



## **Safeco Insurance Company**

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

| CLAIM NO.:                                                                                                                                                                                     |  | INSURED:                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Date of Loss: 05/15/2022<br>Deductible: \$2,417.00<br>Type of Claim: Hail<br>Pricing Database: CoreLogic Data Driven USDC -<br>March 2023 (Texas) (Dallas)                                     |  | Address: [REDACTED]<br>Home phone: [REDACTED]<br>Business phone: [REDACTED]<br>Mobile phone: [REDACTED]<br>Email: [REDACTED]<br>Contact Name: [REDACTED]<br>Contact Phone: [REDACTED]<br>Contact Email: [REDACTED]<br>Loss address: [REDACTED] |
| ADJUSTER CONTACT                                                                                                                                                                               |  |                                                                                                                                                                                                                                                |
| Claim Rep: NEAL ANDERSON<br>Phone: (940) 783-8583<br>Email: NEAL.ANDERSON@LIBERTYMUTUAL.COM<br><br>Estimator: Neal Anderson<br>Phone: (940) 783-8583<br>Email: neal.anderson@libertymutual.com |  |                                                                                                                                                                                                                                                |
| DATES                                                                                                                                                                                          |  | POLICY INFORMATION                                                                                                                                                                                                                             |
| Assigned: 03/29/2023<br>Contacted: 03/31/2023<br>Inspected: 04/07/2023<br>Estimated: 04/09/2023<br>Estimated:                                                                                  |  | Policy No.: [REDACTED]<br>Policy Type: Homeowner's<br>Effective from: 08/31/2021 to: 08/31/2022<br>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/>

[REDACTED]  
Safeco Insurance Company of Indiana  
P.O. Box 5014  
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 CONTACT US

Neal.Anderson@LibertyMutual.com

Direct: 8002252467  
Fax: 888-268-8840

**Safeco Insurance Company of Indiana**  
P.O. Box 5014  
Scranton, PA 18505-5014  
800-332-3226

Safeco.com

April 10, 2023

Claim Number: [REDACTED]  
Date of Incident: 05/15/2022  
Policy Number: [REDACTED]

Dear [REDACTED]

I'm writing to follow up on your recent property damage claim. Please be advised that our evaluation is complete, and we calculated the amount of coverage available under your policy.

The amount is based on a thorough review of the damages, the facts of the incident to date and the cost of the repairs. Your payment for covered damages was calculated as follows:

**Your Payment:**

|                              |              |
|------------------------------|--------------|
| Dwelling                     | \$20,021.88  |
| Other Structures             | \$1,179.63   |
| Deductible                   | (\$2,417.00) |
| Recoverable Depreciation     | (\$3,781.43) |
| Non-Recoverable Depreciation | (\$385.19)   |
| <hr/>                        |              |
| Payment to you               | \$14,617.89  |



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| Description | Quantity | Unit Price | Per | Total O&P | Total Taxes | RC | Depreciation | ACV |
|-------------|----------|------------|-----|-----------|-------------|----|--------------|-----|
|-------------|----------|------------|-----|-----------|-------------|----|--------------|-----|

### ESTIMATE: Structure

Completed

### ROOFPLAN: Roofplan

#### Roof

Roof area: 3,166.68 SF Squares: 31.7 SQ Soffit: 427.76 SF  
Gutters: 193.50 LF Ridge: 26.24 LF



#### SHINGLES

|                                                   |       |         |    |        |        |            |        |            |
|---------------------------------------------------|-------|---------|----|--------|--------|------------|--------|------------|
| 1 ITEL, Shingles, Laminated/Architect... Tear Out | 31.67 | \$52.68 | SQ | \$0.00 | \$0.00 | \$1,668.38 | \$0.00 | \$1,668.38 |
|---------------------------------------------------|-------|---------|----|--------|--------|------------|--------|------------|

|                                                 |               |          |    |        |          |            |            |            |
|-------------------------------------------------|---------------|----------|----|--------|----------|------------|------------|------------|
| 2 ITEL, Shingles, Laminated/Architect... 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.

|                                                        |       |          |    |        |        |            |            |            |
|--------------------------------------------------------|-------|----------|----|--------|--------|------------|------------|------------|
| 3 ITEL, Shingles, Laminated/Architect... Good, Install | 34.84 | \$125.98 | SQ | \$0.00 | \$9.32 | \$4,398.46 | \$879.70 ✓ | \$3,518.76 |
|--------------------------------------------------------|-------|----------|----|--------|--------|------------|------------|------------|

☒ Includes 10% waste on quantity.

|                                               |        |        |    |        |         |          |            |          |
|-----------------------------------------------|--------|--------|----|--------|---------|----------|------------|----------|
| 4 Shingles, Starter Row, Continuous - Replace | 212.85 | \$1.97 | LF | \$0.00 | \$10.89 | \$430.21 | \$129.07 ✓ | \$301.14 |
|-----------------------------------------------|--------|--------|----|--------|---------|----------|------------|----------|

☒ Includes 10% waste on quantity.

|                                                       |        |        |    |        |         |            |            |            |
|-------------------------------------------------------|--------|--------|----|--------|---------|------------|------------|------------|
| 5 Ridge Cap Shingles, Fiberglass, Laminated - Replace | 205.96 | \$6.14 | LF | \$0.00 | \$62.70 | \$1,327.29 | \$265.46 ✓ | \$1,061.83 |
|-------------------------------------------------------|--------|--------|----|--------|---------|------------|------------|------------|

☒ Includes 10% waste on quantity.

|                                                                 |       |         |    |        |        |          |        |          |
|-----------------------------------------------------------------|-------|---------|----|--------|--------|----------|--------|----------|
| 6 Steep Roof Charge, Asphalt Shingle Roof, 7/12-9/12 - Tear Out | 20.71 | \$13.17 | SQ | \$0.00 | \$0.00 | \$272.75 | \$0.00 | \$272.75 |
|-----------------------------------------------------------------|-------|---------|----|--------|--------|----------|--------|----------|

|                                                                |       |         |    |        |        |          |        |          |
|----------------------------------------------------------------|-------|---------|----|--------|--------|----------|--------|----------|
| 7 Steep Roof Charge, Asphalt Shingle Roof, 7/12-9/12 - Replace | 20.71 | \$30.69 | SQ | \$0.00 | \$0.00 | \$635.59 | \$0.00 | \$635.59 |
|----------------------------------------------------------------|-------|---------|----|--------|--------|----------|--------|----------|

#### UNDERLAYMENTS

|                        |       |         |    |        |         |            |            |          |
|------------------------|-------|---------|----|--------|---------|------------|------------|----------|
| 8 Felt, 15LB - Replace | 31.67 | \$31.73 | SQ | \$0.00 | \$23.42 | \$1,028.31 | \$308.51 ✓ | \$719.80 |
|------------------------|-------|---------|----|--------|---------|------------|------------|----------|

#### VENTS AND FLASHINGS



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| Description                                                                                      | Quantity | Unit Price | Per | Total O&P     | Total Taxes     | RC                 | Depreciation      | ACV                |
|--------------------------------------------------------------------------------------------------|----------|------------|-----|---------------|-----------------|--------------------|-------------------|--------------------|
| <b>ESTIMATE: Structure</b>                                                                       |          |            |     |               |                 |                    |                   |                    |
| Completed                                                                                        |          |            |     |               |                 |                    |                   |                    |
| 9 Drip Edge (Rake + Eave) Aluminum, Pre-Finish Color - Replace<br>Includes 5% waste on quantity. | 231.74   | \$2.88     | LF  | \$0.00        | \$21.61         | \$689.03           | \$206.71 ✓        | \$482.32           |
| 10 Power Roof Vent Cover, Aluminum Large - Remove                                                | 5        | \$25.33    | EA  | \$0.00        | \$0.00          | \$126.65           | \$0.00            | \$126.65           |
| 11 Power Roof Vent Cover, Aluminum Large - Replace                                               | 5        | \$81.76    | EA  | \$0.00        | \$21.83         | \$430.63           | \$103.35 ✓        | \$327.28           |
| 12 Flashing, Plumbing Vent Plastic - Replace                                                     | 5        | \$33.26    | EA  | \$0.00        | \$4.11          | \$170.41           | \$40.89 ✓         | \$129.52           |
| 13 Vent Pipe Flashing, Furnace Aluminum, 5" - Replace                                            | 1        | \$78.92    | EA  | \$0.00        | \$4.91          | \$83.83            | \$20.12 ✓         | \$63.71            |
| 14 Vent Pipe Flashing, Furnace Aluminum, 6" - Replace                                            | 1        | \$93.53    | EA  | \$0.00        | \$6.11          | \$99.64            | \$23.91 ✓         | \$75.73            |
| <b>GUTTERS / DOWNSPOUTS / FASCIA</b>                                                             |          |            |     |               |                 |                    |                   |                    |
| 15 Gutter, Aluminum, K-Style 5" - Tear Out                                                       | 193.50   | \$0.78     | LF  | \$0.00        | \$0.00          | \$150.93           | \$0.00            | \$150.93           |
| 16 Gutter, Aluminum, K-Style 5" - Replace<br>Includes 5% waste on quantity.                      | 203.18   | \$7.89     | LF  | \$0.00        | \$53.47         | \$1,656.56         | \$552.13 ✓        | \$1,104.43         |
| 17 Downspout, Aluminum 2"x3" - Tear Out                                                          | 92.00    | \$0.62     | LF  | \$0.00        | \$0.00          | \$57.04            | \$0.00            | \$57.04            |
| 18 Downspout, Aluminum 2"x3" - Replace<br>Includes 5% waste on quantity.                         | 96.60    | \$4.29     | LF  | \$0.00        | \$20.80         | \$435.22           | \$130.57 ✓        | \$304.65           |
| <b>ADDITIONAL ITEMS</b>                                                                          |          |            |     |               |                 |                    |                   |                    |
| 19 Satellite Dish, Mini - Rem/Reset                                                              | 1        | \$326.73   | EA  | \$0.00        | \$0.16          | \$326.89           | \$0.00            | \$326.89           |
| <b>DEBRIS REMOVAL</b>                                                                            |          |            |     |               |                 |                    |                   |                    |
| 20 Dumpster 20 Yard                                                                              | 1        | \$730.09   | EA  | \$0.00        | \$60.23         | \$790.32           | \$0.00            | \$790.32           |
| <b>Roof - Subtotal (26 items)</b>                                                                |          |            |     | <b>\$0.00</b> | <b>\$638.87</b> | <b>\$19,230.30</b> | <b>\$3,550.85</b> | <b>\$15,679.45</b> |
| <b>Front</b>                                                                                     |          |            |     |               |                 |                    |                   |                    |
| 21 Window Beading, Vinyl - Remove                                                                | 12.00    | \$0.75     | LF  | \$0.00        | \$0.00          | \$9.00             | \$0.00            | \$9.00             |
| 22 Window Beading, Vinyl - Replace                                                               | 12.00    | \$2.58     | LF  | \$0.00        | \$0.90          | \$31.86            | \$19.12 ✓         | \$12.74            |
| <b>Front - Subtotal (2 items)</b>                                                                |          |            |     | <b>\$0.00</b> | <b>\$0.90</b>   | <b>\$40.86</b>     | <b>\$19.12</b>    |                    |



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|----------------------------|----------|------------|-----|-----------|-------------|----|--------------|-----|
| <b>ESTIMATE: Structure</b> |          |            |     |           |             |    |              |     |
| Completed                  |          |            |     |           |             |    |              |     |

### Right

|                                              |       |         |    |               |               |                 |                 |                 |
|----------------------------------------------|-------|---------|----|---------------|---------------|-----------------|-----------------|-----------------|
| 23 Window Beading, Vinyl - Remove            | 88.00 | \$0.75  | LF | \$0.00        | \$0.00        | \$66.00         | \$0.00          | \$66.00         |
| 24 Window Beading, Vinyl - Replace           | 88.00 | \$2.58  | LF | \$0.00        | \$6.53        | \$233.57        | \$140.14 ✓      | \$93.43         |
| 25 Window Screen, Aluminum Medium - Tear Out | 2     | \$1.26  | EA | \$0.00        | \$0.00        | \$2.52          | \$0.00          | \$2.52          |
| 26 Window Screen, Aluminum Medium - Replace  | 2     | \$31.07 | EA | \$0.00        | \$3.10        | \$65.24         | \$26.10 ✓       | \$39.14         |
| <b>Right - Subtotal (4 items)</b>            |       |         |    | <b>\$0.00</b> | <b>\$9.63</b> | <b>\$367.33</b> | <b>\$166.24</b> | <b>\$201.09</b> |

### Rear

|                                              |       |         |    |               |               |                 |                |                |
|----------------------------------------------|-------|---------|----|---------------|---------------|-----------------|----------------|----------------|
| 27 Window Beading, Vinyl - Remove            | 12.00 | \$0.75  | LF | \$0.00        | \$0.00        | \$9.00          | \$0.00         | \$9.00         |
| 28 Window Beading, Vinyl - Replace           | 12.00 | \$2.58  | LF | \$0.00        | \$0.90        | \$31.86         | \$19.12 ✓      | \$12.74        |
| 29 Window Screen, Aluminum Medium - Tear Out | 2     | \$1.26  | EA | \$0.00        | \$0.00        | \$2.52          | \$0.00         | \$2.52         |
| 30 Window Screen, Aluminum Medium - Replace  | 2     | \$31.07 | EA | \$0.00        | \$3.10        | \$65.24         | \$26.10 ✓      | \$39.14        |
| <b>Rear - Subtotal (4 items)</b>             |       |         |    | <b>\$0.00</b> | <b>\$4.00</b> | <b>\$108.62</b> | <b>\$45.22</b> | <b>\$63.40</b> |

### Left

|                                 |   |          |    |               |               |                 |               |                 |
|---------------------------------|---|----------|----|---------------|---------------|-----------------|---------------|-----------------|
| 31 Comb Condenser Fins Medium   | 1 | \$188.21 | EA | \$0.00        | \$0.00        | \$188.21        | \$0.00        | \$188.21        |
| <b>Left - Subtotal (1 item)</b> |   |          |    | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$188.21</b> | <b>\$0.00</b> | <b>\$188.21</b> |

### Fence

|                                                |        |         |    |        |         |          |          |          |
|------------------------------------------------|--------|---------|----|--------|---------|----------|----------|----------|
| 32 Fence, Board Treated, 1"X6", 6' - Tear Out  | 16.00  | \$3.05  | LF | \$0.00 | \$0.00  | \$48.80  | \$0.00   | \$48.80  |
| 33 Fence, Board Treated, 1"X6", 6' - Replace   | 16.80  | \$22.23 | LF | \$0.00 | \$18.08 | \$391.55 | \$117.46 | \$274.09 |
| Includes 5% waste on quantity.                 |        |         |    |        |         |          |          |          |
| 34 Fence, Board Treated, 1"X6", 6' - Rem/Reset | 16.00  | \$7.21  | LF | \$0.00 | \$0.00  | \$115.36 | \$0.00   | \$115.36 |
| 35 Pressure/Power Wash Exterior - Clean        | 432.00 | \$0.38  | SF | \$0.00 | \$13.54 | \$177.70 | \$0.00   | \$177.70 |



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|---------------------------------------|----------|------------|-----|---------------|-----------------|--------------------|-------------------|--------------------|
| <b>ESTIMATE: Structure</b>            |          |            |     |               |                 |                    |                   |                    |
| Completed                             |          |            |     |               |                 |                    |                   |                    |
| 36 Fence, 6' - Stain, 2 Coats         | 72.00    | \$6.02     | LF  | \$0.00        | \$12.78         | \$446.22           | \$267.73          | \$178.49           |
| <b>Fence - Subtotal (5 items)</b>     |          |            |     | <b>\$0.00</b> | <b>\$44.40</b>  | <b>\$1,179.63</b>  | <b>\$385.19</b>   | <b>\$794.44</b>    |
| <b>Roofplan - Subtotal (42 items)</b> |          |            |     | <b>\$0.00</b> | <b>\$697.80</b> | <b>\$21,114.95</b> | <b>\$4,166.62</b> | <b>\$16,948.33</b> |



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### ESTIMATE: Structure

Completed

|                  |                    |
|------------------|--------------------|
| Total Materials: | \$8,311.02         |
| Total Labor:     | \$12,063.55        |
| Total Equipment: | \$42.58            |
| <b>Subtotal:</b> | <b>\$20,417.15</b> |

### Adjustments for minimum charges (O&P and taxes are applied):

Minimum Charge, HVAC

|            |         |
|------------|---------|
| Materials: | \$22.00 |
| Labor:     | \$62.74 |

**Subtotal:** **\$20,501.89**

State 6.250% (applies to materials only, some items overridden):

\$530.02

City 2.000% (applies to materials only, some items overridden):

\$169.60

### Replacement Cost Value:

**\$21,201.51**

Replacement Cost on Coverage Building:

\$20,021.88

Less Recoverable Depreciation:

\$(3,781.43)

### Net Actual Cash Value on Coverage Building:

**\$16,240.45**

Recoverable Depreciation:

\$3,781.43

Net Coverage Building if Depreciation Is Recovered:

\$20,021.88

Replacement Cost on Coverage Appurtenant structure:

\$1,179.63

Less Non-Recoverable Depreciation:

\$(385.19)

### Net Actual Cash Value on Coverage Appurtenant structure:

**\$794.44**

Deductible (\$2,417.00):

\$(2,417.00)

### Net Estimate:

**\$14,617.89**

Total Net Recoverable Depreciation:

\$3,781.43

### Net Estimate if Depreciation Is Recovered:

**\$18,399.32**

Finalization