

Customer: Property:

GONZALES, TX 78629

Home:

GONZALES, TX 78629

Claim Rep.:

Quincy Pugh

Company:

TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY

**Business:** 

E-mail:

Home: (830)

Claim Number: I2C8983001H

Date of Loss: 4/21/2023 12:00 AM

**Policy Number:** 0A8968988565900676 1

**Date Completed:** 

Type of Loss: Hail

Price List: TXSA8X\_JAN24

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



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.

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.



### Guide to Understanding Your Property Estimate

#### Common Units of Measure

CY - Cubic Yard EA - Each 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

#### Your Estimate Detail .....

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

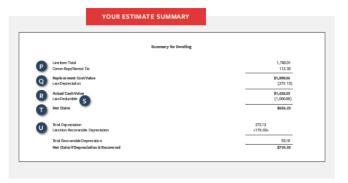
- (E) Description Details describing the activity or items being estimated.
- (F) Quantity The number of units (for example, square feet) for an item.
- (G) Unit The cost of a single unit.
- (H) Replacement Cost Value (RCV) The estimated cost of repairing a damaged item or replacing an item with a similar 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
- (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 <>.
- 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 1,247.36 1,925,93 0 370.07

#### 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.



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

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

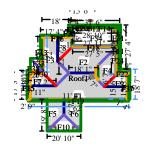
This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting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



#### **BOOTHE4**

#### **Source - HOVER Roof and Walls**

#### Exterior



Roof1

4239.00 Surface Area751.77 Total Perimeter Length116.24 Total Hip Length

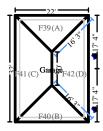
42.39 Number of Squares81.18 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	<b>DEPREC.</b>	ACV
ROOF									
1. Tear off, hau	ul and dispose of co	mp. shingles -	Laminated						
	42.39 SQ	67.14	0.00	2,846.06	15/30 yrs	Avg.	NA	(0.00)	2,846.06
2. Remove Ade	ditional charge for h	nigh roof (2 sto	ries or greate	er)					
	37.92 SQ	5.54	0.00	210.08	15/NA	Avg.	NA	(0.00)	210.08
3. Additional c	harge for high roof	(2 stories or gr	reater)						
	37.92 SQ	20.41	0.00	773.95	15/NA	Avg.	0%	(0.00)	773.95
4. Remove Ado	ditional charge for s	steep roof - 10/	12 - 12/12 slo	ope					
	32.88 SQ	23.34	0.00	767.42	15/NA	Avg.	NA	(0.00)	767.42
5. Additional c	harge for steep roof	f - 10/12 - 12/1	2 slope						
	32.88 SQ	73.02	0.00	2,400.90	15/NA	Avg.	0%	(0.00)	2,400.90
6. Roofing felt	- 15 lb.								
	42.39 SQ	33.71	26.12	1,455.09	15/20 yrs	Avg.	75%	(1,091.32)	363.77
7. 3 tab - 25 yr	comp. shingle ro	ofing - out fe	elt						
	$3.00\mathrm{SQ}$	231.40	26.97	721.17	15/25 yrs	Avg.	60%	(432.70)	288.47
***Line item ir	ncludes material and	l labor for start	er course***						
8. Laminated -	comp. shingle rfg.	out felt							
	45.33 SQ	259.53	503.33	12,267.82	15/30 yrs	Avg.	50%	(6,133.92)	6,133.90
Options: Valle Bundle Roundi	d Waste: 6.9%, 2.94 ys: Closed-cut (half ng: 0.1%, 0.06SQ - actudes field cut was	laced), Include (included in w			clude rake starte	r course: No,	Exposure -	Hip/ Starter:	5 5/8",
9. 3 tab - 25 yr	comp. shingle ro	ofing - out fe	elt						
	2.33 SQ	231.40	20.95	560.11	15/25 yrs	Avg.	60%	(336.07)	224.04
***Line item ir	ncludes material and	l labor for cap	shingles***						
10. R&R Singl	le-ply membrane - N	Mechanically at	tached - 45 r	nil					
	3.00 SQ	484.80	33.39	1,487.79	15/21 yrs	Avg.	71.43%	(879.09)	608.70
11. R&R Gable	e cornice strip - lam	inated - 2 stori	es or greater						
	67.00 LF	18.73	25.04	1,279.95	15/30 yrs	Avg.	50%	(550.87)	729.08
12. met	al								
·	73.07 LF	6.21	15.25	469.01	15/35 yrs	Avg.	42.86%	(201.01)	268.00
13. Flashing - p	pipe jack								
	4.00 EA	50.56	5.79	208.03	15/35 yrs	Avg.	42.86%	(89.15) 1/12/2024	118.88 Page: 3



#### **CONTINUED - Roof1**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Detach & Re	set Roof vent - turt	le type - Metal							
	3.00 EA	59.17	0.21	177.72	0/35 yrs	Avg.	0%	(0.00)	177.72
Totals: Roof1			657.05	25,625.10				9,714.13	15,910.97



#### 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	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
15. Tear off, haul and dispose of	f comp. shingles -	- 3 tab							
7.63 SQ	64.36	0.00	491.07	15/25 yrs	Avg.	NA	(0.00)	491.07	
16. Roofing felt - 15 lb.									
7.63 SQ	34.43	5.07	267.77	15/20 yrs	Avg.	75%	(200.83)	66.94	
17. 3 tab - 25 yr comp. shingle	e roofing - out	felt							
0.67 SQ	232.05	6.02	161.49	15/25 yrs	Avg.	60%	(96.89)	64.60	
The roof waste % is not available	e. The calculation	contains val	ues that may re	esult in an inaccu	ırate waste %.				
18. 3 tab - 25 yr comp. shingle	e roofing - out	felt							
1.00 SQ	232.05	8.99	241.04	15/25 yrs	Avg.	60%	(144.62)	96.42	
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.									
19. 3 tab - 25 yr comp. shingle	e roofing - out	felt							
8.33 SQ	232.05	74.88	2,007.86	15/25 yrs	Avg.	60%	(1,204.72)	803.14	
Auto Coloulated Wester 0.20% 0	7080								

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)

Totals: Garage	94.96	3,169.23	1,647.06	1,522.17
Total: Exterior	752.01	28,794.33	11,361.19	17,433.14

Level 2



Totals: Upstairs bedroom

10' 10' 2" 2" 3' 3" 3' 2" 1 2' 2" 1 1 2' 2" 1 1 2' 2" 1 1 2' 2" 1 2' 2' 2" 1 2' 2' 2' 1 2' 2' 2' 2' 2' 2' 2' 2' 2' 2' 2' 2' 2'	Upstairs bed	lroom					Heig	ht: 10' 9"
9' 9 9 10"		511.10 S	F Walls			256.42 SF C	eiling	
10 4 10 6 4 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		767.52 S	SF Walls & C	Ceiling		256.42 SF F	loor	
Upstains bedroom		28.49 S	Y Flooring			56.50 LF F	loor Perimeter	
8'11" 1" 13"		64.17 I	F Ceil. Peri	meter				
Window		3' 7 9/	16" X 5' 6 1	1/16"	Opens into	Exterior		
Window		3' 7 5/	8" X 6' 3 3/4	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 1/3	8''	Opens into	Exterior		
Door		2' 5 1/	4" X 6' 6 1/3	8"	Opens into			
Missing Wall - Goes to Floor			8" X 6' 6 11		Opens into			
Window			' X 7' 2 1/16		Opens into			
Missing Wall - Goes to Floor			16" X 6' 8 1		-	UPSTAIRS	ROO	
Wilsonia Wali Goes to Floor		2 ) ),	10 21 0 0 1	.70	оренз шео	CISTAINS_	_11.00	
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
20. Mask per square foot for dryv	vall work							
256.42 SF	0.30	1.48	78.41	15/150 yrs	Avg.	10%	(7.84)	70.57
21. Seal the ceiling PVA prime	er - one coat*							
81.00 SF	0.69	0.40	56.29	15/15 yrs	Avg.	90% [M]	(50.66)	5.63
22. Tape joint for new to existing	g drywall - per LI	F						
32.00 LF	10.63	0.71	340.87	15/150 yrs	Avg.	10%	(34.09)	306.78
23. R&R 5/8" drywall - hung, tag		y for paint						
64.00 SF	3.48	3.43	226.15	15/150 yrs	Avg.	10%	(19.80)	206.35
24. Paint the ceiling - two coats								
256.42 SF	1.13	5.50	295.25	15/15 yrs	Avg.	90% [M]	(265.73)	29.52
25. R&R Wallpaper - Standard g								
511.10 SF	3.82	37.53	1,989.93	15/7 yrs	Avg.	90% [M]	(1,238.95)	750.98
26. R&R Batt insulation - 4" - R			01.46	15/150		100/	(6.40)	<b>7</b> 4.00
64.00 SF	1.22	3.38	81.46	15/150 yrs	Avg.	10%	(6.48)	74.98
27. Apply anti-microbial agent to 64.00 SF	the surface area 0.31	1.92	21.76	15/NA	A	0%	(0.00)	21.76
28. Prep wall for wallpaper	0.51	1.92	21./0	13/INA	Avg.	U70	(0.00)	21.70
511.10 SF	0.79	0.00	403.77	15/NA	Avg.	0%	(0.00)	403.77

54.35

3,493.89

1/12/2024 Page: 5

1,623.55

1,870.34



96.00 SF  Totals: Upstairs room 2	0.31	2.89	32.65	15/NA	Avg.	0%	(0.00)	32.65 <b>2,331.71</b>
37. Apply anti-microbial agent to t				•	6.		,	
96.00 SF	1.22	5.07	122.19	15/150 yrs	Avg.	10%	(9.73)	112.46
36. R&R Batt insulation - 4" - R13					6			
606.89 SF	0.79	0.00	479.44	15/NA	Avg.	0%	(0.00)	479.44
35. Prep wall for wallpaper	7.00	50.50	2,520.50	15// y15	Avg.	2070 [141]	(1,013.00)	207.50
606.89 SF	4.06	56.58	2,520.56	15/7 yrs	Avg.	90% [M]	(1,613.06)	907.50
252.38 SF 34. R&R Wallpaper	1.13	5.41	290.60	15/15 yrs	Avg.	90% [M]	(261.54)	29.06
33. Paint the ceiling - two coats	1.12	F 41	200.60	15/15	A	000/ [3.6]	(261.54)	20.04
96.00 SF	3.48	5.15	339.23	15/150 yrs	Avg.	10%	(29.69)	309.54
32. R&R 5/8" drywall - hung, tape		-	222.25	15/150		100/	(00.00)	222 -
40.00 LF	10.63	0.89	426.09	15/150 yrs	Avg.	10%	(42.61)	383.48
31. Tape joint for new to existing of	_							
117.00 SF	0.69	0.58	81.31	15/15 yrs	Avg.	90% [M]	(73.18)	8.13
30. Seal the ceiling PVA primer	- one coat*							
252.38 SF	0.30	1.46	77.17	15/150 yrs	Avg.	10%	(7.72)	69.45
29. Mask per square foot for drywa	all work							
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Window		4' 1 5	/16" X 6' 10	1/4"	Opens into	Exterior		
Window			6" X 7' 2 11		Opens into Exterior			
Window			" X 7' 3 9/16		Opens into			
Window			3/16" X 6' 1		Opens into			
Door			6" X 7' 7 15		Opens into			
Missing Wall - Goes to Floor			/16" X 6' 8 1		_	UPSTAIRS	_RFD	
Door			6" X 7' 4 5/1		Opens into		DED	
Door			7/8" X 7' 4 7		Opens into			
3'3"		21.44				<b>.</b>		
7 → 9' 4" → 1		76.13	LF Ceil. Peri	meter				
Upstairs room			SY Flooring			64.31 LF F	loor Perimete	er
5 E 11' 10'			SF Walls & C	Ceiling	252.38 SF Ceiling 252.38 SF Floor			
11'10" = 5. T		606.89	SF Walls					
/† ₩		om 2						ght: 10' 7'

[%] - 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	l SF Walls	508.79	SF Ceiling	5,457.50	SF Walls and Ceiling	
508.79	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	5 Exterior Wall Area	873.61	Exterior Perimeter of			
			Walls			
5,001.67	7 Surface Area	50.02	Number of Squares	859.77	Total Perimeter Length	
91.18	3 Total Ridge Length	181.11	Total Hip Length			

Coverage	Item Total	%	<b>ACV Total</b>	%
Dwelling	33,488.23	91.35%	20,113.02	92.96%
Other Structures	3,169.23	8.65%	1,522.17	7.04%
Contents	0.00	0.00%	0.00	0.00%
Total	36,657.46	100.00%	21,635.19	100.00%



# **Summary for Dwelling**

#### **Summary for All Items**

Line Item Total	32,698.80
Material Sales Tax	784.62
Cleaning Mtl Tax	0.66
Cleaning Sales Tax	4.15
Replacement Cost Value	\$33,488.23
Less Depreciation	(13,375.21)
Actual Cash Value	\$20,113.02
Less Deductible	(5,050.00)
Net Claim	\$15,063.02
Total Depreciation	13,375.21
Total Recoverable Depreciation	13,375.21
Net Claim if Depreciation is Recovered	\$28,438.23

Quincy Pugh



# **Summary for Other Structures**

#### **Summary for All Items**

Line Item Total	3,074.27
Material Sales Tax	94.96
Replacement Cost Value	\$3,169.23
Less Depreciation	(1,647.06)
Actual Cash Value	\$1,522.17
Net Claim	\$1,522.17
Total Depreciation	1,647.06
Total Recoverable Depreciation	1,647.06
Net Claim if Depreciation is Recovered	\$3,169.23
Quincy Pugh	



#### **Recap of Taxes**

Materia	al 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						
	879.58	0.66	4.15	0.00	0.00	0.00
Total						
	879.58	0.66	4.15	0.00	0.00	0.00



#### **Recap by Room**

**Estimate: BOOTHE4** 

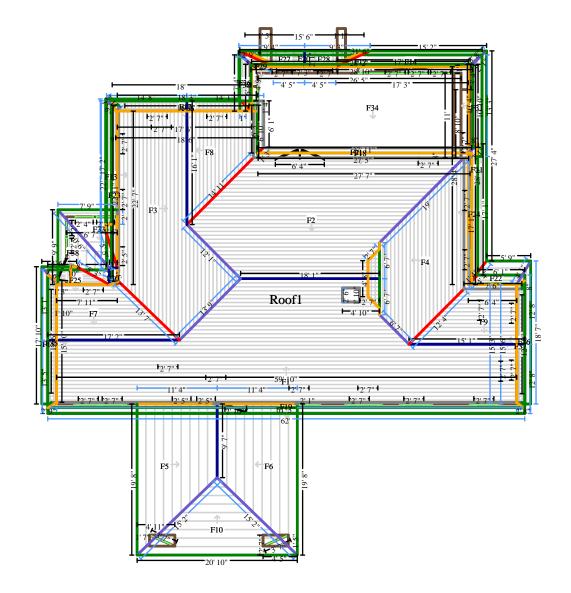
Area: Source - HOVER Roof and Walls

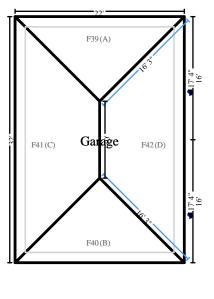
Area	Exterior			
	Roof1		24,968.05	69.80%
	Coverage: Dwelling	100.00% =	24,968.05	
	Garage		3,074.27	8.59%
	Coverage: Other Structures	100.00% =	3,074.27	
	Area Subtotal: Exterior	_	28,042.32	78.39%
	Coverage: Dwelling	89.04% =	24,968.05	
	Coverage: Other Structures	10.96% =	3,074.27	
Area	Level 2			
	Upstairs bedroom		3,439.54	9.61%
	Coverage: Dwelling	100.00% =	3,439.54	
	Upstairs room 2		4,291.21	12.00%
	Coverage: Dwelling	100.00% =	4,291.21	
	Area Subtotal: Level 2	_	7,730.75	21.61%
	Coverage: Dwelling	100.00% =	7,730.75	
	Area Subtotal: Source - HOVER Roof and Walls		35,773.07	100.00%
	Coverage: Dwelling	91.41% =	32,698.80	
	Coverage: Other Structures	8.59% =	3,074.27	
Subtotal of Areas			35,773.07	100.00%
	Coverage: Dwelling	91.41% =	32,698.80	
	Coverage: Other Structures	8.59% =	3,074.27	
Total		_	35,773.07	100.00%



#### **Recap by Category with Depreciation**

Items			RCV	Deprec.	ACV
GENERAL DEMOLITION	6,203.51		6,203.51		
Coverage: Dwelling	@	92.08% =	5,712.44		
Coverage: Other Structures	@	7.92% =	491.07		
DRYWALL			1,404.40	140.44	1,263.96
Coverage: Dwelling	@	100.00% =	1,404.40		,
INSULATION			153.60	15.36	138.24
Coverage: Dwelling	@	100.00% =	153.60		
PAINTING			711.56	640.41	71.15
Coverage: Dwelling	@	100.00% =	711.56		
ROOFING			23,292.40	10,958.06	12,334.34
Coverage: Dwelling	@	88.91% =	20,709.20	,,	,
Coverage: Other Structures	@	11.09% =	2,583.20		
WALLPAPER			3,958.00	2,767.31	1,190.69
Coverage: Dwelling	@	100.00% =	3,958.00	,	,
WATER EXTRACTION & REMEDIATION			49.60		49.60
Coverage: Dwelling	@	100.00% =	49.60		
Subtotal			35,773.07	14,521.58	21,251.49
Material Sales Tax			879.58	500.69	378.89
Coverage: Dwelling	@	89.20% =	784.62		
Coverage: Other Structures	@	10.80% =	94.96		
Cleaning Mtl Tax			0.66		0.66
Coverage: Dwelling	@	100.00% =	0.66		
Cleaning Sales Tax			4.15		4.15
Coverage: Dwelling	@	100.00% =	4.15		
Total			36,657.46	15,022.27	21,635.19







Exterior



Level 2