



Customer: [REDACTED] Home: (830) [REDACTED]  
Property: [REDACTED]  
GONZALES, TX 78629  
Home: [REDACTED]  
GONZALES, TX 78629

Claim Rep.: Monique Callahan  
Company: TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY  
Business: PO BOX 650293 Business: (281) [REDACTED]  
DALLAS, TX 75265-0293 E-mail: [REDACTED]

**Claim Number:** I2C8983001H **Policy Number:** 0A8968988565900676 1 **Type of Loss:** Hail  
**Date of Loss:** 4/21/2023 12:00 AM **Date Completed:** 8/8/2024 1:54 PM **Price List:** TXSA8X\_JAN24

Coverage	Deductible	Policy Limit
Dwelling	\$5,050.00	\$505,000.00
Other Structures	\$0.00	\$50,500.00

Dear [REDACTED]

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 LLOYDS OF TEXAS INSURANCE COMPANY for your insurance needs.

You can check the status of your claim, view your policy and much more at [www.mytravelers.com](http://www.mytravelers.com).

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](http://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](http://travelers.com/claim).*

# 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

Claim Professional: John Doe

One Tower Square

Hartford, CT 06183

Business: (860) 234-5678

E-mail: jdoe@travelers.com

Claim Number: ABC123456789

Date of Loss: 10/10/2011 3:00 PM

Policy Number: 123456789-033-1

Re-Complete ID: 10110011 11:00 AM

Coverage: Dwelling

Other Structures

Contents

Deductible

\$500.00

\$0.00

\$0.00

Policy Limit

\$300,000.00

\$300,000.00

\$210,000.00

\*Money, Gift Cards, etc. [5 31]

\$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

512.00 SF Walls & Ceiling

764.00 SF Walls & Ceiling

28.00 SF Flooring

64.00 LF Chair Pad

Perimeter

Living Room 10' x 14' x 8'

252.00 SF Ceiling

252.00 SF Floor

64.00 LF Chair Pad

112.00 SF Short Wall

E	F	G	H	I	J	K	L	M	N	O
DESCRIPTION	QUANTITY	UNIT	RCV	AGE	LIFE	COND.	DEP %	DEPREC.	ACV	LABOR
1. RDR 1/2" drywall - hung, taped, finished, ready for paint	32.00 SF	2.70	86.40	3/150 yrs	Av	2%	(1.42)	1.42	85.00	0.00
2. Paint the walls - two coats	512.00 SF	0.84	430.08	3/15 yns	Av	20%	(91.48)	338.60	3.00	0.00
3. RDR Carpet	252.00 SF	3.61	909.72	2/10 yns	Av	20%	<179.03>	730.69	0.00	0.00
4. Cash, currency, money, bank notes, bullion, and coins	1.00 EA	200.00	200.00	QNA	Av	0%	(0.00)	200.00	0.00	0.00
5. TV - LCD / LED LCD 35-39 in.	1.00 EA	500.00	31.75	631.75	1/10 yns	Av	10%	(53.18)	258.57	0.00
Dwelling Totals			90.73	1,219.49				272.13	1,247.36	
Contents Totals			31.75	731.75				(53.18)	678.57	
Totals: Labor Minimums			122.48	2,251.24				335.31	1,925.93	
Totals: Main Level			122.48	2,251.24				335.31	1,925.93	
Labor Minimums Applied										
6. Drywall labor minimums	1.00 EA	356.25	22.62	378.87	QNA	Av	0%	(0.00)	378.87	0.00
Dwelling Totals			90.73	1,219.49				272.13	1,247.36	
Contents Totals			31.75	731.75				(53.18)	678.57	
Totals: Labor Minimums			22.62	378.87				0.00	378.87	
Living Room Totals: GUIDE_EXAMPLE			145.10	2,630.31				335.31	2,304.90	

(N) - Indicates the depreciation 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
Q	Common Deductible	113.35
R	Recoverable Depreciation	\$1,671.66
S	Less: Deductible	(272.13)
T	Net Claim	\$1,400.00
U	Total Recoverable Depreciation	\$1,671.66
	Less: Non-Recoverable Depreciation	(335.31)
	Net Claim If Depreciation Is Recovered	\$1,336.35

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](http://travelers.com/claim).



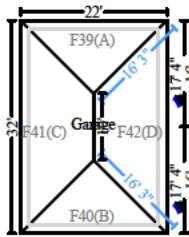


**CONTINUED - Roof1**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. 3 tab - 25 yr. - comp. shingle roofing - <span style="background-color: black; color: black;"> </span> out felt									
2.33 SQ	231.40	20.95	112.04	672.15	0/25 yrs	Avg.	0%	(0.00)	672.15
***Line item includes material and labor for cap shingles***									
11. <span style="background-color: black; color: black;"> </span> metal									
73.07 LF	6.21	15.25	93.82	562.83	0/35 yrs	Avg.	0%	(0.00)	562.83
12. R&R Drip edge									
751.77 LF	3.17	71.94	491.00	2,946.05	0/35 yrs	Avg.	0%	(0.00)	2,946.05
13. Paint trim - one coat									
751.77 LF	1.14	6.82	172.76	1,036.60	0/15 yrs	Avg.	0%	(0.00)	1,036.60
14. R&R Roof vent - turtle type - Metal									
3.00 EA	76.81	5.70	47.24	283.37	0/35 yrs	Avg.	0%	(0.00)	283.37
15. Remove Single-ply membrane - Mechanically attached - 45 mil									
3.00 SQ	85.69	0.00	51.42	308.49	0/21 yrs	Avg.	NA	(0.00)	308.49
16. Remove Gable cornice strip - laminated - 2 stories or greater									
52.00 LF	2.66	0.00	27.66	165.98	0/30 yrs	Avg.	NA	(0.00)	165.98
17. Install Gable cornice strip - laminated - 2 stories or greater									
52.00 LF	11.54	0.00	120.02	720.10	0/30 yrs	Avg.	0%	(0.00)	720.10
18. Flashing - pipe jack									
4.00 EA	50.56	5.79	41.60	249.63	0/35 yrs	Avg.	0%	(0.00)	249.63
19. Roof mount power attic vent - Detach & reset									
2.00 EA	175.85	0.00	70.34	422.04	0/NA	Avg.	0%	(0.00)	422.04
20. R&R Power attic vent cover only - metal									
2.00 EA	110.61	5.90	45.42	272.54	0/7 yrs	Avg.	0%	(0.00)	272.54
21. Remove Gable cornice strip - laminated									
154.08 LF	2.27	0.00	69.96	419.72	0/30 yrs	Avg.	NA	(0.00)	419.72
22. Install Gable cornice strip - laminated									
154.08 LF	9.24	0.00	284.74	1,708.44	0/30 yrs	Avg.	0%	(0.00)	1,708.44
23. Elastomeric roof coating - Flat roof									
300.00 SF	2.84	20.30	174.46	1,046.76	0/10 yrs	Avg.	0%	(0.00)	1,046.76
24. R&R Special Doors - Roof Hatch									
1.00 EA	772.91	33.00	161.20	967.11	0/150 yrs	Avg.	0%	(0.00)	967.11
25. R&R Chimney flashing - small (24" x 24")									
2.00 EA	346.27	9.47	140.42	842.43	0/35 yrs	Avg.	0%	(0.00)	842.43
26. Step flashing									
50.92 LF	10.36	8.28	107.16	642.97	0/35 yrs	Avg.	0%	(0.00)	642.97
27. R&R Flashing - L flashing - galvanized									
389.50 LF	5.49	71.02	441.88	2,651.26	0/35 yrs	Avg.	0%	(0.00)	2,651.26
28. R&R Gutter / downspout - galvanized - concealed									
122.17 LF	21.98	155.22	568.10	3,408.62	0/20 yrs	Avg.	0%	(0.00)	3,408.62

CONTINUED - Roof1

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Prime & paint gutter / downspout									
122.17 LF	1.87	2.42	46.18	277.06	0/15 yrs	Avg.	0%	(0.00)	277.06
30. R&R Aluminum sidewall/endwall flashing - color finish									
188.00 LF	9.14	77.24	359.10	2,154.66	0/75 yrs	Avg.	0%	(0.00)	2,154.66
31. Boom truck and operator - 20 ton									
2.00 HR	106.00	0.00	42.40	254.40	0/NA	Avg.	0%	(0.00)	254.40
Needed for roof loading due to location on residence in relation to driveway and large tree cover									
Totals: Roof1		1,065.72	7,957.44	47,744.22				0.00	47,744.22



Garage

762.67 Surface Area  
108.00 Total Perimeter Length  
64.87 Total Hip Length  
7.63 Number of Squares  
10.00 Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
32. Tear off, haul and dispose of comp. shingles - 3 tab									
7.63 SQ	64.36	0.00	98.22	589.29	0/25 yrs	Avg.	NA	(0.00)	589.29
33. Roofing felt - 15 lb.									
7.63 SQ	34.43	5.07	53.56	321.33	0/20 yrs	Avg.	0%	(0.00)	321.33
34. 3 tab - 25 yr. - comp. shingle roofing - out felt									
0.67 SQ	232.05	6.02	32.30	193.79	0/25 yrs	Avg.	0%	(0.00)	193.79
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.									
35. 3 tab - 25 yr. - comp. shingle roofing - out felt									
1.00 SQ	232.05	8.99	48.22	289.26	0/25 yrs	Avg.	0%	(0.00)	289.26
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.									
36. 3 tab - 25 yr. - comp. shingle roofing - out felt									
8.33 SQ	232.05	74.88	401.58	2,409.44	0/25 yrs	Avg.	0%	(0.00)	2,409.44
Auto Calculated Waste: 9.2%, 0.70SQ									
Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No, Exposure - Hip Starter: 5", Bundle Rounding: 2.7%, 0.21SQ - (included in waste calculation above)									
37. R&R Drip edge									
108.00 LF	3.17	10.34	70.54	423.24	0/35 yrs	Avg.	0%	(0.00)	423.24

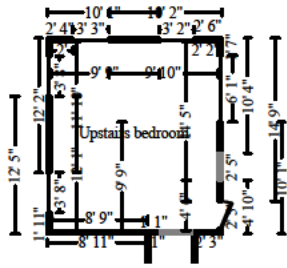
### CONTINUED - Garage

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>38. R&amp;R Flashing, 14" wide</b>									
22.00 LF	5.31	3.68	24.12	144.62	0/35 yrs	Avg.	0%	(0.00)	144.62
<b>39. R&amp;R Metal roofing - clear/skylight panel</b>									
119.17 SF	7.90	18.98	192.10	1,152.52	0/75 yrs	Avg.	0%	(0.00)	1,152.52
<b>Totals: Garage</b>		<b>127.96</b>	<b>920.64</b>	<b>5,523.49</b>				<b>0.00</b>	<b>5,523.49</b>

### Garden Shed

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>ROOF COVERING:</b>									
<b>40. Tear off, haul and dispose of comp. shingles - Laminated</b>									
7.62 SQ	67.72	0.00	103.20	619.23	0/30 yrs	Avg.	NA	(0.00)	619.23
<b>41. Roofing felt - 15 lb.</b>									
7.62 SQ	34.43	5.06	53.50	320.92	0/20 yrs	Avg.	0%	(0.00)	320.92
<b>42. 3 tab - 25 yr. - comp. shingle roofing - out felt</b>									
0.67 SQ	232.05	6.02	32.30	193.79	0/25 yrs	Avg.	0%	(0.00)	193.79
***Line item includes material and labor for starter course***									
<b>43. 3 tab - 25 yr. - comp. shingle roofing - out felt</b>									
8.33 SQ	232.05	74.88	401.58	2,409.44	0/25 yrs	Avg.	0%	(0.00)	2,409.44
***Line item includes field cut waste only***									
<b>44. 3 tab - 25 yr. - comp. shingle roofing - out felt</b>									
0.67 SQ	232.05	6.02	32.30	193.79	0/25 yrs	Avg.	0%	(0.00)	193.79
***Line item includes material and labor for cap shingles***									
<b>45. R&amp;R Drip edge</b>									
108.00 LF	3.17	10.34	70.54	423.24	0/35 yrs	Avg.	0%	(0.00)	423.24
<b>46. R&amp;R Chimney flashing - small (24" x 24")</b>									
1.00 EA	346.27	4.73	70.20	421.20	0/35 yrs	Avg.	0%	(0.00)	421.20
<b>Totals: Garden Shed</b>		<b>107.05</b>	<b>763.62</b>	<b>4,581.61</b>				<b>0.00</b>	<b>4,581.61</b>
<b>Total: Exterior</b>		<b>1,300.73</b>	<b>9,666.70</b>	<b>57,999.32</b>				<b>0.00</b>	<b>57,999.32</b>

### Level 2



Upstairs bedroom

Height: 10' 9"

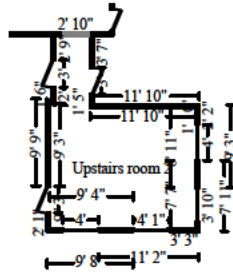
511.10 SF Walls	256.42 SF Ceiling
767.52 SF Walls & Ceiling	256.42 SF Floor
28.49 SY Flooring	56.50 LF Floor Perimeter
64.17 LF Ceil. Perimeter	

Window	3' 7 9/16" X 5' 6 11/16"	Opens into Exterior
Window	3' 7 5/8" X 6' 3 3/4"	Opens into Exterior
Window	3' 1 5/8" X 6' 4 7/16"	Opens into Exterior
Window	3' 3 1/8" X 6' 3 1/8"	Opens into Exterior
Door	2' 5 1/4" X 6' 6 1/8"	Opens into Exterior
Missing Wall - Goes to Floor	2' 5 1/8" X 6' 6 11/16"	Opens into Exterior
Window	6' 1/2" X 7' 2 1/16"	Opens into Exterior
Missing Wall - Goes to Floor	2' 9 9/16" X 6' 8 1/8"	Opens into UPSTAIRS_ROO

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
47. Contents - move out then reset - Small room									
1.00 EA	54.96	0.00	11.00	65.96	0/NA	Avg.	0%	(0.00)	65.96
48. Mask per square foot for drywall work									
64.17 SF	0.30	0.37	3.94	23.56	0/150 yrs	Avg.	0%	(0.00)	23.56
49. Seal the ceiling PVA primer - one coat*									
81.00 SF	0.69	0.40	11.26	67.55	0/15 yrs	Avg.	0%	(0.00)	67.55
50. Tape joint for new to existing drywall - per LF									
32.00 LF	10.63	0.71	68.18	409.05	0/150 yrs	Avg.	0%	(0.00)	409.05
51. R&R 5/8" drywall - hung, taped, floated, ready for paint									
64.00 SF	3.48	3.43	45.24	271.39	0/150 yrs	Avg.	0%	(0.00)	271.39
52. Paint the ceiling - two coats									
256.42 SF	1.13	5.50	59.06	354.31	0/15 yrs	Avg.	0%	(0.00)	354.31
53. R&R Wallpaper - Standard grade									
511.10 SF	3.82	37.53	397.98	2,387.91	0/7 yrs	Avg.	0%	(0.00)	2,387.91
54. R&R Batt insulation - 4" - R13 - unfaced batt									
64.00 SF	1.22	3.38	16.28	97.74	0/150 yrs	Avg.	0%	(0.00)	97.74
55. Apply anti-microbial agent to the surface area									
64.00 SF	0.31	2.25	4.02	26.11	0/NA	Avg.	0%	(0.00)	26.11
56. Prep wall for wallpaper									
511.10 SF	0.79	0.00	80.76	484.53	0/NA	Avg.	0%	(0.00)	484.53
57. Final cleaning - construction - Residential									
256.42 SF	0.33	8.38	16.92	109.92	0/NA	Avg.	0%	(0.00)	109.92
58. Floor protection - heavy paper and tape									
256.42 SF	0.34	1.48	17.74	106.40	0/NA	Avg.	NA	(0.00)	106.40
59. R&R Furring strip - 1" x 2"									
511.10 SF	1.74	15.18	180.90	1,085.39	0/150 yrs	Avg.	0%	(0.00)	1,085.39

**CONTINUED - Upstairs bedroom**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>60. R&amp;R Heat/AC register - Floor register</b>									
2.00 EA	19.91	2.02	8.38	50.22	0/25 yrs	Avg.	0%	(0.00)	50.22
<b>61. R&amp;R Ceiling fan &amp; light</b>									
1.00 EA	434.12	12.48	89.34	535.94	0/20 yrs	Avg.	0%	(0.00)	535.94
<b>62. R&amp;R Crown molding - 3 1/4"</b>									
64.17 LF	5.60	11.17	74.12	444.64	0/150 yrs	Avg.	0%	(0.00)	444.64
<b>63. R&amp;R Bead board - 1/4" to 3/8" hardwood</b>									
767.52 SF	3.97	94.98	628.42	3,770.46	0/150 yrs	Avg.	0%	(0.00)	3,770.46
<b>64. Paint baseboard, oversized - one coat</b>									
56.50 LF	1.22	0.65	13.92	83.50	0/15 yrs	Avg.	0%	(0.00)	83.50
<b>65. Seal &amp; paint wood siding</b>									
767.52 SF	2.13	32.93	333.54	2,001.29	0/15 yrs	Avg.	0%	(0.00)	2,001.29
<b>66. Paint casing - one coat</b>									
105.00 LF	1.13	1.04	23.94	143.63	0/15 yrs	Avg.	0%	(0.00)	143.63
<b>67. Paint crown molding - one coat</b>									
64.17 LF	1.18	0.69	15.28	91.69	0/15 yrs	Avg.	0%	(0.00)	91.69
<b>68. R&amp;R Batt insulation - 6" - R19 - unfaced batt</b>									
447.10 SF	1.47	28.40	137.12	822.76	0/150 yrs	Avg.	0%	(0.00)	822.76
<b>69. R&amp;R Window blind - PVC - 1" - 7.1 to 14 SF</b>									
4.00 EA	75.03	6.92	61.42	368.46	0/5 yrs	Avg.	0%	(0.00)	368.46
<b>Totals: Upstairs bedroom</b>		<b>269.89</b>	<b>2,298.76</b>	<b>13,802.41</b>				<b>0.00</b>	<b>13,802.41</b>



Upstairs room 2

Height: 10' 7"

606.89 SF Walls	252.38 SF Ceiling
859.27 SF Walls & Ceiling	252.38 SF Floor
28.04 SY Flooring	64.31 LF Floor Perimeter
76.13 LF Ceil. Perimeter	

Door	2' 11 7/8" X 7' 4 7/8"	Opens into Exterior
Door	3' 5/16" X 7' 4 5/16"	Opens into Exterior
Missing Wall - Goes to Floor	2' 9 9/16" X 6' 8 1/8"	Opens into UPSTAIRS_BED
Door	3' 3/16" X 7' 7 15/16"	Opens into Exterior
Window	3' 9 13/16" X 6' 10 1/16"	Opens into Exterior
Window	4' 3/8" X 7' 3 9/16"	Opens into Exterior
Window	4' 7/16" X 7' 2 11/16"	Opens into Exterior
Window	4' 1 5/16" X 6' 10 1/4"	Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
70. Mask per square foot for drywall work									
76.13 SF	0.30	0.44	4.64	27.92	0/150 yrs	Avg.	0%	(0.00)	27.92
71. Seal the ceiling PVA primer - one coat*									
117.00 SF	0.69	0.58	16.26	97.57	0/15 yrs	Avg.	0%	(0.00)	97.57
72. Tape joint for new to existing drywall - per LF									
40.00 LF	10.63	0.89	85.22	511.31	0/150 yrs	Avg.	0%	(0.00)	511.31
73. R&R 5/8" drywall - hung, taped, floated, ready for paint									
96.00 SF	3.48	5.15	67.84	407.07	0/150 yrs	Avg.	0%	(0.00)	407.07
74. Paint the ceiling - two coats									
252.38 SF	1.13	5.41	58.12	348.72	0/15 yrs	Avg.	0%	(0.00)	348.72
75. R&R Wallpaper									
606.89 SF	4.06	56.58	504.12	3,024.68	0/7 yrs	Avg.	0%	(0.00)	3,024.68
76. Prep wall for wallpaper									
606.89 SF	0.79	0.00	95.88	575.32	0/NA	Avg.	0%	(0.00)	575.32
77. R&R Batt insulation - 4" - R13 - unfaced batt									
96.00 SF	1.22	5.07	24.46	146.65	0/150 yrs	Avg.	0%	(0.00)	146.65
78. Apply anti-microbial agent to the surface area									
96.00 SF	0.31	3.39	6.04	39.19	0/NA	Avg.	0%	(0.00)	39.19
79. Contents - move out then reset - Small room									
1.00 EA	54.96	0.00	11.00	65.96	0/NA	Avg.	0%	(0.00)	65.96
80. Final cleaning - construction - Residential									
252.38 SF	0.33	8.24	16.66	108.19	0/NA	Avg.	0%	(0.00)	108.19
81. Floor protection - heavy paper and tape									
252.38 SF	0.34	1.46	17.46	104.73	0/NA	Avg.	NA	(0.00)	104.73
82. Heat/AC register - Mechanically attached - Detach & reset									
2.00 EA	15.86	0.00	6.34	38.06	0/NA	Avg.	0%	(0.00)	38.06

CONTINUED - Upstairs room 2

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
83. R&R Ceiling fan & light									
1.00 EA	434.12	12.48	89.34	535.94	0/20 yrs	Avg.	0%	(0.00)	535.94
84. R&R Window blind - PVC - 1" - 7.1 to 14 SF									
4.00 EA	75.03	6.92	61.42	368.46	0/5 yrs	Avg.	0%	(0.00)	368.46
85. R&R Crown molding - 3 1/4"									
76.13 LF	5.60	13.25	87.94	527.52	0/150 yrs	Avg.	0%	(0.00)	527.52
86. R&R Bead board - 1/4" to 3/8" hardwood									
859.27 SF	3.97	106.34	703.52	4,221.17	0/150 yrs	Avg.	0%	(0.00)	4,221.17
87. Seal & paint wood siding									
859.27 SF	2.13	36.86	373.44	2,240.55	0/15 yrs	Avg.	0%	(0.00)	2,240.55
88. Paint baseboard, oversized - one coat									
76.13 LF	1.22	0.88	18.76	112.52	0/15 yrs	Avg.	0%	(0.00)	112.52
89. Paint crown molding - one coat									
76.13 LF	1.18	0.82	18.12	108.77	0/15 yrs	Avg.	0%	(0.00)	108.77
90. Paint casing - one coat									
105.00 LF	1.13	1.04	23.94	143.63	0/15 yrs	Avg.	0%	(0.00)	143.63
91. R&R Furring strip - 1" x 2"									
606.89 SF	1.74	18.02	214.80	1,288.81	0/150 yrs	Avg.	0%	(0.00)	1,288.81
92. R&R Batt insulation - 6" - R19 - unfaced batt									
510.89 SF	1.47	32.45	156.70	940.16	0/150 yrs	Avg.	0%	(0.00)	940.16
Totals: Upstairs room 2		316.27	2,662.02	15,982.90				0.00	15,982.90
Total: Level 2		586.16	4,960.78	29,785.31				0.00	29,785.31
Total: Source - HOVER Roof and Walls		1,886.89	14,627.48	87,784.63				0.00	87,784.63

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
93. Heat, vent, & air cond. labor minimum									
1.00 EA	218.18	0.00	43.64	261.82	0/NA	Avg.	0%	(0.00)	261.82
Totals: Labor Minimums Applied		0.00	43.64	261.82				0.00	261.82
Line Item Totals: <span style="background-color: black; color: black;">XXXXXXXXXX</span>		1,886.89	14,671.12	88,046.45				0.00	88,046.45
BOOTHE5									

[%] - 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:

4,948.71 SF Walls	508.79 SF Ceiling	5,457.50 SF Walls and Ceiling
508.79 SF Floor	56.53 SY Flooring	858.62 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	140.30 LF Ceil. Perimeter
508.79 Floor Area	554.92 Total Area	1,117.99 Interior Wall Area
5,073.95 Exterior Wall Area	873.61 Exterior Perimeter of Walls	
5,001.67 Surface Area	50.02 Number of Squares	859.77 Total Perimeter Length
91.18 Total Ridge Length	181.11 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	77,941.35	88.52%	77,941.35	88.52%
Other Structures	10,105.10	11.48%	10,105.10	11.48%
Contents	0.00	0.00%	0.00	0.00%
Total	88,046.45	100.00%	88,046.45	100.00%

### Loss Recap Summary

Coverage	Replacement Cost - RCV	Recoverable Depreciation	Prior Payments	Deductible	Net Claim
<b>Structural</b>	<b>\$77,941.35</b>	<b>\$0.00</b>	<b>\$29,000.65</b>	<b>\$5,050.00</b>	<b>43,890.70</b>
Dwelling	\$77,941.35	\$0.00	\$29,000.65	\$5,050.00	43,890.70
<b>Other Structures</b>	<b>\$10,105.10</b>	<b>\$0.00</b>	<b>\$5,441.90</b>	<b>\$0.00</b>	<b>4,663.20</b>
Other Structures	\$10,105.10	\$0.00	\$5,441.90	\$0.00	4,663.20
<b>TOTAL</b>	<b>\$88,046.45</b>	<b>\$0.00</b>	<b>\$34,442.55</b>	<b>\$5,050.00</b>	<b>48,553.90</b>

**Summary for  
Dwelling**

**Summary for All Items**

Line Item Total	63,302.61
Material Sales Tax	1,629.62
Cleaning Mtl Tax	0.66
Overhead	6,493.43
Profit	6,493.43
Cleaning Sales Tax	21.60
<b>Replacement Cost Value</b>	<b>\$77,941.35</b>
<b>Actual Cash Value</b>	<b>\$77,941.35</b>
Less Deductible	(5,050.00)
Less Prior Payment(s)	(29,000.65)
<b>Net Claim Remaining</b>	<b>\$43,890.70</b>

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Monique Callahan

Summary for  
Other Structures

Summary for All Items

Line Item Total	8,185.83
Material Sales Tax	235.01
Overhead	842.13
Profit	842.13
<b>Replacement Cost Value</b>	<b>\$10,105.10</b>
<b>Actual Cash Value</b>	<b>\$10,105.10</b>
Less Prior Payment(s)	(5,441.90)
<b>Net Claim Remaining</b>	<b>\$4,663.20</b>

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Monique Callahan

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	7,335.56	7,335.56	1,864.63	0.66	21.60	0.00	0.00	0.00
Total	7,335.56	7,335.56	1,864.63	0.66	21.60	0.00	0.00	0.00

## Recap by Room

Estimate: XXXXXXXXXX BOOTHE5

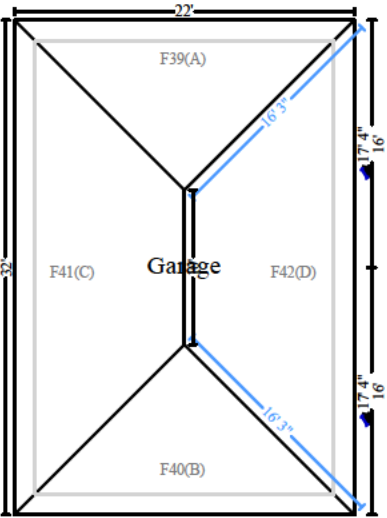
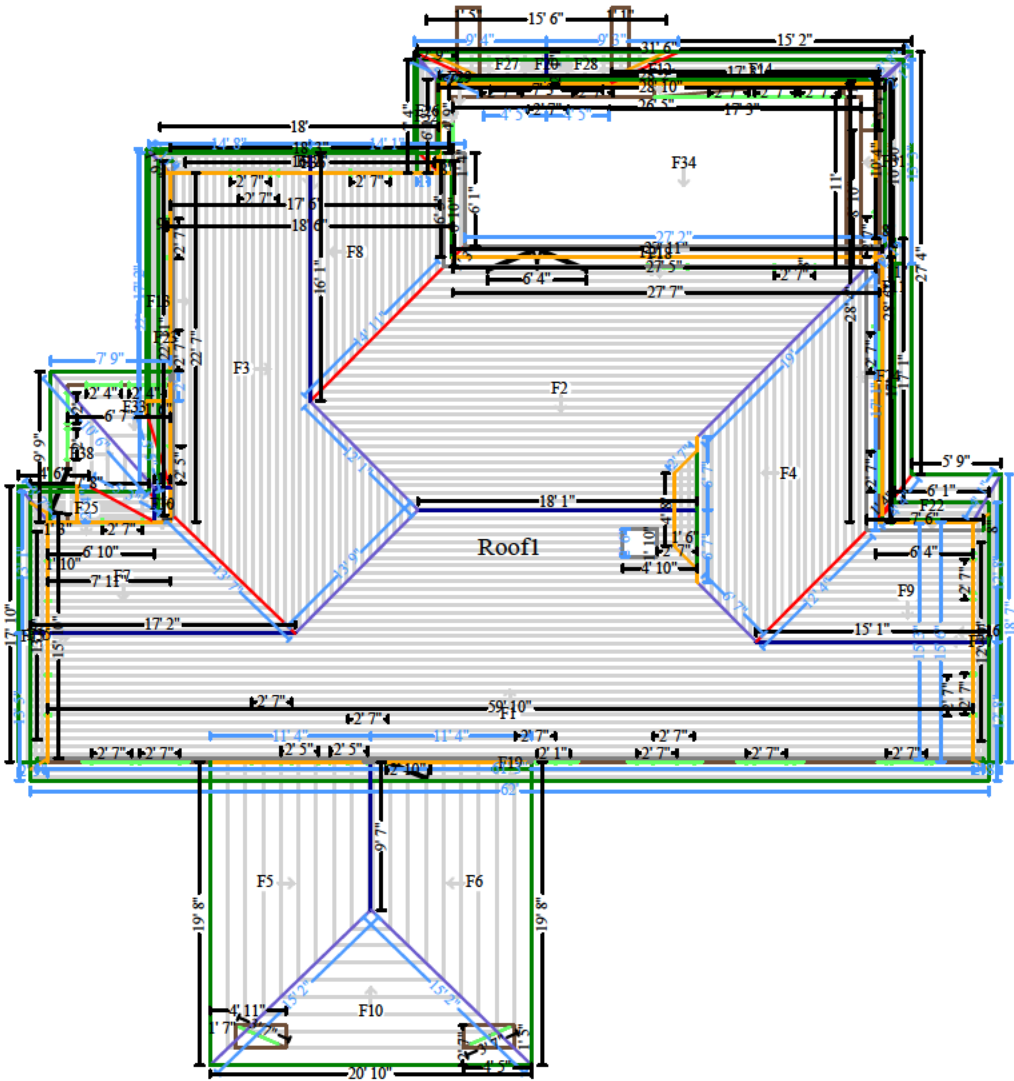
Area: Source - HOVER Roof and Walls

<b>Area: Exterior</b>			<b>125.00</b>	<b>0.17%</b>
Coverage: Dwelling	100.00% =		125.00	
<b>Roof1</b>			<b>38,721.06</b>	<b>54.16%</b>
Coverage: Dwelling	100.00% =		38,721.06	
<b>Garage</b>			<b>4,474.89</b>	<b>6.26%</b>
Coverage: Other Structures	100.00% =		4,474.89	
<b>Garden Shed</b>			<b>3,710.94</b>	<b>5.19%</b>
Coverage: Other Structures	100.00% =		3,710.94	
<hr/>			<hr/>	
<b>Area Subtotal: Exterior</b>			<b>47,031.89</b>	<b>65.79%</b>
Coverage: Dwelling	82.60% =		38,846.06	
Coverage: Other Structures	17.40% =		8,185.83	
<b>Area: Level 2</b>				
<b>Upstairs bedroom</b>			<b>11,233.76</b>	<b>15.71%</b>
Coverage: Dwelling	100.00% =		11,233.76	
<b>Upstairs room 2</b>			<b>13,004.61</b>	<b>18.19%</b>
Coverage: Dwelling	100.00% =		13,004.61	
<hr/>			<hr/>	
<b>Area Subtotal: Level 2</b>			<b>24,238.37</b>	<b>33.91%</b>
Coverage: Dwelling	100.00% =		24,238.37	
<hr/>			<hr/>	
<b>Area Subtotal: Source - HOVER Roof and Walls</b>			<b>71,270.26</b>	<b>99.69%</b>
Coverage: Dwelling	88.51% =		63,084.43	
Coverage: Other Structures	11.49% =		8,185.83	
<b>Labor Minimums Applied</b>			<b>218.18</b>	<b>0.31%</b>
Coverage: Dwelling	100.00% =		218.18	
<hr/>			<hr/>	
<b>Subtotal of Areas</b>			<b>71,488.44</b>	<b>100.00%</b>
Coverage: Dwelling	88.55% =		63,302.61	
Coverage: Other Structures	11.45% =		8,185.83	
<hr/>			<hr/>	
<b>Total</b>			<b>71,488.44</b>	<b>100.00%</b>

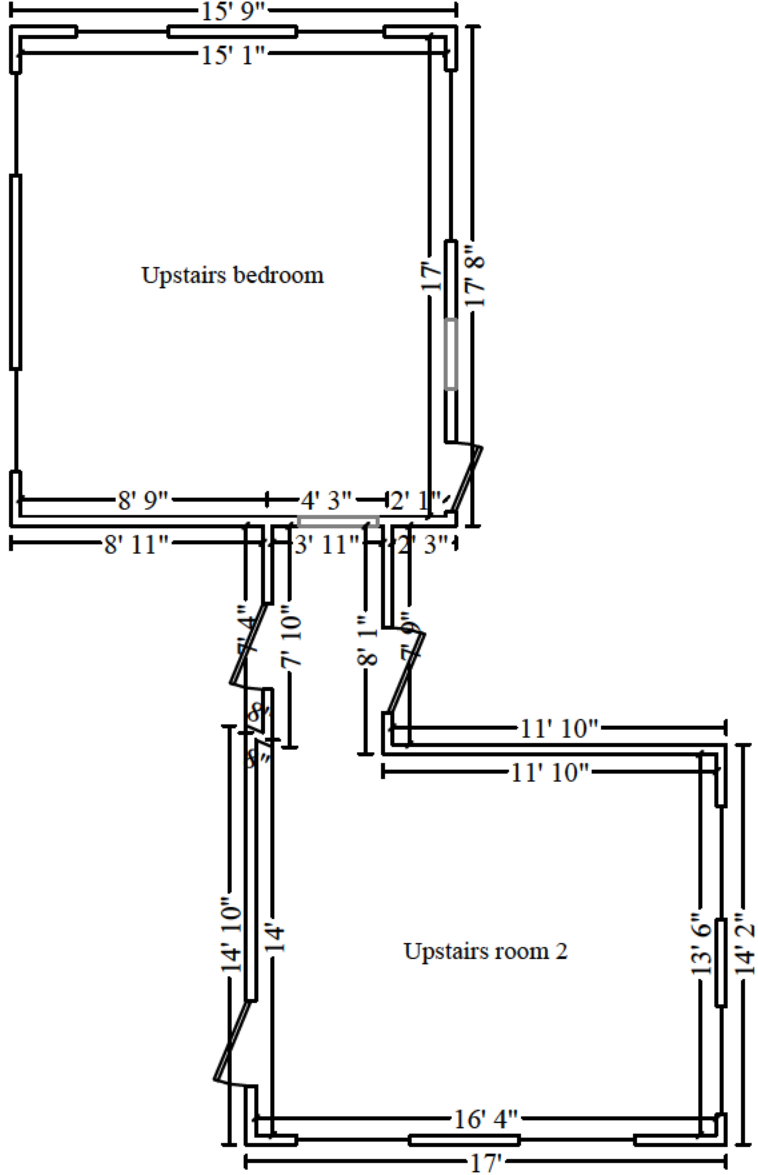
## Recap by Category

O&P Items				Total	%
<b>CLEANING</b>				<b>167.91</b>	<b>0.19%</b>
Coverage: Dwelling	@	100.00% =		167.91	
<b>CONTENT MANIPULATION</b>				<b>109.92</b>	<b>0.12%</b>
Coverage: Dwelling	@	100.00% =		109.92	
<b>GENERAL DEMOLITION</b>				<b>9,846.34</b>	<b>11.18%</b>
Coverage: Dwelling	@	88.09% =		8,673.33	
Coverage: Other Structures	@	11.91% =		1,173.01	
<b>DOORS</b>				<b>746.35</b>	<b>0.85%</b>
Coverage: Dwelling	@	100.00% =		746.35	
<b>DRYWALL</b>				<b>1,293.85</b>	<b>1.47%</b>
Coverage: Dwelling	@	100.00% =		1,293.85	
<b>HEAVY EQUIPMENT</b>				<b>212.00</b>	<b>0.24%</b>
Coverage: Dwelling	@	100.00% =		212.00	
<b>PERMITS AND FEES</b>				<b>125.00</b>	<b>0.14%</b>
Coverage: Dwelling	@	100.00% =		125.00	
<b>FINISH CARPENTRY / TRIMWORK</b>				<b>686.07</b>	<b>0.78%</b>
Coverage: Dwelling	@	100.00% =		686.07	
<b>FRAMING &amp; ROUGH CARPENTRY</b>				<b>1,464.57</b>	<b>1.66%</b>
Coverage: Dwelling	@	100.00% =		1,464.57	
<b>HEAT, VENT &amp; AIR CONDITIONING</b>				<b>286.76</b>	<b>0.33%</b>
Coverage: Dwelling	@	100.00% =		286.76	
<b>INSULATION</b>				<b>1,264.87</b>	<b>1.44%</b>
Coverage: Dwelling	@	100.00% =		1,264.87	
<b>LIGHT FIXTURES</b>				<b>828.14</b>	<b>0.94%</b>
Coverage: Dwelling	@	100.00% =		828.14	
<b>PANELING &amp; WOOD WALL FINISHES</b>				<b>5,937.79</b>	<b>6.74%</b>
Coverage: Dwelling	@	100.00% =		5,937.79	
<b>PAINTING</b>				<b>5,826.77</b>	<b>6.62%</b>
Coverage: Dwelling	@	100.00% =		5,826.77	
<b>ROOFING</b>				<b>35,700.72</b>	<b>40.55%</b>
Coverage: Dwelling	@	80.36% =		28,687.90	
Coverage: Other Structures	@	19.64% =		7,012.82	
<b>SOFFIT, FASCIA, &amp; GUTTER</b>				<b>2,469.06</b>	<b>2.80%</b>
Coverage: Dwelling	@	100.00% =		2,469.06	
<b>WINDOW TREATMENT</b>				<b>514.72</b>	<b>0.58%</b>
Coverage: Dwelling	@	100.00% =		514.72	
<b>WALLPAPER</b>				<b>3,958.00</b>	<b>4.50%</b>
Coverage: Dwelling	@	100.00% =		3,958.00	
<b>WATER EXTRACTION &amp; REMEDIATION</b>				<b>49.60</b>	<b>0.06%</b>
Coverage: Dwelling	@	100.00% =		49.60	
<b>O&amp;P Items Subtotal</b>				<b>71,488.44</b>	<b>81.19%</b>
<b>Material Sales Tax</b>				<b>1,864.63</b>	<b>2.12%</b>
				8/8/2024	Page: 17

Coverage: Dwelling	@	87.40% =	1,629.62	
Coverage: Other Structures	@	12.60% =	235.01	
<b>Cleaning Mtl Tax</b>			<b>0.66</b>	<b>0.00%</b>
Coverage: Dwelling	@	100.00% =	0.66	
<b>Overhead</b>			<b>7,335.56</b>	<b>8.33%</b>
Coverage: Dwelling	@	88.52% =	6,493.43	
Coverage: Other Structures	@	11.48% =	842.13	
<b>Profit</b>			<b>7,335.56</b>	<b>8.33%</b>
Coverage: Dwelling	@	88.52% =	6,493.43	
Coverage: Other Structures	@	11.48% =	842.13	
<b>Cleaning Sales Tax</b>			<b>21.60</b>	<b>0.02%</b>
Coverage: Dwelling	@	100.00% =	21.60	
<b>Total</b>			<b>88,046.45</b>	<b>100.00%</b>



Exterior



N  
↑  
Level 2