



National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (888) 859-3946

Insured: AOIFE HAMMERSMITH
Property: 104 WEDGEMERE ST
CARY, NC 27519-5156
Home: 104 WEDGEMERE ST
CARY, NC 27519-5156

Home: (919) 649-3167
E-mail: AOIFEFEY@GMAIL.COM

Claim Rep.: Adam McDonald
Business: PO Box 672041
Dallas, TX 75267

Business: (847) 840-8823
E-mail: adam.mcdonald@allstate.com

Estimator: Adam McDonald
Business: PO Box 672041
Dallas, TX 75267

Business: (847) 840-8823
E-mail: adam.mcdonald@allstate.com

Claim Number: 0582830667

Policy Number: 000963575320

Type of Loss: Windstorm and Hail

Date Contacted: 4/11/2020

Date of Loss: 5/31/2019 9:00 AM

Date Inspected:

Date Received: 4/1/2020 3:53 PM

Date Entered: 4/10/2020 9:34 AM

Price List: NCRA8X_APR20
Restoration/Service/Remodel
Estimate: AOIFE_HAMMERSMITH



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Thank you for choosing Allstate! We are the Good Hands®. We strive to deliver the best products and services to prepare your family for the future and to protect you from life's uncertainties.

At Allstate, we are proud of the products and services we provide to you, our valued customers. "You're in Good Hands®" is not just a slogan to us. It is our commitment to deliver on our promise to help restore your life following a loss. Your family is at the center of everything we do. We understand experiencing a loss to your property has created a challenge to normal, everyday life; and our goal is to provide you and your family with a fast, fair and efficient claim experience.

YOUR CLAIM STATUS

HOW CAN I CHECK THE STATUS OF MY CLAIM OR GET ANSWERS TO MY QUESTIONS?

Your Claims Representative:

Your claims representative's contact information is located on the first page of this estimate. Depreciation is a decrease of the item's value due to age and condition and is typically shown on all estimates for items that are not brand new. Your estimate may include depreciation for items and materials that are being replaced. However, once the restoration of your covered loss has been completed, you may be able to recover the depreciation amount that was withheld depending on your policy terms, conditions and exclusions.

YOUR SETTLEMENT

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Allstate.com:

If you have not already done so, you may create an account at Allstate.com. Within your account, you can monitor your claim status and communicate with your claims representative 24 hours a day and set digital claim payment preferences which will enable you to get funds fast. In addition, you will be able to view and manage your Allstate policies.

1-800-ALLSTATE®:

Contact our claims call center when it is convenient for you. We are always ready to provide you with a best-in-class claims experience and are available 24 hours a day.

YOUR ESTIMATE

WHY IS THERE DEPRECIATION SHOWN ON THE ESTIMATE?

WHAT'S A DEDUCTIBLE?

The deductible is the portion of a covered loss you are responsible for under your policy. For example, if your covered claim is \$4,500.00 and the deductible is \$500.00, Allstate will pay \$4,000.00.

WHY DOES THE CHECK I RECEIVED FROM ALLSTATE INCLUDE THE NAME OF MY MORTGAGE HOLDER?

If you have a mortgage on your property, the mortgagee typically requires they be named on your policy and included on any claim settlement for damages to your home. You will need to contact your mortgagee to find out how to obtain their endorsement on the check.

CONTRACTORS AND REPAIRS

CAN MY CLAIM ADJUSTER RECOMMEND A CONTRACTOR?

Who completes repairs to your home is your choice. Allstate understands that choosing a qualified repair professional to handle repairs can be difficult and time-consuming. If you would like assistance with your selection, Allstate can refer an approved



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vendor (subject to availability) that offers a workmanship guarantee. The guarantee is subject to specific terms and conditions. Your Allstate claims representative can tell you if your loss qualifies. If not, we suggest you research any repair professional you consider. Whatever you choose to do, be sure to carefully review the repair estimate and contract, before authorizing any work to begin.

TIPS FOR SELECTING A CONTRACTOR

Choosing a qualified service to handle repairs is important. Here are a few tips to help you select a contractor.

Ask Around:

Talk to friends and family members who have had recent repair work done. Ask about things that would be important to you such as: responsiveness, timeliness, professionalism, guarantees, workmanship, etc.

Verify Contractor's Experience:

Ask contractors for references and validate the information you are provided.

Verify Contractor's Insurance:

Ask if the contractor carries liability and workers' compensation insurance and ask to see valid certificates of insurance.

Verify Contractor's Performance:

Get information about your contractor's work history from your local Better Business Bureau.

Get It In Writing:

Require a written contract, including payment terms, and do not sign until you fully understand the terms.

WHAT IF MY CONTRACTOR'S ESTIMATE IS DIFFERENT THAN THE ALLSTATE ESTIMATE?

If there is a difference between Allstate's and your contractor's estimates, you or your contractor should immediately contact your claims representative. Your claims representative will work diligently to resolve the differences and make any necessary adjustments.

WHAT IF ADDITIONAL DAMAGE IS FOUND DURING THE REPAIR PROCESS?

If additional damage is found before or during the repair process, contact your claims representative immediately to report the additional damages. Your claims representative will determine if the damage needs to be re-inspected or if it can be resolved by an alternative method.

AFTER YOUR CLAIM

NOW THAT I'VE HAD THIS CLAIM, WILL MY PREMIUM INCREASE?

There are many factors that go into answering this question, including your policy coverage, prior claim history, your loss type and how long you have been with Allstate. The best source for the answer is your local Allstate agent, who would be happy to discuss your individual circumstances. If you're unsure of your agent's phone number, visit allstate.com or simply call 1-800-ALLSTATE®.

I RECEIVED A REQUEST FOR A RE-INSPECTION FROM QUALITY ASSURANCE. WHAT DOES THIS MEAN?

You may be contacted by a representative of our Quality Assurance team seeking to re-inspect the estimated damages. Although the re-inspection process is voluntary and will not impact the settlement provided by your adjuster, the process provides valuable information to improve our estimating accuracy and overall claim experience.



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You chose Allstate Insurance for your peace of mind. By doing so, you've taken an important step in helping to protect your property. Your policy is backed by more than 75 years of insurance experience and an expansive claim network. We want you to know that we are always here for you, not just during the claim process, but before and after the claim experience as well.

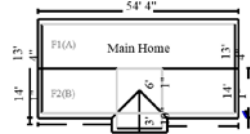
Thank you for doing business with Allstate!

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								
Main Home								
			1588.42 Surface Area			15.88 Number of Squares		
			173.41 Total Perimeter Length			65.71 Total Ridge Length		
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	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 1/2" 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
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			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	1.00 EA	799.00	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Orig. Desc.- Queen Serta Perfect Sleeper Suite								
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	860.85
General Contractor Profit	860.85

Replacement Cost Value	\$10,330.19
Less Depreciation	(201.89)

Actual Cash Value	\$10,128.30
Less Deductible	(500.00)

Net Claim	\$9,628.30
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Total Recoverable Depreciation	201.89
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Net Claim if Depreciation is Recovered	\$9,830.19
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Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	55.93

Replacement Cost Value	\$854.93
Less Depreciation	(47.94)

Actual Cash Value	\$806.99
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Net Claim	\$806.99
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Total Recoverable Depreciation	47.94
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Net Claim if Depreciation is Recovered	\$854.93
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© Xactware

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

*This is a sample guide to your adjuster summary

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- 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.



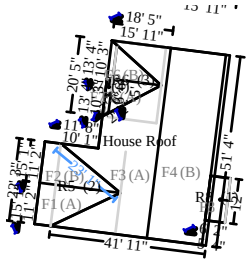
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Source - Eagle View

Source - Eagle View



House Roof

2423.97 Surface Area
 255.85 Total Perimeter Length

24.24 Number of Squares
 87.74 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	24.24 SQ	52.69	1,277.21	19/20 yrs	Avg.	NA [M]	(0.00)	1,277.21
2. Remove Additional charge for steep roof - 7/12 to 9/12 slope	18.28 SQ	14.03	256.47	19/NA	Avg.	NA	(0.00)	256.47
3. Remove Additional charge for steep roof - 10/12 - 12/12 slope	5.89 SQ	22.06	129.93	19/NA	Avg.	NA	(0.00)	129.93
4. Remove Additional charge for high roof (2 stories or greater)	23.42 SQ	5.31	124.36	19/NA	Avg.	NA	(0.00)	124.36
5. Roofing felt - 15 lb.	24.24 SQ	26.74	648.18	19/20 yrs	Avg.	90% [M]	(583.36)	64.82
6. 3 tab - 20 yr. - comp. shingle roofing - w/out felt	29.67 SQ	164.52	4,881.31	19/20 yrs	Avg.	90% [M]	(4,393.18)	488.13
Auto Calculated Waste: 22.4%, 5.43SQ								
Options: Valleys: Woven (full laced), Include eave starter course: Yes, Include rake starter course: Yes, Include ridge/hip cap: Yes, Exposure: 5", Bundle Rounding: 0.6%, 0.15SQ - (included in waste calculation above)								
7. Continuous ridge vent - shingle-over style	76.00 LF	7.53	572.28	19/35 yrs	Avg.	54.29%	(310.67)	261.61
8. Additional charge for steep roof - 7/12 to 9/12 slope	18.28 SQ	37.60	687.33	19/NA	Avg.	0%	(0.00)	687.33
9. Additional charge for steep roof - 10/12 - 12/12 slope	5.89 SQ	59.10	348.10	19/NA	Avg.	0%	(0.00)	348.10
10. Additional charge for high roof (2 stories or greater)	23.42 SQ	16.61	389.01	19/NA	Avg.	0%	(0.00)	389.01
11. Flashing - pipe jack	3.00 EA	36.46	109.38	19/35 yrs	Avg.	54.29%	(59.38)	50.00
12. Roof vent - turtle type - Detach & reset	1.00 EA	48.06	48.06	19/NA	Avg.	0%	(0.00)	48.06
Totals: House Roof			9,471.62				5,346.59	4,125.03
Total: Source - Eagle View			9,471.62				5,346.59	4,125.03
Total: Source - Eagle View			9,471.62				5,346.59	4,125.03
Line Item Totals: AOIFE_HAMMERSMITH			9,471.62				5,346.59	4,125.03

[%] - 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



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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
2,225.19	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
2,423.97	Surface Area	24.24	Number of Squares	255.85	Total Perimeter Length
87.74	Total Ridge Length	0.00	Total Hip Length		



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Summary for AA-Dwelling Summary for All Items

Line Item Total	9,471.62
Material Sales Tax	178.15
Replacement Cost Value	\$9,649.77
Less Depreciation	(5,500.13)
Actual Cash Value	\$4,149.64
Less Deductible	(500.00)
Net Claim	\$3,649.64
Total Recoverable Depreciation	5,500.13
Net Claim if Depreciation is Recovered	\$9,149.77

Adam McDonald

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



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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.