



National Catastrophe Team

Fax:

Insured:

Home:

Property:

Home:

E-mail:

Claim Rep.:

Business:

Estimator:

Business:

Claim Number:

Policy Number:

Type of Loss: WINDSTORM AND HAIL

Insurance Company: Allstate Insurance Company

Date Contacted:

Date of Loss:

Date Inspected:

Date Est. Completed:

Date Received:

Date Entered:

Estimate:

/Remodel

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 estimate, please contact us at your repair 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.

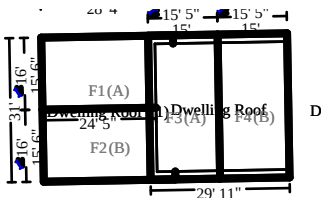


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Fax:

Source - Accurrence

Accurrence



Dwelling Roof

1753.63 Surface Area
216.06 Total Perimeter Length

17.54 Number of Squares
55.48 Total Ridge Length

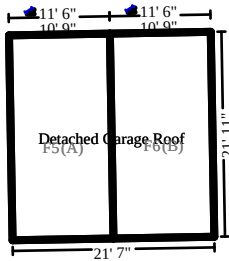
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Roof								
1. Remove Laminated - comp. shingle rfg. - w/ felt	17.54 SQ	98.52	1,728.04	10/30 yrs	Avg.	NA	(0.00)	1,728.04
2. Roofing felt - 15 lb.	17.54 SQ	41.62	730.01	10/20 yrs	Avg.	50%	(365.01)	365.00
3. Ice & water barrier	475.12 SF	1.95	926.48	10/30 yrs	Avg.	33.33%	(308.83)	617.65
4. Laminated - comp. shingle rfg. - w/out felt	18.33 SQ	274.49	5,031.40	10/30 yrs	Avg.	33.33%	(1,677.13)	3,354.27
Auto Calculated Waste: 4.5%, 0.79SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 0.4%, 0.06SQ - (included in waste calculation above)								
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.								
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. R&R gutter apron*	118.78 LF	3.95	469.18	10/35 yrs	Avg.	28.57%	(114.71)	354.47
7. Roof vent - turtle type - Metal	6.00 EA	80.42	482.52	10/35 yrs	Avg.	28.57%	(137.86)	344.66
8. Detach & Reset Roof vent - turtle type - Metal	1.00 EA	75.23	75.23	0/35 yrs	Avg.	0%	(0.00)	75.23
9. Flashing - pipe jack - lead	2.00 EA	91.76	183.52	10/35 yrs	Avg.	28.57%	(52.43)	131.09
10. Television antenna - Detach & reset	1.00 EA	162.96	162.96	10/NA	Avg.	0%	(0.00)	162.96
11. 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								

Totals: Dwelling Roof **11,744.11** **3,171.85** **8,572.26**

Right Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. 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

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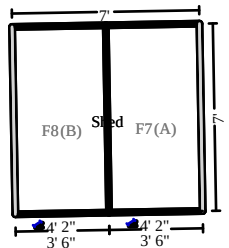
Detached Garage Roof

505.04 Surface Area
89.92 Total Perimeter Length

5.05 Number of Squares
21.91 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
13. 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
14. Roofing felt - 15 lb.	5.05 SQ	41.62	210.18	10/20 yrs	Avg.	50%	(105.09)	105.09
15. 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.								
16. 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.								
17. R&R gutter apron*	43.83 LF	3.95	173.13	10/35 yrs	Avg.	28.57%	(42.33)	130.80
18. 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								

Totals: Detached Garage Roof **2,885.83** **869.57** **2,016.26**



Shed

58.89 Surface Area
30.83 Total Perimeter Length

0.59 Number of Squares
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: Accurrence			14,994.98				4,178.99	10,815.99



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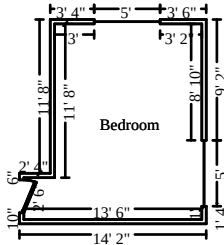
Total: Source - Accurrence

14,994.98

4,178.99 10,815.99

SKETCH1

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								
19. 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
20. 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
21. 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
22. 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
23. Paint the ceiling - one coat	173.03 SF	0.81	140.15	10/15 yrs	Avg.	66.67%	(93.43)	46.72
Totals: Bedroom			332.42				93.43	238.99
Total: Main Level			332.42				93.43	238.99

Debris Removal

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
24. Haul debris - per pickup truck load - including dump fees	0.25 EA	235.38	58.85	0/NA	Avg.	NA	(0.00)	58.85
Totals: Debris Removal			58.85				0.00	58.85
Total: SKETCH1			391.27				93.43	297.84

Labor Minimums Applied



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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Drywall labor minimum	1.00 EA	459.81	459.81	0/NA	Avg.	0%	(0.00)	459.81
26. Painting labor minimum	1.00 EA	136.23	136.23	0/NA	Avg.	0%	(0.00)	136.23
27. Electrical labor minimum	1.00 EA	203.07	203.07	0/NA	Avg.	0%	(0.00)	203.07
Totals: Labor Minimums Applied			799.11				0.00	799.11
Line Item Totals:			16,185.36				4,272.42	11,912.94

[%] - 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	



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Coverage	Item Total	%	ACV Total	%
AA-Dwelling	13,494.97	83.38%	10,349.22	84.68%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	2,690.39	16.62%	1,871.71	15.32%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
BC-Building Codes	0.00	0.00%	0.00	0.00%
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	16,185.36	100.00%	12,220.93	100.00%



Fax:

**Summary for
AA-Dwelling
Summary for All Items**

Line Item Total	13,494.97
Material Sales Tax	382.96
Replacement Cost Value	\$13,877.93
Less Depreciation	(3,528.71)
Actual Cash Value	\$10,349.22
Less Deductible	(1,000.00)
Net Claim	\$9,349.22
Total Recoverable Depreciation	3,528.71
Net Claim if Depreciation is Recovered	\$12,877.93



Fax:

**Summary for
BB-Other Structures
Summary for All Items**

Line Item Total	2,690.39
Material Sales Tax	84.43
Replacement Cost Value	\$2,774.82
Less Depreciation	(903.11)
Actual Cash Value	\$1,871.71
Net Claim	\$1,871.71
Total Recoverable Depreciation	903.11
Net Claim if Depreciation is Recovered	\$2,774.82

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.



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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.

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.

