

03/13/2024

KHALIK INVESTMENTS INC.

620 W MAIN ST HENDERSONVILLE TN 37075-6813

Claim Number: A00005557648 Date of Loss: 12/09/2023

Policy Number: Q610272240 Loss Location: 2054 GALLATIN PIKE N

GOODLETTSVILLE TN 37072

Dear KHALIK INVESTMENTS INC.

The following is an estimate of the repairs needed to restore your property. Most contractors experienced in this type of restoration work should be able to complete the work specified for the price stated in the estimate.

You are free to choose your own contractor. Should you select a contractor who charges more than the amount of our estimate, you may be personally responsible for the charges in excess of our estimate.

Please show the contractor a copy of our estimate so that they may call us should they have any questions.

Although your policy is a replacement cost policy, any claim over \$5,000.00 is settled on an Actual Cash Value (ACV) basis. By policy we only owe the actual cash value (ACV) of the items until they are actually repaired, as stated under the Loss Settlement provision of your policy. Actual cash value (ACV) equals the replacement cash value (RCV) less depreciation (DEP) as listed on your estimate.

The breakdown for your loss is as follows:

Structure (Jason McDonald)

Replacement Cost of Repairs \$13,455.10 Less Deductible \$10,000.00

Total Claim \$3,455.10 Less Replacement Cost Holdback \$1,556.22

Actual Cash Value Settlement \$1,898.88

Payment for the ACV settlement outlined above has been issued.

Per the policy conditions, you still have a right to make a claim, within 180 days of the date of loss, for any additional amounts we may be required to pay under the Loss Settlement provision. If repairs or replacement cannot be completed within that time period, you must notify us of the delay and an anticipated completion date for the repairs and/or replacement.





In order to process your replacement cost (RCV) claim, we will need original receipts for the repair and/or replacement. We may also require an inspection of the completed repairs or replacement.

Your mortgage company may be included on your settlement check. If so, please contact them in regards to their endorsement procedures.

Please call if we can be of any further assistance.

Sincerely,

Adison Duff

(931) 808-5564

Adison.Duff@ERieInsurance.com

Notice: This is a repair estimate only. Should any additional repairs be required beyond what has been agreed upon, these repairs need to be reviewed by the claims handler prior to the commencement of these repairs. Erie Insurance does not recommend contractors or vendors and you are under no obligation to use any contractor or vendor that Erie Insurance may have suggested or used on the Erie's behalf. No contractor or vendor is affiliated with Erie Insurance and we do not warrant their work.



Replace ☐ Includes 10% waste on material quantity. 6 Insulation, Fiberboard 2" - Tear Out	Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
RoOFPLAN: 2080 - 2086 - Salon, Computer Fix, and Gamestop	ESTIMATE: Structure (Jason McDonald)		Claim #A	0000	5557648, (KH	IALIK INVEST	TMENTS INC.)
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Tear Out 5 EPDM Rubber Roofing, Fully Adhered, 45 mil 4.02 (4.42) \$437.27 SQ \$1,838.79 \$97.54 ★ \$1,741.25 Replace ☐ Includes 10% waste on material quantity. 6 Insulation, Fiberboard 2" - Tear Out \$495.00 \$0.20 SF \$99.00 \$0.00 \$99.00 7 Insulation, Fiberboard 2" - Replace \$495.00 \$2.36 SF \$1,168.20 \$14.06 ★ \$1,154.14 ☐ Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out \$2.08 \$6.35 LF \$267.21 \$0.00 \$267.25 \$9 Parapet Wall Cap, Aluminum - Replace \$42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.66 ☐ Includes 5% waste on material quantity.	Eaves: 84.16 LF Ridge: 0.00 LF						
Tear Out 5 EPDM Rubber Roofing, Fully Adhered, 45 mil 4.02 (4.42) \$437.27 SQ \$1,838.79 \$97.54 ★ \$1,741.25 Replace ☐ Includes 10% waste on material quantity. 6 Insulation, Fiberboard 2" - Tear Out \$495.00 \$0.20 SF \$99.00 \$0.00 \$99.00 7 Insulation, Fiberboard 2" - Replace \$495.00 \$2.36 SF \$1,168.20 \$14.06 ★ \$1,154.14 ☐ Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out \$2.08 \$6.35 LF \$267.21 \$0.00 \$267.25 \$9 Parapet Wall Cap, Aluminum - Replace \$42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.66 ☐ Includes 5% waste on material quantity.							
Tear Out 5 EPDM Rubber Roofing, Fully Adhered, 45 mil 4.02 (4.42) \$437.27 SQ \$1,838.79 \$97.54 ★ \$1,741.25 Replace ☐ Includes 10% waste on material quantity. 6 Insulation, Fiberboard 2" - Tear Out \$495.00 \$0.20 SF \$99.00 \$0.00 \$99.00 7 Insulation, Fiberboard 2" - Replace \$495.00 \$2.36 SF \$1,168.20 \$14.06 ★ \$1,154.14 ☐ Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out \$2.08 \$6.35 LF \$267.21 \$0.00 \$267.25 \$9 Parapet Wall Cap, Aluminum - Replace \$42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.66 ☐ Includes 5% waste on material quantity.							
Tear Out 5 EPDM Rubber Roofing, Fully Adhered, 45 mil 4.02 (4.42) \$437.27 SQ \$1,838.79 \$97.54 ★ \$1,741.25 Replace ☐ Includes 10% waste on material quantity. 6 Insulation, Fiberboard 2" - Tear Out \$495.00 \$0.20 SF \$99.00 \$0.00 \$99.00 7 Insulation, Fiberboard 2" - Replace \$495.00 \$2.36 SF \$1,168.20 \$14.06 ★ \$1,154.14 ☐ Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out \$2.08 \$6.35 LF \$267.21 \$0.00 \$267.25 \$9 Parapet Wall Cap, Aluminum - Replace \$42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.66 ☐ Includes 5% waste on material quantity.	1000					+0.00	#2CE 1
Replace ☐ Includes 10% waste on material quantity. 6 Insulation, Fiberboard 2" - Tear Out		4.02	\$90.84	· SQ	\$365.17	\$0.00	\$365.17
6 Insulation, Fiberboard 2" - Tear Out 495.00 \$0.20 SF \$99.00 \$0.00 \$99.00 7 Insulation, Fiberboard 2" - Replace 495.00 \$2.36 SF \$1,168.20 \$14.06 ✓ \$1,154.14 □ Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out 42.08 \$6.35 LF \$267.21 \$0.00 \$267.21 9 Parapet Wall Cap, Aluminum - Replace 42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ✓ \$721.64 □ Includes 5% waste on material quantity. 10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$443.50	<u>.</u> , .	4.02 (4.42)	\$ 4 37.27	' SQ	\$1,838.79	\$97.54 🎷	\$1,741.25
6 Insulation, Fiberboard 2" - Tear Out 495.00 \$0.20 SF \$99.00 \$0.00 \$99.00 7 Insulation, Fiberboard 2" - Replace 495.00 \$2.36 SF \$1,168.20 \$14.06 ✓ \$1,154.14 □ Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out 42.08 \$6.35 LF \$267.21 \$0.00 \$267.21 9 Parapet Wall Cap, Aluminum - Replace 42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ✓ \$721.64 □ Includes 5% waste on material quantity. 10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$443.50	Includes 10% waste on material quantity.						
7 Insulation, Fiberboard 2" - Replace 495.00 \$2.36 SF \$1,168.20 \$14.06 ★ \$1,154.14 Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out 42.08 \$6.35 LF \$267.21 \$0.00 \$267.21 9 Parapet Wall Cap, Aluminum - Replace 42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.64 □ Includes 5% waste on material quantity. 10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$443.50	Manual .		\$0.20	SF	\$99.00	\$0.00	\$99.00
Per the PIMA State Energy Code Requirement for Low Sloped Commercial Roofing - An R-25 is required. This consists of 2 layers of 2" ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out 42.08 \$6.35 LF \$267.21 \$0.00 \$267.21 \$0.00 \$267.21 \$0.00 \$267.21 \$0.00 \$267.21 \$0.00 \$267.21 \$0.00 \$1.00	•	495.00	\$2.36	SF	\$1,168.20	\$14.06	\$1,154.14
ISO board and 1/2" layer of ISO board. See attached code requirement. 8 Parapet Wall Cap, Aluminum - Tear Out 42.08 \$6.35 LF \$267.21 \$0.00 \$267.21 9 Parapet Wall Cap, Aluminum - Replace 42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.64 ☐ Includes 5% waste on material quantity. 10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$44.55		nent for Low Sloped	Commercial Roo	fing -	An R-25 is requir	ed. This consist	ts of 2 layers of 2"
9 Parapet Wall Cap, Aluminum - Replace 42.08 (44.18) \$17.08 LF \$737.14 \$15.50 ★ \$721.64 ☐ Includes 5% waste on material quantity. 10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$44.55	ISO board and 1/2" layer of ISO board. S	See attached code re	equirement.				
Includes 5% waste on material quantity. 10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$44.55	8 Parapet Wall Cap, Aluminum - Tear Out	42.08	\$6.35	LF	\$267.21	\$0.00	\$267.2
10 Insulation, Fiberboard 1/2" - Tear Out 247.50 \$0.18 SF \$44.55 \$0.00 \$44.55	9 Parapet Wall Cap, Aluminum - Replace	42.08 (44.18)	\$17.08	LF	\$737.14	\$15.50 *	\$721.64
10 Ilisulation, Fiberboard 1/2 - Fear Out 277.55	Includes 5% waste on material quantity.						
Claim 400005557649 Page 1 of 5 03/13/2024	10 Insulation, Fiberboard 1/2" - Tear Out	247.50	\$0.18	SF	\$44.55	\$0.00	\$44.55
	Claim A00005557648	Page 1	of 5				03/13/2024





	Quantity	Unit Price	Per	RC	Depreciation	ACV
TIMATE: Structure (Jason McDonald)	TERRES.	Claim #A	0000	5557648, (KH	IALIK INVES	TMENTS INC.
Approved				, ,		
11 Insulation, Fiberboard 1/2" - Replace	247.50	\$1.46	SF	\$361.36	\$3.91 ❤	\$357.4
Per the PIMA State Energy Code Requirem ISO board and 1/2" layer of ISO board. Se	ent for Low Sloped C e attached code req	Commercial Roo Juirement	fing - A	n R-25 is require	ed. This consis	
12 Flashing, Metal, Up to 8", Less Than 4 Bends - Tear Out	10.00	\$0.63	LF	\$6.30	\$0.00	\$6.3
13 Flashing, Metal, Up to 8", Less Than 4 Bends - Replace	10.00 (10.50)	\$8.75	LF	\$88.76	\$2.50 V	\$86.
Includes 5% waste on material quantity.						
Replace flashing around the vent						
14 Height Allowance, Roof Covering, 2 Story - Tear Out	4.02	\$17.97	SQ	\$72.24	\$0.00	\$72.
15 Height Allowance, Roof Covering, 2 Story - Replace	4.02	\$20.77	SQ	\$83.50	\$0.00	\$83.
Roof, Roof 2 - Subtotal (12 items)				\$5,132.22	\$133.51	\$4,998.7
2088 - Joann - Subtotal (14 items)				\$6,092.81	\$133.51	\$5,959.3
ROOFPLAN: 2054 - 2088 Supplement						
⊠ Roof						· · · · · · · · · · · · · · · · · · ·
Roof area: 192.00 SF Squares: 1.9 SQ Eaves: 56.00 LF Ridge: 0.00 LF	Soffit: 96.00 SF					
	Soffit: 96.00 SF					
	Soffit: 96.00 SF					
	Soffit: 96.00 SF					
	Soffit: 96.00 SF	\$171.28	EA	\$171.28	\$0.00	\$171.
Eaves: 56.00 LF Ridge: 0.00 LF		\$171.28 \$192.69		\$171.28 \$963.45	\$0.00	•
Eaves: 56.00 LF Ridge: 0.00 LF 16 Comb Condenser Fins Small	1	•	EA	•	\$0.00	\$963.
Eaves: 56.00 LF Ridge: 0.00 LF 16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work	1 5 5	\$192.69 \$89.64	EA	\$963.45	•	\$963.
Eaves: 56.00 LF Ridge: 0.00 LF 16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium	1 5 5	\$192.69 \$89.64	EA HR	\$963.45	\$0.00	\$963. \$448.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted,	1 5 5 Jace the damaged H	\$192.69 \$89.64 VAC cover	EA HR EA	\$963.45 \$448.20 \$45.90	\$0.00 \$0.00	\$963. \$448. \$45.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted, Upblast - Tear Out 20 Exhaust Fan, Commercial, Roof Mounted,	1 5 5 lace the damaged H 2	\$192.69 \$89.64 VAC cover \$22.95	EA HR EA	\$963.45 \$448.20 \$45.90	\$0.00 \$0.00 \$0.00	\$963. \$448. \$45. \$2,170.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted, Upblast - Tear Out 20 Exhaust Fan, Commercial, Roof Mounted, Upblast - Replace	1 5 5 lace the damaged H 2	\$192.69 \$89.64 VAC cover \$22.95 \$1,794.69	EA HR EA	\$963.45 \$448.20 \$45.90 \$3,589.38	\$0.00 \$0.00 \$0.00 \$1,418.54	\$963. \$448. \$45. \$2,170.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted, Upblast - Tear Out 20 Exhaust Fan, Commercial, Roof Mounted, Upblast - Replace 21 Comb Condenser Fins Large	1 5 5 lace the damaged H 2	\$192.69 \$89.64 VAC cover \$22.95 \$1,794.69	EA HR EA EA	\$963.45 \$448.20 \$45.90 \$3,589.38	\$0.00 \$0.00 \$0.00 \$1,418.54	\$963. \$448. \$45. \$2,170. \$1,712.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted, Upblast - Tear Out 20 Exhaust Fan, Commercial, Roof Mounted, Upblast - Replace 21 Comb Condenser Fins Large Units on Joann's roof	1 5 5 lace the damaged H 2 2	\$192.69 \$89.64 VAC cover \$22.95 \$1,794.69 \$214.10	EA HR EA EA	\$963.45 \$448.20 \$45.90 \$3,589.38 \$1,712.80	\$0.00 \$0.00 \$0.00 \$1,418.54 \$\$ \$0.00	\$963. \$448. \$45. \$2,170. \$1,712.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted, Upblast - Tear Out 20 Exhaust Fan, Commercial, Roof Mounted, Upblast - Replace 21 Comb Condenser Fins Large Units on Joann's roof 22 Vent Cap, Furnace Aluminum, 6" - Tear Out	1 5 5 lace the damaged H 2 2 8	\$192.69 \$89.64 VAC cover \$22.95 \$1,794.69 \$214.10	EA HR EA EA	\$963.45 \$448.20 \$45.90 \$3,589.38 \$1,712.80 \$2.19	\$0.00 \$0.00 \$0.00 \$1,418.54 \$\sqrt{1}\$ \$0.00 \$4.17 \$\sqrt{1}\$	\$963. \$448. \$45. \$2,170. \$1,712. \$2. \$63.
16 Comb Condenser Fins Small 17 Comb Condenser Fins Medium 18 HVAC Installer's Work Allow 5 hrs labor including materials to rep 19 Exhaust Fan, Commercial, Roof Mounted, Upblast - Tear Out 20 Exhaust Fan, Commercial, Roof Mounted, Upblast - Replace 21 Comb Condenser Fins Large Units on Joann's roof 22 Vent Cap, Furnace Aluminum, 6" - Tear Out 23 Vent Cap, Furnace Aluminum, 6" - Replace	1 5 5 Jace the damaged H 2 2 8 1 1	\$192.69 \$89.64 VAC cover \$22.95 \$1,794.69 \$214.10	EA HR EA EA	\$963.45 \$448.20 \$45.90 \$3,589.38 \$1,712.80 \$2.19 \$67.97	\$0.00 \$0.00 \$0.00 \$1,418.54 \$\$ \$0.00 \$4.17 \$\$ \$1,422.71	\$963. \$448. \$45. \$2,170. \$1,712.



Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
ESTIMATE: Structure (Jason McDonald)		Claim #	A0000	5557648,	(KHALIK INVE	STMENTS INC.)
Approved						





ESTIMATE: Structure (Jason McDonald)	Claim #A00005557648, (KHALIK INVESTMENTS INC.)
Approved and the second and the seco	1
Total Materials:	\$5,242.10
Total Labor:	\$7,366.78
Total Equipment:	\$846.22
Replacement Cost Value:	\$13,455.10
Replacement Cost on Coverage Building (\$2,000,000.00 limit):	\$13,455.10
Less Recoverable Depreciation:	\$(1,556.22)
Net Actual Cash Value on Coverage Building:	\$11,898.88
Estimate Total on Coverage Building:	\$11,898.88
Recoverable Depreciation:	\$1,556.22
Net Coverage Building if Depreciation Is Recovered:	\$13,455.10
Estimate Total on Coverage Building if Depreciation Is Recovered:	\$13,455.10
Deductible (\$10,000.00):	\$(10,000.00)
Net Estimate:	\$1,898.88
Total Net Recoverable Depreciation:	\$1,556.22
Net Estimate if Depreciation Is Recovered:	\$3,455.10

Finalization



ESTIMATE SUMMARY

Estimate Name	Materials	Labor	Equipment	Subtotal
Structure	\$5,242.10	\$7,366.78	\$846.22	\$13,455.10
Total	\$5,242.10	\$7,366.78	\$846.22	\$13,455.10

CLAIM TOTALS

Replacement cost value:

\$13,455.10

Less Recoverable depreciation (including taxes):

\$(1,556.22)

Actual cash value:
Applied deductible:

\$11,898.88 \$(10,000.00)

Net actual cash value:

\$1,898.88

Amount payable if depreciation is recovered:

\$3,455.10

Additional amount payable if recovered:

\$1,556.22

COVERAGE SUMMARY					
	RC	Recoverable Depreciation	Applied Deductible	Net ACV	Payable If Recovered
Building (limit: \$2,000,000.00)	THE RESERVE OF THE PARTY OF THE	distribution of the second	A STATE OF THE STA		
	\$13,455.10	\$(1,556.22)	\$(10,000.00)	\$1,898.88	\$3,455.10
	\$13,455,10	\$(1,556,22)	\$(10,000,00)	\$1.898.88	\$3.455.10

