

ALLCAT
A USAA Service Provider
PO BOX 33490
San Antonio, TX 78265
800-531-8722
5/17/2015

Insured: [REDACTED]
 Property: [REDACTED]
 OKLAHOMA CITY, OK 73170
 Home: [REDACTED]
 COLORADO SPRINGS, CO 80919

Home: [REDACTED]
 Cell: [REDACTED]
 Other: [REDACTED]
 E-mail: [REDACTED]

Claim Rep.: [REDACTED]

Cellular: [REDACTED]
 Business: [REDACTED]

Estimator: [REDACTED]

Cellular: [REDACTED]
 Business: [REDACTED]

Member Number: [REDACTED]

Policy Number: [REDACTED]

L/R Number: [REDACTED]

Type of Loss: Hail

Cause of Loss: Other

Coverage	Deductible	Policy Limit
Dwelling	\$2,000.00	\$405,000.00
Other Structures	\$0.00	\$40,500.00

Date Contacted: 5/13/2015 5:08 PM
 Date of Loss: 5/7/2015
 Date Inspected: 5/17/2015 8:00 AM
 Date Est. Completed: 5/17/2015 4:38 PM
 Date Received: 5/13/2015
 Date Entered: 5/13/2015 2:52 PM

Price List: OKOC7X_MAY15
 Restoration/Service/Remodel

Summary for Dwelling

Line Item Total		30,526.91
Material Sales Tax	@ 8.625%	1,029.90
Subtotal		31,556.81
Overhead	@ 10.0%	3,155.76
Profit	@ 10.0%	3,155.76
Replacement Cost Value		\$37,868.33
Less Depreciation		(4,916.57)
Actual Cash Value		\$32,951.76
Less Deductible		(2,000.00)
Net Claim		\$30,951.76
Total Depreciation		4,916.57

Less Non-Recoverable Depreciation	<3,548.59>
Total Recoverable Depreciation	<u>1,367.98</u>
Net Claim if Depreciation is Recovered	<u><u>\$32,319.74</u></u>

"WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY." OK STAT. TI 36, §3613.1

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.

Insured: [REDACTED]
 Property: [REDACTED]
 OKLAHOMA CITY, OK 73170
 Home: [REDACTED]
 COLORADO SPRINGS, CO 80919

Home: [REDACTED]
 Cell: [REDACTED]
 Other: [REDACTED]
 E-mail: [REDACTED]

Claim Rep.: [REDACTED]

Cellular: [REDACTED]
 Business: [REDACTED]

Estimator: [REDACTED]

Cellular: [REDACTED]
 Business: [REDACTED]

Member Number: [REDACTED]
Type of Loss: Hail

Policy Number: [REDACTED]
Cause of Loss: Other

L/R Number: [REDACTED]

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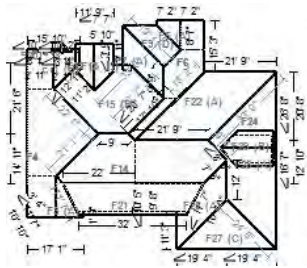
Summary for Other Structures

Line Item Total		245.04
Material Sales Tax	@ 8.625%	12.94
Subtotal		257.98
Overhead	@ 10.0%	25.80
Profit	@ 10.0%	25.80
Replacement Cost Value		\$309.58
Less Non-recoverable Depreciation		<136.87>
Actual Cash Value		\$172.71
Net Claim		\$172.71

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Source - Roof InSight



Roof

5328.05 Surface Area
 409.54 Total Perimeter Length
 183.96 Total Hip Length
 53.28 Number of Squares
 115.44 Total Ridge Length

CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
1. RFG	500- SQ	Remove Laminated - Premium grd - comp. shingle rfg. - w/ felt 53.28 SQ	44.96	2,395.47	(0.00)	2,395.47
2. RFG	500- SQ	Laminated - Premium grd - comp. shingle rfg. - w/ felt 61.50 SQ	250.08	15,379.92	<2,375.84>	13,004.08
15% waste was applied to the hip roof. Non recoverable depreciation was applied as this is a DP policy.						
3. RFG	VMTLWP VAL	R&R Valley metal - (W) profile - painted 191.12 LF	8.23	1,572.91	(298.91)	1,274.00
4. RFG	RIDGC+ R+HIP	Ridge cap - High profile - composition shingles 299.40 LF	4.87	1,458.08	<346.51>	1,111.57
5. RFG	FLPIPE 3	Flashing - pipe jack 3.00 EA	29.52	88.56	(9.46)	79.10
6. HVC	VENTCP5 2	R&R Furnace vent - rain cap and storm collar, 5" 2.00 EA	62.13	124.26	(21.15)	103.11
7. RFG	VENTT 6	Roof vent - turtle type - Metal 6.00 EA	44.36	266.16	(37.63)	228.53
8. RFG	HIGH 1.88	Remove Additional charge for high roof (2 stories or greater) 1.88 SQ	4.02	7.56	(0.00)	7.56
9. RFG	HIGH 1.88	Additional charge for high roof (2 stories or greater) 1.88 SQ	13.30	25.00	(0.00)	25.00
high charge above is applied for the 2 story access. 1 story access has been deducted.						
10. RFG	STEEP> 49.37	Remove Additional charge for steep roof - 10/12 - 12/12 slope 49.37 SQ	16.70	824.48	(0.00)	824.48
11. RFG	STEEP> 49.37	Additional charge for steep roof - 10/12 - 12/12 slope 49.37 SQ	47.32	2,336.19	(0.00)	2,336.19

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.

Totals: Roof 24,478.59 3,089.50 21,389.09

Elevations

Front Elevation

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5/17/2015

Page: 6

CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
12. SFG	GUTA 123	R&R Gutter- aluminum - up to 5" 123.00 LF	5.18	637.14	(134.32)	502.82
13. SFG	GUTA 10'6+14'6+12'6	R&R downspout - aluminum - up to 5" 37.50 LF	5.18	194.25	(40.95)	153.30
14. PNT	OHDORT> 1	Seal & paint double garage door opening & trim 1.00 EA	82.24	82.24	(2.69)	79.55
15. PNT	OHDORT 1	Seal & paint single garage door opening & trim 1.00 EA	65.76	65.76	(2.14)	63.62
16. PNT	FACW 157	Prime & paint exterior fascia - wood, 4"- 6" wide 157.00 LF	1.12	175.84	(7.33)	168.51
17. WDR	SCRN< 3	R&R Window screen, 1 - 9 SF 3.00 EA	31.61	94.83	(36.06)	58.77
Totals: Front Elevation				1,250.06	223.49	1,026.57

Right Elevation

CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
18. SFG	GUTA 51	R&R Gutter- aluminum - up to 5" 51.00 LF	5.18	264.18	(55.69)	208.49
19. SFG	GUTA 12'6+12'6	R&R downspout - aluminum - up to 5" 25.00 LF	5.18	129.50	(27.30)	102.20
Totals: Right Elevation				393.68	82.99	310.69

Rear Elevation

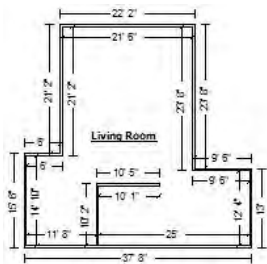
CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
20. SFG	GUTA 47	R&R Gutter- aluminum - up to 5" 47.00 LF	5.18	243.46	(51.32)	192.14
21. SFG	GUTA 12'6+12'6+12'6	R&R downspout - aluminum - up to 5" 37.50 LF	5.18	194.25	(40.95)	153.30
22. PNT	FACW 69	Prime & paint exterior fascia - wood, 4"- 6" wide 69.00 LF	1.12	77.28	(3.22)	74.06
Totals: Rear Elevation				514.99	95.49	419.50

CAT	SEL	Left Elevation					
		DESCRIPTION	QNTY	UNIT PRICE	RCV	DEPREC.	ACV
23. SFG	GUTA	R&R Gutter- aluminum - up to 5"					
	54	54.00 LF	5.18	279.72	(58.97)	220.75	
24. WDR	SCRN<	R&R Window screen, 1 - 9 SF					
	4	4.00 EA	31.61	126.44	(48.09)	78.35	
25. DOR	X	R&R Exterior door - metal - insulated - flush or panel style					
	1	1.00 EA	307.98	307.98	(25.43)	282.55	
26. PNT	DORT	Paint door trim & jamb - 2 coats (per side)					
	1	1.00 EA	20.95	20.95	(1.28)	19.67	
27. PNT	DOR	Paint door slab only - 2 coats (per side)					
	1	1.00 EA	21.24	21.24	(2.13)	19.11	
28. FNH	DORHRS	Door lockset - Detach & reset					
	1	1.00 EA	18.30	18.30	(0.00)	18.30	
29. PNT	FACW	Prime & paint exterior fascia - wood, 4"- 6" wide					
	90	90.00 LF	1.12	100.80	(4.20)	96.60	
Totals: Left Elevation				875.43	140.10	735.33	
Total: Elevations				3,034.16	542.08	2,492.08	
Total: Source - Roof InSight				27,512.75	3,631.58	23,881.17	

Interior

Living Room

Height: 8'

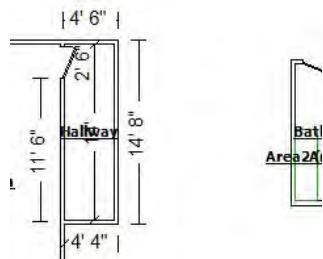


1491.10 SF Walls	973.25 SF Ceiling
2464.35 SF Walls & Ceiling	973.31 SF Floor
108.15 SY Flooring	186.39 LF Floor Perimeter
186.39 LF Ceil. Perimeter	

CAT	SEL	DESCRIPTION	QNTY	UNIT PRICE	RCV	DEPREC.	ACV
30. CON	ROOM	Contents - move out then reset					
	1	1.00 EA	41.67	41.67	(0.00)	41.67	
31. PNT	MASKLF	Mask and prep for paint - plastic, paper, tape (per LF)					
	PC	186.39 LF	0.94	175.21	(0.00)	175.21	
32. PNT	MASKSF	Mask the floor per square foot - plastic and tape - 4 mil					
	F	973.31 SF	0.16	155.73	(0.00)	155.73	
33. HVC	REGRS	Heat/AC register - Mechanically attached - Detach & reset					
	1	1.00 EA	12.61	12.61	(0.00)	12.61	

CONTINUED - Living Room

CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
34. LIT	RCTRS 12	Recessed light fixture - Detach & reset trim only 12.00 EA	2.98	35.76	(0.00)	35.76
35. INS	MN 1	Insulation - Labor Minimum 1.00 EA	139.71	139.71	(0.00)	139.71
The insulation repair minimum allowance above is for the labor to replace 32 sq ft of water damaged insulation. The additional line item is for the insulation material that is not included in the minimum charge allowance.						
36. INS	BT10 32	(Material Only) Batt insulation - 10" - R30 - unfaced batt 32.00 SF	0.75	24.00	(0.00)	24.00
37. DRY	MN 1	Drywall - Labor Minimum 1.00 EA	237.07	237.07	(0.00)	237.07
The drywall repair minimum allowance above is for the labor to replace 32 sq ft of water damaged drywall. The additional line item is for the drywall material that is not included in the minimum charge allowance.						
38. DRY	1/2 32	(Material Only) 1/2" drywall - hung, taped, floated, ready for paint 32.00 SF	0.46	14.72	(0.00)	14.72
39. PNT	S 32	Seal the surface area w/latex based stain blocker - one coat 32.00 SF	0.42	13.44	(0.00)	13.44
40. PNT	P2 C	Paint the ceiling - two coats 973.25 SF	0.67	652.08	(61.64)	590.44
41. CLN	FINALR F/2	Final cleaning - construction - Residential 486.65 SF	0.22	107.06	(0.00)	107.06
Totals: Living Room				1,609.06	61.64	1,547.42



Hallway

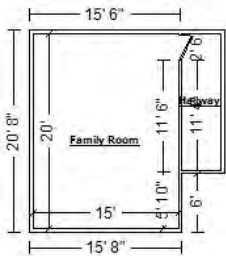
Height: 8'

288.33 SF Walls	56.10 SF Ceiling
344.43 SF Walls & Ceiling	56.10 SF Floor
6.23 SY Flooring	36.04 LF Floor Perimeter
36.04 LF Ceil. Perimeter	

Door		2' 6" X 6' 8"		Opens into FAMILY_ROOM		
CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
42. PNT	MASKLF PC	Mask and prep for paint - plastic, paper, tape (per LF) 36.04 LF	0.94	33.88	(0.00)	33.88
43. PNT	MASKSF F	Mask the floor per square foot - plastic and tape - 4 mil 56.10 SF	0.16	8.98	(0.00)	8.98

CONTINUED - Hallway

CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
44. INS	BT10 16	(Material Only) Batt insulation - 10" - R30 - unfaced batt 16.00 SF	0.75	12.00	(0.00)	12.00
45. DRY	1/2 16	(Material Only) 1/2" drywall - hung, taped, floated, ready for paint 16.00 SF	0.46	7.36	(0.00)	7.36
46. PNT	S 16	Seal the surface area w/latex based stain blocker - one coat 16.00 SF	0.42	6.72	(0.00)	6.72
47. PNT	P2 C	Paint the ceiling - two coats 56.10 SF	0.67	37.59	(3.55)	34.04
48. CLN	FINALR F	Final cleaning - construction - Residential 56.10 SF	0.22	12.34	(0.00)	12.34
Totals: Hallway				118.87	3.55	115.32



Family Room

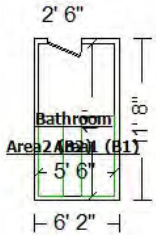
Height: 8'

560.31 SF Walls	300.29 SF Ceiling
860.61 SF Walls & Ceiling	300.29 SF Floor
33.37 SY Flooring	70.04 LF Floor Perimeter
70.04 LF Ceil. Perimeter	

Door CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
49. CON	ROOM 1	Contents - move out then reset 1.00 EA	41.67	41.67	(0.00)	41.67
50. PNT	MASKSF F	Mask the floor per square foot - plastic and tape - 4 mil 300.29 SF	0.16	48.05	(0.00)	48.05
51. HVC	REGRS 1	Heat/AC register - Mechanically attached - Detach & reset 1.00 EA	12.61	12.61	(0.00)	12.61
52. INS	BT10 32	(Material Only) Batt insulation - 10" - R30 - unfaced batt 32.00 SF	0.75	24.00	(0.00)	24.00
53. DRY	1/2 32	(Material Only) 1/2" drywall - hung, taped, floated, ready for paint 32.00 SF	0.46	14.72	(0.00)	14.72
54. PNT	S 32	Seal the surface area w/latex based stain blocker - one coat 32.00 SF	0.42	13.44	(0.00)	13.44
55. PNT	P2 WC	Paint the walls and ceiling - two coats 860.61 SF	0.67	576.61	(54.51)	522.10

CONTINUED - Family Room

CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
56. CLN	FINALR F	Final cleaning - construction - Residential 300.29 SF	0.22	66.06	(0.00)	66.06
Totals: Family Room				797.16	54.51	742.65



Bathroom

Height: 8'

263.46 SF Walls	60.32 SF Ceiling
323.78 SF Walls & Ceiling	60.32 SF Floor
6.70 SY Flooring	32.93 LF Floor Perimeter
32.93 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"		Opens into Exterior			
CAT	SEL CALC	DESCRIPTION QNTY	UNIT PRICE	RCV	DEPREC.	ACV
57. CON	ROOM 1	Contents - move out then reset 1.00 EA	41.67	41.67	(0.00)	41.67
58. PNT	MASKSF F	Mask the floor per square foot - plastic and tape - 4 mil 60.32 SF	0.16	9.65	(0.00)	9.65
59. HVC	REGRS 1	Heat/AC register - Mechanically attached - Detach & reset 1.00 EA	12.61	12.61	(0.00)	12.61
60. INS	BT10 16	(Material Only) Batt insulation - 10" - R30 - unfaced batt 16.00 SF	0.75	12.00	(0.00)	12.00
61. DRY	1/2 16	(Material Only) 1/2" drywall - hung, taped, floated, ready for paint 16.00 SF	0.46	7.36	(0.00)	7.36
62. PNT	S 16	Seal the surface area w/latex based stain blocker - one coat 16.00 SF	0.42	6.72	(0.00)	6.72
63. PNT	P2 WC	Paint the walls and ceiling - two coats 323.78 SF	0.67	216.93	(20.51)	196.42
64. CLN	FINALR F	Final cleaning - construction - Residential 60.32 SF	0.22	13.27	(0.00)	13.27
Totals: Bathroom				320.21	20.51	299.70
Total: Interior				2,845.30	140.21	2,705.09

Other structures

Fence

CAT	SEL	DESCRIPTION	RCV	DEPREC.	ACV
CALC		QNTY UNIT PRICE			
No visible damages to the fence					
Totals: Fence			0.00	0.00	0.00

Exterior lights

CAT	SEL	DESCRIPTION	RCV	DEPREC.	ACV
CALC		QNTY UNIT PRICE			
65. LIT	X+	R&R Exterior light fixture - High grade			
	2	2.00 EA 122.52	245.04	<105.01>	140.03
Totals: Exterior lights			245.04	<105.01>	140.03
Total: Other structures			245.04	<105.01>	140.03

Debris Removal

CAT	SEL	DESCRIPTION	RCV	DEPREC.	ACV
CALC		QNTY UNIT PRICE			
66. DMO	DTRUCK	Single axle dump truck - per load - including dump fees			
	1	1.00 EA 168.86	168.86	(0.00)	168.86
demo is applied for the haul off of all non roofing damaged building materials					
Totals: Debris Removal			168.86	0.00	168.86
Line Item Totals:			30,771.95	3,876.80	26,895.15

Grand Total Areas:

2,603.21 SF Walls	1,389.96 SF Ceiling	3,993.17 SF Walls and Ceiling
1,390.01 SF Floor	154.45 SY Flooring	325.40 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	325.40 LF Ceil. Perimeter
1,390.01 Floor Area	1,488.63 Total Area	2,928.98 Interior Wall Area
3,354.15 Exterior Wall Area	265.64 Exterior Perimeter of Walls	
5,328.05 Surface Area	53.28 Number of Squares	409.54 Total Perimeter Length
115.44 Total Ridge Length	183.96 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	30,526.91	99.20%	32,951.76	99.48%
Other Structures	245.04	0.80%	172.71	0.52%
Total	30,771.95	100.00%	33,124.47	100.00%

Recap by Room

Estimate: [REDACTED]

Area: Source - Roof InSight

Roof		24,478.59	79.55%
Coverage: Dwelling	100.00% =	24,478.59	

Area: Elevations

Front Elevation		1,250.06	4.06%
Coverage: Dwelling	100.00% =	1,250.06	
Right Elevation		393.68	1.28%
Coverage: Dwelling	100.00% =	393.68	
Rear Elevation		514.99	1.67%
Coverage: Dwelling	100.00% =	514.99	
Left Elevation		875.43	2.84%
Coverage: Dwelling	100.00% =	875.43	

Area Subtotal: Elevations		3,034.16	9.86%
Coverage: Dwelling	100.00% =	3,034.16	

Area Subtotal: Source - Roof InSight		27,512.75	89.41%
Coverage: Dwelling	100.00% =	27,512.75	

Area: Interior

Living Room		1,609.06	5.23%
Coverage: Dwelling	100.00% =	1,609.06	
Hallway		118.87	0.39%
Coverage: Dwelling	100.00% =	118.87	
Family Room		797.16	2.59%
Coverage: Dwelling	100.00% =	797.16	
Bathroom		320.21	1.04%
Coverage: Dwelling	100.00% =	320.21	

Area Subtotal: Interior		2,845.30	9.25%
Coverage: Dwelling	100.00% =	2,845.30	

Area: Other structures

Exterior lights		245.04	0.80%
Coverage: Other Structures	100.00% =	245.04	

Area Subtotal: Other structures		245.04	0.80%
Coverage: Other Structures	100.00% =	245.04	

Debris Removal		168.86	0.55%
Coverage: Dwelling	100.00% =	168.86	

Subtotal of Areas

		30,771.95	100.00%
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5/17/2015

Page: 14

Coverage: Dwelling	99.20% =	30,526.91
Coverage: Other Structures	0.80% =	245.04

Total		30,771.95	100.00%
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Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
CLEANING			198.73		198.73
Coverage: Dwelling	@	100.00% =	198.73		
CONTENT MANIPULATION			125.01		125.01
Coverage: Dwelling	@	100.00% =	125.01		
GENERAL DEMOLITION			168.86		168.86
Coverage: Dwelling	@	100.00% =	168.86		
DOORS			307.98	25.43	282.55
Coverage: Dwelling	@	100.00% =	307.98		
DRYWALL			281.23		281.23
Coverage: Dwelling	@	100.00% =	281.23		
FINISH HARDWARE			18.30		18.30
Coverage: Dwelling	@	100.00% =	18.30		
HEAT, VENT & AIR CONDITIONING			162.09	21.15	140.94
Coverage: Dwelling	@	100.00% =	162.09		
INSULATION			211.71		211.71
Coverage: Dwelling	@	100.00% =	211.71		
LIGHT FIXTURES			280.80	105.01	175.79
Coverage: Dwelling	@	12.74% =	35.76		
Coverage: Other Structures	@	87.26% =	245.04		
PAINTING			2,499.14	163.20	2,335.94
Coverage: Dwelling	@	100.00% =	2,499.14		
ROOFING			24,354.33	3,068.35	21,285.98
Coverage: Dwelling	@	100.00% =	24,354.33		
SOFFIT, FASCIA, & GUTTER			1,942.50	409.51	1,532.99
Coverage: Dwelling	@	100.00% =	1,942.50		
WINDOW REGLAZING & REPAIR			221.27	84.15	137.12
Coverage: Dwelling	@	100.00% =	221.27		
O&P Items Subtotal			30,771.95	3,876.80	26,895.15
Material Sales Tax	@	8.625%	1,042.84	334.38	708.46
Coverage: Dwelling	@	98.76% =	1,029.90		
Coverage: Other Structures	@	1.24% =	12.94		
Overhead	@	10.0%	3,181.56	421.13	2,760.43
Coverage: Dwelling	@	99.19% =	3,155.76		
Coverage: Other Structures	@	0.81% =	25.80		
Profit	@	10.0%	3,181.56	421.13	2,760.43
Coverage: Dwelling	@	99.19% =	3,155.76		
Coverage: Other Structures	@	0.81% =	25.80		
Total			38,177.91	5,053.44	33,124.47

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.