

Customer: [REDACTED] Home: [REDACTED]
Property: [REDACTED]
Home: [REDACTED]

Claim Rep.: [REDACTED]
Company: TRAVELERS COMMERCIAL INSURANCE COMPANY
Business: 11516 Miracle Hills Dr. # 400 Business: [REDACTED]
Omaha, NE 68154 E-mail: [REDACTED]

Claim Number: [REDACTED] **Policy Number:** [REDACTED] **Type of Loss:** Hail
Date of Loss: 6/5/2013 **Date Completed:** 9/17/2013 3:06 PM **Price List:** [REDACTED]

<u>Coverage</u>	<u>Deductible</u>	<u>Policy Limit</u>
Dwelling	\$1,500.00	\$152,000.00
Dwelling - Code Upgrade	\$0.00	\$15,200.00
Other Structures	\$0.00	\$15,200.00
Contents	\$0.00	\$106,400.00

Dear [REDACTED] [REDACTED] :

We have prepared an estimate of damages which will serve as the basis for our determination of benefits. Therefore, you and/or your contractor should review this estimate carefully and let us know immediately if you have any questions prior to beginning any work. A letter with an explanation of benefits and coverage will be provided to you separately.

Thank you for allowing us to be of service, and thank you for choosing TRAVELERS COMMERCIAL INSURANCE COMPANY for your insurance needs. If you have any questions regarding this estimate or any aspect of your claim, please contact the National Claim Center at 877-872-8228 or nccenter@travelers.com.



Exterior

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
<u>DWELLING</u>					
5. R&R Wrap wood window frame & trim with aluminum sheet east and south	3.00 EA	170.14	510.42	(149.66)	360.76
6. R&R Gutter / downspout - aluminum - up to 5" for downspout	38.00 LF	5.40	205.20	(77.37)	127.83
7. R&R Gutter / downspout - aluminum - up to 5"	100.50 LF	5.40	542.71	(204.62)	338.09
Dwelling Totals:			1,258.33	431.65	826.68
Totals: Exterior			1,258.33	431.65	826.68

Roof

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
<u>DWELLING</u>					
8. Remove Tear off, haul and dispose of comp. shingles - 3 tab	20.86 SQ	37.90	790.59	(0.00)	790.59
9. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	23.67 SQ	155.83	3,688.50	(1,475.40)	2,213.10
10. Roofing felt - 15 lb. felt is less ice and water sheild application	14.83 SQ	21.66	321.22	(160.61)	160.61
15. Roofing felt - 15 lb.	6.03 SQ	21.66	130.61	(65.31)	65.30
17. R&R Drip edge	104.00 LF	1.80	187.20	(47.54)	139.66
18. R&R Drip edge/gutter apron	603.00 LF	1.94	1,169.82	(299.78)	870.04
19. R&R Roof vent - turtle type - Metal	2.00 EA	47.91	95.82	(24.19)	71.63
20. R&R Flashing - pipe jack - lead	2.00 EA	58.59	117.18	(30.99)	86.19
21. R&R Valley metal	50.00 LF	4.24	212.00	(55.29)	156.71
<u>DWELLING - CODE UPGRADE</u>					
16. Ice & water shield	603.00 SF	1.29	777.87	(0.00)	777.87

This item replaces RFGFELT15 Roofing felt - 15 lb. or expands the scope of repairs, as required by current building codes. Settlement is based on the associated item until the code upgrade cost is incurred, subject to limits.

CONTINUED - Roof

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
Dwelling Totals:			6,712.94	2,159.11	4,553.83
Dwelling - Code Upgrade Totals:				0.00	
Totals: Roof			6,712.94	2,159.11	4,553.83

Shed

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
OTHER STRUCTURES					
1. Remove Tear off, haul and dispose of comp. shingles - 3 tab	1.44	SQ 37.90	54.58	(0.00)	54.58
3. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	1.67	SQ 155.83	260.24	(104.10)	156.14
4. Roofing felt - 15 lb.	1.44	SQ 21.66	31.19	(15.60)	15.59
Other Structures Totals:			346.01	119.70	226.31
Totals: Shed			346.01	119.70	226.31
Area Dwelling Total:			7,971.27	2,590.76	5,380.51
Area Dwelling - Code Upgrade Total:				0.00	
Area Other Structures Total:			346.01	119.70	226.31
Line Item Totals:			8,317.28	2,710.46	5,606.82

Coverage	Item Total	%	ACV Total	%
Dwelling	7,971.27	95.84%	5,518.32	95.96%
Dwelling - Code Upgrade	0.00	0.00%	0.00	0.00%
Other Structures	346.01	4.16%	232.32	4.04%
Contents	0.00	0.00%	0.00	0.00%
Total	8,317.28	100.00%	5,750.64	100.00%

Summary for Dwelling

Line Item Total			7,971.27
Material Sales Tax	@	7.000%	221.22
Replacement Cost Value			\$8,192.49
Less Depreciation			(2,674.17)
Actual Cash Value			\$5,518.32
Less Deductible			(1,500.00)
Net Claim			\$4,018.32
Total Recoverable Depreciation			2,674.17
Net Claim if Depreciation is Recovered			\$6,692.49


Claim Representative

Summary for Dwelling - Code Upgrade


Line Item Total	0.00
Replacement Cost Value	\$0.00
Net Claim	\$0.00

Dwelling - Code Upgrade Amounts Available If Incurred, Subject to Applicable Limits

Line Item Total	647.26
Material Sales Tax @ 7.000%	12.33
Replacement Cost Value	\$659.59
Less Amount Over Limit(s)	(0.00)
Total Maximum Additional Amount Available If Incurred, Subject to Applicable Limits	\$659.59

Dwelling - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Dwelling - Code Upgrade	\$15,200.00	\$15,200.00	\$659.59	\$0.00
			\$659.59	\$0.00


 Claim Representative

Summary for Other Structures

Line Item Total			346.01
Material Sales Tax	@	7.000%	10.12
Replacement Cost Value			\$356.13
Less Depreciation			(123.81)
Actual Cash Value			\$232.32
Net Claim			\$232.32
Total Recoverable Depreciation			123.81
Net Claim if Depreciation is Recovered			\$356.13


Claim Representative