Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Insured:	THERESA NEWBRIGHT	Home:	(937) 418-3058
Property:	2240 LORAMIE WASHINGTON R HOUSTON, OH 45333-8603	E-mail:	KNEWBRIGHT@WOH.RR.COM
Home:	2240 LORAMIE WASHINGTON R HOUSTON, OH 45333-8603		

Claim Rep.:	Hakeem Anafi	Business:	1111 Northpoint Dr. Coppell , TX 75019
License Number:	W297833		
Position:	Adjuster	Business:	(877) 354-2172 x 111721
		E-mail:	claims@claims.allstate.com

Estimator:	Hakeem Anafi	Business:	(877) 354-2172 x 111721
Position:	Adjuster	E-mail:	claims@claims.allstate.com
Business:	1111 Northpoint Dr. Coppell , TX 75019		

Claim Number: 0823463716 **Policy Number:** 000992205124 **Type of Loss:** Windstorm and Hail

Insurance Company: Allstate Vehicle and Property Insurance Company

Date Contacted:	4/13/2026 12:10 PM		
Date of Loss:	3/14/2026 3:00 PM	Date Received:	4/1/2026 4:43 PM
Date Inspected:	4/13/2026 12:10 PM	Date Entered:	4/2/2026 7:35 AM

Price List:	OHLI8X_APR26 Restoration/Service/Remodel
Estimate:	THERESA_NEWBRIGHT

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 provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at (877) 354-2172 x 111721. or email us at claims@claims.allstate.com. If you are emailing us, please include the Claim Number in the subject line.

Thank you,
Hakeem Anafi

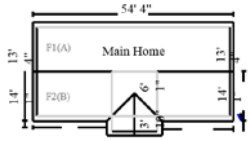
THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

Your guide to reading your adjuster summary.*

Insured: John Smith
Property: 1234 Oak Street
Anytown, Anystate 12345

Home: (123) 123-4567
Business: (123) 123-4567

A **Claim Number:** 1234567890 **Policy Number:** 000000123456789 **Type of Loss:** Wind Damage



Roof

B Main Home

1588.42 Surface Area 15.88 Number of Squares
173.41 Total Perimeter Length 65.71 Total Ridge Length

DESCRIPTION	QUANTITY	C UNIT	D RCV	H AGE/LIFE	G COND	DEP %	F DEPREC.	E ACV
1. Remove 3 tab-25 yr. – composition shingle roofing – incl. felt	15.88SQ	53.97	857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing – w/out felt	18.33SQ	219.11	4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ	32.88	522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
Total: Roof			**5,395.46**				**181.14**	**5,214.32**

Bedroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R&R ½" drywall-hung, taped, floated, ready for paint	685.47SF	3.25	2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
I 5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF	.90	616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA	147.92	147.92	0/NA	Avg.	NA	(0.00)	147.92
Total: Bedroom			**J 3,013.18**				**20.75**	**2,992.43**

Contents

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018 Orig. Desc.- Queen Serta Perfect Sleeper Suite	1.00 EA	799.00	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Total: Contents			**799.00**				**47.94**	**751.06**

K **Summary for Dwelling**
Summary for All Items

Line Item Total	**8,408.64**
Material Sales Tax	**199.85**
General Contractor Overhead	**L 860.85**
General Contractor Profit	**860.85**
Replacement Cost Value	**M $10,330.19**
Less Depreciation	(201.89)
Actual Cash Value	**$10,128.30**
Less Deductible	**N** (500.00)
Net Claim	**$9,628.30**
Total Recoverable Depreciation	**O** 201.89
Net Claim if Depreciation is Recovered	**$9,830.19**

Summary for Contents
Summary for All Items

Line Item Total	**799.00**
Material Sales Tax	**P 55.93**
Replacement Cost Value	**$854.93**
Less Depreciation	**(47.94)**
Actual Cash Value	**$806.99**
Net Claim	**Q $806.99**
Total Recoverable Depreciation	**47.94**
Net Claim if Depreciation is Recovered	**$854.93**

© Xactware

LF = Linear Feet **SQ** = 100 Square Feet **SF** = Square Feet **SY** = Square Yard **EA** = Each

A. CLAIM NUMBER
The claim number assigned to your loss.

B. DAMAGE LOCATION
The area that has been damaged.

C. UNIT COST
This amount reflects the cost of an item.

D. REPLACEMENT COST VALUE
Cost to repair or replace covered property damages.

E. ACTUAL CASH VALUE
This amount reflects the Replacement Cost Value less the amount of any Depreciation.

F. DEPRECIATION
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.

G. CONDITION
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.

H. AGE
This represents the age and average life expectancy of the particular line item at the time of loss.

I. REPAIR OR REPLACE ACTIONS
Describes the repairs and/or replacement materials and actions.

J. DAMAGE LOCATION TOTALS
Total before adding any applicable taxes and/or depreciation.

K. SUMMARY OF INVOLVED COVERAGE
The involved policy coverage for the damaged area.

L. CONTRACTORS OVERHEAD AND PROFIT
When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor

M. TOTAL WITH TAX
The total estimate with any applicable tax and/or overhead and profit.

N. DEDUCTIBLE APPLIED
Reflects the applicable policy deductible applied.

O. RECOVERABLE DEPRECIATION
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.

P. SALES TAX
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.

Q. NET CLAIM FOR INVOLVED COVERAGE
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.

*This is a sample guide to your adjuster summary

©2018 Allstate Insurance Company. allstate.com 09/2018

Your guide to reading your adjuster summary.*

Insured: John Smith
Property: 1234 Oak Street
Anytown, Anystate 12345

Home: (123) 123-4567
Business: (123) 123-4567

Claim Number: 1234567890 **Policy Number**: 123456789 **Type of Loss:** Fire

A

B

KITCHEN

DESCRIPTION	QUANTITY	C UNIT	D RCV	H AGE/LIFE	G COND	DEP %	F DEPREC.	E ACV
1.GE – GIE16GSHSS – 15.5 Cu. Ft. Top Mount Refrigerator, Stainless Steel I Sears – 4/6/2017 Orig. Desc. GE Refrigerator	1.00 EA	701.00	701.00	2/14 yrs.	Abv. Avg.	14.29%	(100.14)	600.86
2. Coffee Table, COFFEETABLE Wayfair – 4/5/2017 Org. Desc. Hardwood Coffee Table	1.00 EA	358.99	358.99	3/7 yrs.	Avg.	42.86%	(153.85)	205.14
Totals: Kitchen			1,059.99				253.99	806.00

LIVING ROOM

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
3. Samsung UN55J6200 55" 1080 pLED SmartTV Sears – 4/6/2017 Orig. Desc. Samsung 55" TV	1.00 EA	497.99	497.99	1/10 yrs.	Abv. Avg.	10%	(49.80)	448.19
4. Sony DVPSR210P Single Disk DVD Player Target – 4/10/2017 Orig. Desc. Sony DVD Player	1.00 EA	29.99	29.99	1/10 yrs.	Avg.	10%	(3.00)	26.99
Totals: Living Room			527.98				52.80	475.18
Line Item Totals:			1587.97				306.79	1,281.18

J

[%] - 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

K **Summary for Contents**
Summary for All Items

Line Item Total		**$1,587.97**
Material Sales Tax	P	**146.88**
Replacement Cost Value		**1,734.85**
Less Depreciation	M	**(335.17)**
Actual Cash Value		**1,399.68**
Less Deductible	N	**(500.00)**
Net Claim	Q	**899.68**
Total Recoverable Depreciation	O	**335.17**
Net Claim if Depreciation is Recovered		**$1,234.85**

© Xactware

EA = Each

*This is a sample guide to your adjuster summary

©2018 Allstate Insurance Company. allstate.com 09/2018

A. CLAIM NUMBER
The claim number assigned to your loss.

B. DAMAGE LOCATION
The area that has been damaged.

C. UNIT COST
This amount reflects the cost of an item.

D. REPLACEMENT COST VALUE
Cost to repair or replace covered property damages.

E. ACTUAL CASH VALUE
This amount reflects the Replacement Cost Value less the amount of any Depreciation.

F. DEPRECIATION
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.

G. CONDITION
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.

H. AGE/LIFE
This represents the age and average life expectancy of the particular line item at the time of loss.

I. REPAIR OR REPLACE ACTIONS
Describes the repairs and/or replacement materials and actions.

J. DAMAGE LOCATION TOTALS
Total before adding any applicable taxes and/or depreciation.

K. SUMMARY OF INVOLVED COVERAGE
The involved policy coverage for the damaged area.

L. CONTRACTORS OVERHEAD AND PROFIT
When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor

M. TOTAL WITH TAX
The total estimate with any applicable tax and/or overhead and profit.

N. DEDUCTIBLE APPLIED
Reflects the applicable policy deductible applied.

O. RECOVERABLE DEPRECIATION
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.

P. SALES TAX
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.

Q. NET CLAIM FOR INVOLVED COVERAGE
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.

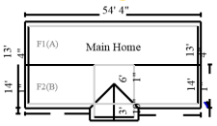
Your guide to reading your adjuster summary.*

Allstate Insurance Company
PO Box 12345
Anytown, Anystate 12345

Insured: John Smith
Property: 1234 Oak Street
Anytown, Anystate 12345

Home: (123) 123-4567
Business: (123) 123-4567

A **Claim Number:** 123456789 **Policy Number:** 9876543210 **Type of Loss:** Windstorm



B

Main Home - Roof

Description	Quantity	Unit (C)	RCV (D)	Age/Life (H)	Condition (G)	Dep%	Deprec. (F)	ACV (E)
1. Remove Laminated – comp. shingle rfg. – w/out felt	11.50 SQ	40.22	462.53	0/30 yrs	Avg.	NA	(0.00)	462.53
2. Laminated – comp. shingle rfg.– w/out felt	12.67 SQ	149.19	1,890.24	0/30 yrs	Avg.	0%	(0.00)	1,890.24
Auto Calculated Waste: 10.2%, 1.17 SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above)								
3. Roofing felt – 15lb	11.50 SQ	19.98	229.77	0/20 yrs	Abv. Avg.	0%	(0.00)	229.77
4. R&R Valley metal	16.28 LF	4.19	68.22	0/35 yrs	Abv. Avg.	0%	(0.00)	68.22
Total: Roof1			**$2650.76**				**(0.00)**	**$2,650.76**

Room 1

Description (I)	Quantity	Unit	RCV	Age/Life	Condition	Dep%	Deprec.	ACV
5. Content Manipulation charge – per hour	10.00 HR	32.51	325.10	5/NA	Avg.	0%	(0.00)	325.10
6. Mask Wall – plastic, paper, tape (per LF)	528.LF	0.92	485.76	5/150 yrs	Avg.	3.33	(16.19)	469.57
7. Floor protection – plastic and tape – 10 mil	528.00 SF	0.24	126.72	5/15 yrs	Abv. Avg.	33.33%	(42.24)	84.48
8. R&R Batt insulation – 10" – R30 – paper faced	144.00 LF	1.62	233.28	5/150 yrs	Abv. Avg.	3.33%	(6.58)	226/70
Total: Room1		J	**$1,170.86**				**($65.01)**	**$1,105.85**

© Xactware

SAMPLE

A. CLAIM NUMBER
The claim number assigned to your loss.

B. DAMAGE LOCATION
The area that has been damaged.

C. UNIT COST
This amount reflects the cost of an item.

D. REPLACEMENT COST VALUE
Cost to repair or replace covered property damages.

E. ACTUAL CASH VALUE
This amount reflects the Replacement Cost Value less the amount of any Depreciation.

F. DEPRECIATION
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.

G. CONDITION
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.

H. AGE
This represents the age and average life expectancy of the particular line item at the time of loss.

I. REPAIR OR REPLACE ACTIONS
Describes the repairs and/or replacement materials and actions.

J. DAMAGE LOCATION TOTALS
Total before adding any applicable taxes and/or depreciation.

LF = Linear Feet **SQ** = 100 Square Feet **SF** = Square Feet **SY** = Square Yard **EA** = Each

*This is a sample guide to your adjuster summary

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.
©2018 Allstate Insurance Company allstate.com 09/2018

Internal Information

Factor Detail

Roof Surface Payment Schedule (RPS)

Main Level - Roof1

Description	RPS Factor (K)	Quantity	Unit Price	Total	RPS Total
53. Laminated – comp. shingle rfg. – w/out felt Auto Calculated Waste: 10.2%, 1.17SQ	24%	12.67SQ	149.19	1,890.24	453.66
Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above)					
54. Roofing felt – 15 lb.	24%	11.50SQ	19.98	229.77	55.14
55a. Remove Valley Metal	N/A	16.28LF	0.42	6.84	6.84
55b. Valley Metal	24%	16.28LF	3.77	61.38	14.73
Line Item Total				$2,188.23	$530.37
Material Sales Tax				64.70	15.68
General Contractor Overhead				225.29	54.61
General Contractor Profit (L)				225.29	54.61
Total Tax				0.00	0.00
Replacement Cost Value				$2,703.51	
RPS Value					$655.27

Unfactored Items

Room 1

Description	Quantity	Unit Price	RCV	Depreciation	ACV
51. Remove Laminated - comp. shingle rfg. - w/out felt	11.50 SQ	40.22	462.53	0.00	462.53
71. Content Manipulation charge - per hour	10.00 HR	75.00	750.00	0.00	750.00
73. Mask wall - plastic, paper, tape (per LF)	528.00 LF	0.92	485.76	16.19	469.57
75. Floor protection - plastic and tape - 10 mil	528.00 SF	0.24	126.72	42.24	84.48
77a. Remove Batt insulation - 10" - R30 - paper faced	144.00 SF	0.25	36.00	0.00	36.00
77b. Batt insulation - 10" - R30 - paper faced	144.00 SF	1.37	197.28	6.58	190.70
Subtotal			$2,058.29	$65.01	
Material Sales Tax			4.89	0.00	
General Contractor Overhead			205.83	6.50	
General Contractor Profit			205.83	6.50	
Total Tax			169.81	0.00	
Replacement Cost Value (M)			$2,644.65		
Less Depreciation				($78.01)	
Actual Cash Value					$2,566.64

© Xactware

K. ROOF SURFACE PAYMENT FACTOR

The percentage, as indicated in the Roof Surface Payment Schedule, applied to all your roof surface components and installation, including overhead, profit, labor and fees, associated with replacement of your roof surface(s) and based on the age and type of your roof surface components.

L. CONTRACTORS OVERHEAD AND PROFIT

When appropriate, overhead and profit may be included to account for the services of a general contractor.

M. TOTAL WITH TAX

The total estimate with any applicable tax and/or overhead and profit.

LF = Linear Feet **SQ** = 100 Square Feet **SF** = Square Feet **SY** = Square Yard **EA** = Each

*This is a sample guide to your adjuster summary

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.
©2018 Allstate Insurance Company. allstate.com 09/2018

Allstate. You're in good hands.

Internal Information

N **Summary for Dwelling**
Summary for All Items

Line Item Total		5,348.16
Material Sales Tax	O	29.71
General Contractor Overhead		537.79
General Contractor Profit		537.79
Total Tax		297.49
Replacement Cost Value		$6,750.94
Customer Portion for RPS		(2,048.24)
RPS Value		$4,702.70
Less Depreciation		(78.01)
Actual Cash Value	P	$4,624.69
Less Deductible		(1,000.00)
Net Claim	Q	$3,624.69
Total Recoverable Depreciation	R	78.01
Net Claim if Depreciation is Recovered		$3,702.70

SAMPLE

© Xactware

N. SUMMARY OF INVOLVED COVERAGE
The involved policy coverage for the damaged area.

O. SALES TAX
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.

P. DEDUCTIBLE APPLIED
Reflects the applicable policy deductible applied.

Q. NET CLAIM FOR INVOLVED COVERAGE
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.

R. RECOVERABLE DEPRECIATION
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.

*This is a sample guide to your adjuster summary
Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.
©2018 Allstate Insurance Company. allstate.com 09/2018

Allstate. You're in good hands.

Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

THERESA_NEWBRIGHT

THERESA_NEWBRIGHT1

Dwelling Roof

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Replacement of facets A,C,E, and F.								
1. Remove Additional charge for high roof (2 stories or greater)	12.19 SQ	6.70	81.67	0/NA	Avg.	NA	(0.00)	81.67
2. Additional charge for high roof (2 stories or greater)	12.19 SQ	23.22	283.05	0/NA	Avg.	0%	(0.00)	283.05
3. Remove Additional charge for steep roof - 10/12 - 12/12 slope	12.19 SQ	25.89	315.60	0/NA	Avg.	NA	(0.00)	315.60
4. Additional charge for steep roof - 10/12 - 12/12 slope	12.19 SQ	76.84	936.68	0/NA	Avg.	0%	(0.00)	936.68
5. Remove Laminated - comp. shingle rfg. - w/ felt	12.19 SQ	66.39	809.29	0/30 yrs	Avg.	NA	(0.00)	809.29
6. Roofing felt - 15 lb.	12.19 SQ	37.23	453.83	0/20 yrs	Avg.	0%	(0.00)	453.83
7. Laminated - comp. shingle rfg. - w/out felt	13.67 SQ	269.06	3,678.05	0/30 yrs	Avg.	0%	(0.00)	3,678.05
This line item includes an allowance of $121.83 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.								
8. R&R Hip / Ridge cap - Standard profile - composition shingles	34.00 LF	9.40	319.60	0/30 yrs	Avg.	0%	(0.00)	319.60
9. R&R Continuous ridge vent - shingle-over style	32.00 LF	11.91	381.12	0/35 yrs	Avg.	0%	(0.00)	381.12
10. Hip / Ridge cap - Standard profile - composition shingles	31.11 LF	6.19	192.57	0/30 yrs	Avg.	0%	(0.00)	192.57
11. Continuous ridge vent - shingle-over style	29.00 LF	10.84	314.36	0/35 yrs	Avg.	0%	(0.00)	314.36
12. Detach & Reset Exhaust cap - through roof - up to 4"	1.00 EA	95.98	95.98	0/35 yrs	Avg.	0%	(0.00)	95.98
13. Drip edge	111.22 LF	2.99	332.55	0/35 yrs	Avg.	0%	(0.00)	332.55
14. Install Flashing - pipe jack	1.00 EA	37.54	37.54	0/35 yrs	Avg.	0%	(0.00)	37.54
15. Remove Flashing - pipe jack	1.00 EA	8.92	8.92	0/35 yrs	Avg.	NA	(0.00)	8.92
Totals: Dwelling Roof			**8,240.81**				**0.00**	**8,240.81**
Total: THERESA_NEWBRIGHT1			**8,240.81**				**0.00**	**8,240.81**
Line Item Totals: THERESA_NEWBRIGHT			**8,240.81**				**0.00**	**8,240.81**

[%] - 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

Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Grand Total Areas:

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	0.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
1,461.82	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
3,328.51	Surface Area	33.29	Number of Squares	331.53	Total Perimeter Length
58.96	Total Ridge Length	11.11	Total Hip Length		

Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Summary for
AA-Dwelling

Summary for All Items

Line Item Total		8,240.81
Total Tax		597.45
Replacement Cost Value		**$8,838.26**
Less Non-recoverable Depreciation		<0.00>
Actual Cash Value		**$8,838.26**
Policy Deductible	$1,000.00	
Deductible Reduction Amount	$500.00	
Less Deductible		(500.00)
Less Prior Payment(s)		(0.00)
Net Claim		**$8,338.26**

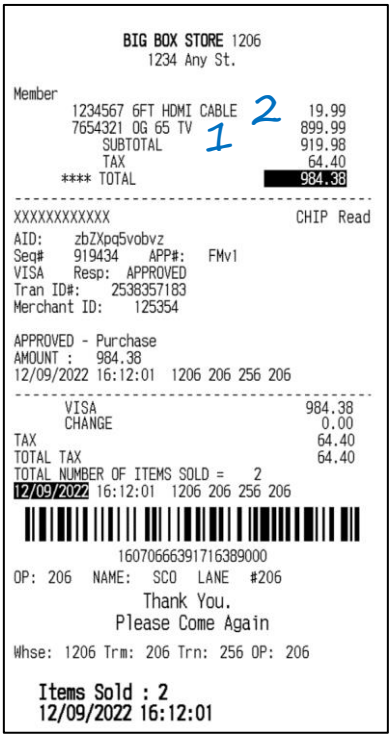
Hakeem Anafi
Adjuster

Your guide to contents depreciation recovery.

Your property policy may contain a replacement cost provision that allows for the recovery of depreciation on items that are purchased within the policy-specified timeframe. If it does, then your Adjuster Summary that accompanies this guide will show any applicable recoverable depreciation amounts.

Please make sure that the following information is addressed when submitting receipts for depreciation reimbursement consideration:

1. Receipts must be legible
2. Items on receipts should be numbered consistent with the item description on the Adjuster Summary (example below)
3. The receipt should contain: the store name, date of purchase, item descriptions and quantities, order number (for online purchases), payment method and total including any applicable taxes or shipping fees
4. Additional documentation may be required for specific purchase types. Your adjuster can help clarify what is needed for your claim



BIG BOX STORE 1206
1234 Any St.

Member
1234567 6FT HDMI CABLE 2 19.99
7654321 OG 65 TV 1 899.99
SUBTOTAL 919.98
TAX 64.40
**** TOTAL 984.38

XXXXXXXXXXXX CHIP Read
AID: zbZXpq5vobvz
Seq# 919434 APP#: FMv1
VISA Resp: APPROVED
Tran ID#: 2538357183
Merchant ID: 125354

APPROVED - Purchase
AMOUNT : 984.38
12/09/2022 16:12:01 1206 206 256 206

VISA 984.38
CHANGE 0.00
TAX 64.40
TOTAL TAX 64.40
TOTAL NUMBER OF ITEMS SOLD = 2
12/09/2022 16:12:01 1206 206 256 206

16070666391716389000
OP: 206 NAME: SCO LANE #206
Thank You.
Please Come Again
Whse: 1206 Trm: 206 Trn: 256 OP: 206

Items Sold : 2
12/09/2022 16:12:01



EXAMPLE STORE
Anytown, US

SALE 90910625773440760000
12/09/2022 16:19

QTY SKU PRICE
2 Men SS Shirt Brand 15.00 3
123456789 30.00
1 Original Fit Jeans 48.00 4
987654321 48.00
SUBTOTAL $78.00
TAX 7% $5.46
TOTAL $83.46

CREDIT $83.46
Card No .: xxxx xxxx xxxx 1234
Chip Read
Auth No .: 658026
AID .: 23557D87IQOW

TOTAL ITEMS 2

*** CUSTOMER COPY ***

Example of Adjuster Summary:

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Samsung - 65" Class Q60B QLED 4K Smart Tizen TV*	1.00 EA	999.99	999.99	5/10 yrs	Avg.	50%	(500.00)	499.99
https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240								
Orig. Desc. - 65" Smart tv, 4k								
2. Insignia™ - 6' 4K Ultra HD HDMI Cable - Black*	1.00 EA	24.99	24.99	5/10 yrs	Avg.	50%	(12.50)	12.49
https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498								
Orig. Desc. - 6' HDMI cable								
3. Wrangler Men's Short Sleeve Two Pocket Utility Shirt, Sizes S-5XL*	4.00 EA	18.97	75.88	2/8 yrs	Avg.	25%	(18.97)	56.91
https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlpa&selectedSellerId=0								
Orig. Desc. - mens short sleeve shirt								
4. 501® ORIGINAL FIT MEN'S JEANS*	2.00 EA	48.00	96.00	1/8 yrs	Avg.	12.5%	(12.00)	84.00
https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193								

You can upload your clear, labeled receipts to the Documents tab on MyClaim or send them to claims@claims.allstate.com with your claim number in the subject line for reimbursement consideration.

This is an instructional guide on how to submit receipts for consideration of reimbursement on covered recoverable depreciation and does not confer coverage that is outside of your policy. It is subject to your policy terms, conditions, exclusions and limitations.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information may be guilty of a crime and may be subject to prosecution under applicable state law.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.

©2023 Allstate Insurance Company. allstate.com 01/2023

Allstate®
You're in good hands.

Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Recap of Taxes

	Total Tax (7.25%)
Line Items	597.45
Total	**597.45**

Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Recap by Room

Estimate: THERESA_NEWBRIGHT

Area: THERESA_NEWBRIGHT1

Dwelling Roof	**8,240.81**	**100.00%**
Area Subtotal: THERESA_NEWBRIGHT1	**8,240.81**	**100.00%**
Subtotal of Areas	**8,240.81**	**100.00%**
Total	**8,240.81**	**100.00%**

Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Recap by Category

Items	Total	%
ROOFING	**6,881.95**	**77.87%**
Subtotal	**8,240.81**	**93.24%**
Total Tax	**597.45**	**6.76%**
Total	**8,838.26**	**100.00%**

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, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

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.

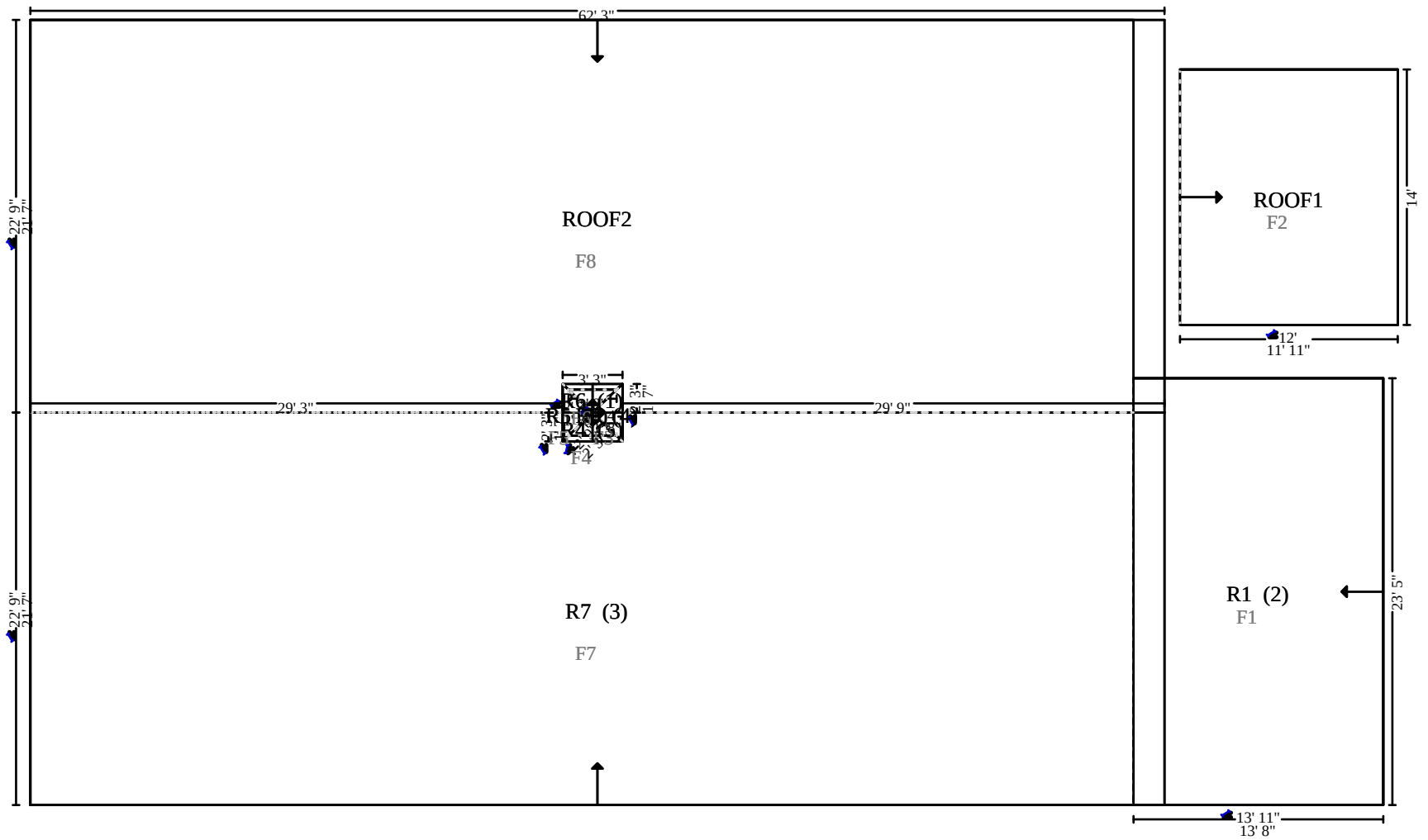
During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

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.

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.



Source - EagleView Roof