

BILLING



Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Ins Company:

Attention:

Approval Document for Services from Our Office

Date: 11/17/2025

Policy: HO0413
Ins. Claim #: 0123456789
Insured: Wile E. Coyote
Loss: 4/13/2025
Catastrophe No. : 13

Invoice No.:
Adjuster: Michael Wallen
Adjuster #:
Adjuster's File No.: R001011
RCV Loss \$67,905.61
Net Payment \$43,315.75

SERVICES:

PROPERTY APPRAISAL SERVICE

3.15% of \$67,905.61

\$2,139.03

TOTAL SERVICES:

\$2,139.03

EXPENSES:

TOTAL EXPENSES:

\$0.00

STATE & LOCAL TAX:

\$0.00

TOTAL SERVICES AND EXPENSES:

\$2,139.03

EXPLANATION OF CHARGES:

Activity Log

File # R001011
Claim # 0123456789
Insured Coyote, Wile E.

Adjuster: Wallen, Michael

Date/Time	Activity
05/17/25 06:39 PM Michael Wallen	Received new assignment.
05/17/25 07:17 PM Michael Wallen	I left a message for Mr. Coyote requesting a return call to confirm an inspection appointment for 5/20 between 11-1. I also sent an email to the listed address: supergenius@acme.com.
05/22/25 12:00 PM Michael Wallen	I left another message for Mr. Coyote requesting a return call to schedule an inspection appointment.
05/23/25 08:25 AM Michael Wallen	I spoke with Mr. Coyote and set an inspection appointment for 5/26 between 11-1. I confirmed the loss address and an e-mail address: supergenius@acme.com. I explained the Proof of Loss letter. There is an interior loss by BSD. He advised that he will not be present for the inspection but the contractor can provide interior access. I confirmed the mortgagee to be The Great Piggy Bank. My personal contact information was provided.
05/26/25 11:45 AM Michael Wallen	I inspected the loss. The insured was not present for the inspection. I met with the contractor, Marvin Martian with Flying Saucer Roofing. Damages found are as follows: Wind/Fallen tree debris damage to the Dwelling Roof/Elevations and Fence; BSD damage to Dwelling Interior; Hail damage to Barn Roof/Elevations. I prepared my scope of damages and reviewed the contractor, Mr. Martian. I left a message for Mr. Coyote. I explained the claims process. I advised that I will submit my report/estimate to Auto-Owners Insurance based on my scope of damages. I explained that GCOP is not recommended at this time as the number of trades involved does not require extensive coordination. I explained that the estimate is subject to review and that all payment and coverage decisions will be made by Auto-Owners.
05/26/25 04:13 PM Michael Wallen	Submitted file for review. 17903 (06-21) policy



Auto-Owners Insurance
Company
Home-Owners Insurance
Company
Owners Insurance Company
Property-Owners Insurance
Company
Southern-Owners Insurance
Company

LOSS REPORT

Final

Reference:

Report #: 1

Catastrophe Number: 13

Policy Number: HO0413

Claim Number: 0123456789

Insured: Wile E. Coyote
123 Roadrunner Rd
Starlight, IN 47106

Date of Loss: 4/13/2025

Type of Loss: Other

File Number: R001011

ENCLOSURES:

Estimate, Statement of Loss, Bill for Services, Photos (0), Diagrams

COVERAGE:

Dwelling	\$300,000.00
Dwelling - Ordinance or Law	\$25,000.00
Water Backup of Sewers or Drains	\$5,000.00
Other Structures	\$134,000.00
Tree Debris Removal	\$1,500.00

Eff. Dates:	From:	To: 4/13/2026
Mortgagee:		
Deductible:	\$2,000.00	
Co-Ins. Policy:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Forms:		

SUMMARY

Description of Loss

Claimed Date of Loss: 4/13/2025

Cause of Loss: Wind/Fallen Tree Debris/Hail/BSD

Damaged items include: Dwelling Roof/Elevations/Interior, Barn Roof/Elevations, Fence

Assignment

I spoke with Mr. Coyote and set an inspection appointment for 5/26 between 11-1. I confirmed the loss address and an e-mail address: supergenius@acme.com. I explained the Proof of Loss letter. There is an interior loss by BSD. He advised that he will not be present for the inspection but the contractor can provide interior access. I confirmed the mortgagee to be The Great Piggy Bank. My personal contact information was provided.

Coverage

Policy involved is a Homeowners policy 17903 (06-21)

Forms/Endorsements that apply to this loss:

17679 - \$1,500 Tree Debris Removal coverage

17908 – Water Backup of Sewers and Drains - \$5,000 coverage limit

57984 – How Losses are Settled Amendatory – Undamaged Siding or Roofing

\$2,000 Wind/Hail deductible

Actual Cash Value and Depreciation Amendatory Endorsement: YES - 17903 (06-21)

Equipment Breakdown Endorsement: NO

Service Line Endorsement: NO

Risk and Occupancy

Loss address: 123 Roadrunner Rd, Starlight, IN

Dwelling: 1-story, 1 layer, 4/12 pitch, 30-year laminate shingled roof. Roof is 1 years old, per the policy.
Vinyl siding, Vinyl windows, 5" Aluminum gutters with high grade gutter screens, Aluminum fascia, 2'9" soffit.
Tenant-occupied single-family dwelling

Barn: 1-story, predominant 4/12 pitch, 29-gauge Ribbed Metal roofing.
Ribbed Metal siding, no windows, 6" Aluminum gutters, Aluminum & Wood fascia.
Occupied as tenant storage

Underwriting Issues

There are no underwriting issues at this time.

Insurable Interests

Verified mortgagee to be The Great Piggy Bank.

Subrogation

There is no subrogation potential. No material defects or installation issues.

Salvage

Due to the salvage value of the metal on the Barn, no dump fees have been estimated for the Barn.

Ordinance and Statutes

Dwelling - IWS on the eaves is not required by local ordinance/law; however, it exists on the current roof. Drip edge is not installed around the roof perimeter but is required by ordinance/law. There is ordinance/law coverage on this policy at a limit of \$25,000.00.

Scope of Damages

Estimate is based on Xactimate pricing.

Dwelling:

Roof:

There is no hail damage to the Dwelling Roof from the claimed date of loss. The hail from the claimed date of loss was not large enough to cause damage to the shingles. A wind-felled tree damaged the shingles and roof framing. The roof is 1 year old, and the shingles are flexible and repairable.

Perimeter:

Front Elevation: Wind damaged the vinyl siding.

Right Elevation: There is no storm-related damage from the claimed date of loss.

Rear Elevation: Wind-felled tree damaged the gutters, gutter screen, fascia, fascia board, soffit, and soffit framing.

Left Elevation: Wind damaged the fascia.

Interior:

During heavy rains, water backed up into the unfinished Basement through the floor drain. Mr. Coyote advised that the water receded on its own once the rain stopped. Castle Emergency Services was recommended to the insured by his agent for water mitigation/cleanup. He has not received a bill for mitigation nor an invoice for cleanup. My estimate includes water extraction and cleaning costs using Xactimate pricing, pending receipt of the invoice/estimate from Castle. Mr. Coyote initially thought there may have been a clog in the main sewer line, so he hired Rubber Duck Plumbing to check the line and unclog if necessary. The plumber determined there was no clog in the line. There is no policy coverage for this expense.

Tree off Structure:

The wind-felled tree was still on the Dwelling at the time of my inspection. The insured has not contacted anyone to remove the tree debris. I have estimated reasonable costs to remove the tree debris from the Dwelling and place it on the ground under "Dwelling" coverage.

Other Structures:

Carport:

There are no storm related damages to the Carport Roof or Elevations from the claimed date of loss.

Barn:

Roof:

Small (approximately 1/2") hail spatter was observed on the metal roofing. Hail damaged the ribbed metal roofing and furnace cap.

Perimeter:

N Front Elevation: Hail damaged the gutters.

W Right Elevation: Hail damaged the gutters and downspouts.

S Rear Elevation: Hail damaged the gutters and downspout.

E Left Elevation: Hail damaged the gutters.

Interior:

No interior damages, confirmed with Mr. Coyote during my initial contact call.

Fence:

A large tree was wind-blown onto the fence that runs along the South side of the property, damaging 40' of the chain link fencing.

Tree off Structure:

The wind-felled tree was still on the Fence at the time of my inspection. I have estimated reasonable costs to remove the tree debris from the Fence and place it on the ground under "Other Structures" coverage.

Personal Property:

No damage to personal property at time of inspection.

Tree Debris Removal:

I have estimated reasonable costs to cut up and haul away tree debris from the insured premises under "Tree Debris Removal" coverage.

Adjustments and Remarks

I inspected the loss. The insured was not present for the inspection. I prepared my scope of damages and reviewed with the contractor, Marvin Martian with Flying Saucer Roofing. I left a message for Mr. Coyote. I explained the claims process. I advised that I will submit my report/estimate to Auto-Owners Insurance based on my scope of damages. I explained that GCOP is not recommended at this time as the number of trades involved does not require extensive coordination. I explained that the estimate is subject to review and that all payment and coverage decisions will be made by Auto-Owners.

Xactimate estimate reflects:

Dwelling – repairs for Roofing, Framing, Siding, Gutters, Fascia, Soffit, Water Mitigation/Cleaning; Tree off Structure.

Barn – repairs for Roofing and Gutters.

Fence – repairs to chain link; Tree off Structure.

Tree Debris Removal.

Forms/Endorsements applied: 17679, 17908, 57984, \$2,000 Wind/Hail deductible

Additional companies involved in this claim are as follows:

Contractor: Flying Saucer Roofing, Rep: Marvin Martian (owner), Phone: (555)456-7890, Email: spacerocks@flyingsaucerroofing.com

Plumbing Repair: Rubber Duck Plumbing, Rep: Daffy Duck, Phone: (555)234-5678, Email: plumbersquack@rdplumbing.com

Water Mitigation/Clean up: Castle Emergency Services, Rep: Gossamer, Phone: (555)345-6789, Email: henchman@castle.com

STATEMENT OF LOSS:

Item	RCV	Dep	ACV	Limit
Dwelling	\$7,585.31	\$1,154.88	\$6,430.43	\$7,585.31
Dwelling - Ordinance or Law	\$0.00	\$0.00	\$0.00	\$0.00
Water Backup of Sewers or Drains	\$0.00	\$0.00	\$0.00	\$0.00
Other Structures	\$58,260.62	\$21,434.98	\$36,825.64	\$58,260.62
Tree Debris Removal	\$2,059.68	\$0.00	\$2,059.68	\$59.68
TOTALS	\$67,905.61	\$22,589.86	\$45,315.75	

Deductible \$2,000.00

Less Prior Payments \$0.00

Claim Payable \$65,905.61

Due Insured **\$65,905.61**

Recoverable Depreciation Totals: \$22,589.86

Non-Recoverable Depreciation Totals: \$0.00

Net Claim Without Rec. Depreciation: \$43,315.75

RECOMMENDATIONS:

I recommend payment to Insured in the RCV amount of \$65,905.61.

Michael Wallen

11/17/2025

Date

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



1-Risk

Date Taken: 6/24/2025

Taken By: Michael Wallen

Risk/Dwelling/Front Elevation overview.



2-Front Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

Wind damage to vinyl siding.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



3-Right Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

Elevation overview.



4-Right Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

No storm damage to A/C unit from the claimed date of loss.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



5-Right Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

No storm damage to window from the claimed date of loss.



6-Rear Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

Elevation overview.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

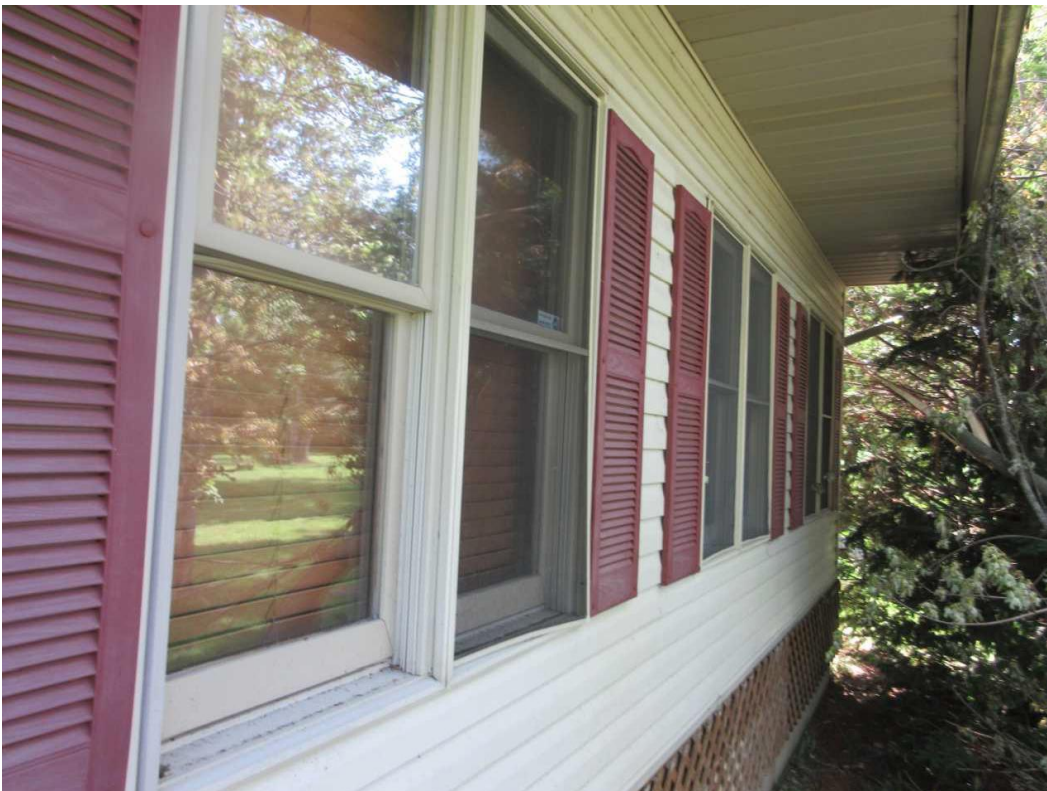


7-Rear Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

Fallen tree debris damage to gutters, fascia, soffit, and roof framing.



8-Rear Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

No storm damage to windows from the claimed date of loss.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



9-Left Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

Elevation overview.



10-Left Elevation

Date Taken: 6/24/2025

Taken By: Michael Wallen

Wind damage to fascia.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



11-Layer

Date Taken: 6/24/2025

Taken By: Michael Wallen

1 layer, IWS on eaves.



12-Pitch

Date Taken: 6/24/2025

Taken By: Michael Wallen

4/12

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



13-Shingles

Date Taken: 6/24/2025

Taken By: Michael Wallen

30-year laminate.



14-Shingle Exposure

Date Taken: 6/24/2025

Taken By: Michael Wallen

5.5"

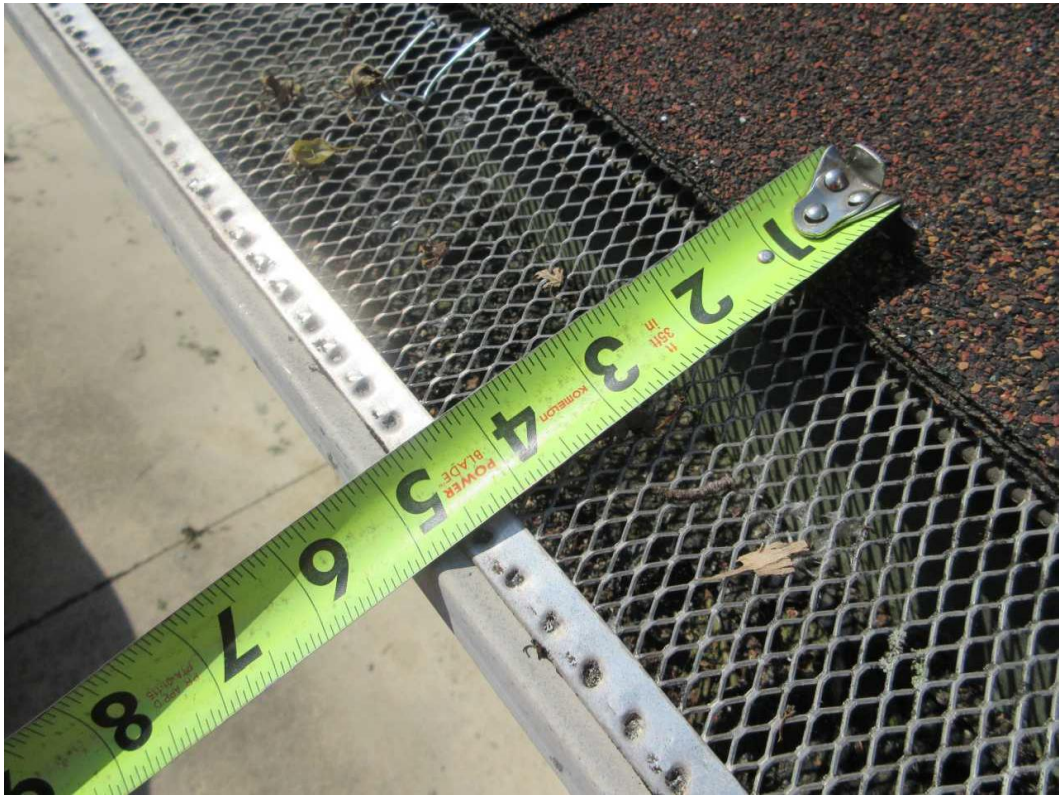
Photo Sheet

Insured: Wile E. Coyote
Claim #: 0123456789
Policy #: HO0413

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company



15-Shingle Width
Date Taken: 6/24/2025
Taken By: Michael Wallen
39.5"



16-Gutters
Date Taken: 6/24/2025
Taken By: Michael Wallen
5" Aluminum with high grade gutter screens.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



17-Soffit

Date Taken: 6/24/2025

Taken By: Michael Wallen

2'9" soffit.



18-Front Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, no storm damage to shingles from the claimed date of loss.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



19-Front Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, no storm damage to shingles from the claimed date of loss.



20-Front Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, no storm damage to shingles from the claimed date of loss.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



21-Front Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, no storm damage to shingles from the claimed date of loss.



22-Front Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, no storm damage to shingles from the claimed date of loss.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



23-Back Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview



24-Back Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

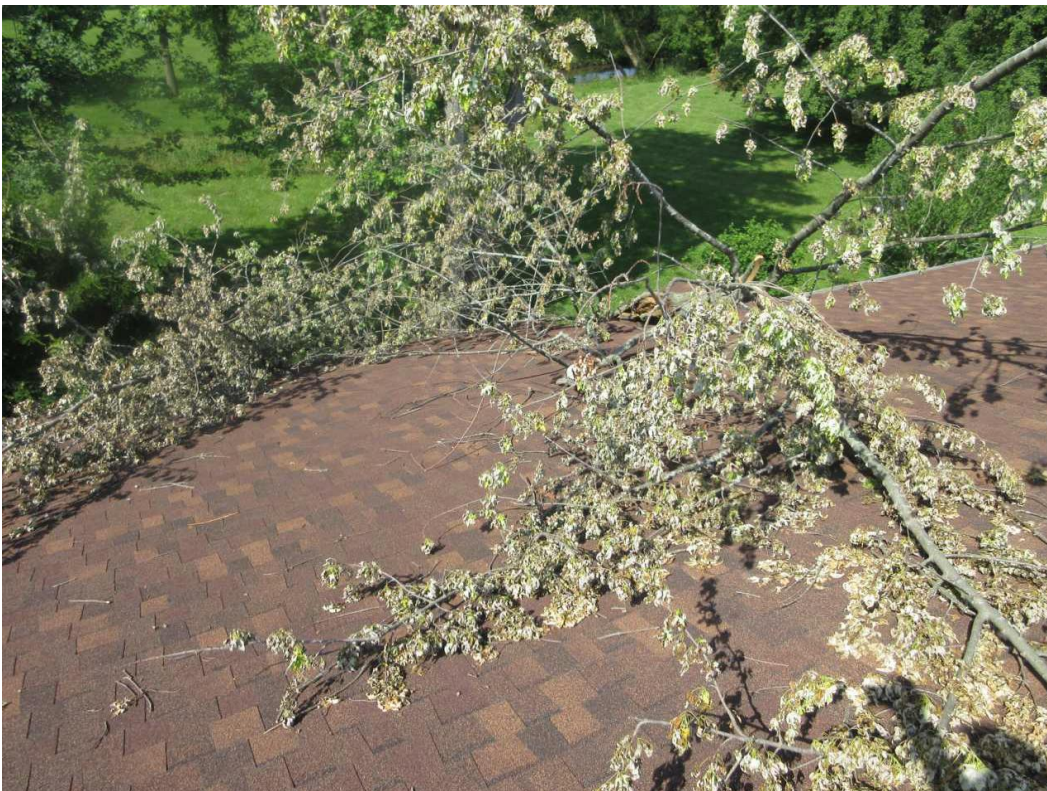


25-Back Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, fallen tree debris damage to shingles, sheathing, and rafters.



26-Back Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview, fallen tree debris damage to shingles, sheathing, and rafters.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



27-Back Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Fallen tree debris damage to roof framing.



28-Back Slope

Date Taken: 6/24/2025

Taken By: Michael Wallen

Slope overview

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

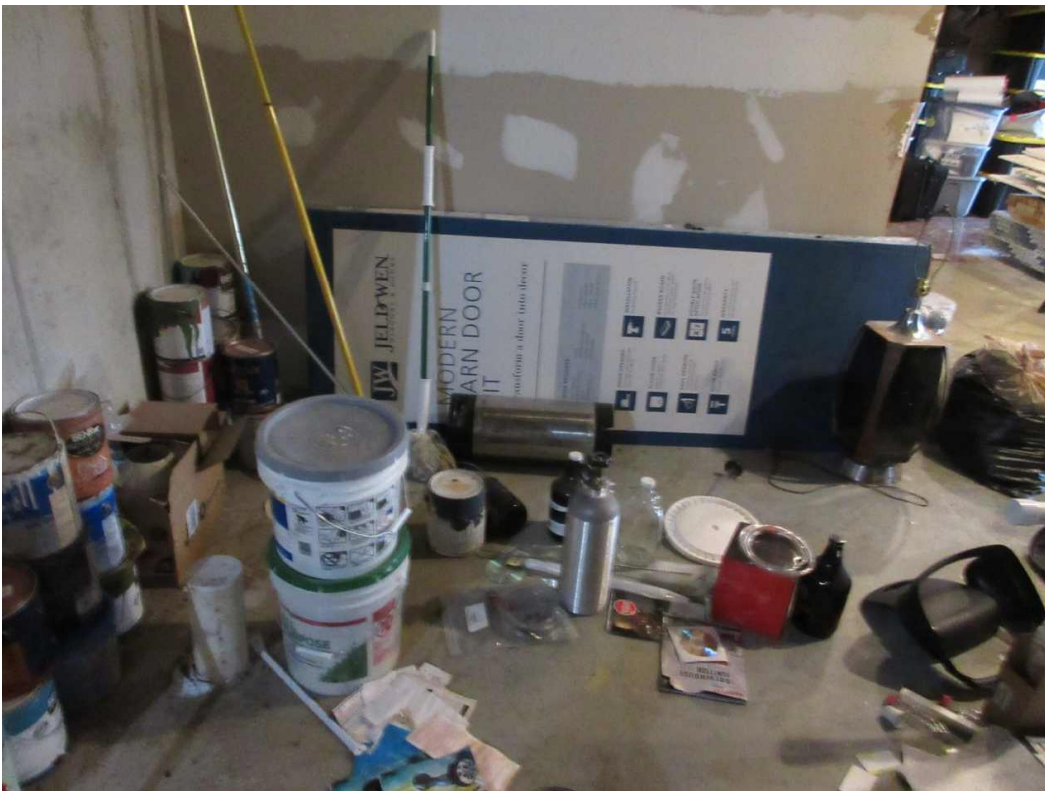


29-Basement

Date Taken: 3/25/2025

Taken By: Michael Wallen

Overview, Basement is unfinished and no damage was sustained.



30-Basement

Date Taken: 3/25/2025

Taken By: Michael Wallen

Overview, Basement is unfinished and no damage was sustained.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



31-Basement

Date Taken: 3/25/2025

Taken By: Michael Wallen

Overview, Basement is unfinished and no damage was sustained.



32-Basement

Date Taken: 3/25/2025

Taken By: Michael Wallen

Source of water backup (floor drain).

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



33-Barn

Date Taken: 6/27/2025

Taken By: Michael Wallen

Front Elevation overview.



34-Right Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

Elevation overview.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



35-Right Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

Hail damage to downspout.



36-Right Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

damage

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

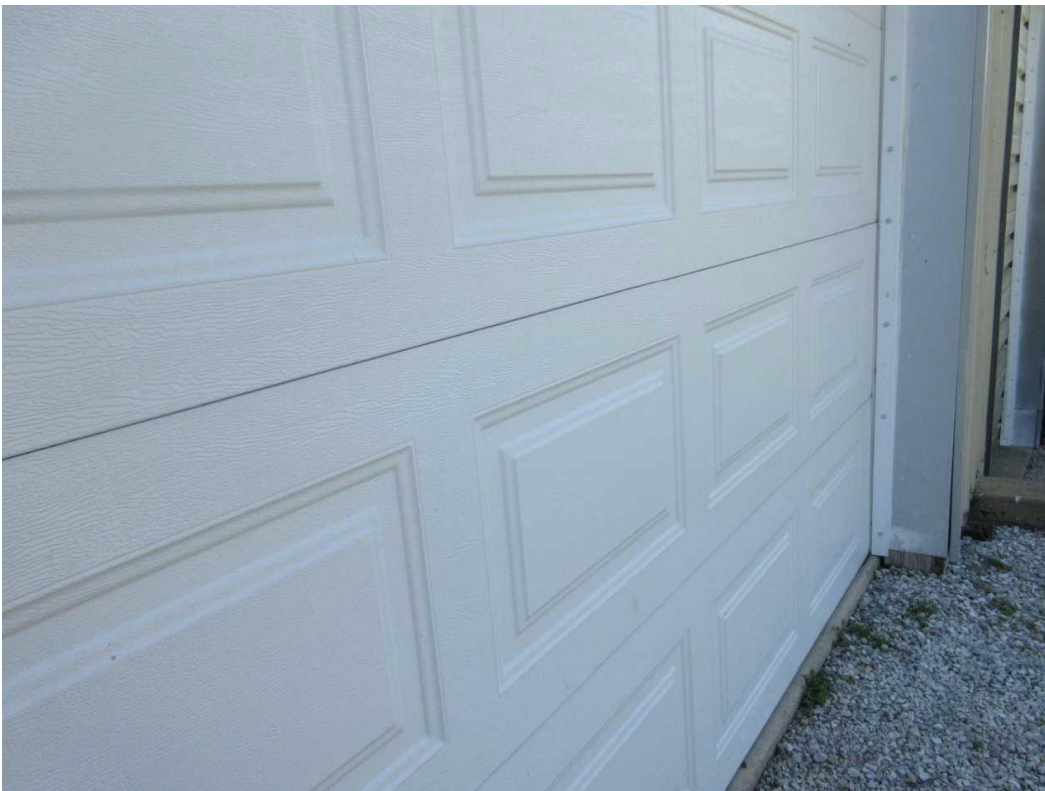


37-Right Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

damage



38-Right Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

damage

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



39-Right Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

damage



40-Rear Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

Elevation overview.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



41-Rear Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

Hail damage to downspout.



42-Left Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

Elevation overview.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



43-Left Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

Elevation overview.



44-Left Elevation

Date Taken: 6/27/2025

Taken By: Michael Wallen

No storm damage to downspout from the claimed date of loss.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



45-Gutters

Date Taken: 6/27/2025

Taken By: Michael Wallen

6" aluminum



46-Right Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Overview of test square

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

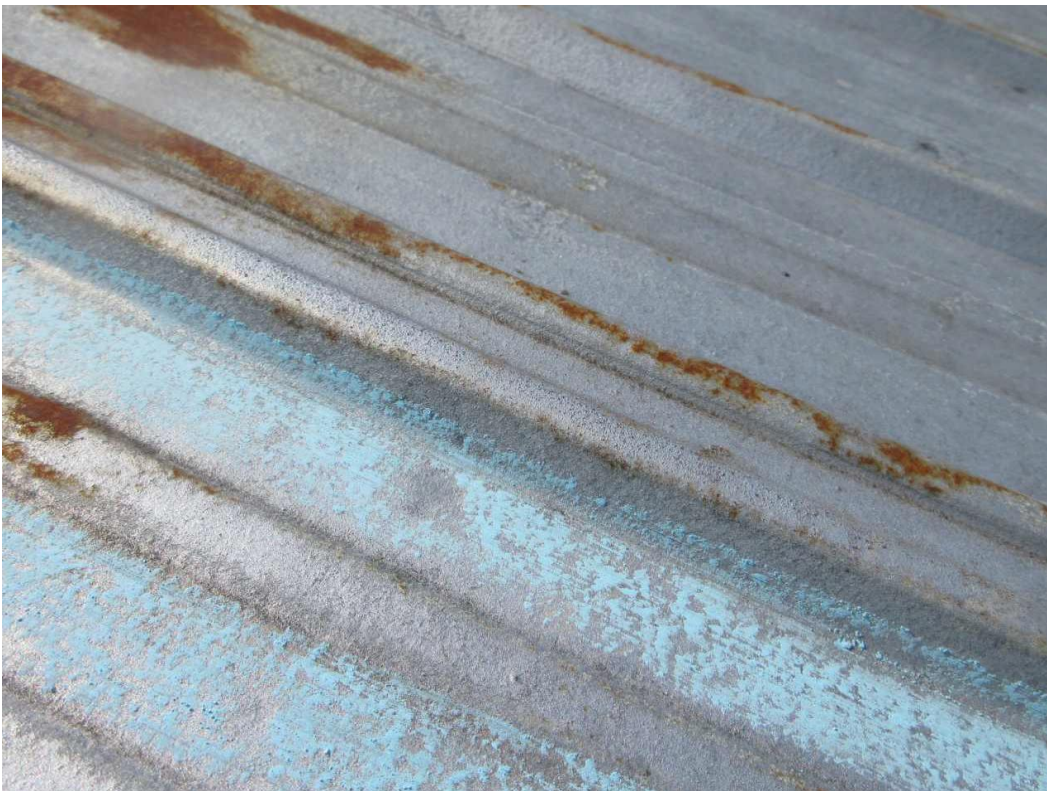


47-Right Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.



48-Right Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

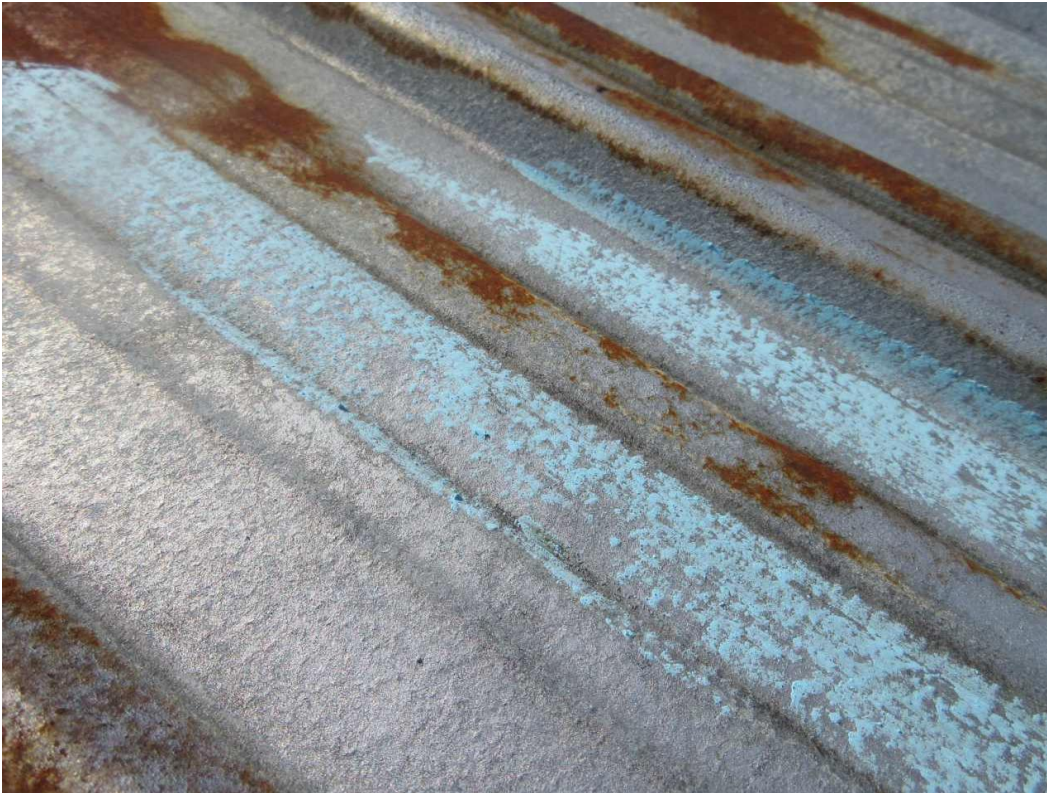
Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

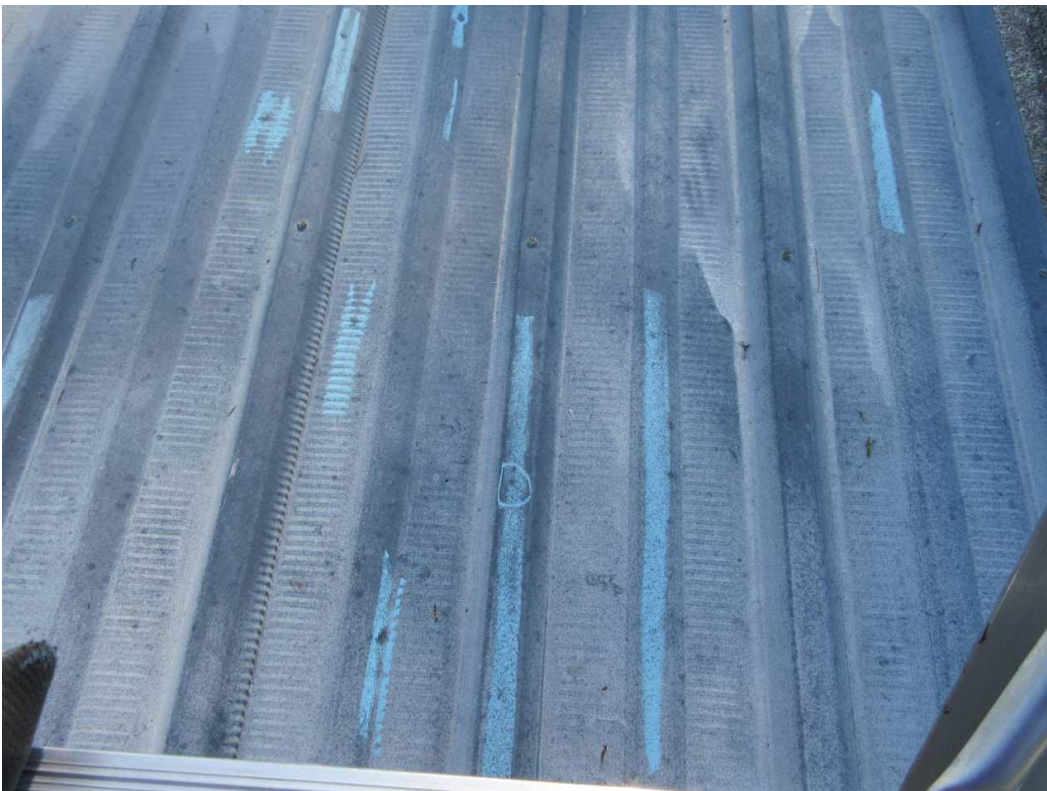


49-Right Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.



50-Left Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Overview of test square

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

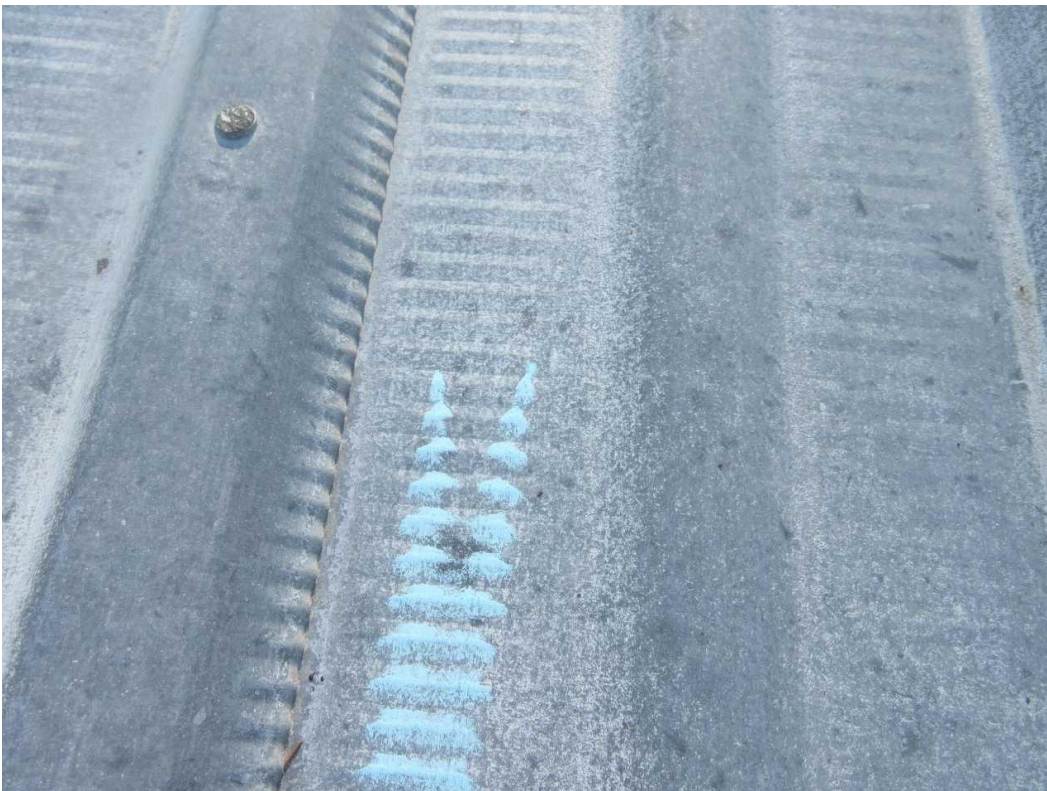


51-Left Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.



52-Left Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413

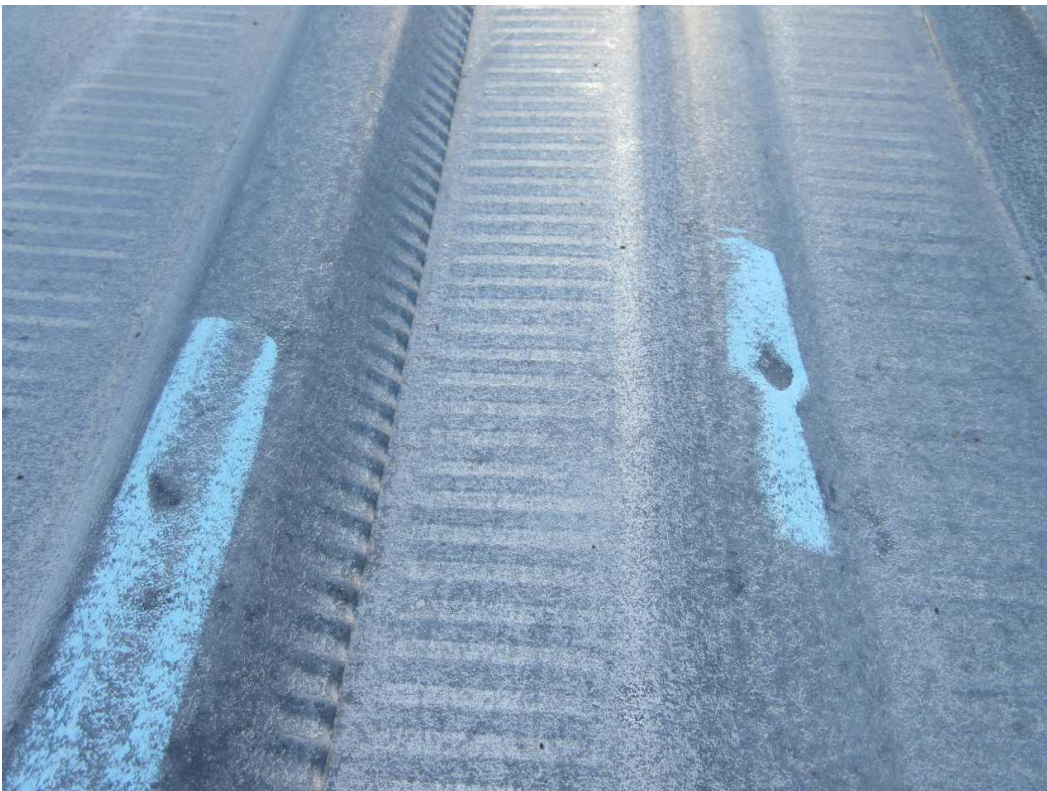


53-Left Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.



54-Left Slope

Date Taken: 6/27/2025

Taken By: Michael Wallen

Close up of hail damage.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: Wile E. Coyote

Claim #: 0123456789

Policy #: HO0413



55-Fence

Date Taken: 6/21/2025

Taken By: Michael Wallen

Tree debris damage to fence.

Insured: Wile E. Coyote
Property: 123 Roadrunner Rd
Starlight, IN 47106

Home: (555) 123-4567
E-mail: supergenius@acme.com

Claim Rep.: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Estimator: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Claim Number: 0123456789

Policy Number: HO0413

Type of Loss: Other

Date Contacted: 5/17/2025 2:00 AM
Date of Loss: 4/13/2025 2:00 AM
Date Inspected: 5/26/2025 2:00 AM

Date Received: 5/17/2025 2:00 AM
Date Entered: 5/17/2025 11:06 AM

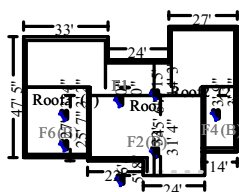
Price List: INNA8X_MAY25
Restoration/Service/Remodel
Estimate: R001011

NOTICE: This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

R001011

Dwelling

Exterior



Roof

4326.09	Surface Area	43.26	Number of Squares
368.24	Total Perimeter Length	86.00	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Tear off composition shingles - Laminated (no haul off)	3.30 SQ	44.67	0.00	147.41	(0.00)	147.41
2. Laminated - comp. shingle rfg. - w/out felt	3.33 SQ	258.42	29.72	890.26	(29.67)	860.59
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.						
3. Roofing felt - 15 lb.	3.30 SQ	34.70	1.66	116.17	(5.81)	110.36
4. Ice & water barrier	60.00 SF	1.66	1.72	101.32	(3.38)	97.94
<i>On existing eaves.</i>						
5. Asphalt starter - universal starter course	10.00 LF	1.94	0.46	19.86	(0.99)	18.87
<i>Eaves.</i>						
6. Drip edge	10.00 LF	2.83	0.77	29.07	(0.83)	28.24
7. R&R Hip / Ridge cap - Standard profile - composition shingles	46.00 LF	9.02	8.37	423.29	(9.57)	413.72
<i>Remove & Replace estimated for extra care necessary to replace the ridge without disturbing adjacent undamaged slopes.</i>						
8. R&R Continuous ridge vent - shingle-over style	46.00 LF	11.27	14.52	532.94	(13.91)	519.03
<i>Remove & Replace estimated for extra care necessary to replace the ridge without disturbing adjacent undamaged slopes.</i>						
9. R&R Sheathing - OSB - 5/8"	264.00 SF	2.45	16.26	663.06	(64.47)	598.59
10. R&R Rafters - 2x6 - stick frame roof (using rafter length)	66.00 LF	4.76	6.51	320.67	(31.67)	289.00
<i>2 rafters @ 33 LF each.</i>						
Totals: Roof			79.99	3,244.05	160.30	3,083.75

Gutters and Downspouts

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
11. R&R Gutter / downspout - aluminum - up to 5" <i>Gutter - Rear Elevation.</i>	24.00 LF	10.18	6.97	251.29	(94.76)	156.53
12. R&R Gutter guard/screen - High grade <i>Rear (Southwest) Elevation.</i>	24.00 LF	18.12	6.38	441.26	(211.75)	229.51

CONTINUED - Gutters and Downspouts

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Gutters and Downspouts			13.35	692.55	306.51	386.04

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
13. Siding - Labor Minimum	1.00 EA	392.32	0.00	392.32	(0.00)	392.32
14. Material Only Siding - vinyl	200.00 SF	2.21	30.94	472.94	(189.18)	283.76
Totals: Front Elevation			30.94	865.26	189.18	676.08

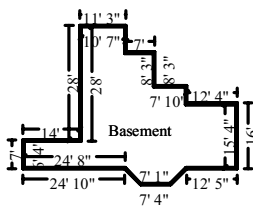
Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
15. R&R Fascia - metal - 6"	24.00 LF	7.60	4.12	186.52	(70.77)	115.75
16. R&R Fascia - 1" x 6" - #2 pine	24.00 LF	9.38	2.57	227.69	(58.16)	169.53
17. R&R Soffit - metal	66.00 SF	9.04	18.20	614.84	(236.70)	378.14
18. R&R Soffit - box framing - 3' overhang	24.00 LF	13.53	3.06	327.78	(35.96)	291.82
Totals: Rear Elevation			27.95	1,356.83	401.59	955.24

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
19. R&R Fascia - metal - 6"	33.00 LF	7.60	5.66	256.46	(97.30)	159.16
Totals: Left Elevation			5.66	256.46	97.30	159.16
Total: Exterior			157.89	6,415.15	1,154.88	5,260.27

Interior



Height: 9'

1579.00 SF Walls	1032.48 SF Ceiling
2611.48 SF Walls & Ceiling	1032.48 SF Floor
114.72 SY Flooring	175.44 LF Floor Perimeter
175.44 LF Ceil. Perimeter	

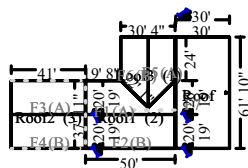
Total: Interior	0.85	1,170.16	0.00	1,170.16
------------------------	-------------	-----------------	-------------	-----------------

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
25. Tree - removal - per hour (Labor only)	6.00 HR	53.97	0.00	323.82	(0.00)	323.82
<i>Above allowance to remove tree debris from the Dwelling and place it on the ground.</i>						
Totals: Tree off Structure			0.00	323.82	0.00	323.82

Total: Dwelling	158.74	7,909.13	1,154.88	6,754.25
------------------------	---------------	-----------------	-----------------	-----------------

Barn

Exterior



Roof

6262.21 Surface Area
473.45 Total Perimeter Length

62.62 Number of Squares
130.18 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
26. R&R Metal roofing - ribbed - 29 gauge - up to 1"	6,262.21 SF	7.31	920.54	46,697.30	(17,175.99)	29,521.31
27. R&R Hip / Ridge cap - metal roofing	130.18 LF	10.09	26.43	1,339.95	(353.73)	986.22
28. R&R Ridge end cap for metal roofing	4.00 EA	34.09	3.44	139.80	(45.70)	94.10
29. R&R Steel rake/gable trim - mill finish	152.00 LF	6.09	18.09	943.77	(502.42)	441.35
30. R&R Eave trim for metal roofing - 29 gauge	321.45 LF	6.09	31.95	1,989.58	(669.82)	1,319.76
31. R&R Valley metal - (W) profile	44.11 LF	7.88	10.25	357.84	(279.88)	77.96
32. R&R Furnace vent - rain cap and storm collar, 6"	1.00 EA	106.72	3.56	110.28	(96.54)	13.74
Totals: Roof			1,014.26	51,578.52	19,124.08	32,454.44

Gutters and Downspouts

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
33. R&R Gutter / downspout - aluminum - 6"	351.45 LF	14.55	201.49	5,315.09	(2,041.69)	3,273.40
<i>Gutters - all gutters.</i>						
<i>Downspouts - 20 LF (Right Elevation) + 10 LF (Rear Elevation).</i>						
Totals: Gutters and Downspouts			201.49	5,315.09	2,041.69	3,273.40
Total: Exterior			1,215.75	56,893.61	21,165.77	35,727.84
Total: Barn			1,215.75	56,893.61	21,165.77	35,727.84

Fence

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
34. R&R Chain link fence w/posts & top rail - 4' high - 11 gauge	40.00 LF	22.64	29.65	935.25	(269.21)	666.04
Totals: Fence			29.65	935.25	269.21	666.04

Tree off Structure

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
35. Tree - removal - per hour (Labor only)	2.00 HR	53.97	0.00	107.94	(0.00)	107.94
<i>Above allowance to remove tree debris from the Fence and place it on the ground.</i>						
Totals: Tree off Structure			0.00	107.94	0.00	107.94
Total: Other Structures			1,245.40	57,936.80	21,434.98	36,501.82

Tree Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
36. Tree - removal and disposal - per hour including equipment	16.00 HR	128.73	0.00	2,059.68	(0.00)	2,059.68
<i>Above allowance for 2 workers x 8 hours each to cut up and haul away tree debris from the insured premises.</i>						
Totals: Tree Debris Removal			0.00	2,059.68	0.00	2,059.68
Line Item Totals: R001011			1,404.14	67,905.61	22,589.86	45,315.75

Grand Total Areas:

1,579.00 SF Walls	1,032.48 SF Ceiling	2,611.48 SF Walls and Ceiling
1,032.48 SF Floor	114.72 SY Flooring	175.44 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	175.44 LF Ceil. Perimeter
1,032.48 Floor Area	1,091.41 Total Area	1,579.00 Interior Wall Area
3,436.23 Exterior Wall Area	178.11 Exterior Perimeter of Walls	
10,588.30 Surface Area	105.88 Number of Squares	841.69 Total Perimeter Length
216.18 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	7,585.31	11.17%	6,430.43	14.19%
Dwelling - Ordinance or Law	0.00	0.00%	0.00	0.00%
Water Backup of Sewers or Drains	0.00	0.00%	0.00	0.00%
Other Structures	58,260.62	85.80%	36,825.64	81.26%
Tree Debris Removal	2,059.68	3.03%	2,059.68	4.55%
Total	67,905.61	100.00%	45,315.75	100.00%

Summary for Dwelling

Line Item Total	7,426.57
Material Sales Tax	158.74
Replacement Cost Value	\$7,585.31
Less Depreciation	(1,154.88)
Actual Cash Value	\$6,430.43
Net Claim	\$6,430.43
Total Recoverable Depreciation	1,154.88
Net Claim if Depreciation is Recovered	\$7,585.31

Michael Wallen

Summary for Other Structures

Line Item Total	57,015.22
Material Sales Tax	1,245.40
Replacement Cost Value	\$58,260.62
Less Depreciation	(21,434.98)
Actual Cash Value	\$36,825.64
Net Claim	\$36,825.64
Total Recoverable Depreciation	21,434.98
Net Claim if Depreciation is Recovered	\$58,260.62

Michael Wallen

Summary for Tree Debris Removal

Line Item Total	2,059.68
Replacement Cost Value	\$2,059.68
Less Deductible	(2,000.00)
Net Claim	\$59.68

 Michael Wallen

NOTICE: This is an estimate for repairs and a copy of this document does not constitute settlement of claim. The above figures may be subject to additional company review and approval. Your loss will be settled on an actual cash value basis and your policy may contain a replacement cost provision. If it contains such a provision, full cost of replacement can be considered if the property is actually replaced. You have the right to make further claim under this provision within 180 days after the loss. All policy terms and conditions apply to this claim.







Sketch Roof Annotations

Dwelling - Exterior

Face	Square Feet	Number of Squares	Slope - Rise / 12
F1	1,807.24	18.07	4.00
F2	1,386.00	13.86	4.00
F4	378.38	3.78	4.00
F6	754.47	7.54	4.00
Estimated Total:	4,326.09	43.26	

Other Structures - Barn

Face	Square Feet	Number of Squares	Slope - Rise / 12
F1	757.14	7.57	4.00
F2	1,000.00	10.00	4.00
F3	820.00	8.20	4.00
F4	820.00	8.20	4.00
F5	505.43	5.05	4.00
F6	505.43	5.05	4.00
F7	1,854.21	18.54	0.00
Estimated Total:	6,262.21	62.62	

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Valuation Report

Owner Information

Name:	Wile E. Coyote	Date Entered:	5/17/2025
Street:	123 Roadrunner Rd	Date Calculated:	
City, State ZIP Code:	Starlight, IN 47106	Pricing Area:	INNA8X_MAY25
Phone:	(555) 123-4567		
Policy #:	HO0413		

Property Information

Name:	Wile E. Coyote	Bldg #:	Barn
Street:	123 Roadrunner Rd	Contact:	
City, State ZIP Code:	Starlight, IN 47106	E-mail:	
Phone:	(555) 123-4567		

Structure Information

Primary Building:	Detached Residential Type Garage	Quality:	Standard
Square Feet:	4,000	Construction Type:	100% Conventional Framed
Year Built:	1995	Foundation Type:	100% Concrete Slab with Footings
Length:	100	Property Slope:	None (0 - 15 degrees)
Width:	40	Exterior Walls:	4
Height:	10	Subtotal:	\$125,751.00

Structural Options

Primary Building:	Detached Residential Type Garage	Exterior Wall Finish:	100% Painted Ribbed Metal
Roof Type:	Gable	Roof Structure:	100% Wood Frame
Roof Material:	100% Painted Ribbed Metal	Floor System:	100% None (included with slab foundation)

Features

Primary Building:	Detached Residential Type Garage
Additional Features	1 Lighting and Electrical

Cost Breakdown

Foundation:	\$48,264.56	Structure:	\$37,102.80	Exterior Finish:	\$13,753.31
Roofing:	\$17,263.99				

Cost Breakdown for Structural Features

Lighting/Electrical:	\$9,366.83
-----------------------------	------------

Estimated Replacement Cost (Calculated Value):

\$143,392.37

Policy Number: HO0413

Agricultural Valuation - Page 1

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Valuation Report

Actual Cash Value (Calculated Value):

\$89,924.90

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.

Statement of Loss

Claim # 0123456789

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

11/17/2025

Adjuster Michael Wallen
Phone (765) 610-3080

Insured Name Wile E. Coyote
Loss Address 123 Roadrunner Rd, Starlight, IN 47106
Phone Number (555) 123-4567

Other Phone
Ins Company
Ins Claim # 0123456789

Date of Loss 4/13/2025

Abstract of Coverage

Policy # HO0413 Effective - 4/13/2026

Forms

Coverage	Limit	Co-Insurance	Deductible
Dwelling	\$300,000.00		\$2,000.00
Dwelling - Ordinance or Law	\$25,000.00		\$0.00
Water Backup of Sewers or Drains	\$5,000.00		\$0.00
Other Structures	\$134,000.00		\$0.00
Tree Debris Removal	\$1,500.00		\$0.00

Coverage - Dwelling

Coverage \$300,000.00 Not Applicable

	RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value	\$0.00		\$0.00		
Actual Cash Value		\$0.00	\$0.00		
Total Estimated Loss	\$7,585.31	\$7,585.31		\$7,585.31	
Less Depreciation		(\$1,154.88)			
ACV Loss		\$6,430.43			
Less Non-Recoverable Depreciation	(\$0.00)				
Sub-Total	\$7,585.31	\$6,430.43			
Less Deductible Applied	(\$0.00)	(\$0.00)			
Adjusted Loss Amount	\$7,585.31	\$6,430.43			\$7,585.31
Recoverable Depreciation	\$1,154.88				

Coverage - Other Structures							
Coverage	\$134,000.00	Not Applicable					
			RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value			\$0.00		\$0.00		
Actual Cash Value				\$0.00	\$0.00		
Total Estimated Loss			\$58,260.62	\$58,260.62		\$58,260.62	
Less Depreciation				(\$21,434.98)			
ACV Loss				\$36,825.64			
Less Non-Recoverable Depreciation			(\$0.00)				
Sub-Total			\$58,260.62	\$36,825.64			
Less Deductible Applied			(\$0.00)	(\$0.00)			
Adjusted Loss Amount			\$58,260.62	\$36,825.64			\$58,260.62
Recoverable Depreciation			\$21,434.98				
Coverage - Tree Debris Removal							
Coverage	\$1,500.00	Not Applicable					
			RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value			\$0.00		\$0.00		
Actual Cash Value				\$0.00	\$0.00		
Total Estimated Loss			\$2,059.68	\$2,059.68		\$2,059.68	
Less Depreciation				(\$0.00)			
ACV Loss				\$2,059.68			
Less Non-Recoverable Depreciation			(\$0.00)				
Sub-Total			\$2,059.68	\$2,059.68			
Less Deductible Applied			(\$2,000.00)	(\$2,000.00)			
Adjusted Loss Amount			\$59.68	\$59.68			\$59.68
Recoverable Depreciation			\$0.00				
Total Loss & Claim						\$67,905.61	\$65,905.61
Total Recoverable Depreciation			\$22,589.86				

A copy of this document does not constitute a settlement of this claim. The above figures are subject to insurance company approval.

Accepted by _____

LOSS RECAP

Insured:

Wile E. Coyote

Policy No. :

HO0413

Property Address :

123 Roadrunner Rd, Starlight, IN 47106

Date of Loss :

4/13/2025

Mailing Address :

Catastrophe No. :

13

Insured Tel. No. :

(555) 123-4567

Adj. File No. :

R001011

Adjusting Company :

Adj. No. :

Adj. Address :

5213 Main St, Anderson, IN 46013

Adj. Phone No. :

(765) 610-3080

Date Loss Assigned: 5/17/2025 02:00				Date Insured Contacted: 5/17/2025 02:00			Date Loss Inspected: 5/26/2025 02:00				
	Replacement Cost Loss	Recov. Depr.	Non-recov. Deprec.	ACV Loss	Deductible Applied	Insur. Carried Req. %	ACV Claim	Potential Suppl. Claim	RC Claim	RCV	Valuation ACV
Dwelling	7,585.31	1,154.88	0.00	6,430.43	0.00	100	6,430.43	1,154.88	7,585.31	0.00	0.00
Dwelling - Ordinance or Law	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
Water Backup of Sewers or Drains	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
Other Structures	58,260.62	21,434.98	0.00	36,825.64	0.00	100	36,825.64	21,434.98	58,260.62	0.00	0.00
Tree Debris Removal	2,059.68	0.00	0.00	2,059.68	2,000.00	100	59.68	0.00	59.68	0.00	0.00
TOTALS	\$67,905.61	\$22,589.86	\$0.00	\$45,315.75	\$2,000.00		\$43,315.75	\$22,589.86	\$65,905.61		

Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Insured: Wile E. Coyote
Property: 123 Roadrunner Rd
Starlight, IN 47106

Home: (555) 123-4567
E-mail: supergenius@acme.com

Claim Rep.: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Estimator: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Claim Number: 0123456789

Policy Number: HO0413

Type of Loss: Other

Coverage	Deductible	Policy Limit
Dwelling	\$0.00	\$300,000.00
Dwelling - Ordinance or Law	\$0.00	\$25,000.00
Water Backup of Sewers or Drains	\$0.00	\$5,000.00
Other Structures	\$0.00	\$134,000.00
Tree Debris Removal	\$2,000.00	\$1,500.00

Date Contacted: 5/17/2025 2:00 AM

Date of Loss: 4/13/2025 2:00 AM

Date Inspected: 5/26/2025 2:00 AM

Date Received: 5/17/2025 2:00 AM

Date Entered: 5/17/2025 11:06 AM

Price List: INNA8X_MAY25
Restoration/Service/Remodel
Estimate: R001011

Depreciate Material: Yes
Depreciate Non-material: Yes
Depreciate Removal: No
Depreciate O&P: Yes
Depreciate Taxes: Yes

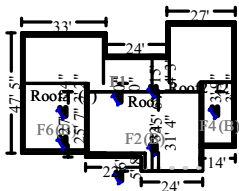
NOTICE: This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

R001011

Dwelling

Exterior



Roof

4326.09 Surface Area
368.24 Total Perimeter Length

43.26 Number of Squares
86.00 Total Ridge Length

CAT	SEL	ACT DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
1. RFG	ARMVN>	- Tear off composition shingles - Laminated (no haul off)					
	3.3	3.30 SQ		44.67+	0.00 =	0.00	147.41
2. RFG	300S	+ Laminated - comp. shingle rfg. - w/out felt					
	3.3	3.33 SQ		0.00+	258.42 =	29.72	890.26
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.							
3. RFG	FELT15	+ Roofing felt - 15 lb.					
	3.3	3.30 SQ		0.00+	34.70 =	1.66	116.17
4. RFG	IWS	+ Ice & water barrier					
	10*6	60.00 SF		0.00+	1.66 =	1.72	101.32
<i>On existing eaves.</i>							
5. RFG	ASTR-	+ Asphalt starter - universal starter course					
	10	10.00 LF		0.00+	1.94 =	0.46	19.86
<i>Eaves.</i>							
6. RFG	DRIP	+ Drip edge					
	10	10.00 LF		0.00+	2.83 =	0.77	29.07
7. RFG	RIDGCS	& R&R Hip / Ridge cap - Standard profile - composition shingles					
	46	46.00 LF		2.96+	6.06 =	8.37	423.29
<i>Remove & Replace estimated for extra care necessary to replace the ridge without disturbing adjacent undamaged slopes.</i>							
8. RFG	VENTR	& R&R Continuous ridge vent - shingle-over style					
	46	46.00 LF		1.00+	10.27 =	14.52	532.94
<i>Remove & Replace estimated for extra care necessary to replace the ridge without disturbing adjacent undamaged slopes.</i>							
9. FRM	SHW5/8	& R&R Sheathing - OSB - 5/8"					
	264	264.00 SF		0.68+	1.77 =	16.26	663.06
10. FRM	RF6LF	& R&R Rafters - 2x6 - stick frame roof (using rafter length)					
	66	66.00 LF		1.26+	3.50 =	6.51	320.67
<i>2 rafters @ 33 LF each.</i>							
Totals: Roof						79.99	3,244.05

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Gutters and Downspouts

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
11. SFG	GUTA	& R&R Gutter / downspout - aluminum - up to 5"				
	24	24.00 LF	0.60+	9.58 =	6.97	251.29
<i>Gutter - Rear Elevation.</i>						
12. SFG	GRD+	& R&R Gutter guard/screen - High grade				
	24	24.00 LF	0.74+	17.38 =	6.38	441.26
<i>Rear (Southwest) Elevation.</i>						
Totals: Gutters and Downspouts					13.35	692.55

Front Elevation

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
13. SDG	MN	+ Siding - Labor Minimum				
	1	1.00 EA	0.00+	392.32 =	0.00	392.32
14. SDG	VINYL	M Material Only Siding - vinyl				
	200	200.00 SF	0.00+	2.21 =	30.94	472.94
Totals: Front Elevation					30.94	865.26

Rear Elevation

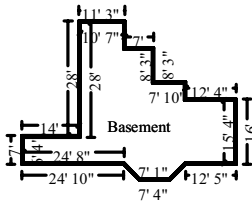
CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
15. SFG	FACM6	& R&R Fascia - metal - 6"				
	24	24.00 LF	0.40+	7.20 =	4.12	186.52
16. SFG	FACW6-	& R&R Fascia - 1" x 6" - #2 pine				
	24	24.00 LF	0.40+	8.98 =	2.57	227.69
17. SFG	SFTM	& R&R Soffit - metal				
	24*2'9	66.00 SF	0.35+	8.69 =	18.20	614.84
18. SFG	WFRM3	& R&R Soffit - box framing - 3' overhang				
	24	24.00 LF	2.42+	11.11 =	3.06	327.78
Totals: Rear Elevation					27.95	1,356.83

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Left Elevation

CAT	SEL	ACT DESCRIPTION					
	CALC	QTY	REMOVE	REPLACE	TAX	TOTAL	
19. SFG	FACM6	& R&R Fascia - metal - 6"					
	33	33.00 LF	0.40+	7.20 =	5.66	256.46	
Totals: Left Elevation						5.66	256.46
Total: Exterior						157.89	6,415.15

Interior



Basement

Height: 9'

1579.00 SF Walls	1032.48 SF Ceiling
2611.48 SF Walls & Ceiling	1032.48 SF Floor
114.72 SY Flooring	175.44 LF Floor Perimeter
175.44 LF Ceil. Perimeter	

CAT	SEL	ACT DESCRIPTION				
	CALC	QTY	REMOVE	REPLACE	TAX	TOTAL
20. WTR	EXTH	+ Water extraction from hard surface floor				
	F	1032.48 SF	0.00+	0.25 =	0.00	258.12
21. CON	ROOM>>	+ Contents - move out then reset - Extra large room				
	1	1.00 EA	0.00+	210.54 =	0.00	210.54
22. WTR	DRY	+ Air mover (per 24 hour period) - No monitoring				
	3	3.00 EA	0.00+	28.00 =	0.00	84.00
Above allowance for 1 fan x 3 days.						
23. WTR	DHM	+ Dehumidifier (per 24 hr period)- up to 69 ppd- No monitor.				
	3	3.00 EA	0.00+	60.60 =	0.00	181.80
Above allowance for 1 dehumidifier x 3 days.						
24. CLN	CNC	+ Clean concrete more than the floor				
	F+(1*PF)	1207.92 SF	0.00+	0.36 =	0.85	435.70
Totals: Basement					0.85	1,170.16
Total: Interior					0.85	1,170.16

Home-Owners Insurance Company
 Owners Insurance Company
 Property-Owners Insurance Company
 Southern-Owners Insurance Company

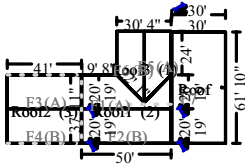
Tree off Structure

CAT	SEL	ACT DESCRIPTION					
	CALC	QTY	REMOVE	REPLACE	TAX	TOTAL	
25. DMO	TREELHR	- Tree - removal - per hour (Labor only)					
	6	6.00 HR	53.97+	0.00 =	0.00	323.82	
Above allowance to remove tree debris from the Dwelling and place it on the ground.							
Totals: Tree off Structure					0.00	323.82	
Total: Dwelling					158.74	7,909.13	

Other Structures

Barn

Exterior



Roof

6262.21	Surface Area	62.62	Number of Squares
473.45	Total Perimeter Length	130.18	Total Ridge Length

CAT	SEL	ACT DESCRIPTION				TAX	TOTAL
	CALC	QTY	REMOVE	REPLACE			
26. RFG	MTLR-SF	& R&R Metal roofing - ribbed - 29 gauge - up to 1"					
		6262.21 SF	0.60+	6.71 =	920.54		46,697.30
27. RFG	RIDGM-R	& R&R Hip / Ridge cap - metal roofing					
		130.18 LF	3.50+	6.59 =	26.43		1,339.95
28. RFG	MTLREC-4	& R&R Ridge end cap for metal roofing					
		4.00 EA	6.39+	27.70 =	3.44		139.80
29. RFG	STLRT-RAKE	& R&R Steel rake/gable trim - mill finish					
		152.00 LF	0.70+	5.39 =	18.09		943.77
30. RFG	MTLET-EAVE	& R&R Eave trim for metal roofing - 29 gauge					
		321.45 LF	0.98+	5.11 =	31.95		1,989.58
31. RFG	VMTLW-VAL	& R&R Valley metal - (W) profile					
		44.11 LF	0.71+	7.17 =	10.25		357.84
32. HVC	VENTCP6-1	& R&R Furnace vent - rain cap and storm collar, 6"					
		1.00 EA	12.76+	93.96 =	3.56		110.28
Totals: Roof					1,014.26		51,578.52

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Gutters and Downspouts

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
33. SFG	GUTA> 321.45+30	& R&R Gutter / downspout - aluminum - 6" 351.45 LF	0.60+	13.95 =	201.49	5,315.09
<i>Gutters - all gutters. Downspouts - 20 LF (Right Elevation) + 10 LF (Rear Elevation).</i>						
Totals: Gutters and Downspouts					201.49	5,315.09
Total: Exterior					1,215.75	56,893.61
Total: Barn					1,215.75	56,893.61

Fence

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
34. FEN	CL4 40	& R&R Chain link fence w/posts & top rail - 4' high - 11 gauge 40.00 LF	3.19+	19.45 =	29.65	935.25
Totals: Fence					29.65	935.25

Tree off Structure

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
35. DMO	TREELHR 2	- Tree - removal - per hour (Labor only) 2.00 HR	53.97+	0.00 =	0.00	107.94
<i>Above allowance to remove tree debris from the Fence and place it on the ground.</i>						
Totals: Tree off Structure					0.00	107.94
Total: Other Structures					1,245.40	57,936.80

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Tree Debris Removal

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
36. DMO	TREEHR	- Tree - removal and disposal - per hour including equipment				
	16	16.00 HR	128.73+	0.00 =	0.00	2,059.68
<i>Above allowance for 2 workers x 8 hours each to cut up and haul away tree debris from the insured premises.</i>						
Totals: Tree Debris Removal					0.00	2,059.68
Line Item Totals: R001011					1,404.14	67,905.61

Grand Total Areas:

1,579.00	SF Walls	1,032.48	SF Ceiling	2,611.48	SF Walls and Ceiling
1,032.48	SF Floor	114.72	SY Flooring	175.44	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	175.44	LF Ceil. Perimeter
1,032.48	Floor Area	1,091.41	Total Area	1,579.00	Interior Wall Area
3,436.23	Exterior Wall Area	178.11	Exterior Perimeter of Walls		
10,588.30	Surface Area	105.88	Number of Squares	841.69	Total Perimeter Length
216.18	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	7,585.31	11.17%	6,430.43	14.19%
Dwelling - Ordinance or Law	0.00	0.00%	0.00	0.00%
Water Backup of Sewers or Drains	0.00	0.00%	0.00	0.00%
Other Structures	58,260.62	85.80%	36,825.64	81.26%
Tree Debris Removal	2,059.68	3.03%	2,059.68	4.55%
Total	67,905.61	100.00%	45,315.75	100.00%