PROGRESSIVE HOME CLAIMS
PO BOX 5009
ANTIOCH, TN 37011-5009

PROGRESSIVE HOME

August 21, 2024

CLINTON PHILLIPS
229 LAKEWOOD DR
CARROLLTON, GA 30117-1723

Claim Number: 1393303-241115
Policy Number: GAA260325
Date of Loss: July 16, 2024
Date reported: July 29, 2024
Underwriting Company: ASI Home Insurance Corp
Insured Location: 229 LAKEWOOD DR, CARROLLTON, GA 30117-1723

Dear Clinton Phillips,

Please accept this letter in response to the claim submitted to us as occurring on July 16, 2024 for the peril of Wind.

Coverage has been requested under policy number GAA260325 for the policy period March 1, 2024 to March 1, 2025 under policy form ASI HOH GA 04 21 Homeowners Protection Policy and amended by ASI HO GA LF 06 15 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - $5,000/$50,000.

In response to the reported claim, we completed our investigation and reviewed the policy. Based on our review, we have found windblown shingles and water intrusions through the roof to kitchen, living room, and master bedroom. We have also found that your tree fell on the rear and right elevation of your home, causing damages to the roof on the rear slope, gutters/downspouts on the right and rear elevations, and window trim on the rear elevation.

Enclosed you will find additional claim documents. Any related payment, as addressed in this letter, is being sent separately. If our understanding of your loss is incorrect in any way, please let us know as soon as possible.

A payment in the amount of $4,839.07 is being issued you and $400 will be issued to SeekNow for the tarping services completed. Here is a recap of this claim payment:

Dwelling		($)
Replacement Cost Value		7,917.06
Less Depreciation		177.99
Actual Cash Value		**7,739.07**
Less Wind/Hail Deductible		2,500.00
Net ACV Claim		**5,239.07**
Total Depreciation	177.99	
Total Maximum Recoverable Depreciation[0]		177.99
Net Claim If Maximum Depreciation Is Recovered		**5,417.06**

0 The Recoverable Depreciation that has been applied to this loss means that once the repairs have been completed or your items have been replaced, you will need to submit itemized receipts or invoices from your contractor and/or itemized receipts for items replaced. You will need to submit a signed contract showing repairs have been finished and the actual cost of the repairs. Also, submit photographs showing completed repairs. Recoverable Depreciation for personal property items is paid when incurred. Depreciation is based on several factors including but not limited to the age and/or condition of the items being replaced.

Our investigation also found damages that are not covered by the policy referenced above. The policy contains conditions, limitations, or provisions that limits coverage for the following items reported as damaged under this claim:

- **The policy does not cover for improper installation of your roof.**
- **Mechanical damage to the left elevation gutter is not covered under the policy.**

For further explanation on the items that are not covered, please refer to the policy which states in part:

INSURANCE AGREEMENT

In reliance on the information you have provided to us, we agree to provide the insurance coverages indicated on the Policy Declarations pursuant to the policy terms and conditions. In return, you must pay the premium when due, comply with the policy terms and conditions, and immediately inform us of any change of use or occupancy of the "residence premises".

If your initial premium payment is by check, draft, electronic funds transfer, or similar form of remittance, coverage under this policy is conditioned on payment to us by the financial institution. If the financial institution upon presentment does not honor the check, draft, electronic funds transfer, or similar form of remittance, this policy may, at our option, be deemed void from its inception. This means we will not be liable under this policy for any claims or damages that would otherwise be covered if the check, draft, electronic funds transfer, or similar form of remittance had been honored by the financial institution. Any action by us to present the remittance for payment more than once shall not affect our right to void this policy.

...

SECTION I – PERILS INSURED AGAINST

COVERAGE A – DWELLING AND COVERAGE B – OTHER STRUCTURES

We insure for sudden and accidental direct physical loss to property described in Coverages A and B.

However, we do not insure for loss:

1. Excluded under Section I – Exclusions;

...

3. Caused by:

...

f. Wear and tear, marring, or deterioration;

g. Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

h. Smog, rust or other corrosion;

...

Under **2.** and **3.** above, any ensuing loss to property described in Coverages A and B, not excluded by any other provision in this policy is covered.

...

SECTION I – EXCLUSIONS

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

...

"Fungi", Wet Or Dry Rot, Or Bacteria

We do not cover any loss due to “fungi”, wet or dry rot, or bacteria. This includes the presence, growth, proliferation, spread or any activity of “fungi”, wet or dry rot, or bacteria.

This Exclusion does not apply:

a. When “fungi”, wet or dry rot, or bacteria results from fire or lightning; or

b. To the extent coverage is provided for in the “Fungi”, Wet or Dry Rot, or Bacteria Additional Coverage under Section I – Property Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning.

c. With respect to "fungi", wet or dry rot, or bacteria that is located on the portion of the covered property that must be repaired or replaced because of direct physical damage caused by a Peril Insured Against.

However, the exclusion shall continue to apply to:

(1) The cost to treat, contain, remove or dispose of "Fungi", Wet Or Dry Rot, Or Bacteria beyond that which is required to repair or replace the covered property physically damaged by a Peril Insured Against;

(2) The cost of any testing of air or property to confirm the absence, presence or level of "Fungi", Wet Or Dry Rot Or Bacteria whether performed prior to, during or after removal, repair, restoration or replacement; and

(3) Any increase in loss under Coverage D – Loss of Use and Additional Coverage, Debris Removal resulting from c.(1) and (2).

Direct loss by a Peril Insured Against resulting from “fungi”, wet or dry rot, or bacteria is covered.

...

We do not insure for loss to property described in Coverages A and B caused by any of the following:

...

2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

3. Faulty, inadequate or defective:

- **a.** Planning, zoning, development, surveying, siting;
- **b.** Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- **c.** Materials used in repair, construction, renovation or remodeling; or
- **d.** Maintenance;

of part or all of any property whether on or off the "residence premises".

However, any ensuing loss to property described in Coverages A and B not precluded by any other provision in this policy is covered.

...

SECTION I – CONDITIONS

...

Legal Action Against Us

No legal action can be brought against us unless there has been full compliance with all of the terms of this policy and the legal action is filed within one year after the date of loss. For losses caused by the peril of fire, however, no legal action can be brought against us unless there has been full compliance with all of the terms of this policy and the legal action is filed within two years after the date of loss.

***

While coverage has been provided as explained above, we are continuing our investigation regarding the dishwasher, air conditioner, garage door, and the fire alarms. We await the pending information. We reserve our rights under the policy and your duties after loss to the investigation to this portion of the loss.

The policy provides for the actual cost of the repairs less the deductible and any non-recoverable depreciation up to the amount of coverage. Should the actual repairs be less than the estimated costs the final payment due, if any, will be based on the actual cost incurred to repair or replace the property.

If the mortgage holder has been listed as a payee on the check, please understand we are obligated to do so under the terms of the policy. Please contact the claims department of the mortgage company to inquire as to their procedure for disbursement of the settlement funds.

Our position set out above is based upon the information we have to date. Should you have any other information that you would like for us to consider or that you feel would affect our coverage investigation and subsequent coverage decision in this matter, please do not hesitate to send that information directly to me as soon as possible. I will be happy to review the information and reevaluate the decision in this matter as necessary.

Nevertheless, while there may be other reasons why coverage for this loss does not apply, please note that we do not waive our right to deny coverage for any other valid reason that may arise.

Furthermore, for those portion(s) of your loss that are covered by your policy, if there are any new or unknown damages discovered during the covered reconstruction and repair of the above mentioned property, you or your representative are requested to contact at pgrh_claims@progressive.com or contact your adjuster directly prior to the commencement of repairs of those damages. Pursuant to your duties after loss and to prevent prejudice to us, you must show us the damaged property.

Please do not construe this letter or any act or failure to act on our part, or any agent or representative of ours, as a waiver of any rights or defenses available to us by contract or at law as all such rights and defenses are hereby specifically reserved.

Should you have any questions or additional information regarding this claim, please contact me at the information below.

Thank you for being our customer. We appreciate your business.

Sincerely,

Mariah Cedars FL License #:W674056

Mariah Cedars FL License #:W674056
Multiline Adjuster
Office: 440-620-5767
Fax: 877-302-1922

Enclosures: Repair Estimate

Progressive

1 ASI Way N, St. Petersburg, FL 33702

Insured:	Phillips, Clinton	Home:	(470) 775-8363
Home:	229 LAKEWOOD DR CARROLLTON, GA 30117-1723	Cell:	(470) 641-2273
Property:	229 LAKEWOOD DR CARROLLTON, GA 30117-1723		

Claim Rep.: Mariah Cedars

Estimator: Mariah Cedars

Reference:		Business:	(866) 274-5677
Company:	Progressive Property Insurance Company		
Business:	PO Box 20089 St. Petersburg, FL 33742		

Claim Number: 1393303-241115-114520 **Policy Number:** GAA260325 **Type of Loss:** Wind

Date Contacted:	7/29/2024 3:59 PM		
Date of Loss:	7/23/2024 1:00 PM	Date Received:	7/29/2024 12:00 AM
Date Inspected:	7/30/2024 3:59 PM	Date Entered:	7/29/2024 12:28 PM
Date Est. Completed:	8/21/2024 12:02 PM		

Price List: GACA8X_JUL24
Restoration/Service/Remodel

Estimate: PHILLIPS__CLINTON

Progressive

1 ASI Way N, St. Petersburg, FL 33702

Dear Progressive Home Policyholder,
The estimate attached reflects the cost to repair the known damages to your property. Please review the estimate and note the Dwelling Summary page which shows the total damages including sales tax, applicable depreciation and your deductible.

If you hire a contractor to make the repairs, you may provide your contractor with a copy of the estimate.

This estimate may contain applicable depreciation determined upon your policy provisions, local case law, statute, and policy endorsements. Depreciation when applicable is a decrease in the value of the property including but not limited to age and or condition of the items being replaced.

Under replacement cost policies, the difference between recoverable depreciation is payable upon completion of repairs when costs have been necessarily incurred.

No supplement or other payments will be issued for any repairs not listed in the estimate without prior authorization. Approval must be given by Progressive Home prior to the replacement or repair of any additional items. Progressive Home must have the opportunity to view the additional damages or proposed changes prior to the initiation of further work.

If there is a mortgage holder included on the policy, the mortgage holder may be included on the payment. You must contact the mortgagee to secure endorsement of the check.

Regards,

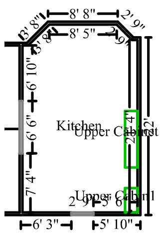
Progressive Home Claims

THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

PHILLIPS__CLINTON

SKETCH1

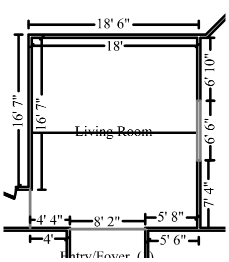
Main Level



Kitchen			**Height: 7' 10"**
495.59	SF Walls	310.53	SF Ceiling
806.12	SF Walls & Ceiling	326.37	SF Floor
36.26	SY Flooring	66.18	LF Floor Perimeter
61.09	LF Ceil. Perimeter		

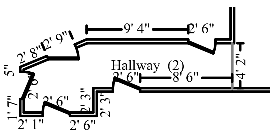
Missing Wall - Goes to Floor	**6' 6" X 6' 8"**	**Opens into LIVING_ROOM**
Missing Wall - Goes to Floor	**2' 9" X 6' 8"**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. R&R 5/8" drywall - hung, taped, floated, ready for paint	40.00 SF	2.99	2.02	121.62	(1.15)	120.47
2. R&R Blown-in insulation - 8" depth - R19	40.00 SF	1.75	1.68	71.68	(0.96)	70.72
3. Seal the surface area w/PVA primer - one coat	40.00 SF	0.61	0.17	24.57	(0.96)	23.61
4. Paint the ceiling - one coat	310.53 SF	0.71	3.48	223.96	(19.87)	204.09
5. Recessed light fixture - Detach & reset trim only	4.00 EA	3.35	0.00	13.40	(0.00)	13.40
6. Detach & Reset Hanging light fixture	1.00 EA	54.09	0.00	54.09	(0.00)	54.09
Has to be removed to repair the drywall.						
7. Mask and cover large light fixture	1.00 EA	20.30	0.06	20.36	(0.32)	20.04
8. Mask the floor per square foot - plastic and tape - 4 mil	326.37 SF	0.26	1.60	86.46	(9.14)	77.32
9. Final cleaning - construction - Residential	326.37 SF	0.30	0.00	97.91	(0.00)	97.91
Totals: Kitchen			**9.01**	**714.05**	**32.40**	**681.65**



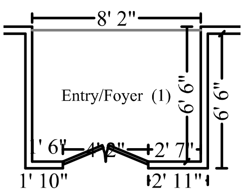
Living Room			**Height: Peaked**
600.43	SF Walls	435.99	SF Ceiling
1036.42	SF Walls & Ceiling	373.90	SF Floor
41.54	SY Flooring	58.70	LF Floor Perimeter
76.46	LF Ceil. Perimeter		

Missing Wall - Goes to Floor	**6' 6" X 6' 8"**	**Opens into KITCHEN**



Subroom: Hallway (2)		**Height: 8'**
361.27 SF Walls	86.30 SF Ceiling	
447.57 SF Walls & Ceiling	86.30 SF Floor	
9.59 SY Flooring	45.16 LF Floor Perimeter	
45.16 LF Ceil. Perimeter		

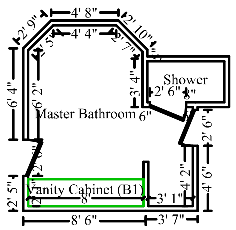
Door	**2' 9 1/4" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Missing Wall	**4' 1 1/2" X 8'**	**Opens into LIVING_ROOM**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**



Subroom: Entry/Foyer (1)		**Height: 7' 10"**
167.93 SF Walls	51.96 SF Ceiling	
219.89 SF Walls & Ceiling	51.96 SF Floor	
5.77 SY Flooring	21.22 LF Floor Perimeter	
29.39 LF Ceil. Perimeter		

Door	**4' 1 5/8" X 6' 8"**	**Opens into Exterior**
Missing Wall	**8' 2" X 7' 10 1/2"**	**Opens into LIVING_ROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
10. Scrape the surface area & prep for paint	40.00 SF	0.66	0.03	26.43	(0.16)	26.27
Water has made paint peel off the wall.						
11. Seal the surface area w/latex based stain blocker - one coat	40.00 SF	0.63	0.22	25.42	(1.28)	24.14
12. Paint the walls - one coat	1,129.63 SF	0.71	12.65	814.69	(72.30)	742.39
13. Mask the floor per square foot - plastic and tape - 4 mil	512.16 SF	0.26	2.51	135.67	(14.34)	121.33
14. Contents - move out then reset - Large room	1.00 EA	95.30	0.00	95.30	(0.00)	95.30
15. Final cleaning - construction - Residential	512.16 SF	0.30	0.00	153.65	(0.00)	153.65
Totals: Living Room			**15.41**	**1,251.16**	**88.08**	**1,163.08**

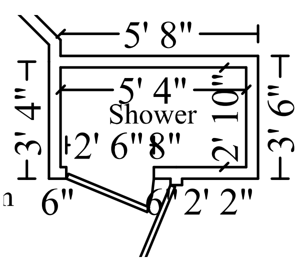


Master Bathroom **Height: 8'**

415.06 SF Walls	118.63 SF Ceiling
533.70 SF Walls & Ceiling	118.63 SF Floor
13.18 SY Flooring	51.88 LF Floor Perimeter
51.88 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into SHOWER**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
16. R&R 5/8" drywall - hung, taped, floated, ready for paint	16.00 SF	2.99	0.81	48.65	(0.46)	48.19
17. Seal the surface area w/PVA primer - one coat	16.00 SF	0.61	0.07	9.83	(0.38)	9.45
18. R&R Blown-in insulation - 8" depth - R19	16.00 SF	1.75	0.67	28.67	(0.38)	28.29
19. Paint the ceiling - one coat	118.63 SF	0.71	1.33	85.56	(7.59)	77.97
20. Recessed light fixture - Detach & reset entire unit	2.00 EA	113.43	0.00	226.86	(0.00)	226.86
Lights are in area of drywall repair.						
21. Paint crown molding - one coat	51.88 LF	1.06	0.54	55.53	(3.11)	52.42
22. Mask the floor per square foot - plastic and tape - 4 mil	118.63 SF	0.26	0.58	31.42	(3.32)	28.10
23. Final cleaning - construction - Residential	118.63 SF	0.30	0.00	35.59	(0.00)	35.59
Totals: Master Bathroom			**4.00**	**522.11**	**15.24**	**506.87**



Shower **Height: 8'**

130.75 SF Walls	15.17 SF Ceiling
145.92 SF Walls & Ceiling	15.17 SF Floor
1.69 SY Flooring	16.34 LF Floor Perimeter
16.34 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into MASTER_BATHR**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
24. R&R 5/8" drywall - hung, taped, floated, ready for paint	8.00 SF	2.99	0.40	24.32	(0.23)	24.09
25. Seal the surface area w/PVA primer - one coat	8.00 SF	0.61	0.03	4.91	(0.19)	4.72
26. R&R Blown-in insulation - 8" depth - R19	8.00 SF	1.75	0.34	14.34	(0.19)	14.15
27. Paint the ceiling - one coat	15.17 SF	0.71	0.17	10.94	(0.97)	9.97
28. Recessed light fixture - Detach & reset entire unit	1.00 EA	113.43	0.00	113.43	(0.00)	113.43
Lights are in area of drywall repair.						

CONTINUED - Shower

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
29. Mask the floor per square foot - plastic and tape - 4 mil	15.17 SF	0.26	0.07	4.01	(0.42)	3.59
30. Final cleaning - construction - Residential	15.17 SF	0.30	0.00	4.55	(0.00)	4.55
Totals: Shower			**1.01**	**176.50**	**2.00**	**174.50**

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
31. Single axle dump truck - per load - including dump fees	0.75 EA	225.39	0.00	169.04	(0.00)	169.04
Totals: Debris Removal			**0.00**	**169.04**	**0.00**	**169.04**
Total: Main Level			**29.43**	**2,832.86**	**137.72**	**2,695.14**
Total: SKETCH1			**29.43**	**2,832.86**	**137.72**	**2,695.14**

Source - EagleView Roof

Source - EagleView Roof

Front Slope

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
32. Tear off, haul and dispose of comp. shingles - Laminated	0.33 SQ	57.65	0.00	19.02	(0.00)	19.02
33. Roofing felt - 15 lb.	0.33 SQ	30.90	0.15	10.35	(0.00)	10.35
34. Laminated - comp. shingle rfg. - w/out felt	0.67 SQ	229.13	5.34	158.86	(0.00)	158.86

Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 5 Aug 2024. See attached document for more details. Measurements for the roof come from the attached Eagle View report.

Allows to replace shingles under the tarp on the front slope.

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
35. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.33 SQ	15.12	0.00	4.99	(0.00)	4.99
36. Additional charge for steep roof - 7/12 to 9/12 slope	0.38 SQ	42.62	0.00	16.20	(0.00)	16.20
Totals: Front Slope			**5.49**	**209.42**	**0.00**	**209.42**

Right Slope

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
37. Tear off, haul and dispose of comp. shingles - Laminated	0.33 SQ	57.65	0.00	19.02	(0.00)	19.02
38. Roofing felt - 15 lb.	0.33 SQ	30.90	0.15	10.35	(0.00)	10.35
39. Laminated - comp. shingle rfg. - w/out felt	0.67 SQ	229.13	5.34	158.86	(0.00)	158.86
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 5 Aug 2024. See attached document for more details. Measurements for the roof come from the attached Eagle View report. Allows to replace the shingles missing beneath the tarp on the right slope.						
40. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.33 SQ	15.12	0.00	4.99	(0.00)	4.99
41. Additional charge for steep roof - 7/12 to 9/12 slope	0.38 SQ	42.62	0.00	16.20	(0.00)	16.20
Totals: Right Slope			**5.49**	**209.42**	**0.00**	**209.42**

Rear Slope

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
42. Tear off, haul and dispose of comp. shingles - Laminated	0.33 SQ	57.65	0.00	19.02	(0.00)	19.02
43. Roofing felt - 15 lb.	0.33 SQ	30.90	0.15	10.35	(0.00)	10.35
44. Laminated - comp. shingle rfg. - w/out felt	0.67 SQ	229.13	5.34	158.86	(0.00)	158.86
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 5 Aug 2024. See attached document for more details. Measurements for the roof come from the attached Eagle View report. Allows to replace the shingles on the rear window offset that were damaged by overhanging limbs from tree.						
45. R&R Hip / Ridge cap - cut from 3 tab - composition shingles	16.00 LF	6.75	1.37	109.37	(0.00)	109.37
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 15 Aug 2024. See attached document for more details. Allows to replace the hip ridge cap shingles that were damaged by tree limbs.						
46. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.33 SQ	15.12	0.00	4.99	(0.00)	4.99
47. Additional charge for steep roof - 7/12 to 9/12 slope	0.38 SQ	42.62	0.00	16.20	(0.00)	16.20
Totals: Rear Slope			**6.86**	**318.79**	**0.00**	**318.79**

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
48. R&R Gutter / downspout - aluminum - up to 5"	22.00 LF	10.91	8.41	248.43	(28.83)	219.60
Totals: Right Elevation			**8.41**	**248.43**	**28.83**	**219.60**

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
49. R&R Gutter / downspout - aluminum - up to 5"	5.00 LF	10.91	1.91	56.46	(6.55)	49.91
50. Seal & paint wood window (per side) - Extra large	1.00 EA	93.49	0.86	94.35	(4.89)	89.46
Totals: Rear Elevation			**2.77**	**150.81**	**11.44**	**139.37**

Temporary Repairs

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
51. Temporary Repairs (Bid Item)	1.00 EA	400.00	0.00	400.00	(0.00)	400.00
Per SeekNow Invoice to tarp roof						
Totals: Temporary Repairs			**0.00**	**400.00**	**0.00**	**400.00**

Tree Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
52. Tree debris - removal and/or disposal (Bid Item)	1.00 EA	2,500.00	0.00	2,500.00	(0.00)	2,500.00
Per Fernado's Tree Service Invoice to remove tree from roof						
53. Tree debris - removal and/or disposal (Bid Item)	1.00 EA	500.00	0.00	500.00	(0.00)	500.00
Per Fernado's Tree Service Invoice to haul away debris						
Totals: Tree Removal			**0.00**	**3,000.00**	**0.00**	**3,000.00**
Total: Source - EagleView Roof			**29.02**	**4,536.87**	**40.27**	**4,496.60**
Total: Source - EagleView Roof			**29.02**	**4,536.87**	**40.27**	**4,496.60**

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
54. Roofing labor minimum	1.00 EA	21.56	0.00	21.56	(0.00)	21.56
55. Drywall labor minimum	1.00 EA	228.24	0.00	228.24	(0.00)	228.24
56. Insulation labor minimum	1.00 EA	90.26	0.00	90.26	(0.00)	90.26
57. Gutter labor minimum	1.00 EA	207.27	0.00	207.27	(0.00)	207.27
Totals: Labor Minimums Applied			**0.00**	**547.33**	**0.00**	**547.33**
Line Item Totals: PHILLIPS__CLINTON			**58.45**	**7,917.06**	**177.99**	**7,739.07**

Grand Total Areas:

2,171.03	SF Walls	1,018.58	SF Ceiling	3,189.62	SF Walls and Ceiling
972.33	SF Floor	108.04	SY Flooring	259.49	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	280.33	LF Ceil. Perimeter
972.33	Floor Area	1,054.47	Total Area	2,222.95	Interior Wall Area
2,006.28	Exterior Wall Area	218.65	Exterior Perimeter of Walls		
1.00	Surface Area	0.01	Number of Squares	4.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Summary for Dwelling

Line Item Total	7,858.61
Material Sales Tax	58.45
Replacement Cost Value	**$7,917.06**
Less Depreciation	(177.99)
Actual Cash Value	**$7,739.07**
Less Deductible	(2,500.00)
Net Claim	**$5,239.07**
Total Recoverable Depreciation	177.99
Net Claim if Depreciation is Recovered	**$5,417.06**

Sublimit Recap

Description	Single Item Limit	Aggregate Limit	ACV	RCV	Overage
Trees	$500.00	$1,000.00	$500.00	$500.00	$0.00
			$500.00	$500.00	$0.00

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Recap of Taxes

	Material Sales Tax (7%)	Storage Rental Tax (7%)	Local Food Tax (3%)
Line Items	58.45	0.00	0.00
Total	**58.45**	**0.00**	**0.00**

Recap by Room

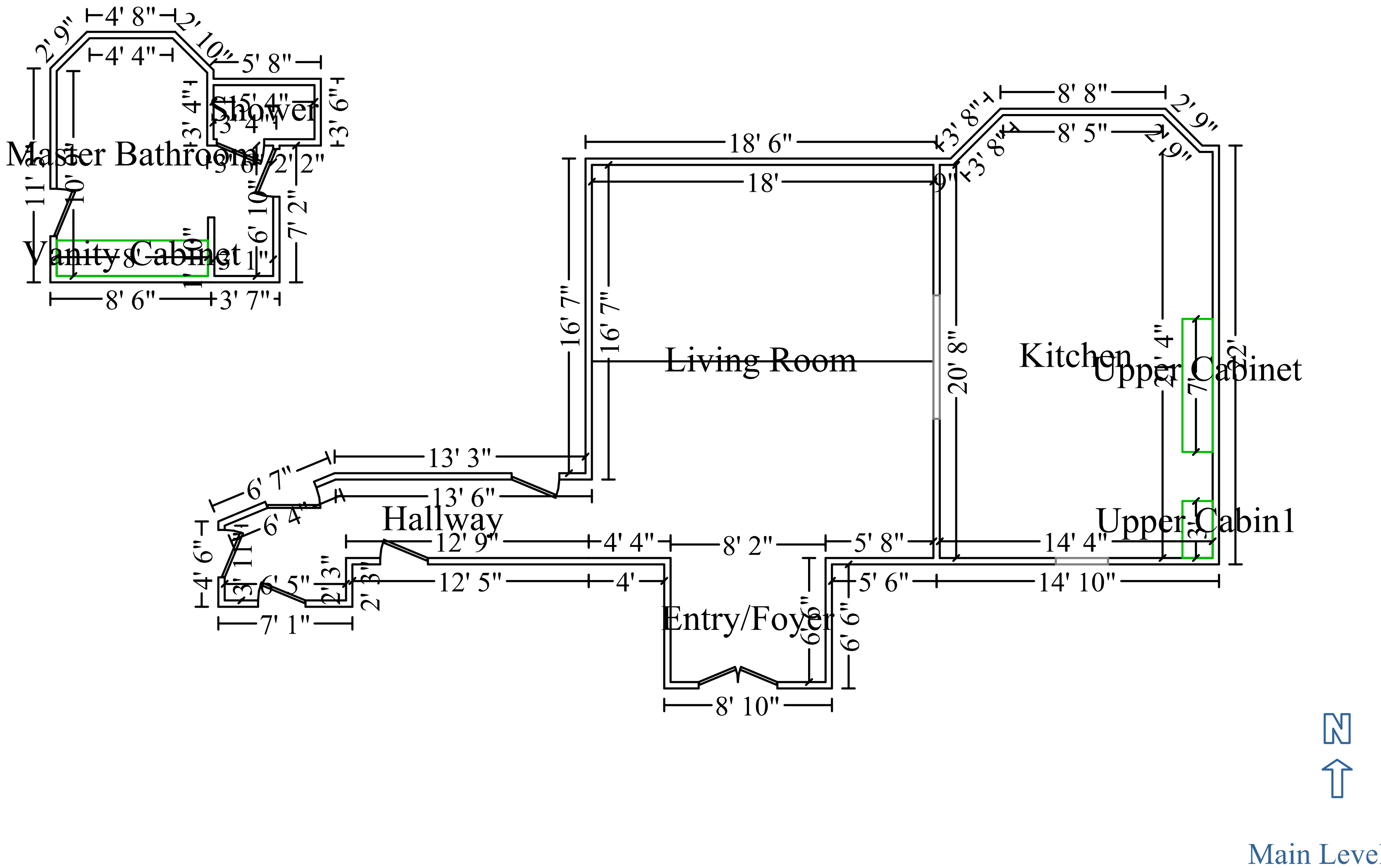
Estimate: PHILLIPS__CLINTON

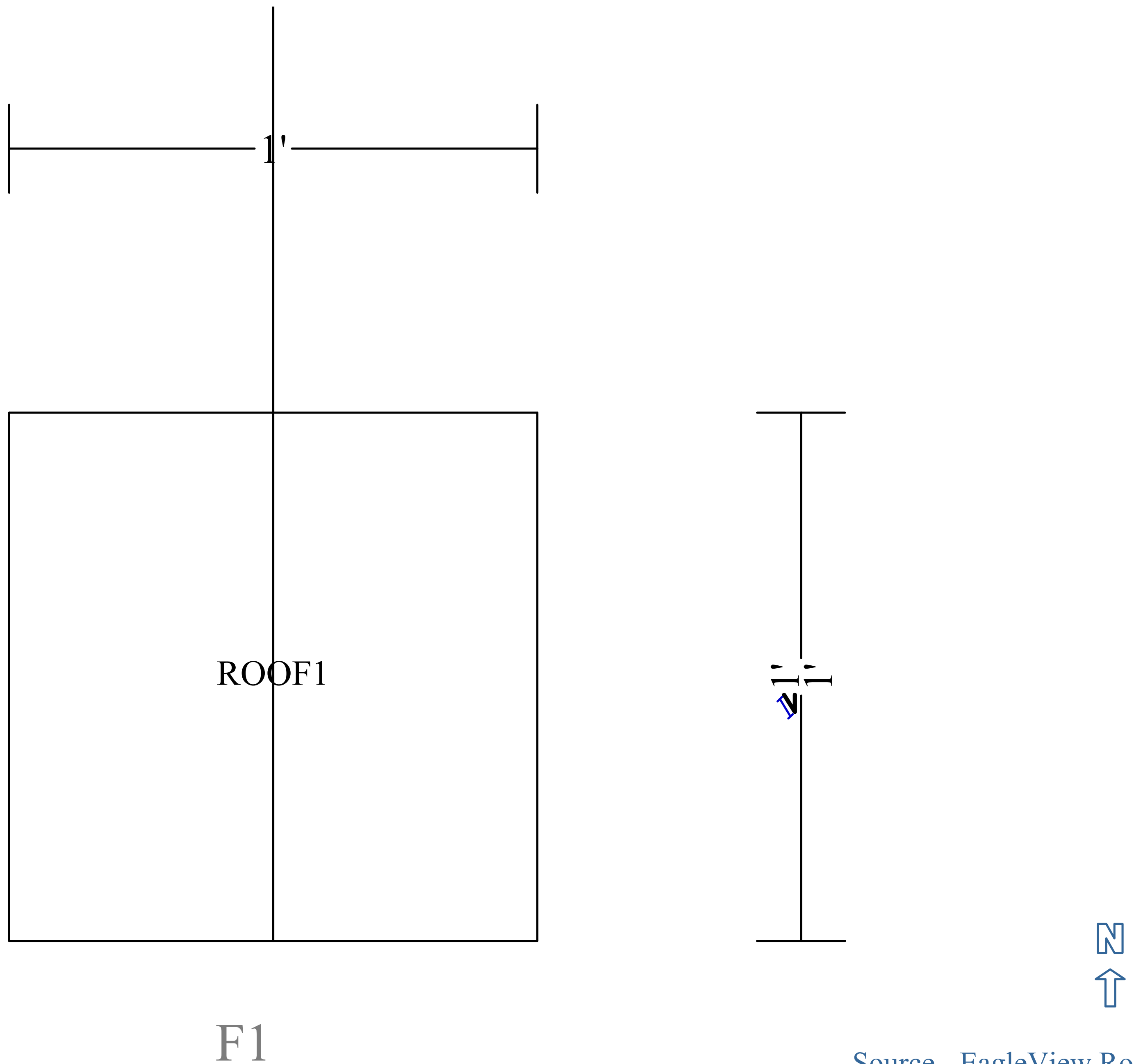
Area: SKETCH1

Area: Main Level		
Kitchen	705.04	8.97%
Living Room	1,235.75	15.72%
Master Bathroom	518.11	6.59%
Shower	175.49	2.23%
Debris Removal	169.04	2.15%
Area Subtotal: Main Level	**2,803.43**	**35.67%**
Area Subtotal: SKETCH1	**2,803.43**	**35.67%**
Area: Source - EagleView Roof		
Area: Source - EagleView Roof		
Front Slope	203.93	2.59%
Right Slope	203.93	2.59%
Rear Slope	311.93	3.97%
Right Elevation	240.02	3.05%
Rear Elevation	148.04	1.88%
Temporary Repairs	400.00	5.09%
Tree Removal	3,000.00	38.17%
Area Subtotal: Source - EagleView Roof	**4,507.85**	**57.36%**
Area Subtotal: Source - EagleView Roof	**4,507.85**	**57.36%**
Labor Minimums Applied	547.33	6.96%
Subtotal of Areas	**7,858.61**	**100.00%**
Total	**7,858.61**	**100.00%**

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CLEANING	**291.70**		**291.70**
CONTENT MANIPULATION	**95.30**		**95.30**
GENERAL DEMOLITION	**3,378.69**		**3,378.69**
DRYWALL	**390.80**	**1.84**	**388.96**
INSULATION	**149.78**	**1.53**	**148.25**
LIGHT FIXTURES	**407.78**		**407.78**
PAINTING	**1,629.74**	**139.24**	**1,490.50**
ROOFING	**627.56**		**627.56**
SOFFIT, FASCIA, & GUTTER	**487.26**	**35.38**	**451.88**
TEMPORARY REPAIRS	**400.00**		**400.00**
Subtotal	**7,858.61**	**177.99**	**7,680.62**
Material Sales Tax	**58.45**		**58.45**
Total	**7,917.06**	**177.99**	**7,739.07**


Master Bathroom
Shower
Vanity Cabinet
Living Room
Kitchen
Upper Cabinet
Upper Cabin1
Hallway
Entry/Foyer
Main Level



Source - EagleView Roof

Sketch Roof Annotations

Source - EagleView Roof - Source - EagleView Roof

Face	Square Feet	Number of Squares	Slope - Rise / 12
F1	1.00	0.01	0.00
Estimated Total:	**1.00**	**0.01**	