

ABC Insurance
789 Smith Drive
Dallas, TX 75231
PH: 456.555.1234
FX: 456.555.1235

LOSS REPORT

Final

Reference:

Report #: 1

Catastrophe Number: 00516

Policy Number: 1234567890

Claim Number: 005-0004004-2012

Insured:

John Smith

1234 Avenue D

Wapakoneta, OH 45895

Date of Loss: 6/29/2012

Type of Loss: Wind Damage

File Number:

ENCLOSURES:

Estimate, Statement of Loss, Photos (1), Diagrams

COVERAGE:

Dwelling	\$208,000.00
Other Structures	\$31,200.00
Contents	\$145,600.00
Ordinance Or Law	\$20,800.00
Tree Debris Removal	\$500.00

Eff. Dates:	From: 4/1/2012	To: 4/1/2013
Mortgagee:	Lima Superior Federal Credit Union	
Deductible:	\$500.00	
Co-Ins. Policy:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Forms:		

FINAL REPORT

CONTACT: First contact was made with Mr. Smith on 07/19/2012 and an inspection was made with Mr. Smith on 07/21/2012.

RISK INFORMATION: The risk is a one story, single family residence. The home is wood frame structure with brick veneer/cement fiber siding constructed on a slab on grade foundation. The roof has a compositional shingle installed over a plywood deck.

DESCRIPTION OF DAMAGES/INSPECTION:

(1) **Roof:** I began my inspection with the roof. The 3 year old 30 year dimensional shingle on the roof sustained wind damage on the back slopes. There was no visible damage to the front slope. Due to the wind damage, I am recommending the back slopes for replacement. Ice and water shield was not on the roof but the policy has the 17555 endorsement so I included this upgrade and held back the full amount until the cost is incurred. I also included the allowance for cutting the tree debris off of the roof.

(2) **Exterior:** I inspected the exterior elevations and found tree damage to the gutter on the back elevation. There were no other exterior storm related damages.

(3) **Interior:** There was no interior inspection made as Mr. Barhorst stated that there were no interior damages.

(4) **Other Structures/ APS:** I inspected the other structures/APS and found damage to both slopes of the garage roof.

(5) **Contents:** The canopy, flag pole and bird bath were damaged by the wind.

PRIOR LOSS INFORMATION: Mr. Smith stated that there were no previous claims on the home. Please check for any prior claim to confirm that there is no duplicate payment.

DEPRECIATION & TAX: Depreciation was applied line by line in this estimate. Depreciation applied appropriately in consideration of the age and condition of the property. Sales tax, where applicable, is included in this estimate.

COVERAGE ANALYSIS: Coverage afforded by policy. The (RC) policy contains endorsements 17903 & 17555. This policy has a \$500.00 deductible.

RESERVES: None

OUTSTANDING INVESTIGATION / ADJUSTMENT: All applicable forms and endorsements were applied to the loss. Any special limits of insurance were applied.

UNDERWRITING ISSUES: There were no issues noted at the time of inspection.

MORTGAGEE: The mortgage was verified with Mr. Smith as being Lima Superior Federal Credit Union.

SUBROGATION: No subrogation

SALVAGE: No Salvage

SETTLEMENT REVIEW: Reached an agreed scope with Mr. Smith.

FILE COMPLETION DATE: July 21, 2012

Sincerely,

John Smith
Adjuster
Ph# (555) 555-5555
Catastrophe Specialists, Inc

STATEMENT OF LOSS:

Item	RCV	Dep	ACV	Limit
Dwelling	\$7,851.67	\$670.12	\$7,181.55	\$7,351.67
Other Structures	\$3,308.00	\$247.61	\$3,060.39	\$3,308.00
Contents	\$522.63	\$90.98	\$431.65	\$522.63
Ordinance Or Law	\$1,260.22	\$1,260.22	\$0.00	\$1,260.22
Tree Debris Removal	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS	\$12,942.52	\$2,268.93	\$10,673.59	

Deductible	500.00
Less Prior Payments	\$0.00
Claim Payable	\$12,442.52
Due Insured	\$12,442.52
Recoverable Depreciation Totals:	<u>\$2,268.93</u>
Non-Recoverable Depreciation Totals:	<u>\$0.00</u>
Net Claim Without Rec. Depreciation:	<u>\$10,173.59</u>

RECOMMENDATIONS:

I recommend payment to Insured in the ACV amount of \$10,173.59.

John Smith 4/2/2013
Date

LOSS RECAP

Insured:	John Smith	Policy No. :	1234567890
Property Address :	1234 Avenue D, Wapakoneta, OH 45895	Date of Loss :	6/29/2012
Mailing Address :		Catastrophe No. :	00516
Insured Tel. No. :	(555) 123-4567	Adj. File No. :	
Adjusting Company :		Adj. No. :	
Adj. Address :		Adj. Phone No. :	(555) 555-5555

	Date Loss Assigned: 7/19/2012	Date Insured Contacted: 7/19/2012	Date Loss Inspected: 7/21/2012								
	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	7,851.67	670.12	0.00	7,181.55	500.00	0	6,681.55	670.12	7,351.67	0.00	0.00
Other Structures	3,308.00	247.61	0.00	3,060.39	0.00	0	3,060.39	247.61	3,308.00	0.00	0.00
Contents	522.63	90.98	0.00	431.65	0.00	0	431.65	90.98	522.63	0.00	0.00
Ordinance Or Law	1,260.22	1,260.22	0.00	0.00	0.00	0	0.00	1,260.22	1,260.22	0.00	0.00
Tree Debris Removal	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
TOTALS	\$12,942.52	\$2,268.93	\$0.00	\$10,673.59	\$500.00		\$10,173.59	\$2,268.93	\$12,442.52		

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Insured: John Smith
Property: 1234 Avenue D
Wapakoneta, OH 45895

Home: (555) 123-4567

Claim Rep.: John Smith

Business: (555) 555-5555

Estimator: John Smith

Business: (555) 555-5555

Claim Number: 005-0004004-2012

Policy Number: 1234567890

Type of Loss: Wind Damage

Date Contacted: 7/19/2012

Date of Loss: 6/29/2012

Date Inspected: 7/21/2012

Date Received: 7/19/2012

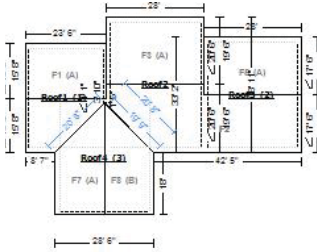
Date Entered: 7/19/2012

Price List: OHLI7X_JUL12
Restoration/Service/Remodel
Estimate: BARHOST

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**BARHOST
 Main Level**



Roof2

3443.40 Surface Area
 346.56 Total Perimeter Length

34.43 Number of Squares
 111.75 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Remove Laminated - comp. shingle rfg. - w/ felt	19.91 SQ	42.89	853.94	(0.00)	853.94
Laminated - comp. shingle rfg. - w/ felt	22.00 SQ	183.57	4,038.54	(403.85)	3,634.69
This allows for the replacement of the back slopes.					
R&R Ridge cap - composition shingles	111.75 LF	4.98	556.52	(39.45)	517.07
R&R Continuous ridge vent - shingle-over style	94.99 LF	6.84	649.73	(50.48)	599.25
Drip edge/gutter apron	180.00 LF	1.57	282.60	(24.22)	258.38
Flashing - pipe jack	3.00 EA	23.70	71.10	(6.09)	65.01
Roof vent - turtle type - Metal	1.00 EA	35.70	35.70	(3.06)	32.64
Exhaust cap - through roof	1.00 EA	59.59	59.59	(5.11)	54.48
Skylight flashing kit - dome	2.00 EA	68.44	136.88	(27.38)	109.50
Tree Removal	1.00 EA	200.00	200.00	(0.00)	200.00
ADDITIONAL LAYERS OF SHINGLES MUST BE VERIFIED TO BE CONSIDERED FOR A SUPPLEMENT,					
Totals: Roof2			6,884.60	559.64	6,324.96
Total: Main Level			6,884.60	559.64	6,324.96

Ordinance or Law

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Ice & water shield	696.00 SF	1.16	807.36	(807.36)	0.00
Due to this being a code-upgrade 100% of the cost is being depreciated until the cost is incurred.					
Roofing felt - 15 lb.	19.91 SQ	21.29	423.88	(423.88)	0.00
Due to this being a code-upgrade 100% of the cost is being depreciated until the cost is incurred.					
Totals: Ordinance or Law			1,231.24	1,231.24	0.00

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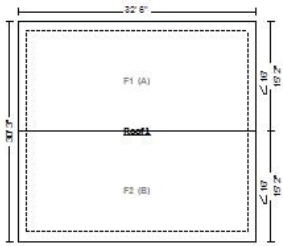
Exterior

Rear Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
R&R Gutter / downspout - aluminum - 6"	74.00 LF	8.05	595.70	(68.11)	527.59
R&R Gutter guard/screen	46.00 LF	2.77	127.42	(17.11)	110.31
Totals: Rear Elevation			723.12	85.22	637.90
Total: Exterior			723.12	85.22	637.90

Other Structures

Garage



Roof1

1037.43 Surface Area
 128.84 Total Perimeter Length
 10.37 Number of Squares
 32.50 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Remove Laminated - comp. shingle rfg. - w/ felt	10.37 SQ	42.89	444.77	(0.00)	444.77
Laminated - comp. shingle rfg. - w/ felt	11.67 SQ	183.57	2,142.26	(214.23)	1,928.03
Drip edge	128.84 LF	1.35	173.93	(14.91)	159.02
Roof vent - turtle type - Metal	3.00 EA	35.70	107.10	(9.18)	97.92
Temporary Repair	1.00 EA	171.00	171.00	(0.00)	171.00
ADDITIONAL LAYERS OF SHINGLES MUST BE VERIFIED TO BE CONSIDERED FOR A SUPPLEMENT,					
Totals: Roof1			3,039.06	238.32	2,800.74

Interior

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Insulation - Minimum charge	1.00 EA	175.00	175.00	(0.00)	175.00
Totals: Interior			175.00	0.00	175.00

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Total: Garage	3,214.06	238.32	2,975.74
Total: Other Structures	3,214.06	238.32	2,975.74

Contents

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Canopy	1.00 EA	278.18	278.18	(0.00)	278.18
Flag Pole	1.00 EA	85.00	85.00	(27.20)	57.80
Bird Bath	1.00 EA	159.45	159.45	(63.78)	95.67
Totals: Contents			522.63	90.98	431.65
Line Item Totals: BARHOST			12,575.65	2,205.40	10,370.25

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
1,691.13 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
4,480.83 Surface Area	44.81 Number of Squares	475.40 Total Perimeter Length
144.25 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	7,607.72	60.50%	7,181.55	67.28%
Other Structures	3,214.06	25.56%	3,060.39	28.67%
Contents	522.63	4.16%	431.65	4.04%
Ordinance Or Law	1,231.24	9.79%	0.00	0.00%
Tree Debris Removal	0.00	0.00%	0.00	0.00%
Total	12,575.65	100.00%	10,673.59	100.00%

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Summary for Dwelling

Line Item Total			7,607.72
Material Sales Tax	@	7.000%	243.95
Replacement Cost Value			\$7,851.67
Less Depreciation			(670.12)
Actual Cash Value			\$7,181.55
Less Deductible			(500.00)
Net Claim			\$6,681.55
Total Recoverable Depreciation			670.12
Net Claim if Depreciation is Recovered			\$7,351.67

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Summary for Other Structures

Line Item Total			3,214.06
Material Sales Tax	@	7.000%	93.94
Replacement Cost Value			\$3,308.00
Less Depreciation			(247.61)
Actual Cash Value			\$3,060.39
Net Claim			\$3,060.39
Total Recoverable Depreciation			247.61
Net Claim if Depreciation is Recovered			\$3,308.00

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Summary for Contents

Line Item Total	522.63
Replacement Cost Value	\$522.63
Less Depreciation	(90.98)
Actual Cash Value	\$431.65
Net Claim	\$431.65
Total Recoverable Depreciation	90.98
Net Claim if Depreciation is Recovered	\$522.63

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Summary for Ordinance Or Law

Line Item Total			1,231.24
Material Sales Tax	@	7.000%	28.98
Replacement Cost Value			\$1,260.22
Less Depreciation			(1,260.22)
Actual Cash Value			\$0.00
Net Claim			\$0.00
Total Recoverable Depreciation			1,260.22
Net Claim if Depreciation is Recovered			\$1,260.22

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Recap by Room

Estimate: BARHOST

Area: Main Level

Roof2

Coverage: Dwelling 100.00% = 6,884.60 54.75%

Area Subtotal: Main Level

Coverage: Dwelling 100.00% = 6,884.60 54.75%

Ordinance or Law

Coverage: Ordinance Or Law 100.00% = 1,231.24 9.79%

Area: Exterior

Rear Elevation

Coverage: Dwelling 100.00% = 723.12 5.75%

Area Subtotal: Exterior

Coverage: Dwelling 100.00% = 723.12 5.75%

Area: Other Structures

Area: Garage

Roof1

Coverage: Other Structures 100.00% = 3,039.06 24.17%

Interior

Coverage: Other Structures 100.00% = 175.00 1.39%

Area Subtotal: Garage

Coverage: Other Structures 100.00% = 3,214.06 25.56%

Area Subtotal: Other Structures

Coverage: Other Structures 100.00% = 3,214.06 25.56%

Contents

Coverage: Contents 100.00% = 522.63 4.16%

Subtotal of Areas

Coverage: Dwelling 60.50% = 7,607.72 100.00%

Coverage: Other Structures 25.56% = 3,214.06

Coverage: Contents 4.16% = 522.63

Coverage: Ordinance Or Law 9.79% = 1,231.24

Total 12,575.65 100.00%

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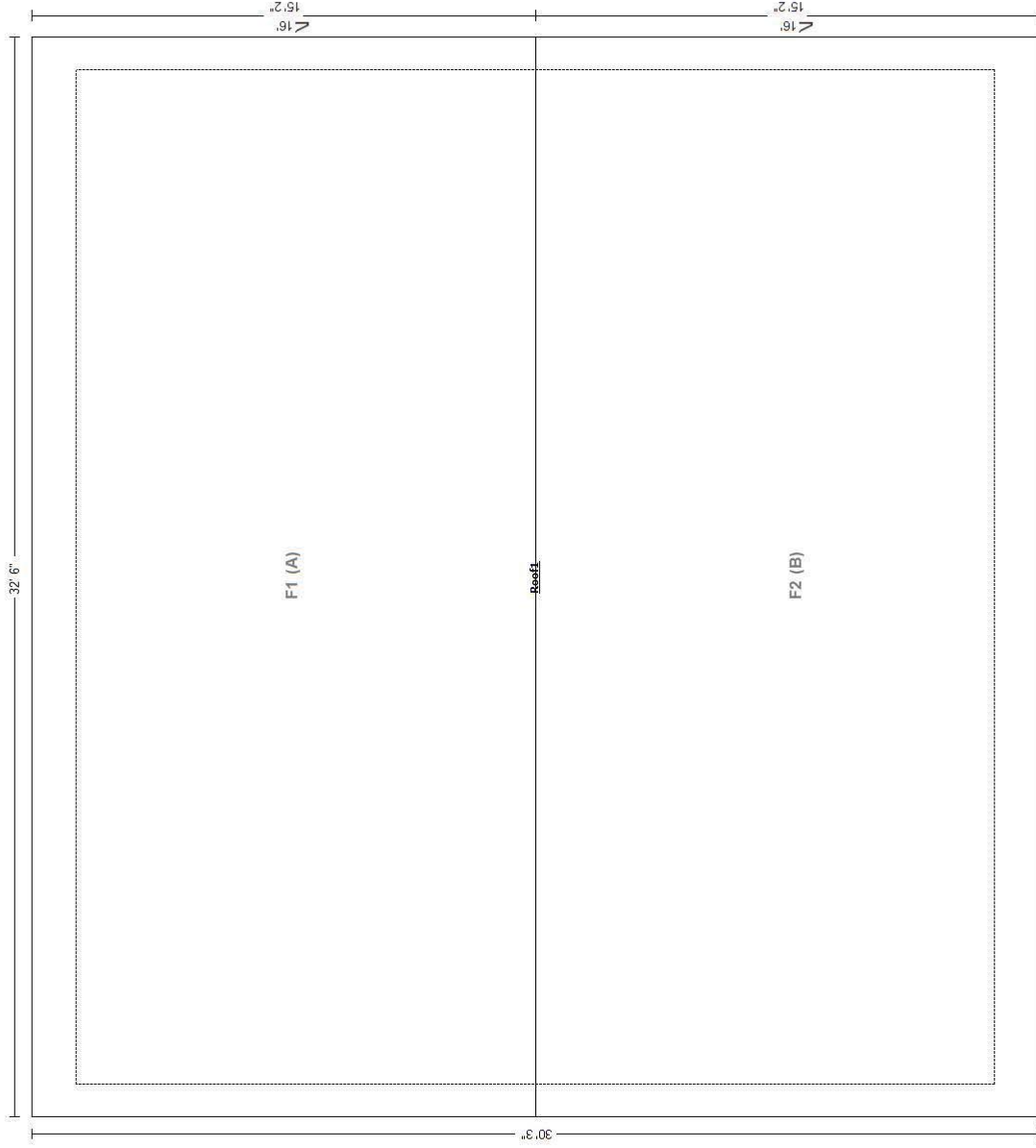
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Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
ACCESSORIES - MOBILE HOME			522.63	90.98	431.65
Coverage: Contents	@	100.00% =	522.63		
GENERAL DEMOLITION			1,563.00		1,563.00
Coverage: Dwelling	@	71.54% =	1,118.23		
Coverage: Other Structures	@	28.46% =	444.77		
INSULATION			175.00		175.00
Coverage: Other Structures	@	100.00% =	175.00		
ROOFING			9,296.48	2,001.82	7,294.66
Coverage: Dwelling	@	58.85% =	5,470.95		
Coverage: Other Structures	@	27.91% =	2,594.29		
Coverage: Ordinance Or Law	@	13.24% =	1,231.24		
SOFFIT, FASCIA, & GUTTER			681.66	85.22	596.44
Coverage: Dwelling	@	100.00% =	681.66		
WINDOWS - SKYLIGHTS			336.88	27.38	309.50
Coverage: Dwelling	@	100.00% =	336.88		
Subtotal			12,575.65	2,205.40	10,370.25
Material Sales Tax	@	7.000%	366.87	63.53	303.34
Coverage: Dwelling	@	66.49% =	243.95		
Coverage: Other Structures	@	25.61% =	93.94		
Coverage: Ordinance Or Law	@	7.90% =	28.98		
Total			12,942.52	2,268.93	10,673.59

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.





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1

Date Taken: 4/20/2012
Taken By: CSI Representative
Front view of risk.



2

Date Taken: 4/20/2012
Taken By: CSI Representative
The roof had a 3/12 pitch.



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3

Date Taken: 4/20/2012
Taken By: CSI Representative
The roof had a 30 year shingle.



4

Date Taken: 4/20/2012
Taken By: CSI Representative
The roof had one layer.



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5

Date Taken: 4/20/2012

Taken By: CSI Representative

Overview of photo taken by the insured showing the damage prior to the temporary repair.



6

Date Taken: 4/20/2012

Taken By: CSI Representative

Overview of photo taken by the insured showing the damage prior to the temporary repair.



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7

Date Taken: 4/20/2012
Taken By: CSI Representative
Right slope.



8

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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9

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



10

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



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11

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



12

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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13

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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15

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



16

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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17

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



18

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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21

Date Taken: 4/20/2012
Taken By: CSI Representative
Back slope.



22

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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23

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



24

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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27

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



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Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



30

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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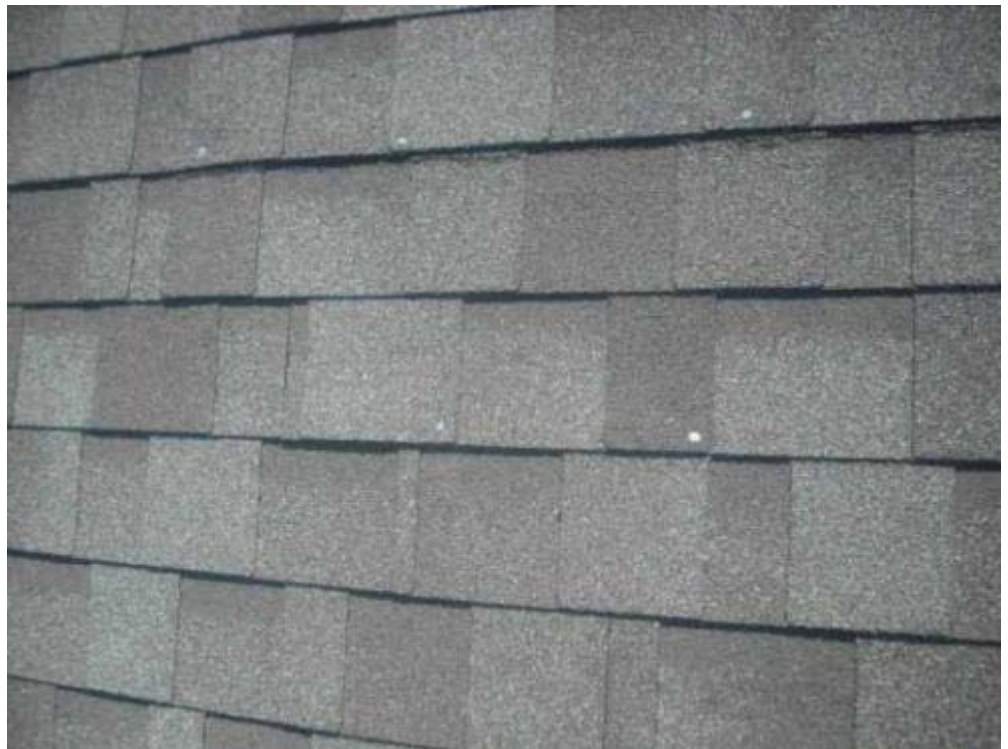
31

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



32

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



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33

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage and temporary repair.



34

Date Taken: 4/20/2012
Taken By: CSI Representative
Overview of wind damage.



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35

Date Taken: 4/20/2012

Taken By: CSI Representative

A small branch fell on the back slope.



36

Date Taken: 4/20/2012

Taken By: CSI Representative

View of minor scarring from the tree branch.



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Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the front slope.



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Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the front slope.



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39

Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the front slope.



40

Date Taken: 4/20/2012

Taken By: CSI Representative

Back elevation overview.



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Date Taken: 4/20/2012

Taken By: CSI Representative

View of tree damage to the gutter and screen.



42

Date Taken: 4/20/2012

Taken By: CSI Representative

View of tree damage to the gutter and screen.



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Date Taken: 4/20/2012

Taken By: CSI Representative

View of tree damage to the gutter and screen.



44

Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the left elevation.



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PH: 456.555.1234
FX: 456.555.1235

45

Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the front elevation.



46

Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the right elevation.



ABC Insurance

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47

Date Taken: 4/20/2012
Taken By: CSI Representative
Garage



48

Date Taken: 4/20/2012
Taken By: CSI Representative
View of damaged shingles from the
garage roof.



ABC Insurance

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49

Date Taken: 4/20/2012
Taken By: CSI Representative
The roof had one layer.



50

Date Taken: 4/20/2012
Taken By: CSI Representative
The roof had a 3/12 pitch.



ABC Insurance

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51

Date Taken: 4/20/2012

Taken By: CSI Representative

Back slope. Overview of temporary repair.



52

Date Taken: 4/20/2012

Taken By: CSI Representative

Back slope. Overview of temporary repair.



ABC Insurance

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53

Date Taken: 4/20/2012

Taken By: CSI Representative

Back slope. Overview of temporary repair.



54

Date Taken: 4/20/2012

Taken By: CSI Representative

Back slope. Overview of temporary repair.



ABC Insurance

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55

Date Taken: 4/20/2012

Taken By: CSI Representative

Back slope. Overview of temporary repair.



56

Date Taken: 4/20/2012

Taken By: CSI Representative

Back slope. Overview of temporary repair.



ABC Insurance

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57

Date Taken: 4/20/2012
Taken By: CSI Representative
Front slope overview.



58

Date Taken: 4/20/2012
Taken By: CSI Representative
Some of the shingles on the front slope were uplifted and pulled through the nails.



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59

Date Taken: 4/20/2012
Taken By: CSI Representative

Some of the shingles on the front slope were uplifted and pulled through the nails.



60

Date Taken: 4/20/2012
Taken By: CSI Representative

Some of the shingles on the front slope were uplifted and pulled through the nails.



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61

Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the exterior elevations.



62

Date Taken: 4/20/2012

Taken By: CSI Representative

There was no storm damage to the exterior elevations.



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63

Date Taken: 4/20/2012

Taken By: CSI Representative

Rain water came in through the roof opening and was pouring through the ceiling. The insulation in the attic was wet from the water.



64

Date Taken: 4/20/2012

Taken By: CSI Representative

Rain water came in through the roof opening and was pouring through the ceiling. The insulation in the attic was wet from the water.



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65

Date Taken: 4/20/2012
Taken By: CSI Representative
The canopy was damaged by the wind.



66

Date Taken: 4/20/2012
Taken By: CSI Representative
View of new canopy purchased by the insured.



ABC Insurance

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67

Date Taken: 4/20/2012
Taken By: CSI Representative
The bird bath blew over and was damaged.



68

Date Taken: 4/20/2012
Taken By: CSI Representative
The bath cracked and was temporarily repaired by the insured.

