

ALLCAT

9/16/2019

Insured: LONG, CDR MATTHEW
Property: 123 Main St
Anyville, VA 22015
Home:

Home:
Cell:
E-mail:

Claim Rep.:

Business: (866) 625-5228
Cellular: (208) 697-6582

Estimator:

Business: (866) 625-5228
Cellular: (208) 697-6582

Member Number: 001234567

Policy Number: 001234567/90A

L/R Number: 019

Type of Loss: Hail

Cause of Loss: Other

Coverage	Deductible	Policy Limit
Dwelling	\$500.00	\$573,000.00

Date Contacted: 9/4/2019 8:18 PM

Date of Loss: 7/27/2019

Date Received: 9/4/2019

Date Inspected: 9/16/2019 11:00 AM

Date Entered: 9/4/2019 9:55 PM

Date Est. Completed: 9/16/2019 3:15 PM

Price List: VAAR8X_SEP19
Restoration/Service/Remodel

Summary for Dwelling

Line Item Total	27,414.74
Material Sales Tax	657.83
Subtotal	28,072.57
Overhead	4,210.96
Profit	2,807.29
Replacement Cost Value	\$35,090.82
Less Depreciation	(19,749.88)
Actual Cash Value	\$15,340.94
Less Deductible	(500.00)
Net Claim	\$14,840.94
Total Recoverable Depreciation	19,749.88
Net Claim if Depreciation is Recovered	\$34,590.82

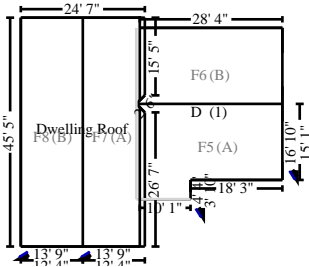
"IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS." VA CODE §52-40

Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

Recap of Taxes, Overhead and Profit

	Overhead (15%)	Profit (10%)	Material Sales Tax (6%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)	Food Tax (2.5%)
Line Items						
	4,210.96	2,807.29	657.83	0.00	0.00	0.00
Total	4,210.96	2,807.29	657.83	0.00	0.00	0.00

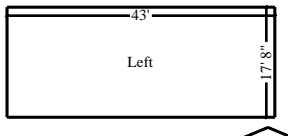
Source - Roof InSight



Dwelling Roof

2243.79	Surface Area	22.44	Number of Squares
237.10	Total Perimeter Length	74.40	Total Ridge Length

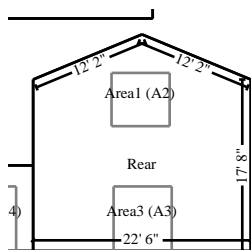
Description	Quantity	Unit Price	RCV	Depreciation	ACV
1. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt					
SQ	22.44 SQ	58.49	1,312.52	(0.00)	1,312.52
2. 3 tab - 25 yr. - composition shingle roofing - incl. felt					
SQ	25.00 SQ	263.30	6,582.50	(3,949.50)	2,633.00
10% waste added to this roof due to gable design.					
Permits are paid as a supplement for actual cost incurred if a copy is submitted along with a contractor's Certificate of Completion.					
Note - The roofing price per square for tear off includes debris removal/haul off.					
3. Add. layer of comp. shingles, remove & disp. - 3 tab					
SQ	22.44 SQ	30.74	689.81	(0.00)	689.81
Allowance to removed additional layer of shingles underneath					
4. Additional charge for high roof (2 stories or greater)					
12.47	12.47 SQ	4.29	53.50	(0.00)	53.50
5. Additional charge for high roof (2 stories or greater)					
12.47	12.47 SQ	22.49	280.45	(0.00)	280.45
6. Flashing - pipe jack					
4	4.00 EA	45.98	183.92	(78.82)	105.10
7. R&R Rain cap - 4" to 5"					
1	1.00 EA	41.71	41.71	(16.13)	25.58
Allowance to replace hail damaged rain cap					
8. R&R Power attic vent cover only - metal					
1	1.00 EA	107.98	107.98	(73.37)	34.61
9. Continuous ridge vent - aluminum					
25	25.00 LF	9.68	242.00	(103.71)	138.29
10. R&R Fireplace - chimney chase cover - sheet metal					
1	1.00 EA	483.25	483.25	(351.02)	132.23
Allowance to replace hail damaged chimney chase cover					
11. Digital satellite system - Detach & reset					
1	1.00 EA	28.59	28.59	(0.00)	28.59
12. Prime & paint roof vent					
1	1.00 EA	35.99	35.99	(26.99)	9.00
Allowance to paint rain cap					
Totals: Dwelling Roof			10,042.22	4,599.54	5,442.68

Total: Source - Roof InSight**10,042.22****4,599.54****5,442.68****Elevations****Left****Height: 1'**

121.33 SF Walls
 881.00 SF Walls & Ceiling
 84.41 SY Flooring
 121.33 LF Ceil. Perimeter

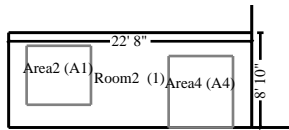
759.67 SF Ceiling
 759.67 SF Floor
 121.33 LF Floor Perimeter

Description	Quantity	Unit Price	RCV	Depreciation	ACV
13. R&R Siding - aluminum (.019 thickness) - Standard grade					
F	759.67 SF	6.80	5,165.75	(3,657.81)	1,507.94
14. R&R House wrap (air/moisture barrier)					
F	759.67 SF	0.38	288.68	(67.16)	221.52
15. Exterior light fixture - Detach & reset					
1	1.00 EA	76.75	76.75	(0.00)	76.75
Allowance to D/R light fixture when replacing siding					
16. Gutter / downspout - Detach & reset					
35	35.00 LF	4.44	155.40	(0.00)	155.40
Allowance to D/R down spouts when replacing siding					
17. Clothes dryer vent cover - Detach & reset					
2	2.00 EA	29.82	59.64	(0.00)	59.64
Allowance to D/R dryer vent covers when replacing siding					
Totals: Left			5,746.22	3,724.97	2,021.25

**Rear****Height: 1'**

82.21 SF Walls
 532.47 SF Walls & Ceiling
 41.92 SY Flooring
 82.21 LF Ceil. Perimeter

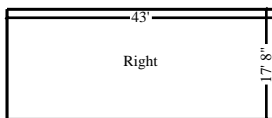
450.25 SF Ceiling
 377.25 SF Floor
 82.21 LF Floor Perimeter

**Subroom: Room2 (1)****Height: 1'**

63.01 SF Walls
 263.37 SF Walls & Ceiling
 14.15 SY Flooring
 63.01 LF Ceil. Perimeter

200.36 SF Ceiling
 127.36 SF Floor
 63.01 LF Floor Perimeter

Description	Quantity	Unit Price	RCV	Depreciation	ACV
18. R&R Siding - aluminum (.019 thickness) - Standard grade					
F	504.61 SF	6.80	3,431.35	(2,429.70)	1,001.65
19. R&R House wrap (air/moisture barrier)					
F	504.61 SF	0.38	191.75	(44.61)	147.14
20. Exterior light fixture - Detach & reset					
2	2.00 EA	76.75	153.50	(0.00)	153.50
Allowance to D/R light fixture when replacing siding					
21. Gutter / downspout - Detach & reset					
11	11.00 LF	4.44	48.84	(0.00)	48.84
Allowance to D/R down spouts when replacing siding					
22. R&R Gutter / downspout - aluminum - up to 5"					
17'10+10'1	27.92 LF	6.74	188.18	(106.04)	82.14
Allowance to replace gutter line damaged by hail					
23. Prime & paint gutter / downspout					
27.92	27.92 LF	1.69	47.18	(35.39)	11.79
Totals: Rear			4,060.80	2,615.74	1,445.06

Right**Height: 1'**

121.33 SF Walls
 881.00 SF Walls & Ceiling
 84.41 SY Flooring
 121.33 LF Ceil. Perimeter

759.67 SF Ceiling
 759.67 SF Floor
 121.33 LF Floor Perimeter

Description	Quantity	Unit Price	RCV	Depreciation	ACV
24. R&R Siding - aluminum (.019 thickness) - Standard grade					
F	759.67 SF	6.80	5,165.75	(3,657.81)	1,507.94
25. R&R House wrap (air/moisture barrier)					
F	759.67 SF	0.38	288.68	(67.16)	221.52
26. Siding Installer - per hour					
1	1.00 HR	99.97	99.97	(0.00)	99.97
Allowance to manipulate around electrical and AC connections when replacing siding					

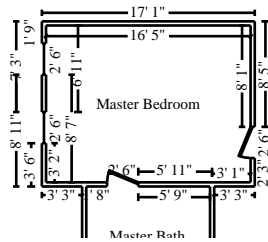
CONTINUED - Right

Description	Quantity	Unit Price	RCV	Depreciation	ACV
27. R&R Gutter / downspout - aluminum - up to 5"					
26'7+15'5	42.00 LF	6.74	283.08	(159.52)	123.56
Allowance to replace gutter line damaged by hail					
28. Prime & paint gutter / downspout					
26'7+15'5	42.00 LF	1.69	70.98	(53.24)	17.74
Totals: Right			5,908.46	3,937.73	1,970.73
Total: Elevations			15,715.48	10,278.44	5,437.04

Front Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
29. R&R Gutter / downspout - aluminum - up to 5"					
17'10+10'1	27.92 LF	6.74	188.18	(106.04)	82.14
Allowance to replace gutter line damaged by hail					
30. Prime & paint gutter / downspout					
27.92	27.92 LF	1.69	47.18	(35.39)	11.79
31. R&R Wrap wood window frame & trim with aluminum sheet					
1	1.00 EA	217.47	217.47	(142.98)	74.49
Allowance to replace 1 hail damaged aluminum window wrap					
Totals: Front Elevation			452.83	284.41	168.42

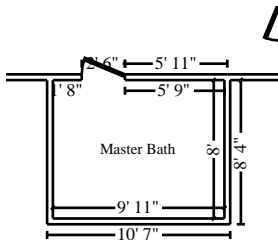
Interior

**Master Bedroom****Height: 8'**

463.31 SF Walls	205.97 SF Ceiling
669.28 SF Walls & Ceiling	205.97 SF Floor
22.89 SY Flooring	57.91 LF Floor Perimeter
57.91 LF Ceil. Perimeter	

Window	2' 6" X 4'	Opens into Exterior
Window	2' 6" X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into MASTER_BATH
Door	2' 6" X 6' 8"	Opens into Exterior

Description	Quantity	Unit Price	RCV	Depreciation	ACV
32. Contents - move out then reset					
1	1.00 EA	45.70	45.70	(0.00)	45.70
33. R&R 1/2" drywall - hung, taped, floated, ready for paint					
16	16.00 SF	2.36	37.76	(0.00)	37.76
34. R&R Batt insulation - 10" - R30 - unfaced batt					
16	16.00 SF	1.63	26.08	(0.00)	26.08
35. Spot seal w/oil based/hybrid stain blocker					
1	1.00 EA	26.78	26.78	(0.00)	26.78
36. Paint the ceiling - two coats					
C	205.97 SF	0.98	201.85	(134.57)	67.28
37. Mask wall - plastic, paper, tape (per LF)					
PC	57.91 LF	1.16	67.18	(0.00)	67.18
38. Floor protection - plastic and tape - 10 mil					
F	205.97 SF	0.26	53.55	(0.00)	53.55
39. Final cleaning - construction - Residential					
F	205.97 SF	0.22	45.31	(0.00)	45.31
Totals: Master Bedroom			504.21	134.57	369.64

**Master Bath****Height: 8'**

286.67 SF Walls	79.33 SF Ceiling
366.00 SF Walls & Ceiling	79.33 SF Floor
8.81 SY Flooring	35.83 LF Floor Perimeter
35.83 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into MASTER_BEDRO
-------------	----------------------	--------------------------------

Description	Quantity	Unit Price	RCV	Depreciation	ACV
-------------	----------	------------	-----	--------------	-----

ALLCAT

LONG, CDR MATTHEW

9/16/2019

Page: 9

CONTINUED - Master Bath

Description	Quantity	Unit Price	RCV	Depreciation	ACV
40. R&R 1/2" drywall - hung, taped, floated, ready for paint					
16	16.00 SF	2.36	37.76	(0.00)	37.76
41. R&R Batt insulation - 10" - R30 - unfaced batt					
16	16.00 SF	1.63	26.08	(0.00)	26.08
42. Spot seal w/oil based/hybrid stain blocker					
1	1.00 EA	26.78	26.78	(0.00)	26.78
43. Paint the ceiling - two coats					
C	79.33 SF	0.98	77.74	(51.83)	25.91
44. Mask wall - plastic, paper, tape (per LF)					
PC	35.83 LF	1.16	41.56	(0.00)	41.56
45. Floor protection - plastic and tape - 10 mil					
F	79.33 SF	0.26	20.63	(0.00)	20.63
46. Final cleaning - construction - Residential					
F	79.33 SF	0.22	17.45	(0.00)	17.45
Totals: Master Bath			248.00	51.83	196.17
Total: Interior			752.21	186.40	565.81
Total: Source - Roof InSight			26,962.74	15,348.79	11,613.95

General

Description	Quantity	Unit Price	RCV	Depreciation	ACV
47. Dumpster load - Approx. 12 yards, 1-3 tons of debris					
1	1.00 EA	452.00	452.00	(0.00)	452.00
Allowance to haul off non roofing material					
Totals: General			452.00	0.00	452.00
Line Item Totals: LONG__CDR_MATTHEW			27,414.74	15,348.79	12,065.95

Grand Total Areas:

1,137.87	SF Walls	2,455.24	SF Ceiling	3,593.11	SF Walls and Ceiling
2,309.24	SF Floor	256.58	SY Flooring	481.64	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	481.64	LF Ceil. Perimeter
2,309.24	Floor Area	2,337.85	Total Area	1,137.87	Interior Wall Area
2,699.38	Exterior Wall Area	447.46	Exterior Perimeter of Walls		
2,243.79	Surface Area	22.44	Number of Squares	474.21	Total Perimeter Length
74.40	Total Ridge Length	0.00	Total Hip Length		

Recap by Room**Estimate: LONG__CDR_MATTHEW****Area: Source - Roof InSight****Area: Source - Roof InSight
Dwelling Roof****10,042.22 36.63%****Area Subtotal: Source - Roof InSight****10,042.22 36.63%****Area: Elevations****Left****5,746.22 20.96%****Rear****4,060.80 14.81%****Right****5,908.46 21.55%****Area Subtotal: Elevations****15,715.48 57.32%****Front Elevation****452.83 1.65%****Area: Interior****Master Bedroom****504.21 1.84%****Master Bath****248.00 0.90%****Area Subtotal: Interior****752.21 2.74%****Area Subtotal: Source - Roof InSight****26,962.74 98.35%****General****452.00 1.65%****Subtotal of Areas****27,414.74 100.00%****Total****27,414.74 100.00%**

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CLEANING	62.76		62.76
CONTENT MANIPULATION	45.70		45.70
GENERAL DEMOLITION	452.00		452.00
DRYWALL	258.44		258.44
FIREPLACES	483.25	351.02	132.23
INSULATION	52.16		52.16
LIGHT FIXTURES	230.25		230.25
PAINTING	534.48	337.41	197.07
ROOFING	9,522.98	4,221.53	5,301.45
SIDING	14,909.04	10,067.23	4,841.81
SOFFIT, FASCIA, & GUTTER	863.68	371.60	492.08
O&P Items Subtotal	27,414.74	15,348.79	12,065.95
Material Sales Tax	657.83	451.11	206.72
Overhead	4,210.96	2,369.99	1,840.97
Profit	2,807.29	1,579.99	1,227.30
Total	35,090.82	19,749.88	15,340.94

FREQUENTLY ASKED QUESTIONS

The FAQ's and answers below will be helpful in the claim process. If there is any conflict between these answers and the policy, your policy controls. Please read your policy.

How is my initial Dwelling payment determined?

Subject to the applicable deductible and policy conditions, Dwelling payments are generally based on the cost to repair or replace the damaged property with similar construction and for the same use on the same premises. When the cost to repair or replace the damaged dwelling exceeds \$5000, USAA will pay a portion of the claim up front (the actual cash value of the loss), and the balance (recoverable depreciation) when the repairs are complete.

How do I collect the recoverable depreciation?

Where initial payment for Dwelling loss is in the amount of Actual Cash Value, to receive additional amounts (recoverable depreciation), you must complete the actual repair or replacement of the damaged part of the property. When repair or replacement is actually completed, the policy will pay the covered additional amount you actually and necessarily incurred to repair or replace the property, but not to exceed the approved replacement cost of your claim (our cost). In no case will USAA pay more than the total amount of the actual repairs less your policy deductible.

Why is the check made out to me and someone else (or some other company)?

If your check includes the name of your mortgage company it is because we are required to include their name on our payment to you, per the mortgage clause on your policy. The check must be presented to them for their endorsement prior to submitting it to our bank for payment. Incomplete endorsements will result in the check being returned without payment. Please contact us if the mortgagee information is incorrect so that we may update that information and issue a correct payment to you.

What if I'm not going to repair or replace my damaged property using the same material?

Please contact us if you choose to repair or replace the damaged building part with a different material or type of construction from what is on our estimate. Replacement or repair differing from the original estimate could affect any replacement cost claim you are otherwise eligible to collect.

What if my contractor's estimate is different from USAA's estimate?

Show the USAA estimate to your contractor. If your contractor's estimate is higher, please contact USAA prior to starting the repairs to your home as the additional charges may not be covered.