

# Your guide to reading your adjuster summary.\*

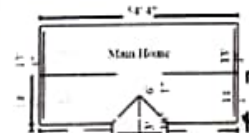
Insured: John Smith  
Property: 1234 Oak Street  
Anytown, Anystate 12345

Home: (123) 123-4567  
Business: (123) 123-4567

Claim Number: 1234567890

Policy Number: 000000123456789

Type of Loss: Wind Damage



## Roof

### Main Home

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

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
1. Remove 3 tab-25 yr. - composition shingle roofing - incl. felt	15.88SQ		857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing - w/out felt	18.33SQ		4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ		522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
<b>Total: Roof</b>			<b>5,395.46</b>				<b>181.14</b>	<b>5,214.32</b>

## Bedroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R&R 1/2" drywall-hung, taped, floated, ready for paint	685.47SF		2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF		616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA		147.92	0/NA	Avg.	NA	(0.00)	147.92
<b>Total: Bedroom</b>			<b>3,013.18</b>				<b>20.75</b>	<b>2,992.43</b>

## Contents

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018 Orig. Desc. - Queen Serta Perfect Sleeper Suite	1.00 EA		799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
<b>Total: Contents</b>			<b>799.00</b>				<b>47.94</b>	<b>751.06</b>

## Summary for Dwelling Summary for All Items

Line Item Total	8,408.64
Material Sales Tax	199.85
General Contractor Overhead	860.85
General Contractor Profit	860.85

Replacement Cost Value	\$10,330.19
Less Depreciation	(201.89)
Actual Cash Value	\$10,128.30
Less Deductible	(500.00)

Net Claim	\$9,628.30
Total Recoverable Depreciation	201.89
Net Claim If Depreciation Is Recovered	\$9,830.19

## Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	55.93
Replacement Cost Value	\$854.93
Less Depreciation	(47.94)
Actual Cash Value	\$806.99
Net Claim	\$806.99
Total Recoverable Depreciation	47.94
Net Claim If Depreciation Is Recovered	\$854.93

© Xactware

LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

\*This is a sample guide to your adjuster summary

©2018 Allstate Insurance Company. allstate.com 09/2018

## A. CLAIM NUMBER

The claim number assigned to your loss.

## B. DAMAGE LOCATION

The area that has been damaged.

## C. UNIT COST

This amount reflects the cost of an item.

## D. REPLACEMENT COST VALUE

Cost to repair or replace covered property damages.

## E. ACTUAL CASH VALUE

This amount reflects the Replacement Cost Value less the amount of any Depreciation.

## F. DEPRECIATION

This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.

## G. CONDITION

The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.

## H. AGE

This represents the age and average life expectancy of the particular line item at the time of loss.

## I. REPAIR OR REPLACE ACTIONS

Describes the repairs and/or replacement materials and actions.

## J. DAMAGE LOCATION TOTALS

Total before adding any applicable taxes and/or depreciation.

## K. SUMMARY OF INVOLVED COVERAGE

The involved policy coverage for the damaged area.

## L. CONTRACTORS OVERHEAD AND PROFIT

When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor

## M. TOTAL WITH TAX

The total estimate with any applicable tax and/or overhead and profit.

## N. DEDUCTIBLE APPLIED

Reflects the applicable policy deductible applied.

## O. RECOVERABLE DEPRECIATION

Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.

## P. SALES TAX

Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.

## Q. NET CLAIM FOR INVOLVED COVERAGE

The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.