TRAVELERS

Customer: CHRISTI ROGERS
Property: 11804 FAIRLIE PL
RALEIGH, NC 27613
Home: 11804 FAIRLIE PL
RALEIGH, NC 27613

Cellular: (919) 896-3681

Claim Rep.: Peter Fouche

E-mail: PFOUCHE@travelers.com

Claim Number: JFM0663001H **Policy Number:** 0B8650605993679633 1 **Type of Loss:** Hail
Date of Loss: 4/10/2026 12:00 AM **Date Completed:** 4/26/2026 9:57 PM **Price List:** NCRA8X_APR26

Coverage	Deductible	Policy Limit
Dwelling	$2,500.00	$325,000.00
Other Structures	$0.00	$32,500.00
Contents	$0.00	$227,500.00

Dear CHRISTI ROGERS:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing for your insurance needs. If you have any questions regarding this estimate or any aspect of your claim, please contact Peter Fouche at .

Answers to commonly asked questions can be found at https://www.travelers.com/claims/manage-claim/property-claim-process

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

TRAVELERS

Guide to Understanding Your Property Estimate

Common Units of Measure

EA – Each	CY – Cubic Yard
LF – Linear Foot	SQ – Square
SF – Square Foot	HR – Hour
SY – Square Yard	DA – Day
CF – Cubic Foot	RM – Room

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

YOUR ESTIMATE COVER SHEET

A — Claim Professional: John Doe
Business: One Tower Square
Hartford, CT 06183
Business: (860) 555-9876
E-mail: jdoe@travelers.com

B — **Claim Number:** ABC1234001H
Date of Loss: 10/10/2011 3:00 PM
Policy Number: 123456789-633-1
Date Completed: 10/11/2011 11:50 AM
Type of Loss: Fire
Price List: CTHA7X_OCT11

C **Coverage**	D **Deductible**	**Policy Limit**	
Dwelling	$500.00	$300,000.00	
Other Structures	$0.00	$300,000.00	
Contents	$0.00	$210,000.00	
*Money, Gift Cards, etc [S 3:1]			$200.00/$200.00

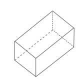
Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) Replacement Cost Value (RCV) – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in ( ). If depreciation is not recoverable, the amount is shown in < >.
- (N) Actual Cash Value (ACV) – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE
Main Level



Living Room — **LxWxH 18' x 14' x 8'**

512.00 SF Walls
764.00 SF Walls & Ceiling
28.00 SY Flooring
64.00 LF Ceil. Perimeter
252.00 SF Ceiling
252.00 SF Floor
64.00 LF Floor Perimeter
112.00 SF Short Wall

E	F QUANTITY	G UNIT	TAX	H RCV	I J AGE/LIFE	K COND.	L DEP %	M DEPREC.	N ACV
DWELLING									
1. R&R 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF	2.78	5.65	94.61	3/150 yrs.	Avg.	2%	(1.62)	92.99
2. Paint the walls – two coats	512.00 SF	0.84	27.31	457.39	3/15 yrs.	Avg.	20%	(91.48)	365.91
3. R&R Carpet	252.00 SF	3.61	57.77	967.49	2/10 yrs.	Avg.	20%	<179.03>	788.46
CONTENTS									
4. Cash, currency, money, bank notes, bullion, and coins	1.00 EA	200.00	0.00	200.00	0/NA	Avg.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00 EA	500.00	31.75	531.75	1/10 yrs.	Avg.	10%	(53.18)	478.57
Dwelling Totals:			90.73	1,519.49				272.13	1,247.36
Contents Totals:			31.75	731.75				(53.18)	678.57
Totals: Living Room			**122.48**	**2,251.24**				**325.31**	**1,925.93**
Totals: Main Level			**122.48**	**2,251.24**				**325.31**	**1,925.93**

Labor Minimums Applied

O	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
6. Drywall labor minimum*	1.00 EA	356.25	22.62	378.87	0/NA	Avg.	0%	(0.00)	378.87
Dwelling Totals:			90.73	1,519.49				272.13	1,247.36
Contents Totals:			31.75	731.75				(53.38)	678.57
Totals: Labor Minimums			**22.62**	**378.87**				**0.00**	**378.87**
Line Item Totals: GUIDE_EXAMPLE			**145.10**	**2,630.11**				**325.31**	**2,304.80**

[%] - 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

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE SUMMARY

Summary for Dwelling

P	Line Item Total		1,785.01
	Comm Repr/Remod Tax		113.35
Q	**Replacement Cost Value**		**$1,898.36**
	Less Depreciation		(272.13)
R	**Actual Cash Value**		**$1,626.23**
S	Less Deductible		(1,000.00)
T	**Net Claim**		**$626.23**
U	Total Depreciation	272.13	
	Less Non-Recoverable Depreciation	<179.03>	
	Total Recoverable Depreciation		93.10
	Net Claim if Depreciation is Recovered		**$719.33**

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

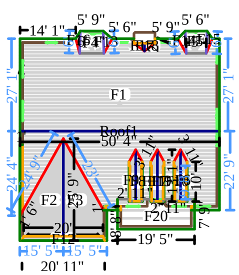
CHRISTI_ROGERS

Source - HOVER Roof and Walls

Exterior

Exterior

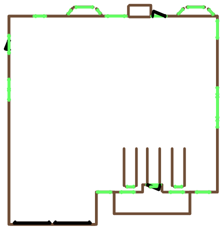
	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Haul debris - per pickup truck load - including dump fees	1.00 EA	183.39	0.00	183.39	0/NA	Avg.	NA	(0.00)	183.39
2. Roofing - General Laborer - per hour	1.00 HR	49.93	0.00	49.93	0/NA	Avg.	0%	(0.00)	49.93
Account for steep and high charges.									
Total: Exterior			**0.00**	**233.32**				**0.00**	**233.32**



Roof1

2992.29	Surface Area	29.92	Number of Squares
356.27	Total Perimeter Length	117.28	Total Ridge Length
24.15	Total Hip Length		

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Front Slope									
3. Remove 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	7.00 EA	6.88	0.00	48.16	0/25 yrs	Avg.	NA	(0.00)	48.16
4. 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	7.00 EA	16.29	1.33	115.36	0/25 yrs	Avg.	0%	(0.00)	115.36
Back Slope									
5. Remove 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	3.00 EA	6.88	0.00	20.64	0/25 yrs	Avg.	NA	(0.00)	20.64
6. 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	3.00 EA	16.29	0.57	49.44	0/25 yrs	Avg.	0%	(0.00)	49.44
Totals: Roof1			**1.90**	**233.60**				**0.00**	**233.60**



Ext_Surfaces

3094.67 SF Walls	597.43 LF Floor Perimeter
3094.67 SF Walls & Ceiling	

Missing Wall - Goes to neither Floor/Ceiling	**5' 5/8" X 4' 9 15/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**4' 4 3/8" X 1' 4 7/16"**	**Opens into Exterior**
Door	**2' 1 15/16" X 5' 1 3/8"**	**Opens into Exterior**
Window	**2' 9/16" X 4' 4"**	**Opens into Exterior**
Window	**2' 9/16" X 4' 4"**	**Opens into Exterior**
Window	**3' 10 7/16" X 10 1/2"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 9 9/16" X 4' 2 5/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**4' 10 7/16" X 6' 5 3/8"**	**Opens into Exterior**
Window	**3' 10 7/16" X 5' 5 3/8"**	**Opens into Exterior**
Window	**1' 11 9/16" X 3' 4 5/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 3 9/16" X 6' 10 9/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 3 9/16" X 6' 10 9/16"**	**Opens into Exterior**
Window	**2' 9 5/8" X 5' 11 5/16"**	**Opens into Exterior**
Window	**2' 9 5/8" X 5' 11 5/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 3 9/16" X 6' 10 9/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 3 7/16" X 6' 11 1/8"**	**Opens into Exterior**
Window	**2' 9 5/8" X 5' 11 5/16"**	**Opens into Exterior**
Window	**2' 9 5/8" X 5' 11 5/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 5 9/16" X 7' 1"**	**Opens into Exterior**
Door	**2' 11 9/16" X 6' 7"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 3 1/4" X 7' 3 1/16"**	**Opens into Exterior**
Door	**2' 11 1/16" X 6' 5 1/8"**	**Opens into Exterior**
Window	**1' 6 5/16" X 5' 3 3/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**1' 6 1/8" X 5' 2 11/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**5' 2 1/2" X 6' 9 3/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**1' 6 1/8" X 5' 2 11/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**4' 3 5/8" X 5' 9 5/8"**	**Opens into Exterior**
Window	**4' 8 9/16" X 5' 2 11/16"**	**Opens into Exterior**
Window	**3' 9 3/4" X 5' 3 11/16"**	**Opens into Exterior**
Window	**1' 6 1/8" X 5' 2 11/16"**	**Opens into Exterior**
Window	**1' 6 1/8" X 5' 2 11/16"**	**Opens into Exterior**

Window	**4' 8 9/16" X 9 7/16"**	**Opens into Exterior**
Window	**1' 6 1/4" X 3' 4 5/8"**	**Opens into Exterior**
Window	**1' 1 7/16" X 4' 11 3/8"**	**Opens into Exterior**
Window	**3' 10 7/16" X 4' 11 3/8"**	**Opens into Exterior**
Window	**1' 1 7/16" X 4' 11 3/8"**	**Opens into Exterior**
Window	**3' 8" X 5' 3 3/8"**	**Opens into Exterior**
Window	**1' 6 5/16" X 5' 3 3/8"**	**Opens into Exterior**
Door	**7' 11 5/8" X 6' 11 7/16"**	**Opens into Exterior**
Door	**7' 11 5/8" X 6' 11 7/16"**	**Opens into Exterior**
Window	**1' 6 1/4" X 3' 4 5/8"**	**Opens into Exterior**
Window	**1' 6 1/4" X 3' 4 5/8"**	**Opens into Exterior**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
7. R&R Downspout - aluminum - up to 5"*									
	12.00 LF	8.44	3.44	104.72	0/25 yrs	Avg.	0%	(0.00)	104.72
Totals: Ext_Surfaces			**3.44**	**104.72**				**0.00**	**104.72**
Total: Exterior			**5.34**	**571.64**				**0.00**	**571.64**
Total: Source - HOVER Roof and Walls			**5.34**	**571.64**				**0.00**	**571.64**

Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
8. Roofing labor minimum*									
	1.00 EA	245.49	0.00	245.49	0/NA	Avg.	0%	(0.00)	245.49
9. Gutter labor minimum									
	1.00 EA	216.36	0.00	216.36	0/NA	Avg.	0%	(0.00)	216.36
Totals: Labor Minimums Applied			**0.00**	**461.85**				**0.00**	**461.85**
Line Item Totals: CHRISTI_ROGERS			**5.34**	**1,033.49**				**0.00**	**1,033.49**

[%] - 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:

3,094.67	SF Walls	0.00	SF Ceiling	3,094.67	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	597.43	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
3,094.67	Exterior Wall Area	597.43	Exterior Perimeter of Walls		
2,992.29	Surface Area	29.92	Number of Squares	356.27	Total Perimeter Length
117.28	Total Ridge Length	24.15	Total Hip Length		

Loss Recap Summary

	Coverage	Replacement Cost - RCV	Recoverable Depreciation	Prior Payments	Deductible	Net Claim
Structural		**$1,033.49**	**$0.00**	**$0.00**	**$1,033.49**	**0.00**
Dwelling		$1,033.49	$0.00	$0.00	$1,033.49	0.00
TOTAL		**$1,033.49**	**$0.00**	**$0.00**	**$1,033.49**	**0.00**

Summary for
Dwelling

Summary for All Items

Line Item Total		1,028.15
Material Sales Tax		5.34
Replacement Cost Value		**$1,033.49**
Actual Cash Value		**$1,033.49**
Less Deductible	[Full Deductible = 2,500.00]	(1,033.49)
Net Claim		**$0.00**

Peter Fouche

Recap of Taxes

	Material Sales Tax (7.25%)	Laundry & D/C Tax (7.25%)	Manuf. Home Tax (4.75%)	Storage Rental Tax (7.25%)	Local Food Tax (2%)
Line Items	5.34	0.00	0.00	0.00	0.00
Total	**5.34**	**0.00**	**0.00**	**0.00**	**0.00**

Recap by Room

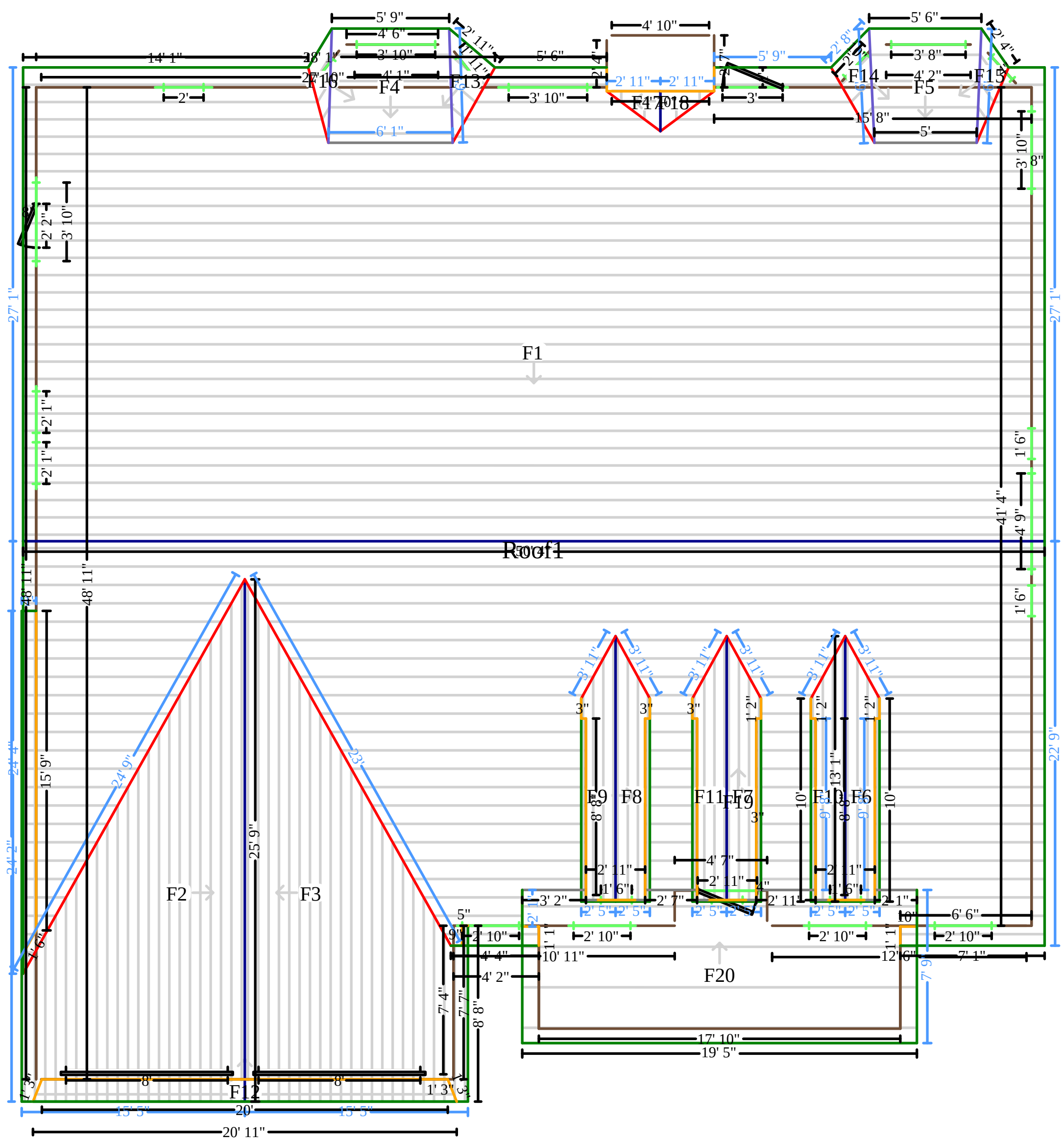
Estimate: CHRISTI_ROGERS

Area: Source - HOVER Roof and Walls

Area: Exterior	**233.32**	**22.69%**
Roof1	**231.70**	**22.54%**
Ext_Surfaces	**101.28**	**9.85%**
Area Subtotal: Exterior	**566.30**	**55.08%**
Area Subtotal: Source - HOVER Roof and Walls	**566.30**	**55.08%**
Labor Minimums Applied	**461.85**	**44.92%**
Subtotal of Areas	**1,028.15**	**100.00%**
Total	**1,028.15**	**100.00%**

Recap by Category

Items	Total	%
GENERAL DEMOLITION	260.59	25.21%
ROOFING	458.32	44.35%
SOFFIT, FASCIA, & GUTTER	309.24	29.92%
Subtotal	1,028.15	99.48%
Material Sales Tax	5.34	0.52%
Total	1,033.49	100.00%



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Exterior