



## Safeco Insurance Company

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PO Box 515097  
Los Angeles, CA 90051-5097  
(888) 268-8840 Fax

Insured: DAVID KOONTZ  
Property: 3900 FAWN DR  
DENTON, TX 76208-3422  
Home: 3900 FAWN DR  
DENTON, TX 76208-3422

Home: (840) 369-2003  
Business: (940) 206-7171

Estimator: Bill Chambliss

Cellular: (512) 749-4394  
E-mail: [william.chambliss@safeco.com](mailto:william.chambliss@safeco.com)

Reference: [www.safeco.com](http://www.safeco.com)  
Company: Safeco Insurance Company of Indiana

**Claim Number:** 661467755039

**Policy Number:** Y06617324

**Type of Loss:** HAIL

<b>Coverage</b>	<b>Deductible</b>	<b>Estimate Summary (before deductions)</b>
Dwelling	\$3,086.00	\$18,104.38
Other Structures	\$0.00	\$2,452.67
<b>TOTALS</b>		<b>\$20,557.05</b>

Date Contacted: 4/8/2014  
Date of Loss: 4/3/2014  
Date Inspected: 4/10/2014  
Price List: TXDF7X\_APR14

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**We have prepared this estimate to assist you** in determining what is necessary to restore your property to its pre-loss condition. You can provide the estimate to your chosen contractor.

**We have issued a payment to you** in the amount of \$8,468.77 for the covered restoration cost less your policy deductible \$3,086.00.

**In Texas, that repair must be completed within 365 days after loss unless you request in writing that this time be extended for an additional 180 days.**

**We are available to assist you if you decide to make repairs.** It is your choice whether or not you have repairs completed. If you choose to make repairs, you will want to carefully consider who you hire to perform the repairs. If you do not have a preferred contractor we may be able to help thru our partnership with **Innovation Managed Property Network**. Benefits include:

- **Convenience** - The Innovation call center is available 24/7, 365 days per year.
- **Peace of mind** - All contractors pass background checks and are experienced, certified, licensed, insured and bonded.
- **Quality** - Innovation and their contractors are committed to customer satisfaction, and adhere to Safeco's estimating guidelines.
- **Speed** - Innovation's network is committed to contacting policyholders within one hour and the contractor of their choice will inspect their home within 48 hours.
- **Guarantees** - All work comes with a **three-year warranty**, (Roofing carries a 5 year warranty) and Safeco monitors customer satisfaction of all contractors to provide policyholders with the best choice of service providers. Remember, the choice of contractors is always yours.

**Contact us immediately if additional damages are found or if your contractor estimate is higher than our estimate**, and we will work with you and your contractor to confirm how these factors might change our estimate. **It is important that we have the opportunity to address additions or changes to the estimate before you have those repairs completed, otherwise the policy may not provide coverage for the additional expenses.**

**Want to know more?**

**Common homeowners claims questions** - our pamphlet may answer questions you have after your property has been inspected.

You can visit our website to view this document <http://www.safeco.com/insurance-claims/homeowners-insurance-claims>

**Contact us if you have additional questions or needs.**

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



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## Dwelling Line Item Detail

Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Depreciation	Actual Cash Value
<b>Main Level - Dwelling Roof</b>							
The following line items are for the replacement of the dwelling roof. The waste factor applied includes any/all necessary hip/ridge, cap, starter row and normal installation waste. Roof measurements provided by EagleView.							
1. Remove Tear off, haul and dispose of comp. shingles - Laminated	44.24 SQ	\$38.64	\$1,709.43	\$0.00	\$1,709.43	-\$0.00	\$1,709.43
2. Lam. comp shng. w/felt - per ind. material source	51.00 SQ	\$166.35	\$8,483.85	\$367.35	\$8,851.20	-\$5,015.69	\$3,835.51
3. Ridge cap - High profile - composition shingles	343.00 LF	\$4.78	\$1,639.54	\$70.18	\$1,709.72	-\$968.84	\$740.88
4. Drip edge	396.00 LF	\$1.46	\$578.16	\$19.60	\$597.76	-\$290.34	\$307.42
5. Flashing - pipe jack	7.00 EA	\$24.35	\$170.45	\$4.14	\$174.59	-\$84.80	\$89.79
6. Roof vent - turbine type	1.00 EA	\$95.75	\$95.75	\$4.64	\$100.39	-\$48.76	\$51.63
7a. Remove Rain cap - 6"	2.00 EA	\$3.30	\$6.60	\$0.00	\$6.60	-\$0.00	\$6.60
7b. Rain cap - 6"	2.00 EA	\$28.99	\$57.98	\$3.21	\$61.19	-\$29.72	\$31.47
8. Additional charge for steep roof - 10/12 - 12/12 slope	36.47 SQ	\$37.82	\$1,379.30	\$0.00	\$1,379.30	-\$413.79	\$965.51
9a. Remove Skylight flashing kit - dome	3.00 EA	\$4.14	\$12.42	\$0.00	\$12.42	-\$0.00	\$12.42
9b. Skylight flashing kit - dome	3.00 EA	\$63.09	\$189.27	\$12.62	\$201.89	-\$151.41	\$50.48
10a. Remove Fireplace - chimney chase cover - sheetmetal	1.00 EA	\$12.40	\$12.40	\$0.00	\$12.40	-\$0.00	\$12.40
10b. Fireplace - chimney chase cover - sheetmetal	1.00 EA	\$339.84	\$339.84	\$15.86	\$355.70	-\$266.77	\$88.93
11. Digital satellite system - Detach & reset	1.50 EA	\$23.99	\$35.99	\$0.00	\$35.99	-\$0.00	\$35.99
<b>Subtotals - Main Level - Dwelling Roof</b>			<b>\$14,710.98</b>	<b>\$497.60</b>	<b>\$15,208.58</b>	<b>-\$7,270.12</b>	<b>\$7,938.46</b>

### Main Level - Gutters

There are 375 LF of replaced gutters and downspouts

12a. Remove Gutter / downspout - aluminum - up to 5"	375.00 LF	\$0.34	\$127.50	\$0.00	\$127.50	-\$0.00	\$127.50
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\* The value in the Additional column consists of taxes, overhead and profit, and base service charges, as applicable.

<> Indicates depreciation amount is non-recoverable



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Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Depreciation	Actual Cash Value
12b. Gutter / downspout - aluminum - up to 5"	375.00 LF	\$4.25	\$1,593.75	\$60.01	\$1,653.76	-\$793.81	\$859.95
<b>Subtotals - Main Level - Gutters</b>			<b>\$1,721.25</b>	<b>\$60.01</b>	<b>\$1,781.26</b>	<b>-\$793.81</b>	<b>\$987.45</b>
<b>Main Level - Front Elevation</b>							
13a. Remove Window screen, 1 - 9 SF	7.00 EA	\$2.50	\$17.50	\$0.00	\$17.50	-\$0.00	\$17.50
13b. Window screen, 1 - 9 SF	7.00 EA	\$23.45	\$164.15	\$11.99	\$176.14	-\$70.46	\$105.68
<b>Subtotals - Main Level - Front Elevation</b>			<b>\$181.65</b>	<b>\$11.99</b>	<b>\$193.64</b>	<b>-\$70.46</b>	<b>\$123.18</b>
<b>Main Level - Right Elevation</b>							
14a. Remove Window screen, 1 - 9 SF	2.00 EA	\$2.50	\$5.00	\$0.00	\$5.00	-\$0.00	\$5.00
14b. Window screen, 1 - 9 SF	2.00 EA	\$23.45	\$46.90	\$3.43	\$50.33	-\$20.13	\$30.20
<b>Subtotals - Main Level - Right Elevation</b>			<b>\$51.90</b>	<b>\$3.43</b>	<b>\$55.33</b>	<b>-\$20.13</b>	<b>\$35.20</b>
<b>Main Level - Rear Elevation</b>							
15a. Remove Window screen, 1 - 9 SF	3.00 EA	\$2.50	\$7.50	\$0.00	\$7.50	-\$0.00	\$7.50
15b. Window screen, 1 - 9 SF	3.00 EA	\$23.45	\$70.35	\$5.13	\$75.48	-\$30.20	\$45.28
<b>Subtotals - Main Level - Rear Elevation</b>			<b>\$77.85</b>	<b>\$5.13</b>	<b>\$82.98</b>	<b>-\$30.20</b>	<b>\$52.78</b>
<b>Left Elevation</b>							
No apparent storm damage							
<b>Main Level - Fence</b>							
17. Clean with pressure/chemical spray - Light	3,132.00 SF	\$0.23	\$720.36	\$62.23	\$782.59	-\$0.00	\$782.59
<b>Subtotals - Main Level - Fence</b>			<b>\$720.36</b>	<b>\$62.23</b>	<b>\$782.59</b>	<b>-\$0.00</b>	<b>\$782.59</b>
<b>Totals</b>			<b>\$17,463.99</b>	<b>\$640.39</b>	<b>\$18,104.38</b>	<b>-\$8,184.72</b>	<b>\$9,919.66</b>

\* The value in the Additional column consists of taxes, overhead and profit, and base service charges, as applicable.

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### Other Structures Line Item Detail

Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Depreciation	Actual Cash Value
<b>Main Level - Fence</b>							
18. Seal & paint - wood fence/gate	3,132.00 SF	\$0.76	\$2,380.32	\$72.35	\$2,452.67	<-\$817.56>	\$1,635.11
<b>Subtotals - Main Level - Fence</b>			<b>\$2,380.32</b>	<b>\$72.35</b>	<b>\$2,452.67</b>	<b>-\$817.56</b>	<b>\$1,635.11</b>
<b>Totals</b>			<b>\$2,380.32</b>	<b>\$72.35</b>	<b>\$2,452.67</b>	<b>-\$817.56</b>	<b>\$1,635.11</b>

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**Summary for Dwelling**

<b>Replacement Cost Value</b>	<b>\$18,104.38</b>
Less Depreciation	(8,184.72)
<b>Actual Cash Value</b>	<b>\$9,919.66</b>
Less Deductible	(3,086.00)
<b>Net Claim</b>	<b>\$6,833.66</b>
Total Recoverable Depreciation	8,184.72
<b>Net Claim if Depreciation is Recovered</b>	<b>\$15,018.38</b>

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Bill Chambliss

**Summary for Other Structures**

<b>Replacement Cost Value</b>	<b>\$2,452.67</b>
Less Non-recoverable Depreciation	<817.56>
<b>Actual Cash Value</b>	<b>\$1,635.11</b>
<b>Net Claim</b>	<b>\$1,635.11</b>

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Bill Chambliss

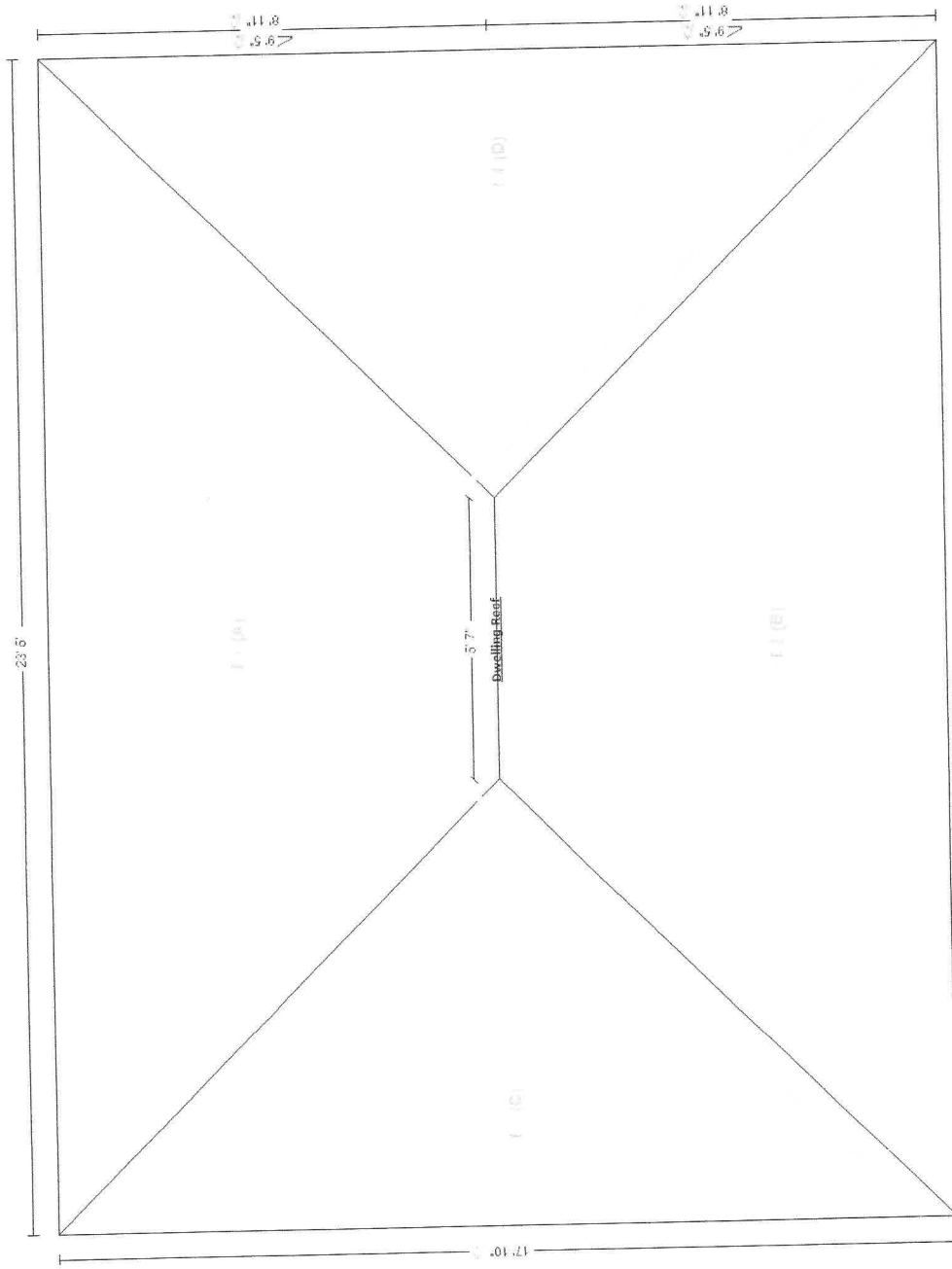
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**Loss Recap Summary**

<b>Line of Coverage</b>	<b>Code</b>	<b>Replacement Cost - RCV</b>	<b>Recoverable Depreciation</b>	<b>Non-Recoverable Depreciation</b>	<b>Deductible</b>	<b>Net Claim*</b>
<b>Structural</b>		<b>\$18,104.38</b>	<b>\$8,184.72</b>	<b>\$0.00</b>	<b>\$3,086.00</b>	<b>\$6,833.66</b>
	Dwelling	\$18,104.38	\$8,184.72	\$0.00	\$3,086.00	\$6,833.66
<b>Other Structures</b>		<b>\$2,452.67</b>	<b>\$0.00</b>	<b>\$817.56</b>	<b>\$0.00</b>	<b>\$1,635.11</b>
	Other Structures	\$2,452.67	\$0.00	\$817.56	\$0.00	\$1,635.11
<b>TOTAL</b>		<b>\$20,557.05</b>	<b>\$8,184.72</b>	<b>\$817.56</b>	<b>\$3,086.00</b>	<b>\$8,468.77</b>

\* The Net Claim amount may include deductions for prior payment(s), and/or salvage retention. Please see the individual summary section(s) for these details.



Not to

Measure



Main Level