profit	0.00
Cleaning Sales Tax	675.12
Replacement Cost Value	**$8,858.45**
Actual Cash Value	**$8,858.45**
Net Claim	**$8,858.45**

Matthew Andrews

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)	Total Tax (8.25%)
Line Items								
	3,505.60	3,505.60	1,122.09	40.66	722.83	0.00	0.00	0.00
Additional Charges								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total								
	3,505.60	**3,505.60**	**1,122.09**	**40.66**	**722.83**	**0.00**	**0.00**	**0.00**

Recap by Room

Estimate: DARYL_C_CONLEY_____1

Area: Source - Hover

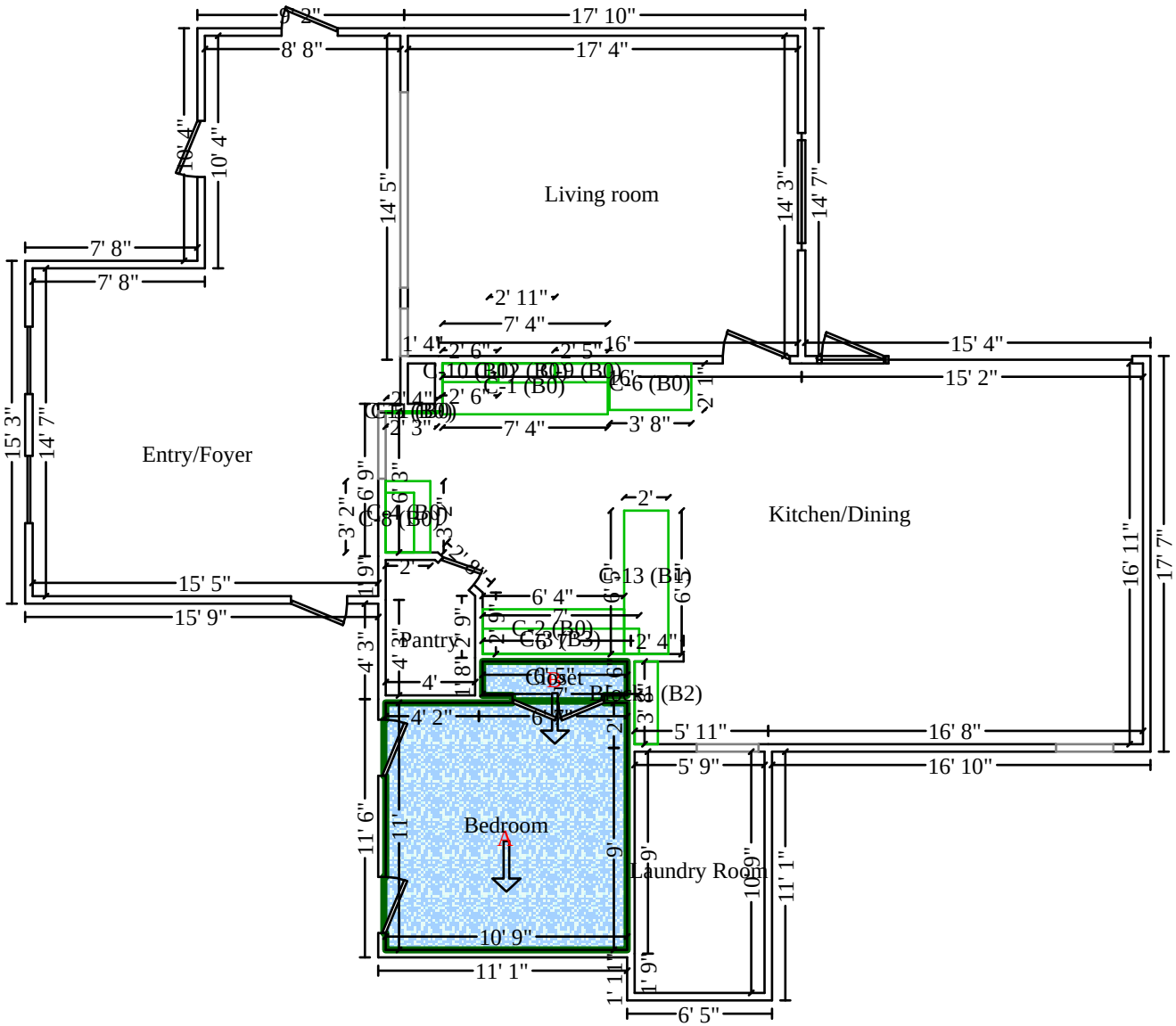
Area: Main Level		**1,907.81**	**4.02%**
Coverage: Dwelling	40.67% =	775.95	
Coverage: Dwelling - Water Mitigation	59.33% =	1,131.86	
Kitchen/Dining		**24,598.82**	**51.88%**
Coverage: Dwelling	84.33% =	20,744.33	
Coverage: Dwelling - Water Mitigation	15.67% =	3,854.49	
Living room		**4,200.83**	**8.86%**
Coverage: Dwelling	100.00% =	4,200.83	
Entry/Foyer		**6,371.27**	**13.44%**
Coverage: Dwelling	100.00% =	6,371.27	
Pantry		**709.51**	**1.50%**
Coverage: Dwelling	65.83% =	467.06	
Coverage: Dwelling - Water Mitigation	34.17% =	242.45	
Bedroom		**651.22**	**1.37%**
Coverage: Dwelling	100.00% =	651.22	
Closet		**377.01**	**0.80%**
Coverage: Dwelling	70.58% =	266.09	
Coverage: Dwelling - Water Mitigation	29.42% =	110.92	
Area Subtotal: Main Level		**38,816.47**	**81.86%**
Coverage: Dwelling	86.24% =	33,476.75	
Coverage: Dwelling - Water Mitigation	13.76% =	5,339.72	
Area Subtotal: Source - Hover		**38,816.47**	**81.86%**
Coverage: Dwelling	86.24% =	33,476.75	
Coverage: Dwelling - Water Mitigation	13.76% =	5,339.72	
Pack Out/In		**8,142.67**	**17.17%**
Coverage: Dwelling - Pack Out/In	100.00% =	8,142.67	
Labor Minimums Applied		**456.11**	**0.96%**
Coverage: Dwelling	100.00% =	456.11	
Subtotal of Areas		**47,415.25**	**100.00%**
Coverage: Dwelling	71.57% =	33,932.86	
Coverage: Dwelling - Water Mitigation	11.26% =	5,339.72	
Coverage: Dwelling - Pack Out/In	17.17% =	8,142.67	
Total		**47,415.25**	**100.00%**

Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
APPLIANCES				**405.19**		**405.19**
Coverage: Dwelling	@	100.00%	=	405.19		
CABINETRY				**8,334.05**	**3,037.82**	**5,296.23**
Coverage: Dwelling	@	100.00%	=	8,334.05		
CLEANING				**481.99**		**481.99**
Coverage: Dwelling	@	100.00%	=	481.99		
GENERAL DEMOLITION				**4,335.94**		**4,335.94**
Coverage: Dwelling	@	100.00%	=	4,335.94		
DRYWALL				**582.55**		**582.55**
Coverage: Dwelling	@	100.00%	=	582.55		
ELECTRICAL				**121.15**	**36.83**	**84.32**
Coverage: Dwelling	@	100.00%	=	121.15		
FLOOR COVERING - CARPET				**734.06**		**734.06**
Coverage: Dwelling	@	100.00%	=	734.06		
FLOOR COVERING - WOOD				**11,336.14**	**6,679.54**	**4,656.60**
Coverage: Dwelling	@	100.00%	=	11,336.14		
FINISH CARPENTRY / TRIMWORK				**889.06**	**71.87**	**817.19**
Coverage: Dwelling	@	100.00%	=	889.06		
PLUMBING				**319.09**	**29.88**	**289.21**
Coverage: Dwelling	@	100.00%	=	319.09		
PAINTING				**5,427.79**	**4,885.02**	**542.77**
Coverage: Dwelling	@	100.00%	=	5,427.79		
TILE				**965.85**	**206.04**	**759.81**
Coverage: Dwelling	@	100.00%	=	965.85		
O&P Items Subtotal				**33,932.86**	**14,947.00**	**18,985.86**

Non-O&P Items				RCV	Deprec.	ACV
CONTENT MANIPULATION				**58.81**		**58.81**
Coverage: Dwelling - Water Mitigation	@	100.00%	=	58.81		
CONT: PACKING,HANDLNG,STORAGE				**8,142.67**		**8,142.67**
Coverage: Dwelling - Pack Out/In	@	100.00%	=	8,142.67		
GENERAL DEMOLITION				**3,156.60**		**3,156.60**
Coverage: Dwelling - Water Mitigation	@	100.00%	=	3,156.60		
WATER EXTRACTION & REMEDIATION				**2,124.31**		**2,124.31**
Coverage: Dwelling - Water Mitigation	@	100.00%	=	2,124.31		
Non-O&P Items Subtotal				**13,482.39**	**0.00**	**13,482.39**
O&P Items Subtotal				**33,932.86**	**14,947.00**	**18,985.86**
Permits and Fees				**35.37**		**35.37**
Coverage: Dwelling - Water Mitigation	@	100.00%	=	35.37		
Material Sales Tax				**1,122.09**	**600.09**	**522.00**
Coverage: Dwelling	@	100.00%	=	1,122.09		

Cleaning Mtl Tax				**40.66**		**40.66**
Coverage: Dwelling - Pack Out/In	@	100.00%	=	40.66		
Overhead				**3,505.60**	**1,554.78**	**1,950.82**
Coverage: Dwelling	@	100.00%	=	3,505.60		
Profit				**3,505.60**	**1,554.78**	**1,950.82**
Coverage: Dwelling	@	100.00%	=	3,505.60		
Cleaning Sales Tax				**722.83**		**722.83**
Coverage: Dwelling	@	6.60%	=	47.71		
Coverage: Dwelling - Pack Out/In	@	93.40%	=	675.12		
Total				**56,347.40**	**18,656.65**	**37,690.75**


17' 10"
8' 8"
17' 4"
Living room
14' 5"
14' 3"
14' 7"
10' 4"
10' 4"
7' 8"
7' 8"
2' 11"
7' 4"
1' 4"
2' 6"
2' 5"
16'
15' 4"
15' 2"
C-1 (B0)
C-6 (B0)
2' 1"
2' 4"
2' 6"
2' 3"
7' 4"
3' 8"
15' 3"
14' 7"
Entry/Foyer
6' 9"
6' 3"
3' 2"
3' 6"
2'
Kitchen/Dining
16' 11"
17' 7"
15' 5"
15' 9"
11' 9"
C-13 (B1)
6' 4"
7'
C-2 (B0)
C-7 (B3)
2' 4"
Pantry
4' 3"
4' 3"
4'
Closet
7'
B-1 (B2)
4' 2"
6' 4"
5' 11"
16' 8"
5' 9"
16' 10"
Bedroom
11' 6"
11'
9'
Laundry Room
10' 9"
11' 1"
11' 1"
1' 9"
1' 11"
6' 5"

Main Level