National Catastrophe Team

Fax:

Insured: | Home:
Home: | E-mail:

Property:

Claim Rep.: | Business:
Business: | E-mail:

Estimator: | Business:
Business: | E-mail:

Claim Number: **Policy Number:** **Type of Loss:** Windstorm and Hail

Insurance Company: Allstate Insurance Company

Date Contacted:
Date of Loss: Date Received:
Date Inspected: Date Entered:
Date Est. Completed:

Remodel

Estimate:

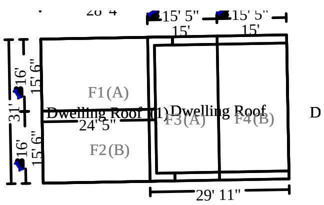
Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the esti r person of choice, or if additional damage is found during the repair process, please contact us at

Thank you,

If you like, Allstate can refer an approved vendor who offers a workmanship guarantee. (This option may not be available in all areas or for all losses.)

THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

Exterior



Dwelling Roof

1753.63	Surface Area	17.54	Number of Squares
216.06	Total Perimeter Length	55.48	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Full Roof Replacement								
1. Remove Laminated - comp. shingle rfg. - w/ felt	17.54 SQ	98.52	1,728.04	10/30 yrs	Avg.	NA	(0.00)	1,728.04
2. Laminated - comp. shingle rfg. - w/out felt	19.33 SQ	274.49	5,305.89	10/30 yrs	Avg.	33.33%	(1,768.63)	3,537.26
This line item includes an allowance of $110.76 per unit, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit www.materialsupplywarehouse.com, or contact them at info@materialsupplywarehouse.com, or 888-508-5009.								
3. Roofing felt - 15 lb.	10.88 SQ	41.62	452.83	10/20 yrs	Avg.	50%	(226.42)	226.41
4. Ice & water barrier	660.00 SF	1.95	1,287.00	10/30 yrs	Avg.	33.33%	(429.00)	858.00
5. R&R Hip / Ridge cap - Standard profile - composition shingles	55.48 LF	10.56	585.87	0/30 yrs	Avg.	0%	(0.00)	585.87
6. Asphalt starter - universal starter course	216.66 LF	2.40	519.98	10/20 yrs	Avg.	50%	(259.99)	259.99
9. Roof vent - turtle type - Metal	6.00 EA	80.42	482.52	10/35 yrs	Avg.	28.57%	(137.86)	344.66
10. Detach & Reset Roof vent - turtle type - Metal	1.00 EA	75.23	75.23	0/35 yrs	Avg.	0%	(0.00)	75.23
34. Step flashing	**25.00 LF**	**12.61**	**315.25**	**10/35 yrs**	**Avg.**	**28.57%**	**(90.07)**	**225.18**
35. R&R Chimney flashing - average (32" x 36")	**1.00 EA**	**550.01**	**550.01**	**10/35 yrs**	**Avg.**	**28.57%**	**(147.77)**	**402.24**
12. Flashing - pipe jack - lead	2.00 EA	91.76	183.52	10/35 yrs	Avg.	28.57%	(52.43)	131.09
11. Install Rain cap - 8"	1.00 EA	23.39	23.39	0/35 yrs	Avg.	0%	(0.00)	23.39
7. R&R Drip edge	216.06 LF	3.76	812.38	10/35 yrs	Avg.	28.57%	(196.92)	615.46
13. Digital satellite system - Detach & reset	1.00 EA	61.47	61.47	0/NA	Avg.	0%	(0.00)	61.47
8. R&R gutter apron*	118.78 LF	3.95	469.18	10/35 yrs	Avg.	28.57%	(114.71)	354.47
14. R&R Gutter - aluminum - up to 5"*	90.00 LF	15.21	1,368.90	10/25 yrs	Avg.	40%	(515.88)	853.02
Right, left, & back damaged gutters								
36. R&R Sheathing - OSB - 5/8"	**1,933.00 SF**	**3.31**	**6,398.23**	**0/150 yrs**	**Avg.**	**0%**	**(0.00)**	**6,398.23**
15. Remove Additional charge for high roof (2 stories or greater)	9.30 SQ	9.25	86.03	0/NA	Avg.	NA	(0.00)	86.03
16. Additional charge for high roof (2 stories or greater)	9.30 SQ	25.99	241.71	0/NA	Avg.	0%	(0.00)	241.71
Totals: Dwelling Roof			**20,947.43**				**3,939.68**	**17,007.75**

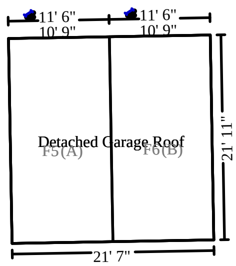
Right Elevation

QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV

Fax:

CONTINUED - Right Elevation

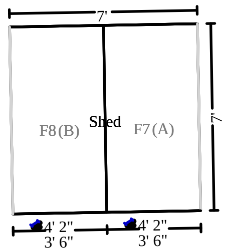
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17. R&R downspout - aluminum - up to 5"*	24.00 LF	15.21	365.04	10/25 yrs	Avg.	40%	(137.57)	227.47
Totals: Right Elevation			**365.04**				**137.57**	**227.47**



Detached Garage Roof

505.04	Surface Area	5.05	Number of Squares
89.92	Total Perimeter Length	21.91	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt	5.05 SQ	95.51	482.33	10/25 yrs	Avg.	NA	(0.00)	482.33
19. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	5.67 SQ	262.81	1,490.13	10/25 yrs	Avg.	40%	(596.05)	894.08
Auto Calculated Waste: 12.3%, 0.62SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure - Hip/Valley/Starter: 5",								
Bundle Rounding: 0.4%, 0.02SQ - (included in waste calculation above)								
This line item includes an allowance of $102.27 per unit, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit www.materialsupplywarehouse.com, or contact them at info@materialsupplywarehouse.com, or 888-508-5009.								
20. Roofing felt - 15 lb.	5.05 SQ	41.62	210.18	10/20 yrs	Avg.	50%	(105.09)	105.09
21. Asphalt starter - universal starter course	89.92 LF	2.40	215.81	0/20 yrs	Avg.	0%	(0.00)	215.81
22. R&R Hip / Ridge cap - cut from 3 tab - composition shingles	21.91 LF	8.92	195.44	0/25 yrs	Avg.	0%	(0.00)	195.44
This line item includes an allowance of $102.27 per unit, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit www.materialsupplywarehouse.com, or contact them at info@materialsupplywarehouse.com, or 888-508-5009.								
23. R&R Drip edge	89.82 LF	3.76	337.73	0/35 yrs	Avg.	0%	(0.00)	337.73
24. R&R Gutter / downspout - aluminum - up to 5"	22.00 LF	15.21	334.62	10/25 yrs	Avg.	40%	(126.10)	208.52
right slope damaged gutter								
25. R&R gutter apron*	43.83 LF	3.95	173.13	10/35 yrs	Avg.	28.57%	(42.33)	130.80
37. R&R Sheathing - OSB - 5/8"	**556.00 SF**	**3.31**	**1,840.36**	**0/150 yrs**	**Avg.**	**0%**	**(0.00)**	**1,840.36**
Totals: Detached Garage Roof			**5,279.73**				**869.57**	**4,410.16**



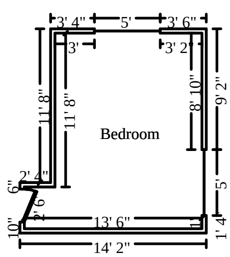
Shed

58.89	Surface Area	0.59	Number of Squares
30.83	Total Perimeter Length	7.00	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No Damage								
Totals: Shed			**0.00**				**0.00**	**0.00**
Total: Exterior			**26,592.20**				**4,946.82**	**21,645.38**
Total:			**26,592.20**				**4,946.82**	**21,645.38**

Interior

Main Level



Bedroom **Height: 8'**

396.67	SF Walls	173.03	SF Ceiling
569.69	SF Walls & Ceiling	173.03	SF Floor
19.23	SY Flooring	54.17	LF Floor Perimeter
56.67	LF Ceil. Perimeter		

Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Window	**5' X 4'**	**Opens into Exterior**
Window	**5' X 4'**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Ceiling								
26. R&R 1/2" drywall - hung, taped, floated, ready for paint	5.00 SF	4.36	21.80	0/150 yrs	Avg.	0%	(0.00)	21.80
27. Tape joint for new to existing drywall - per LF	11.00 LF	13.67	150.37	0/150 yrs	Avg.	0%	(0.00)	150.37
28. R&R Batt insulation - 10" - R30 - paper / foil faced	5.00 SF	2.84	14.20	0/150 yrs	Avg.	0%	(0.00)	14.20
29. Seal/prime (1 coat) then paint (1 coat) the surface area	5.00 SF	1.18	5.90	0/15 yrs	Avg.	0%	(0.00)	5.90
30. Paint the ceiling - one coat	173.03 SF	0.81	140.15	10/15 yrs	Avg.	66.67%	(93.43)	46.72
Flooring								
32. Floor protection - plastic and tape - 10 mil	173.03 SF	0.35	60.56	0/15 yrs	Avg.	0%	(0.00)	60.56
Contents								
31. Contents - move out then reset	1.00 EA	97.26	97.26	0/NA	Avg.	0%	(0.00)	97.26

Fax:

CONTINUED - Bedroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Bedroom			**490.24**				**93.43**	**396.81**
Total: Main Level			**490.24**				**93.43**	**396.81**

Debris Removal

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
33. Haul debris - per pickup truck load - including dump fees	1.00 EA	235.38	235.38	0/NA	Avg.	NA	(0.00)	235.38
Totals: Debris Removal			**235.38**				**0.00**	**235.38**
Total: Interior			**725.62**				**93.43**	**632.19**
Line Item Totals:			**27,317.82**				**5,040.25**	**22,277.57**

[%] - 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:

396.67	SF Walls	173.03	SF Ceiling	569.69	SF Walls and Ceiling
173.03	SF Floor	19.23	SY Flooring	54.17	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	56.67	LF Ceil. Perimeter
173.03	Floor Area	192.36	Total Area	396.67	Interior Wall Area
1,559.50	Exterior Wall Area	59.33	Exterior Perimeter of Walls		
2,317.56	Surface Area	23.18	Number of Squares	336.81	Total Perimeter Length
84.40	Total Ridge Length	0.00	Total Hip Length		

Fax:

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	15,639.86	57.25%	14,125.62	51.42%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	3,439.37	12.59%	3,166.67	11.53%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
BC-Building Codes	8,238.59	30.16%	10,180.21	37.06%
CC-Unscheduled Personal Property	0.00	0.00%	0.00	0.00%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
CD-Credit Card and Depositors Fraud	0.00	0.00%	0.00	0.00%
DD-Additional Living Expense	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
LD-Land	0.00	0.00%	0.00	0.00%
MN-Manuscripts	0.00	0.00%	0.00	0.00%
RC-Replacement Cost - Contents	0.00	0.00%	0.00	0.00%
RD-Replacement Cost - Dwelling	0.00	0.00%	0.00	0.00%
VP-Motorized Land Vehicle Parts, Equipment or Accessories	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	27,317.82	100.00%	27,472.50	100.00%

Fax:

Summary for
AA-Dwelling
Summary for All Items

Line Item Total	15,639.86
Material Sales Tax	449.77
General Contractor Overhead	1,609.00
General Contractor Profit	1,609.00
Replacement Cost Value	**$19,307.63**
Less Depreciation	(5,182.01)
Actual Cash Value	**$14,125.62**
Less Deductible	(1,000.00)
Less Prior Payment(s)	(12,358.96)
Net Claim Remaining	**$766.66**
Total Recoverable Depreciation	5,182.01
Net Claim Remaining if Depreciation is Recovered	**$5,948.67**

Fax:

Summary for
BB-Other Structures
Summary for All Items

Line Item Total	3,439.37
Material Sales Tax	102.61
General Contractor Overhead	354.22
General Contractor Profit	354.22
Replacement Cost Value	**$4,250.42**
Less Depreciation	(1,083.75)
Actual Cash Value	**$3,166.67**
Less Prior Payment(s)	(3,166.67)
Net Claim Remaining	**$0.00**
Total Recoverable Depreciation	1,083.75
Net Claim Remaining if Depreciation is Recovered	**$1,083.75**

Fax:

Summary for
BC-Building Codes

Summary for All Items

Line Item Total	8,238.59
Material Sales Tax	244.92
General Contractor Overhead	848.35
General Contractor Profit	848.35
Replacement Cost Value	**$10,180.21**
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	**$10,180.21**
Net Claim	**$10,180.21**

Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item’s condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

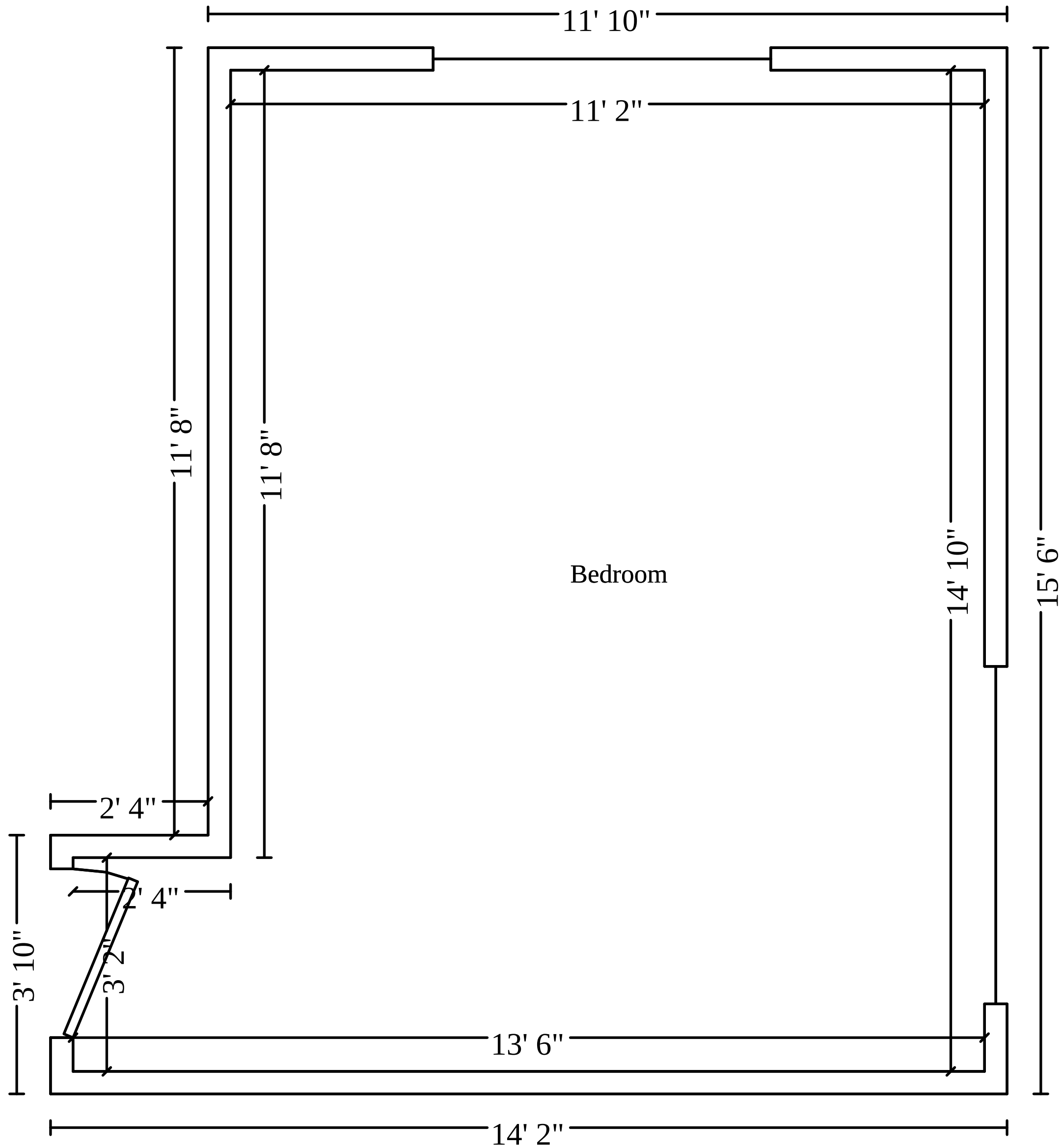
Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

Fax:

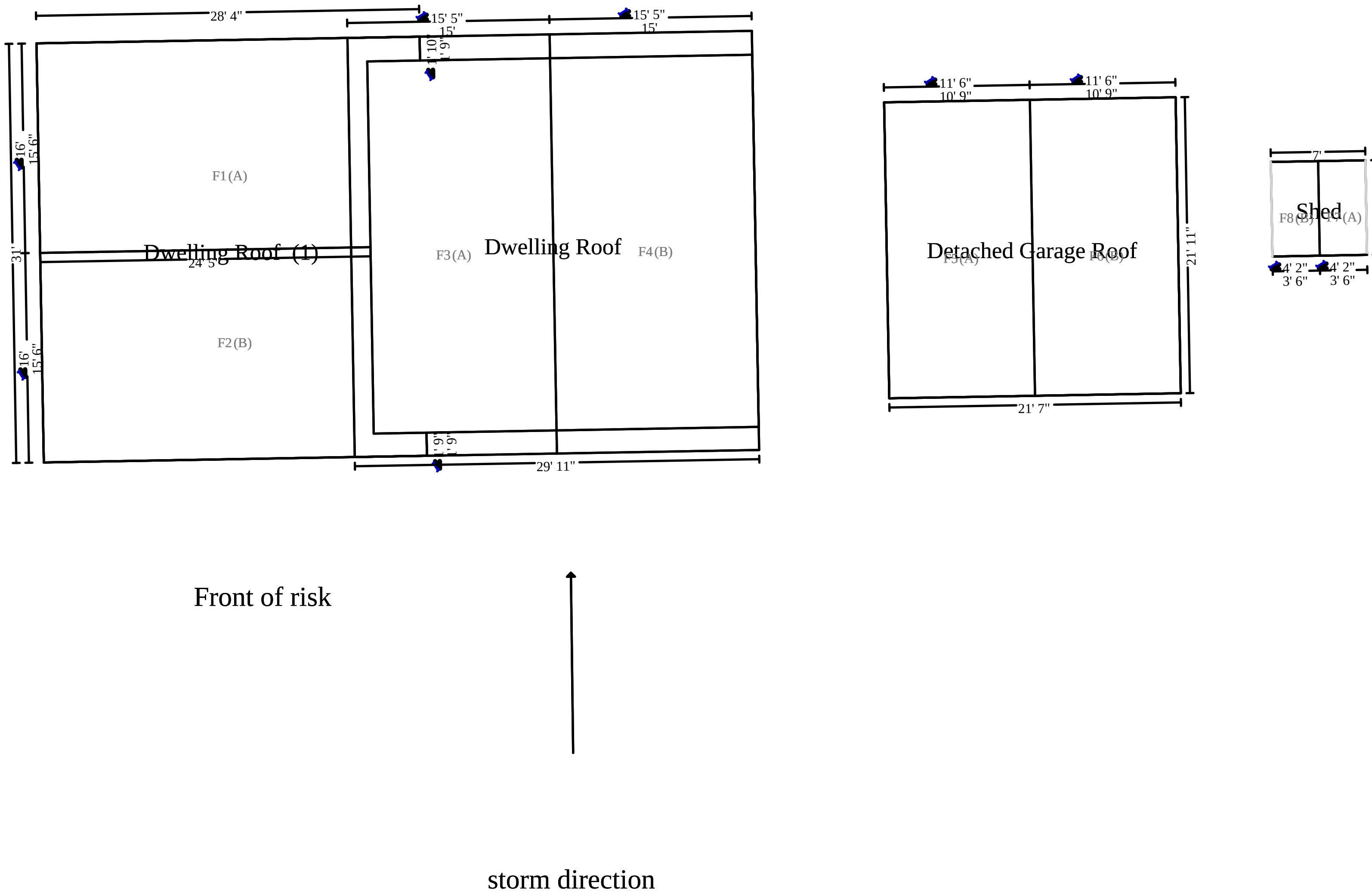
The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.

Because your house was built prior to 1978, you need to be aware of the following: To protect against risk of lead paint, on April 22, 2008, the EPA issued a rule requiring the use of lead safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes built before 1978 must be certified and must follow specific work practices to prevent lead contamination. In the event of a covered loss, we will allow the reasonable cost associated with specific work practices outlined by the EPA or local authority. These costs will be considered once they are incurred and submitted for our review.



Main Level


28' 4"
15' 5"
15'
15' 5"
15'
1' 10"
1' 9"
16'
15' 6"
F1(A)
Dwelling Roof (1)
24' 5"
31'
F2(B)
16'
15' 6"
F3(A)
Dwelling Roof
F4(B)
1' 9"
1' 9"
29' 11"
11' 6"
10' 9"
11' 6"
10' 9"
Detached Garage Roof
21' 11"
21' 7"
7'
Shed
F8(B)
7'
4' 2"
3' 6"
4' 2"
3' 6"
Front of risk
storm direction