



## Rainbow Restoration of The Triangle

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2021 N Raleigh Blvd  
Raleigh, NC 27604  
P: 984-263-4433  
Email: apex@rainbowrestores.com  
RBW20732

Insured: ROXANNE BIBLE  
Property: 2225 BRISBAYNE CIR  
RALEIGH, NC 27615-4419  
Home: 2225 BRISBAYNE CIR  
RALEIGH, NC 27615-4419

Home: (919) 841-9135  
E-mail: KRISTENBIBLE@GMAIL.COM

Claim Rep.: Ethan Taulman

Business: 2021 N Raleigh Blvd  
Raleigh NC 27604

Business: (984) 263-4433  
E-mail: apex@rainbowrestores.com

Estimator: Ethan Taulman  
Business: 2021 N Raleigh Blvd  
Raleigh NC 27604

Business: (984) 263-4433  
E-mail: apex@rainbowrestores.com

**Claim Number:** 0807114616

**Policy Number:** 000835492867

**Type of Loss:** Water

**Insurance Company:** Allstate Vehicle and Property Insurance Company

Date Contacted: 9/30/2025 8:16 AM  
Date of Loss: 9/27/2025 10:30 AM  
Date Inspected: 9/30/2025 8:16 AM  
Date Est. Completed: 10/14/2025 10:43 AM

Date Received: 9/27/2025 10:46 AM  
Date Entered: 9/28/2025 9:32 PM

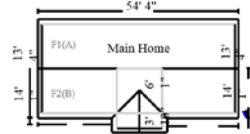
Price List: NCRA8X\_SEP25  
Restoration/Service/Remodel  
Estimate: ROXANNE\_BIBLE

# 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



**B** Main Home

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

| DESCRIPTION                                                       | QUANTITY | UNIT   | C               | D        | H         | G     | F             | E               |
|-------------------------------------------------------------------|----------|--------|-----------------|----------|-----------|-------|---------------|-----------------|
|                                                                   |          |        | 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          |
| <b>Total: Roof</b>                                                |          |        | <b>5,395.46</b> |          |           |       | <b>181.14</b> | <b>5,214.32</b> |

| 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          |
| <b>Total: Bedroom</b>                                     |          |        | <b>3,013.18</b> |           |      |        | <b>20.75</b> | <b>2,992.43</b> |

| 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                                              |          |        |               |          |           |       |              |               |
| <b>Total: Contents</b>                                                                      |          |        | <b>799.00</b> |          |           |       | <b>47.94</b> | <b>751.06</b> |

**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             |
| <b>Replacement Cost Value</b>                 | <b>\$10,330.19</b> |
| Less Depreciation                             | (201.89)           |
| <b>Actual Cash Value</b>                      | <b>\$10,128.30</b> |
| Less Deductible                               | (500.00)           |
| <b>Net Claim</b>                              | <b>\$9,628.30</b>  |
| Total Recoverable Depreciation                | 201.89             |
| <b>Net Claim if Depreciation is Recovered</b> | <b>\$9,830.19</b>  |

Summary for Contents  
Summary for All Items

|                                               |                 |
|-----------------------------------------------|-----------------|
| Line Item Total                               | 799.00          |
| Material Sales Tax                            | 55.93           |
| <b>Replacement Cost Value</b>                 | <b>\$854.93</b> |
| Less Depreciation                             | (47.94)         |
| <b>Actual Cash Value</b>                      | <b>\$806.99</b> |
| <b>Net Claim</b>                              | <b>\$806.99</b> |
| Total Recoverable Depreciation                | 47.94           |
| <b>Net Claim if Depreciation is Recovered</b> | <b>\$854.93</b> |

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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.

# Your guide to reading your adjuster summary.\*

|                           |  |                          |  |
|---------------------------|--|--------------------------|--|
| Insured: John Smith       |  | Home: (123) 123-4567     |  |
| Property: 1234 Oak Street |  | Business: (123) 123-4567 |  |
| Anytown, Anystate 12345   |  |                          |  |

|                                 |                                 |                           |
|---------------------------------|---------------------------------|---------------------------|
| <b>Claim Number:</b> 1234567890 | <b>Policy Number:</b> 123456789 | <b>Type of Loss:</b> Fire |
|---------------------------------|---------------------------------|---------------------------|

| <div style="display: flex; justify-content: space-between;"> <div><b>A</b></div> <div><b>B</b></div> </div> <div style="text-align: center;"><b>KITCHEN</b></div> |          |          |                 |           |           |          |               |               |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|-----------------|-----------|-----------|----------|---------------|---------------|--|
|                                                                                                                                                                   |          | <b>C</b> | <b>D</b>        | <b>H</b>  | <b>G</b>  | <b>F</b> | <b>E</b>      |               |  |
| DESCRIPTION                                                                                                                                                       | QUANTITY | UNIT     | RCV             | AGE/LIFE  | COND      | DEP %    | DEPREC.       | ACV           |  |
| 1. GE – GIE16GSHSS – 15.5 Cu. Ft. Top Mount Refrigerator, Stainless Steel<br>Sears – 4/6/2017<br>Orig. Desc. GE Refrigerator                                      | 1.00     | EA       | 701.00          | 2/14 yrs. | Abv. Avg. | 14.29%   | (100.14)      | 600.86        |  |
| 2. Coffee Table, COFFEETABLE Wayfair – 4/5/2017<br>Orig. Desc. Hardwood Coffee Table                                                                              | 1.00     | EA       | 358.99          | 3/7 yrs.  | Avg.      | 42.86%   | (153.85)      | 205.14        |  |
| <b>Totals: Kitchen</b>                                                                                                                                            |          |          | <b>1,059.99</b> |           |           |          | <b>253.99</b> | <b>806.00</b> |  |

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

[%] - 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

|          |  |                              |
|----------|--|------------------------------|
| <b>K</b> |  | <b>Summary for Contents</b>  |
| <b>K</b> |  | <b>Summary for All Items</b> |

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

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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/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.

EA = Each

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# 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

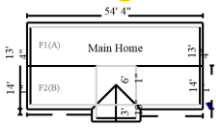
Home: (123) 123-4567

Business: (123) 123-4567

**A** Claim Number: 123456789

Policy Number: 9876543210

Type of Loss: Windstorm



## Main Home - Roof

| Description                                                                                                                                                                                                                                       | Quantity | Unit   | RCV              | Age/Life | Condition | Dep% | Deprec.       | ACV               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------|------------------|----------|-----------|------|---------------|-------------------|
| 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<br>Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No,<br>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             |
| <b>Total: Roof1</b>                                                                                                                                                                                                                               |          |        | <b>\$2650.76</b> |          |           |      | <b>(0.00)</b> | <b>\$2,650.76</b> |

## Room 1

| Description                                      | 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            |
| <b>Total: Room1</b>                              |           |       | <b>\$1,170.86</b> |           |           |        | <b>(\$65.01)</b> | <b>\$1,105.85</b> |

### 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

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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

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

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Internal Information

| Factor Detail                                                                                                                                                                                                                                                                                       |            |            |                   |                   |                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|-------------------|-------------------|-------------------|
| Roof Surface Payment Schedule (RPS)                                                                                                                                                                                                                                                                 |            |            |                   |                   |                   |
| Main Level - Roof1                                                                                                                                                                                                                                                                                  |            |            |                   |                   |                   |
| Description                                                                                                                                                                                                                                                                                         | RPS Factor | Quantity   | Unit Price        | Total             | RPS Total         |
| 53. Laminated – comp. shingle rfg. – w/out felt<br>Auto Calculated Waste: 10.2%, 1.17SQ<br>Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: No,<br>Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above) | 24%        | 12.67SQ    | 149.19            | 1,890.24          | 453.66            |
| 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                                                                                                                                                                                                                                                                           |            |            |                   | 225.29            | 54.61             |
| Total Tax                                                                                                                                                                                                                                                                                           |            |            |                   | 0.00              | 0.00              |
| <b>Replacement Cost Value</b>                                                                                                                                                                                                                                                                       |            |            |                   | <b>\$2,703.51</b> |                   |
| <b>RPS Value</b>                                                                                                                                                                                                                                                                                    |            |            |                   |                   | <b>\$655.27</b>   |
| 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              |                   |
| <b>Replacement Cost Value</b>                                                                                                                                                                                                                                                                       |            |            | <b>\$2,644.65</b> | <b>(\$78.01)</b>  |                   |
| Less Depreciation                                                                                                                                                                                                                                                                                   |            |            |                   |                   |                   |
| <b>Actual Cash Value</b>                                                                                                                                                                                                                                                                            |            |            |                   |                   | <b>\$2,566.64</b> |

### 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

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Allstate Property and Casualty Insurance Company, Northbrook, IL.

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

© 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  
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 Allstate Property and Casualty Insurance Company, Northbrook, IL.  
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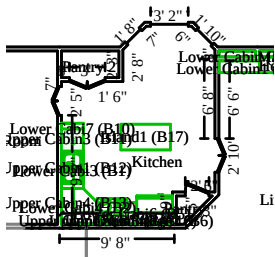
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**ROXANNE\_BIBLE**

**ROXANNE\_BIBLE**

| DESCRIPTION                                                             | QTY      | REMOVE | REPLACE | TAX  | TOTAL    |
|-------------------------------------------------------------------------|----------|--------|---------|------|----------|
| 1. Emergency service call - during business hours                       | 1.00 EA  | 0.00   | 199.49  | 0.00 | 199.49   |
| 2. Equipment setup, take down, and monitoring (hourly charge)           | 11.00 HR | 0.00   | 71.93   | 0.00 | 791.23   |
| - 9 AM up/down, 3 DHM up/down, 2 Drying Mats up/down, 7 monitoring days |          |        |         |      |          |
| 3. Equip. setup, take down & monitoring - after hrs                     | 2.00 HR  | 0.00   | 108.00  | 0.00 | 216.00   |
| - 2 monitoring days                                                     |          |        |         |      |          |
| 4. Haul debris - per pickup truck load - including dump fees            | 0.25 EA  | 181.74 | 0.00    | 0.00 | 45.44    |
| Total: ROXANNE_BIBLE                                                    |          |        |         | 0.00 | 1,252.16 |

## Level 1



## Kitchen

**Height: 8'**

|        |                    |        |                    |
|--------|--------------------|--------|--------------------|
| 354.49 | SF Walls           | 177.52 | SF Ceiling         |
| 532.01 | SF Walls & Ceiling | 177.52 | SF Floor           |
| 19.72  | SY Flooring        | 46.59  | LF Floor Perimeter |
| 56.84  | LF Ceil. Perimeter |        |                    |

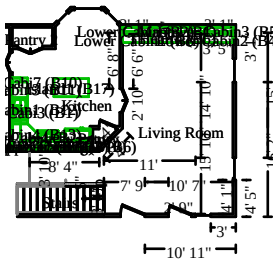
|        |                 |                        |
|--------|-----------------|------------------------|
| Door   | 2' 5" X 6' 9"   | Opens into DINING_ROOM |
| Door   | 3' X 6' 10"     | Opens into PANTRY_2    |
| Window | 1' 8" X 4' 7"   | Opens into Exterior    |
| Window | 3' 2" X 4' 7"   | Opens into Exterior    |
| Window | 1' 10" X 4' 7"  | Opens into Exterior    |
| Door   | 2' 10" X 6' 10" | Opens into LIVING_ROOM |
| Door   | 2' X 6' 9"      | Opens into PANTRY1     |

| DESCRIPTION                                                                 | QTY     | REMOVE | REPLACE | TAX  | TOTAL    |
|-----------------------------------------------------------------------------|---------|--------|---------|------|----------|
| 5. Dehumidifier (per 24 hr period)-<br>110-159 ppd - No monitor.<br>- IT 20 | 7.71 EA | 0.00   | 106.64  | 0.00 | 822.19   |
| 6. Air mover (per 24 hour period) - No<br>monitoring                        | 0.77 EA | 0.00   | 26.77   | 0.00 | 20.61    |
| 7. Wood floor drying extraction mat<br>(per 24 hr prd) No monit.<br>- IT 16 | 5.98 DA | 0.00   | 181.75  | 0.00 | 1,086.87 |

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### CONTINUED - Kitchen

| DESCRIPTION     | QTY | REMOVE | REPLACE | TAX  | TOTAL    |
|-----------------|-----|--------|---------|------|----------|
| Totals: Kitchen |     |        |         | 0.00 | 1,929.67 |



#### Living Room

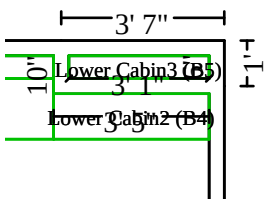
Height: 8'

|                           |                          |
|---------------------------|--------------------------|
| 495.74 SF Walls           | 346.32 SF Ceiling        |
| 842.06 SF Walls & Ceiling | 346.32 SF Floor          |
| 38.48 SY Flooring         | 72.86 LF Floor Perimeter |
| 88.19 LF Ceil. Perimeter  |                          |

|                                              |                 |                        |
|----------------------------------------------|-----------------|------------------------|
| Door                                         | 2' 10" X 6' 10" | Opens into KITCHEN     |
| Missing Wall                                 | 3' 10" X 8'     | Opens into Exterior    |
| Missing Wall - Goes to neither Floor/Ceiling | 4' 4" X 9'      | Opens into STAIRS      |
| Missing Wall                                 | 5" X 8'         | Opens into LIVING_ROOM |
| Window                                       | 1' 10" X 5' 6"  | Opens into Exterior    |
| Door                                         | 2' 9" X 6' 10"  | Opens into Exterior    |
| Door                                         | 2' 11" X 6' 10" | Opens into Exterior    |
| Window                                       | 2' 10" X 6' 8"  | Opens into Exterior    |
| Window                                       | 2' 8" X 6' 8"   | Opens into Exterior    |

#### Subroom: Living Room 3 (1)

Height: 8'

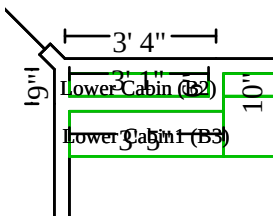


|                          |                         |
|--------------------------|-------------------------|
| 34.21 SF Walls           | 1.54 SF Ceiling         |
| 35.75 SF Walls & Ceiling | 1.54 SF Floor           |
| 0.17 SY Flooring         | 4.08 LF Floor Perimeter |
| 7.17 LF Ceil. Perimeter  |                         |

|                              |               |                        |
|------------------------------|---------------|------------------------|
| Missing Wall - Goes to Floor | 3' 1" X 7' 6" | Opens into LIVING_ROOM |
|------------------------------|---------------|------------------------|

#### Subroom: Living Room 2 (2)

Height: 8'



|                          |                         |
|--------------------------|-------------------------|
| 34.21 SF Walls           | 1.54 SF Ceiling         |
| 35.75 SF Walls & Ceiling | 1.54 SF Floor           |
| 0.17 SY Flooring         | 4.08 LF Floor Perimeter |
| 7.17 LF Ceil. Perimeter  |                         |

|                              |               |                        |
|------------------------------|---------------|------------------------|
| Missing Wall - Goes to Floor | 3' 1" X 7' 6" | Opens into LIVING_ROOM |
|------------------------------|---------------|------------------------|

## Rainbow Restoration of The Triangle

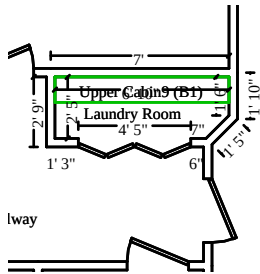
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### CONTINUED - Living Room

| DESCRIPTION                                                   | QTY      | REMOVE | REPLACE | TAX  | TOTAL    |
|---------------------------------------------------------------|----------|--------|---------|------|----------|
| 8. Air mover (per 24 hour period) - No monitoring             | 1.99 EA  | 0.00   | 26.77   | 0.00 | 53.27    |
| 9. Wood floor drying extraction mat (per 24 hr prd) No monit. | 6.00 DA  | 0.00   | 181.75  | 0.00 | 1,090.50 |
| 10. Tear out trim and bag for disposal - up to Cat 3          | 14.25 LF | 1.17   | 0.00    | 0.17 | 16.84    |
| 11. Tear out wet drywall, cleanup, bag for disposal           | 4.00 SF  | 1.21   | 0.00    | 0.04 | 4.88     |
| Totals: Living Room                                           |          |        |         | 0.21 | 1,165.49 |

Total: Level 1 **0.21 3,095.16**

### Level 2



#### Laundry Room

**Height: 8'**

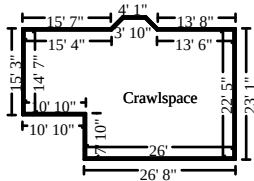
|                           |                          |
|---------------------------|--------------------------|
| 114.33 SF Walls           | 16.11 SF Ceiling         |
| 130.43 SF Walls & Ceiling | 16.11 SF Floor           |
| 1.79 SY Flooring          | 13.55 LF Floor Perimeter |
| 17.97 LF Ceil. Perimeter  |                          |

| DESCRIPTION                                                    | QTY      | REMOVE | REPLACE | TAX  | TOTAL  |
|----------------------------------------------------------------|----------|--------|---------|------|--------|
| 12. Air mover (per 24 hour period) - No monitoring             | 2.28 EA  | 0.00   | 26.77   | 0.00 | 61.04  |
| 13. Dehumidifier (per 24 hr period)- 110-159 ppd - No monitor. | 6.93 EA  | 0.00   | 106.64  | 0.00 | 739.02 |
| 14. Tear out non-salv. vinyl & underlay, cut & bag for disp.   | 16.11 SF | 2.50   | 0.00    | 0.12 | 40.40  |
| 15. Tear out baseboard and bag for disposal - up to Cat 3      | 13.55 LF | 1.17   | 0.00    | 0.16 | 16.01  |
| 16. Add on to tear out floor drain - tub/shower- metal/plastic | 1.00 EA  | 11.91  | 0.00    | 0.00 | 11.91  |
| 17. Interior door slab only - Detach                           | 2.00 EA  | 0.00   | 8.54    | 0.00 | 17.08  |
| 18. Protect - Cover with plastic                               | 30.00 SF | 0.00   | 0.37    | 0.28 | 11.38  |
| Totals: Laundry Room                                           |          |        |         | 0.56 | 896.84 |

Total: Level 2 **0.56 896.84**

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## Crawlspace



## Crawlspace

**Height: 4'**

|                             |                           |
|-----------------------------|---------------------------|
| 480.90 SF Walls             | 753.13 SF Ceiling         |
| 1,234.03 SF Walls & Ceiling | 753.13 SF Floor           |
| 83.68 SY Flooring           | 120.23 LF Floor Perimeter |
| 120.23 LF Ceil. Perimeter   |                           |

| DESCRIPTION                                                    | QTY      | REMOVE | REPLACE | TAX         | TOTAL           |
|----------------------------------------------------------------|----------|--------|---------|-------------|-----------------|
| 19. Air mover (per 24 hour period) - No monitoring             | 19.30 EA | 0.00   | 26.77   | 0.00        | 516.66          |
| 20. Dehumidifier (per 24 hr period) - 70-109 ppd - No monitor. | 3.85 EA  | 0.00   | 75.43   | 0.00        | 290.41          |
| 21. Tear out and bag wet insulation in confined space          | 90.00 SF | 1.76   | 0.00    | 0.33        | 158.73          |
| 22. Add for personal protective equipment (hazardous cleanup)  | 4.00 EA  | 0.00   | 22.35   | 3.55        | 92.95           |
| Totals: Crawlspace                                             |          |        |         | 3.88        | 1,058.75        |
| Total: Crawlspace                                              |          |        |         | 3.88        | 1,058.75        |
| <b>Line Item Totals: ROXANNE_BIBLE</b>                         |          |        |         | <b>4.65</b> | <b>6,302.91</b> |

**Grand Total Areas:**

|          |                    |          |                             |          |                        |
|----------|--------------------|----------|-----------------------------|----------|------------------------|
| 3,695.24 | SF Walls           | 2,209.78 | SF Ceiling                  | 5,905.02 | SF Walls and Ceiling   |
| 2,232.48 | SF Floor           | 248.05   | SY Flooring                 | 548.97   | LF Floor Perimeter     |
| 0.00     | SF Long Wall       | 0.00     | SF Short Wall               | 643.13   | LF Ceil. Perimeter     |
| 2,232.48 | Floor Area         | 2,364.86 | Total Area                  | 3,564.93 | Interior Wall Area     |
| 2,380.11 | Exterior Wall Area | 365.24   | Exterior Perimeter of Walls |          |                        |
| 0.00     | Surface Area       | 0.00     | Number of Squares           | 0.00     | Total Perimeter Length |
| 0.00     | Total Ridge Length | 0.00     | Total Hip Length            |          |                        |



**Rainbow Restoration of The Triangle**

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**Summary for  
AA-Dwelling  
Summary for All Items**

|                                   |                   |
|-----------------------------------|-------------------|
| Line Item Total                   | 6,298.26          |
| Material Sales Tax                | 4.65              |
| <b>Replacement Cost Value</b>     | <b>\$6,302.91</b> |
| Less Non-recoverable Depreciation | <0.00>            |
| <b>Actual Cash Value</b>          | <b>\$6,302.91</b> |
| <b>Net Claim</b>                  | <b>\$6,302.91</b> |

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Ethan Taulman

# 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 19.99  
7654321 06 65 TV 899.99  
SUBTOTAL 919.98  
TAX 64.40  
\*\*\*\* TOTAL 984.38

XXXXXXXXXXXX CHIP Read  
AID: zbZxpd5vobvz  
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<br>123456789 | 30.00   |
| 1        | Original Fit Jeans 48.00<br>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 : 23557D871Q0W

**# 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*<br><a href="https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240">https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240</a><br>Orig. Desc. - 65" Smart tv, 4k                                                                                                                | 1.00     | EA   | 999.99 | 5/10 yrs | Avg.  | 50%   | (500.00) | 499.99 |
| 2. Insignia™ - 6' 4K Ultra HD HDMI Cable - Black*<br><a href="https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498">https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498</a><br>Orig. Desc. - 6' HDMI cable                                                                                                                               | 1.00     | EA   | 24.99  | 5/10 yrs | Avg.  | 50%   | (12.50)  | 12.49  |
| 3. Wrangler Men's Short Sleeve Two Pocket Utility Shirt, Sizes S-5XL*<br><a href="https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlp&amp;selectedSellerId=0">https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlp&amp;selectedSellerId=0</a><br>Orig. Desc. - mens short sleeve shirt | 4.00     | EA   | 18.97  | 2/8 yrs  | Avg.  | 25%   | (18.97)  | 56.91  |
| 4. 501® ORIGINAL FIT MEN'S JEANS*<br><a href="https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193">https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193</a>                                                                                                                                                                    | 2.00     | EA   | 48.00  | 1/8 yrs  | Avg.  | 12.5% | (12.00)  | 84.00  |

You can upload your clear, labeled receipts to the Documents tab on MyClaim or send them to [claims@claims.allstate.com](mailto: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.





# Rainbow Restoration of The Triangle

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## Recap of Taxes

|            | Material Sales Tax<br>(7.25%) | Laundry & D/C Tax<br>(7.25%) | Manuf. Home Tax<br>(4.75%) | Storage Rental Tax<br>(7.25%) | Local Food Tax (2%) |
|------------|-------------------------------|------------------------------|----------------------------|-------------------------------|---------------------|
| Line Items | 4.65                          | 0.00                         | 0.00                       | 0.00                          | 0.00                |
| Total      | 4.65                          | 0.00                         | 0.00                       | 0.00                          | 0.00                |



Rainbow Restoration of The Triangle

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Recap by Room

|                           |          |         |
|---------------------------|----------|---------|
| Estimate: ROXANNE_BIBLE   | 1,252.16 | 19.88%  |
| Area: Level 1             |          |         |
| Kitchen                   | 1,929.67 | 30.64%  |
| Living Room               | 1,165.28 | 18.50%  |
| Area Subtotal: Level 1    | 3,094.95 | 49.14%  |
| Area: Level 2             |          |         |
| Laundry Room              | 896.28   | 14.23%  |
| Area Subtotal: Level 2    | 896.28   | 14.23%  |
| Area: Crawlspace          |          |         |
| Crawlspace                | 1,054.87 | 16.75%  |
| Area Subtotal: Crawlspace | 1,054.87 | 16.75%  |
| Subtotal of Areas         | 6,298.26 | 100.00% |
| Total                     | 6,298.26 | 100.00% |



## Rainbow Restoration of The Triangle

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### Recap by Category

| Items                                     | Total           | %              |
|-------------------------------------------|-----------------|----------------|
| <b>GENERAL DEMOLITION</b>                 | <b>293.39</b>   | <b>4.65%</b>   |
| <b>WATER EXTRACTION &amp; REMEDIATION</b> | <b>6,004.87</b> | <b>95.27%</b>  |
| <b>Subtotal</b>                           | <b>6,298.26</b> | <b>99.93%</b>  |
| <b>Material Sales Tax</b>                 | <b>4.65</b>     | <b>0.07%</b>   |
| <b>Total</b>                              | <b>6,302.91</b> | <b>100.00%</b> |

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.

*For additional prevention information, please go to [www.DisasterSafety.org](http://www.DisasterSafety.org).*

*Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.*

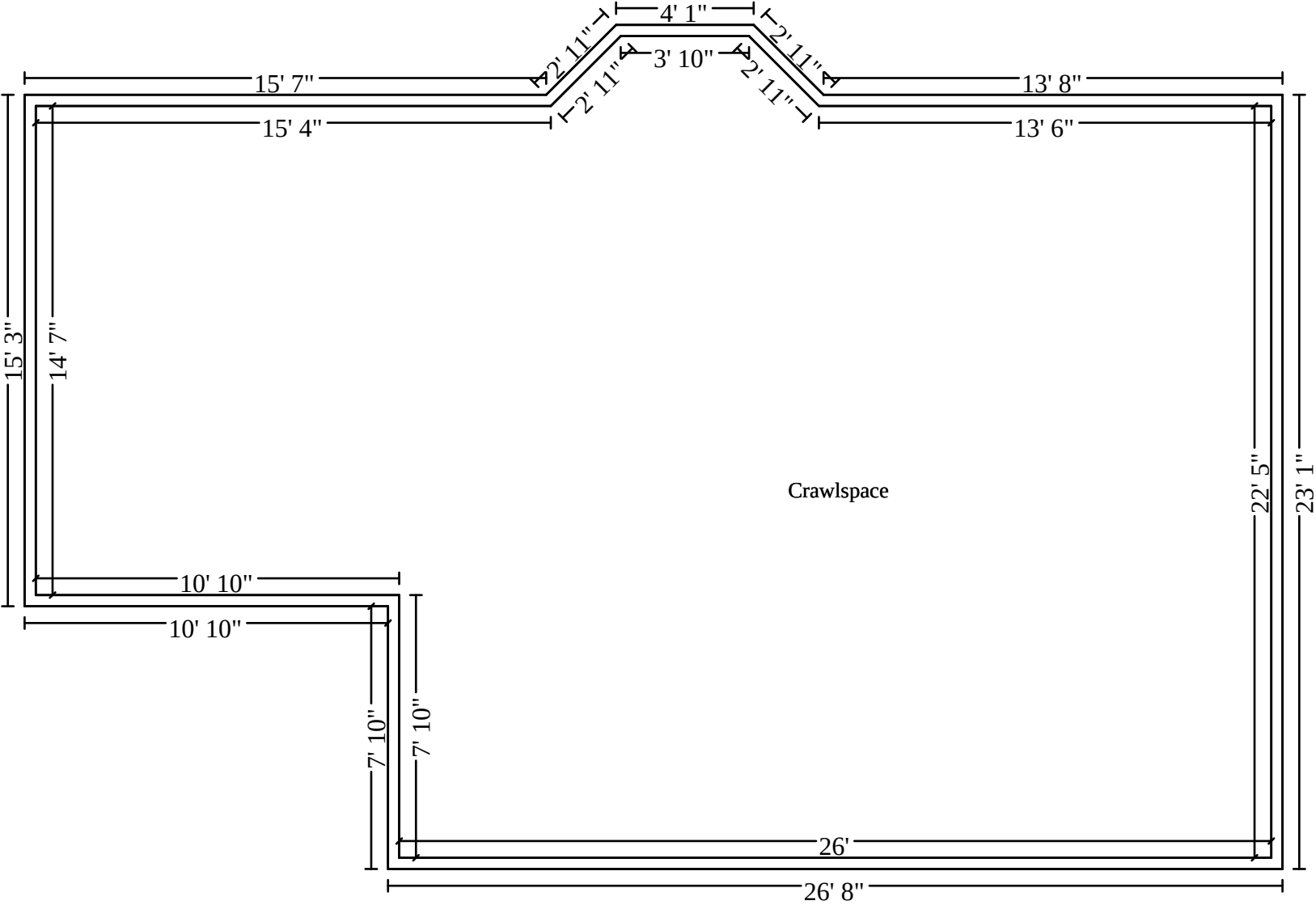
This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration 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.

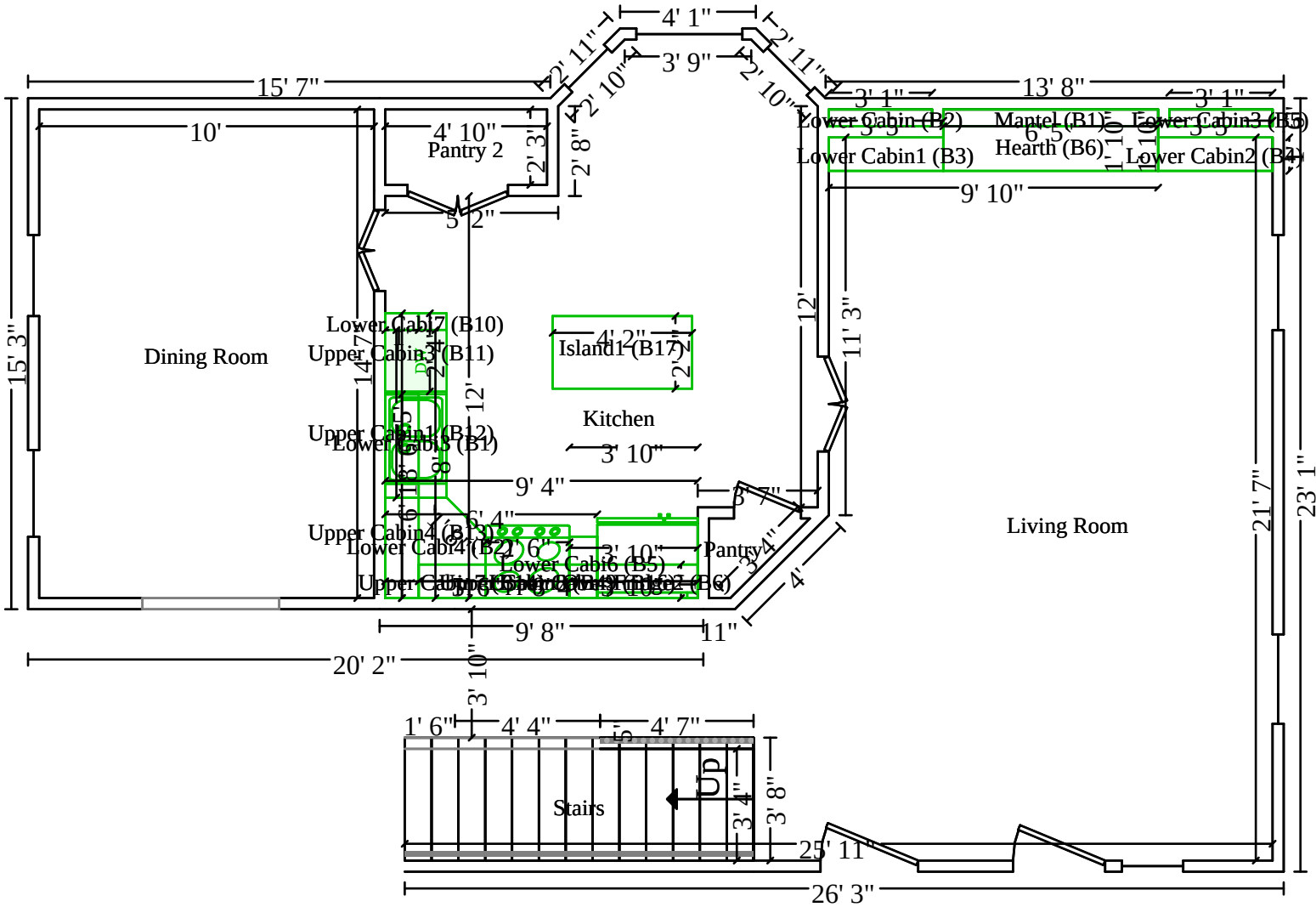
During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

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.





Level 1

