



Safeco Insurance Company

PO Box 5014
Scranton, PA 18505-5014
Fax: (888) 268-8840

CLAIM NO.:	INSURED:
Date of Loss: 05/15/2022 Deductible: \$2,417.00 Type of Claim: Hail Pricing Database: CoreLogic Data Driven USDC - March 2023 (Texas) (Dallas)	Address: Home phone: Business phone: Mobile phone: Email:
ADJUSTER CONTACT	Contact Name: Contact Phone: Contact Email: Loss address:
Claim Rep: Brinae Brown Phone: (407) 871-4245 Email: BRINAE.BROWN@LIBERTYMUTUAL.COM Estimator: Neal Anderson Phone: (940) 783-8583 Email: neal.anderson@libertymutual.com	
DATES	POLICY INFORMATION
Assigned: 10/14/2023 Contacted: 03/31/2023 Inspected: 04/07/2023 Estimated: 04/09/2023 Estimated:	Policy No.: Policy Type: Homeowner's Effective from: 08/31/2021 to: 08/31/2022 Underwriting Co: Safeco Insurance Company of Indiana

ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL BY LIBERTY MUTUAL / SAFECO INSURANCE COMPANY

Fastest Way, Submit Supplement Request at:
<https://property-supplements.libertymutual.com/>



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Your current mortgage company or loss payees may be listed as a payee on payment(s) for the covered repairs to your property. If so, you will need to contact your mortgage company or that involved party to determine their procedures for processing claims payments.

If you or your contractor has any questions or concerns about the estimate, for fastest approval please submit them via our supplement portal at:

<https://property-supplements.libertymutual.com/>

It is important to inform us with questions prior to beginning repairs, as any changes in scope of damages or pricing must be pre-approved by Liberty Mutual Insurance.

If you have personal property damages that were included on this estimate, prices are calculated utilizing like kind and quality goods, less any applicable depreciation, policy limits, or other adjustments as outlined in the estimate. For your convenience, we can refer you to vendors who may be able to directly replace some of your lost and/or damaged items.

If you have any questions about this estimate, please do not hesitate to contact us at the numbers provided above.

Thank you for insuring with Liberty Mutual Insurance. We appreciate your business.

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Please refer to your insurance policy for actual policy language and definitions.

Understanding your estimate

Property Claims



We want to make understanding your property claim as easy as possible.
This sample estimate will help explain how we calculate your total payment.

1 Understanding line item details

Let's take a look at damages to the dwelling. However, based on your specific loss, your property claim estimate could also include other structures like a detached garage or inground pool.

Sample estimate

Description	Quantity	Unit Price Per	Total O&P	Total Tax	RC	Age/Life	Cond.	DEP%	Depreciation	ACV
1. Drywall, Wall 1/2", Taped	232	\$1.77 SF	\$11.32	\$0.00	\$67.96	7/150 yrs	Avg.	4.67%	\$5.61 ✓	\$62.35
2. Prime & Paint - Drywall/Plaster Wall	232	\$0.66 SF	\$52.80	\$0.00	\$316.80	7/15 yrs	Avg.	46.67%	\$105.60 ✓	\$211.20
3. Oven, Built-In, Electric Good	1	\$780.99 EA	\$156.20	\$0.00	\$937.19	5/30 yrs	Avg.	75%	\$312.39 ✓	\$624.80
4. Shelf, Wood 1" x 12"	8	\$7.81 LF	\$23.44	\$0.00	\$140.59	7/7 yrs	Avg.	6.67%	\$0.00 ✓	\$140.59
Kitchen - Subtotal (4 items)			\$243.76	\$0.00	\$1,462.54				\$423.60	\$1,038.94

2 Understanding minimum charges

Minimum charges applied

Adjustments for minimum charges (O&P and taxes are applied):
Minimum Charge, HVAC
Labor: \$176.67

Term key:

Quantity

Amount of material or time needed.

Unit Price

Cost of material, labor, or equipment for each unit.

(O&P) Overhead and Profit

Overhead and profit is included in a repair estimate when the complexity of repair or replacement requires a general contractor.¹

(RC) Replacement Cost value

What you would pay to replace the item at today's cost: Quantity x Unit Price + Tax + Overhead and Profit.

Age/Life and Condition (COND.)

The item's age and life expectancy/how long you've had the item and its life expectancy and condition.

DEP% and Depreciation

Reduction in value of property over time due to age, use, and condition of item. Depending on your policy, some depreciation may be reimbursable.

(ACV) Actual Cash Value

What you would pay for the item at today's cost minus depreciation: Replacement Cost Value - Depreciation.

(PWI) Paid when incurred

Items (e.g., dumpster load) that may not be necessary in the repair of your property. These items will be reimbursed to you after the expense is incurred and the paid invoice/receipt is submitted.

Minimum charges

Added labor for performing a minor repair, including transportation, setup, and various other contractor costs, if applicable.

Commonly used measurements

EA	Each	SQ	Square
LF	Linear foot	HR	Hour
SF	Square foot	DA	Day
SY	Square yard	WK	Week
CF	Cubic foot	MO	Month
CY	Cubic yard	RM	Room

3 Your summary

Replacement cost value	
Less recoverable depreciation	\$1,681.89
Net ACV on coverage building	-\$423.60
Deductible (\$500.00)	(\$500.00)
Net estimate	\$758.29
Net estimate if depreciation is recovered	\$1,181.89

Term key:

(O&P) Overhead and Profit

Total overhead and profit per coverage type, if applicable.

(RC) Replacement Cost value

Total cost of repairing your home and/or replacing damaged items.

(ACV) Actual Cash Value

Replacement Cost Value minus Depreciation.

Net Estimate

Amount paid to you today. It is calculated by taking Actual Cash Value minus Your Deductible (the portion you pay out of pocket).

Total Depreciation

Total amount of depreciation of your property.

Non-Recoverable Depreciation

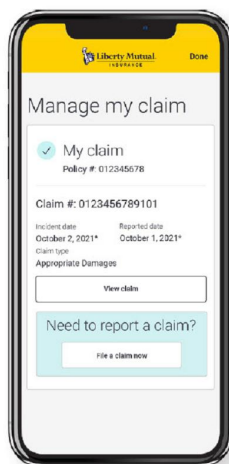
The depreciation that is not reimbursable based on the loss settlement provisions in your policy.

(PWI) Total Paid When Incurred

The amount that will be reimbursed to you once this expense is incurred.

4 Manage your claim by downloading our app

- View status updates 24/7
- Upload photos and documents
- View FAQs and other helpful resources
- Update your contact preferences



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Scan this code with your mobile camera to get the app.



This document is not intended to be a complete summary of Liberty Mutual's claims handling practices and standards, nor does it address all claims scenarios. The application of any information within this document will depend on specific facts, circumstances, policy language, and applicable law. Any failure to quote or refer to any specific policy provision in the body of this document or otherwise is not a waiver of those provisions. *Overhead and Profit is included in a repair estimate when the complexity of repair or replacement requires a general contractor. Your Claims Representative will review overhead and profit with you if applicable. Equal Housing Insurer. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. ©2021 Liberty Mutual Insurance



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Description	Quantity	Unit Price	Per	Total O&P	Total Taxes	RC	Depreciation	ACV
ESTIMATE: Structure						Claim		
Approved								
ROOFPLAN: Roofplan								
Roof								
Roof area: 3,166.68 SF Squares: 31.7 SQ Soffit: 427.76 SF Eaves: 193.50 LF Ridge: 26.24 LF								
SHINGLES								
1 ITEL, Shingles, Laminated/Architectural, Tear Out	31.67	\$52.68	SQ	\$0.00	\$0.00	\$1,668.38	\$0.00	\$1,668.38
Excluded from O&P calculation.								
2 ITEL, Shingles, Laminated/Architectural, Supply	34.84 (35.00)	\$117.51	SQ	\$0.00	\$339.31	\$4,452.16	\$890.43	\$3,561.73
Includes 10% waste on quantity.								
Materials quantity bundle rounding applied.								
This line item includes a shingle material allowance of \$117.51 per square, which reflects current market prices in your area. Market prices were verified by ITEL. The ITEL Asphalt Shingle Program allows you or your contractor of choice to have materials delivered directly to your home for installation. For more information on ordering shingles through ITEL, contact them at customerservice@itelinc.com or 800-890-4835.								
Excluded from O&P calculation.								
3 ITEL, Shingles, Laminated/Architectural, Good, Install	34.84	\$125.98	SQ	\$0.00	\$9.32	\$4,398.46	\$879.70	\$3,518.76
Includes 10% waste on quantity.								
Excluded from O&P calculation.								
4 Replace - Shingles, Starter Row, Continuous	212.85	\$1.97	LF	\$0.00	\$10.89	\$430.21	\$129.07	\$301.14
Includes 10% waste on quantity.								
Excluded from O&P calculation.								
5 Replace - Ridge Cap Shingles, Fiberglass, Laminated	205.96	\$6.14	LF	\$0.00	\$62.70	\$1,327.29	\$265.46	\$1,061.83
Includes 10% waste on quantity.								
Excluded from O&P calculation.								
6 Tear Out - Steep Roof Charge, Asphalt Shingle Roof, 7/12-9/12	20.71	\$13.17	SQ	\$0.00	\$0.00	\$272.75	\$0.00	\$272.75
Excluded from O&P calculation.								
7 Replace - Steep Roof Charge, Asphalt Shingle Roof, 7/12-9/12	20.71	\$30.69	SQ	\$0.00	\$0.00	\$635.59	\$0.00	\$635.59
Excluded from O&P calculation.								
UNDERLAYMENTS								
8 Replace - Felt, 15LB	31.67	\$31.73	SQ	\$0.00	\$23.42	\$1,028.31	\$308.51	\$719.80
Excluded from O&P calculation.								
VENTS AND FLASHINGS								



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Description	Quantity	Unit Price	Per	Total O&P	Total Taxes	RC	Depreciation	ACV
ESTIMATE: Structure						Claim		
Approved								
9 Replace - Drip Edge (Rake + Eave) Aluminum, Pre-Finish Color	231.74	\$2.88	LF	\$0.00	\$21.61	\$689.03	\$206.71 ✓	\$482.32
Includes 5% waste on quantity.								
Excluded from O&P calculation.								
10 Remove - Power Roof Vent Cover, Aluminum Large	5	\$25.33	EA	\$0.00	\$0.00	\$126.65	\$0.00	\$126.65
Excluded from O&P calculation.								
11 Replace - Power Roof Vent Cover, Aluminum Large	5	\$81.76	EA	\$0.00	\$21.83	\$430.63	\$103.35 ✓	\$327.28
Excluded from O&P calculation.								
12 Replace - Flashing, Plumbing Vent Plastic	5	\$33.26	EA	\$0.00	\$4.11	\$170.41	\$40.89 ✓	\$129.52
Excluded from O&P calculation.								
13 Replace - Vent Pipe Flashing, Furnace Aluminum, 5"	1	\$78.92	EA	\$0.00	\$4.91	\$83.83	\$20.12 ✓	\$63.71
Excluded from O&P calculation.								
14 Replace - Vent Pipe Flashing, Furnace Aluminum, 6"	1	\$93.53	EA	\$0.00	\$6.11	\$99.64	\$23.91 ✓	\$75.73
Excluded from O&P calculation.								
GUTTERS / DOWNSPOUTS / FASCIA								
15 Tear Out - Gutter, Aluminum, K-Style 5"	193.50	\$0.78	LF	\$30.18	\$0.00	\$181.11	\$0.00	\$181.11
16 Replace - Gutter, Aluminum, K-Style 5"	203.18	\$7.89	LF	\$320.62	\$53.47	\$1,977.18	\$658.99 ✓	\$1,318.19
Includes 5% waste on quantity.								
17 Tear Out - Downspout, Aluminum 2"x3"	92.00	\$0.62	LF	\$11.40	\$0.00	\$68.44	\$0.00	\$68.44
18 Replace - Downspout, Aluminum 2"x3"	96.60	\$4.29	LF	\$82.88	\$20.80	\$518.10	\$155.43 ✓	\$362.67
Includes 5% waste on quantity.								
ADDITIONAL ITEMS								
19 Rem/Reset - Satellite Dish, Mini	1	\$326.73	EA	\$0.00	\$0.16	\$326.89	\$0.00	\$326.89
Excluded from O&P calculation.								
DEBRIS REMOVAL								
Debris Removal								
20 Dumpster-20 Yard	1	\$730.09	EA	\$0.00	\$60.23	\$790.32	\$0.00	\$790.32
Tax override applied - State applied to materials, labor, equipment.								
Tax override applied - City applied to materials, labor, equipment.								
Excluded from O&P calculation.								
SUPPLEMENT ITEMS								
21 Tear Out - Chimney Flashing Small	1	\$20.20	EA	\$0.00	\$0.00	\$20.20	\$0.00	\$20.20
Excluded from O&P calculation.								
22 Replace - Chimney Flashing Small	1	\$330.93	EA	\$0.00	\$10.07	\$341.00	\$0.00	\$341.00
Excluded from O&P calculation.								



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23 Tear Out - Drip Edge (Rake + Eave) Aluminum, Pre-Finish Color	220.70	\$0.55	LF	\$0.00	\$0.00	\$121.39	\$36.42 ✓	\$84.97
Excluded from O&P calculation.								
24 Remove - Flashing, Plumbing Vent Plastic	5	\$15.53	EA	\$0.00	\$0.00	\$77.65	\$18.64 ✓	\$59.01
Excluded from O&P calculation.								
25 Remove - Vent Pipe Flashing, Furnace Aluminum, 5"	1	\$9.45	EA	\$0.00	\$0.00	\$9.45	\$2.27 ✓	\$7.18
Excluded from O&P calculation.								
26 Remove - Vent Pipe Flashing, Furnace Aluminum, 6"	1	\$9.45	EA	\$0.00	\$0.00	\$9.45	\$2.27 ✓	\$7.18
Excluded from O&P calculation.								
27 Laborer's Work	6	\$38.32	HR	\$0.00	\$0.00	\$229.92	\$0.00	\$229.92
Excluded from O&P calculation.								
28 Line Item To Revised Roofing Giant Estimate \$30,184.11	1	\$105.74	EA	\$0.00	\$0.00	\$105.74	\$0.00	\$105.74
Excluded from O&P calculation.								
Code Upgrade								
29 Replace - Ice/Water Shield Single Layer	55.16	\$4.61	LF	\$0.00	\$12.97	\$267.26	\$0.00	\$267.26
Excluded from O&P calculation.								
30 Tear Off, Roof Felt Additional Layer	31.67	\$5.43	SQ	\$0.00	\$0.00	\$171.97	\$0.00	\$171.97
Excluded from O&P calculation.								
31 Prime & Paint - Chimney, Block, 16"	25.00	\$5.22	LF	\$0.00	\$1.90	\$132.40	\$0.00	\$132.40
Excluded from O&P calculation.								
32 Clean - Pressure/Power Wash Exterior	25.00	\$0.38	SF	\$0.00	\$0.78	\$10.28	\$0.00	\$10.28
Excluded from O&P calculation.								
Roof - Subtotal (39 items)				\$445.08	\$664.59	\$21,172.09	\$3,742.17	\$17,429.92
Front								
33 Remove - Window Beading, Vinyl	12.00	\$0.75	LF	\$0.00	\$0.00	\$9.00	\$0.00	\$9.00
Excluded from O&P calculation.								
34 Replace - Window Beading, Vinyl	12.00	\$2.58	LF	\$0.00	\$0.90	\$31.86	\$19.12 ✓	\$12.74
Excluded from O&P calculation.								
Front - Subtotal (2 items)				\$0.00	\$0.90	\$40.86	\$19.12	\$21.74
Right								
35 Remove - Window Beading, Vinyl	88.00	\$0.75	LF	\$0.00	\$0.00	\$66.00	\$0.00	\$66.00
Excluded from O&P calculation.								
36 Replace - Window Beading, Vinyl	88.00	\$2.58	LF	\$0.00	\$6.53	\$233.57	\$140.14 ✓	\$93.43
Excluded from O&P calculation.								



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37 Tear Out - Window Screen, Aluminum Medium	2	\$1.26	EA	\$0.00	\$0.00	\$2.52	\$0.00	\$2.52
Excluded from O&P calculation.								
38 Replace - Window Screen, Aluminum Medium	2	\$31.07	EA	\$0.00	\$3.10	\$65.24	\$26.10	\$39.14
Excluded from O&P calculation.								
Right - Subtotal (4 items)				\$0.00	\$9.63	\$367.33	\$166.24	\$201.09
Rear								
39 Remove - Window Beading, Vinyl	12.00	\$0.75	LF	\$0.00	\$0.00	\$9.00	\$0.00	\$9.00
Excluded from O&P calculation.								
40 Replace - Window Beading, Vinyl	12.00	\$2.58	LF	\$0.00	\$0.90	\$31.86	\$19.12	\$12.74
Excluded from O&P calculation.								
41 Tear Out - Window Screen, Aluminum Medium	2	\$1.26	EA	\$0.00	\$0.00	\$2.52	\$0.00	\$2.52
Excluded from O&P calculation.								
42 Replace - Window Screen, Aluminum Medium	2	\$31.07	EA	\$0.00	\$3.10	\$65.24	\$26.10	\$39.14
Excluded from O&P calculation.								
Rear - Subtotal (4 items)				\$0.00	\$4.00	\$108.62	\$45.22	\$63.40
Left								
43 Comb Condenser Fins Medium	1	\$188.21	EA	\$0.00	\$0.00	\$188.21	\$0.00	\$188.21
Excluded from O&P calculation.								
Left - Subtotal (1 item)				\$0.00	\$0.00	\$188.21	\$0.00	\$188.21
Fence								
44 Tear Out - Fence, Board Treated, 1"X6", 6'	16.00	\$3.05	LF	\$9.76	\$0.00	\$58.56	\$0.00	\$58.56
45 Replace - Fence, Board Treated, 1"X6", 6'	16.80	\$22.23	LF	\$74.70	\$18.08	\$466.25	\$139.88	\$326.37
Includes 5% waste on quantity.								
46 Rem/Reset - Fence, Board Treated, 1"X6", 6'	16.00	\$7.21	LF	\$23.08	\$0.00	\$138.44	\$0.00	\$138.44
47 Clean - Pressure/Power Wash Exterior	1,326.00	\$0.38	SF	\$100.78	\$41.57	\$646.23	\$0.00	\$646.23
48 Stain, 2 Coats - Fence, 6'	1,326.00	\$6.02	LF	\$1,596.50	\$235.20	\$9,814.22	\$5,888.53	\$3,925.69
Debris Removal								
49 Trucking & Hauling, 1/2-Ton	1	\$146.39	LD	\$29.28	\$12.08	\$187.75	\$0.00	\$187.75
Tax override applied - State applied to materials, labor, equipment.								
Tax override applied - City applied to materials, labor, equipment.								
Fence - Subtotal (6 items)				\$1,834.10	\$306.93	\$11,311.45	\$6,028.41	\$5,283.04
Roofplan - Subtotal (56 items)				\$2,279.18	\$986.05	\$33,188.56	\$10,001.16	\$23,187.40



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Claim

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Total Materials:	\$11,508.14
Total Labor:	\$18,313.15
Total Equipment:	\$102.04
Subtotal:	\$29,923.33
Adjustments for minimum charges (O&P and taxes are applied):	
Minimum Charge, HVAC	
Materials:	\$22.00
Labor:	\$62.74
Minimum Charge, Painter	
Labor:	\$133.28
Minimum Charge, Cleaning	
Materials:	\$8.75
Labor:	\$71.79
Subtotal:	\$30,221.89
State 6.250% (applies to materials only, some items overridden):	\$748.94
City 2.000% (applies to materials only, some items overridden):	\$239.66
Add 10.00% overhead (some items excluded):	\$1,169.44
Add 10.00% profit (some items excluded):	\$1,169.44
Replacement Cost Value:	\$33,549.37
Replacement Cost on Coverage Building:	\$22,425.67
Less Code Upgrade	\$(267.26)
Less Debris Removal	\$(978.07)
Less Recoverable Depreciation:	\$(3,972.75)
Net Actual Cash Value on Coverage Building:	\$17,207.59
Recoverable Depreciation:	\$3,972.75
Paid When Incurred: Code Upgrade	\$267.26
Paid When Incurred: Debris Removal	\$978.07
Net Coverage Building if Depreciation Is Recovered And Costs Are Incurred:	\$22,425.67
Replacement Cost on Coverage Appurtenant structure:	\$11,123.70
Less Non-Recoverable Depreciation:	\$(6,028.41)
Net Actual Cash Value on Coverage Appurtenant structure:	\$5,095.29
Deductible (\$2,417.00):	\$(2,417.00)
Net Estimate:	\$19,885.88
Total Net Recoverable Depreciation And Costs Incurred:	\$5,218.08
Net Estimate if Depreciation Is Recovered And Costs Are Incurred:	\$25,103.96



Safeco Insurance Company

PO Box 5014
Scranton, PA 18505-5014
Fax: (888) 268-8840

ESTIMATE: Structure

Claim

 Approved

Finalization