TRAVELERS

Customer:	DAVID M GROSS AND JENNIFER S GROSS	Cell:	(443) 831-3359
Property:	805 WARREN RD COCKEYSVILLE, MD 21030		
Home:	805 WARREN RD COCKEYSVILLE, MD 21030		

Claim Rep.:	Sammaul Williams		
Company:	THE STANDARD FIRE INSURANCE COMPANY		
Business:	P.O. Box 650293 Dallas, TX 75265-0293	Business: E-mail:	(210) 740-3064 shwillia@travelers.com

Claim Number:	IWS0613001H	**Policy Number:**	0B1434947611978633 1	**Type of Loss:**	WINDSTORM
Date of Loss:	7/12/2022 12:00 AM	**Date Completed:**		**Price List:**	MDBA8X_JUL22

Coverage	**Deductible**	**Policy Limit**
Dwelling	$1,000.00	$423,000.00
Dwelling - Tree Debris Removal	$0.00	$500.00
Other Structures	$0.00	$42,300.00
Contents	$0.00	$296,100.00

Dear DAVID M GROSS AND JENNIFER S GROSS:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item’s replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item’s actual cash value.

Thank you for allowing us to be of service, and thank you for choosing THE STANDARD FIRE INSURANCE COMPANY for your insurance needs.

You can check the status of your claim, view your policy and much more at www.mytravelers.com.

Answers to commonly asked questions can be found at https://www.travelers.com/claims/manage-claim/property-claim-process

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

For more information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

TRAVELERS

Guide to Understanding Your Property Estimate

Common Units of Measure

EA – Each	CY – Cubic Yard
LF – Linear Foot	SQ – Square
SF – Square Foot	HR – Hour
SY – Square Yard	DA – Day
CF – Cubic Foot	RM – Room

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) Replacement Cost Value (RCV) – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in ( ). If depreciation is not recoverable, the amount is shown in < >.
- (N) Actual Cash Value (ACV) – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE COVER SHEET

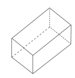
A
Claim Professional: John Doe
Business: One Tower Square
Hartford, CT 06183
Business: (860) 555-9876
E-mail: jdoe@travelers.com

B
Claim Number: ABC1234001H
Date of Loss: 10/10/2011 3:00 PM
Policy Number: 123456789-633-1
Date Completed: 10/11/2011 11:50 AM
Type of Loss: Fire
Price List: CTHA7X_OCT11

C **Coverage**	D **Deductible**	**Policy Limit**	
Dwelling	$500.00	$300,000.00	
Other Structures	$0.00	$300,000.00	
Contents	$0.00	$210,000.00	
*Money, Gift Cards, etc [S 3:1]			$200.00/$200.00

YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE
Main Level



Living Room — **LxWxH 18' x 14' x 8'**

512.00 SF Walls	252.00 SF Ceiling
764.00 SF Walls & Ceiling	252.00 SF Floor
28.00 SY Flooring	64.00 LF Floor Perimeter
64.00 LF Ceil. Perimeter	112.00 SF Short Wall

E	F QUANTITY	G UNIT	TAX	H RCV	I J AGE/LIFE	K COND.	L DEP %	M DEPREC.	N ACV
DWELLING									
1. R&R 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF	2.78	5.65	94.61	3/150 yrs.	Avg.	2%	(1.62)	92.99
2. Paint the walls – two coats	512.00 SF	0.84	27.31	457.39	3/15 yrs.	Avg.	20%	(91.48)	365.91
3. R&R Carpet	252.00 SF	3.61	57.77	967.49	2/10 yrs.	Avg.	20%	<179.03>	788.46
CONTENTS									
4. Cash, currency, money, bank notes, bullion, and coins	1.00 EA	200.00	0.00	200.00	0/NA	Avg.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00 EA	500.00	31.75	531.75	1/10 yrs.	Avg.	10%	(53.18)	478.57
Dwelling Totals:			90.73	1,519.49				272.13	1,247.36
Contents Totals:			31.75	731.75				(53.18)	678.57
Totals: Living Room			**122.48**	**2,251.24**				**325.31**	**1,925.93**
Totals: Main Level			**122.48**	**2,251.24**				**325.31**	**1,925.93**

Labor Minimums Applied O	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
6. Drywall labor minimum*	1.00 EA	356.25	22.62	378.87	0/NA	Avg.	0%	(0.00)	378.87
Dwelling Totals:			90.73	1,519.49				272.13	1,247.36
Contents Totals:			31.75	731.75				(53.38)	678.57
Totals: Labor Minimums			**22.62**	**378.87**				**0.00**	**378.87**
Line Item Totals: GUIDE_EXAMPLE			**145.10**	**2,630.11**				**325.31**	**2,304.80**

[%] - Indicates that depreciate by percent was used for this item
[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

YOUR ESTIMATE SUMMARY

Summary for Dwelling

P	Line Item Total		1,785.01
	Comm Repr/Remod Tax		113.35
Q	**Replacement Cost Value**		**$1,898.36**
	Less Depreciation		(272.13)
R	**Actual Cash Value**		**$1,626.23**
S	Less Deductible		(1,000.00)
T	**Net Claim**		**$626.23**
U	Total Depreciation	272.13	
	Less Non-Recoverable Depreciation	<179.03>	
	Total Recoverable Depreciation		93.10
	Net Claim if Depreciation is Recovered		**$719.33**

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

DAVID_M_GROSS______1

Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
1. Tear off, haul and dispose of comp. shingles - Laminated									
	10.55 SQ	65.30	0.00	688.92	NA	NA	NA	(0.00)	688.92
Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt.									
2. Remove Additional charge for high roof (2 stories or greater)									
	10.55 SQ	5.92	0.00	62.46	NA	NA	NA	(0.00)	62.46
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope									
	8.04 SQ	15.64	0.00	125.75	NA	NA	NA	(0.00)	125.75
4. Remove Additional charge for steep roof - 10/12 - 12/12 slope									
	2.51 SQ	24.57	0.00	61.67	NA	NA	NA	(0.00)	61.67
5. Roofing felt - 15 lb.									
	6.05 SQ	44.54	2.77	272.24	6/20 yrs	Avg.	30%	(81.67)	190.57
6. Ice & water barrier									
	450.00 SF	2.03	10.26	923.76	6/30 yrs	Avg.	20%	(184.75)	739.01
IWS along the eaves if present or require by code This item replaces RFGFELT15 Roofing felt - 15 lb. or expands the scope of repairs, as required by current building codes. Settlement is based on the associated item until the code upgrade cost is incurred, subject to limits.									
7. Asphalt starter - universal starter course									
	81.17 LF	2.61	2.87	214.72	6/20 yrs	Avg.	30%	(64.42)	150.30
Line item includes material and labor for starter course									
8. Laminated - High grd - comp. shingle rfg. - w/out felt									
	11.67 SQ	334.40	104.62	4,007.07	6/40 yrs	Avg.	15%	(601.06)	3,406.01
This line item includes a shingle material allowance of $145.42 per square which reflects current market prices. At your option, the ITEL Asphalt Shingle Program allows you or your contractor of choice to have material delivered directly to your home for installation at the price indicated in this estimate. For more information on ordering shingles through ITEL, please contact customerservice@itelinc.com or 800-890-4835. ***Line item includes field cut waste only***									
9. R&R Drip edge									
	170.50 LF	3.78	11.25	655.75	6/35 yrs	Avg.	17.14%	(101.60)	554.15
10. Continuous ridge vent - shingle-over style									
	41.42 LF	11.93	10.44	504.58	6/35 yrs	Avg.	17.14%	(86.50)	418.08
11. Ridge cap - Standard profile - composition shingles									
	47.42 LF	6.99	7.74	339.21	6/30 yrs	Avg.	20%	(67.84)	271.37
***Line item includes material and labor for manufactured cap shingles									
12. Additional charge for high roof (2 stories or greater)									
	10.55 SQ	28.69	0.00	302.68	6/NA	Avg.	15% %	(45.40)	257.28
13. Additional charge for steep roof - 7/12 to 9/12 slope									
	8.04 SQ	64.97	0.00	522.36	6/NA	Avg.	15% %	(78.35)	444.01
14. Additional charge for steep roof - 10/12 - 12/12 slope									
	2.51 SQ	102.12	0.00	256.32	6/NA	Avg.	15% %	(38.45)	217.87
15. Flashing - pipe jack									
	1.00 EA	60.28	0.83	61.11	6/35 yrs	Avg.	17.14%	(10.47)	50.64
16. R&R Chimney flashing - average (32" x 36")									
	2.00 EA	554.67	9.67	1,119.01	6/35 yrs	Avg.	17.14%	(184.64)	934.37

CONTINUED - Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17. Sheathing - OSB - 1/2"									
	96.00 SF	3.12	6.11	305.63	6/150 yrs	Avg.	4%	(12.22)	293.41
Totals: Roof			**166.56**	**10,423.24**				**1,557.37**	**8,865.87**

Chimney

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
18. R&R Masonry chimney and flue									
	4.00 LF	531.48	25.66	2,151.58	20/150 yrs	Avg.	13.33%	(247.13)	1,904.45
19. R&R Flue cap									
	1.00 EA	170.13	7.09	177.22	20/18 yrs	Avg.	90% M	(142.71)	34.51
Totals: Chimney			**32.75**	**2,328.80**				**389.84**	**1,938.96**

Gutturs/Guards

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
20. R&R Gutter / downspout - aluminum - 6"									
	81.17 LF	12.45	36.38	1,046.95	6/25 yrs	Avg.	24%	(240.16)	806.79
21. R&R Gutter guard/screen - High grade									
	81.17 LF	14.39	16.07	1,184.11	6/20 yrs	Avg.	30%	(338.43)	845.68
Totals: Gutturs/Guards			**52.45**	**2,231.06**				**578.59**	**1,652.47**

Tree Debris/Removal

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									

Tree removal from covered structure

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CONTINUED - Tree Debris/Removal

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
22. Remove from structure 2 stormed damaged/fallen trees									
	1.00 EA	4500.00	0.00	4,500.00	NA	NA	NA	(0.00)	4,500.00
Man hours to remove trees from covered structures									
23. Tarp									
	1.00 EA	450.00	0.00	450.00	0/NA	Avg.	0%	(0.00)	450.00
Tree debris removal from the ground - Policy coverage limit applies									
DWELLING - TREE DEBRIS REMOVAL									
24. Tree Debris Removal									
	1.00 EA	500.00	0.00	500.00	NA	NA	NA	<0.00>	500.00
Man hours to removal debris from the ground									
Totals: Tree Debris/Removal			**0.00**	**5,450.00**				**0.00**	**5,450.00**

Miscellaneous

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
25. Electrician - per hour									
	4.00 HR	94.63	0.00	378.52	0/NA	Avg.	0%	(0.00)	378.52
To re tighten electrical lines to shelter									
26. Tandem axle dump trailer - per load - including dump fees									
	1.00 EA	254.05	0.00	254.05	NA	NA	NA	(0.00)	254.05
For gutters, guards and chimney									
27. Taxes, insurance, permits & fees (Bid Item)									
	1.00 EA				0/NA	Avg.	0%		TBD
Totals: Miscellaneous			**0.00**	**632.57**				**0.00**	**632.57**
Line Item Totals: DAVID_M_GROSS______1			**251.76**	**21,065.67**				**2,525.80**	**18,539.87**

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Coverage	Item Total	%	ACV Total	%
Dwelling	20,565.67	97.63%	18,039.87	97.30%
Dwelling - Tree Debris Removal	500.00	2.37%	500.00	2.70%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	21,065.67	100.00%	18,539.87	100.00%

Summary for
Dwelling

Summary for All Items

Line Item Total	20,313.91
Material Sales Tax	251.76
Replacement Cost Value	**$20,565.67**
Less Depreciation	(2,525.80)
Actual Cash Value	**$18,039.87**
Less Deductible	(1,000.00)
Net Claim	**$17,039.87**
Total Depreciation	2,525.80
Total Recoverable Depreciation	2,525.80
Net Claim if Depreciation is Recovered	**$19,565.67**

Sammaul Williams

Summary for
Dwelling - Tree Debris Removal

Summary for All Items

Line Item Total	500.00
Replacement Cost Value	**$500.00**
Actual Cash Value	**$500.00**
Net Claim	**$500.00**

Dwelling - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Dwelling - Tree Debris Removal	$0.00	$500.00	$500.00	$0.00
			$500.00	$0.00

Sammaul Williams

Recap of Taxes

	Material Sales Tax (6%)	Manuf. Home Tax (6%)	Storage Tax (6%)
Line Items	251.76	0.00	0.00
Total	**251.76**	**0.00**	**0.00**

Recap by Room

Estimate: DAVID_M_GROSS______1

Roof		**10,256.68**	**49.28%**
Coverage: Dwelling	100.00% =	10,256.68	
Chimney		**2,296.05**	**11.03%**
Coverage: Dwelling	100.00% =	2,296.05	
Gutturs/Guards		**2,178.61**	**10.47%**
Coverage: Dwelling	100.00% =	2,178.61	
Tree Debris/Removal		**5,450.00**	**26.18%**
Coverage: Dwelling	90.83% =	4,950.00	
Coverage: Dwelling - Tree Debris Removal	9.17% =	500.00	
Miscellaneous		**632.57**	**3.04%**
Coverage: Dwelling	100.00% =	632.57	
Subtotal of Areas		**20,813.91**	**100.00%**
Coverage: Dwelling	97.60% =	20,313.91	
Coverage: Dwelling - Tree Debris Removal	2.40% =	500.00	
Total		**20,813.91**	**100.00%**

Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
GENERAL DEMOLITION			**6,716.95**		**6,716.95**
Coverage: Dwelling	@	92.56% =	6,216.95		
Coverage: Dwelling - Tree Debris Removal	@	7.44% =	500.00		
ELECTRICAL			**378.52**		**378.52**
Coverage: Dwelling	@	100.00% =	378.52		
FIREPLACES			**1,979.28**	**380.04**	**1,599.24**
Coverage: Dwelling	@	100.00% =	1,979.28		
ROOFING			**9,212.83**	**1,530.63**	**7,682.20**
Coverage: Dwelling	@	100.00% =	9,212.83		
SOFFIT, FASCIA, & GUTTER			**2,076.33**	**565.04**	**1,511.29**
Coverage: Dwelling	@	100.00% =	2,076.33		
TEMPORARY REPAIRS			**450.00**		**450.00**
Coverage: Dwelling	@	100.00% =	450.00		
Subtotal			**20,813.91**	**2,475.71**	**18,338.20**
Material Sales Tax			**251.76**	**50.09**	**201.67**
Coverage: Dwelling	@	100.00% =	251.76		
Total			**21,065.67**	**2,525.80**	**18,539.87**