

ALAMO CLAIM SERVICE

Bill To:
 Claim Examiner
 Insurance Carrier
 PO Box 2650
 Somewhere TX

DATE: 2-Jan-02
INVOICE # John Doe

SAMPLE FILE

For:

Insured: John Doe	Date of Loss: 12/23/2002
Claim #: 12345	Date received: 12/27/2002
Policy#: HO5158021	Date Contacted: 12/27/2002
Adjuster: PETER PERRINE	Date Inspected: 12/30/2002

CAUSE & ORIGIN:

Hail damage to roof, siding and windows. Several glass panes were broken.

ADJUSTMENT:

Inspected loss with insured present. The roof was damaged from very large hail in excess of 20-30 hits/SQ. Several windows were broken and other panes now fogged up. All 6 screens on north side of the house were damaged. The fascia on the north side was chipped by the hail. There was some glass on the bedroom floor from one of the windows but the carpet can be cleaned because it is short pile.

SALVAGE/SUBROGATION:

None

CONTENTS:

None

RECOMMENDATIONS:

I have explained to the insured the there is no RCV on this loss. Insured not sure of the age of the roof but estimated age is 6-8 years.

I recommend settlement be made based on the enclosed estimate.

	Building	Contents	DESCRIPTION	HOURS/EACH	RATE	AMOUNT
DAMAGES:						
Total Damages:	\$ 3,897.53		SERVICE FEE	1	\$ 20.00	\$ 20.00
Less Depreciation:	\$ 636.67		GROSS FEE	1	\$ 150.00	\$ 150.00
Total ACV Loss:	\$ 3,260.86		TIME AND EXPENSE	0	\$ -	
Less Deductible:	\$ 900.00	\$ -	Photos/ 2 plus	5	\$ 2.50	12.50
Net Total Claim:	\$ 2,360.86		MISC. EXPENSES / OFFICIAL RECORDS			
			97.00 Miles in excess of 50	47	\$ 0.60	28.20
			Make all checks payable to:		SUBTOTAL	\$ 210.70
			ALAMO CLAIM SERVICE		TAX RATE	7.875%
			P.O. BOX 782167		SALES TAX	16.59
			SAN ANTONIO TX 78278		OTHER	-
			TIN# 03-0410198		TOTAL	\$ 227.29

THANK YOU FOR YOUR BUSINESS!

PLEASE REMIT ONE COPY WITH INVOICE.

INSURED: **John Doe**
 LOSS DATE: **12-23-02**
 POLICY NO: **HO5158021**
 CLAIM NO: **12345**

CLAIM REP: Peter E Perrine

Date	Int.	Time	
12-27-02		2pm	Received new claim assignment. Verified coverage and date of loss. Called insured and discussed loss. Large hail damaged roof and broke several windows on north side of the home. There is some broken glass in one bedroom but know other interior damage. Advised insured to call glass company to come out and repair windows. Set appt. for Monday at 1pm.
12-30-02		1pm	Met with Mr. Doe and inspected loss. Large hail damaged 20 year comp shingles, approximately 6-8 years old. Hits were in excess of 40 hits/SQ. Roof will need to be replaced. Windows on north side are all double pane and can be repaired by just replacing the damaged panes. All the screens were also damaged as was the security light. The rear garage/carport has a metal corrugated roof with damage to only one newer, light weight aluminum panel and the skylight panels. A metal roofing repair min. charge will take care of those repairs. On the interior there was some small glass in the carpet but the carpet is a short pile, commercial grade carpet that can be cleaned. Went over scope with insured and will call him with totals. Risk condition is acceptable.
1-02-03		9:30a	Spoke with insured and went over estimate totals. Told insured that I will submit to carrier for their review.
1-02-03		10am	E-mailed file to carrier for review and closing.

Alamo Claim Service

P.O. Box 782167
San Antonio TX 78278

Administrative Information:

Policy Number: HO5158021

Interviewer: Peter E Perrine

Agent Code:

Name: John Doe

Property Address: 205 S. 4th St
Anywhere, TX 78160 USA

Date Entered: 1/2/2003

Date Inspected: 12/30/2002

Date Assigned: 12/27/2002

Profile Information:

Configuration: 100% 1 Story

Style: Traditional/Colonial

Built In: 1980

Purpose: Single Family

Sq. Feet: 1,520

Roof Type: 100% Gable

Overall Quality: Average

Dwelling Replacement Cost*:

\$79,139.25

Policyholder Signature: _____

Date: _____

* The Replacement Cost figure represents the estimated reconstruction cost for the above described residence and includes such things as labor & materials to meet current building codes and contractor profit and overhead. The estimate does not include cost for such items as excavation, land value, or detached structures. This information is to be used for insurance purposes only and is provided upon the condition that the user agrees that it represents only an estimate and that the provider is not responsible for good faith errors.

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P.O. Box 782167
San Antonio TX 78278

Insured: John Doe

Home: (210) 123-4567

Property: 205 S. 4th St
Anywhere, TX 78160

Claim Rep.: Peter E Perrine

Fax: (210) 340-1345

Business: 2929 Mossrock
San Antonio, TX 78230

Estimator: Peter E Perrine

Fax: (210) 340-1345

Business: 2929 Mossrock
San Antonio, TX 78230

<u>Claim Number</u>	<u>Policy Number</u>	<u>Type of Loss</u>	<u>Deductible</u>
12345	HO5158021	Hail Damage	\$ 900.00

Dates:

Date of Loss: 12/23/02

Date Received: 12/27/02

Date Inspected: 12/30/02

Date Entered: 01/02/03

Estimate: SAMPLE-FILE

Alamo Claim Service

This information is a part of the attached estimate of damages. Please read it carefully

Additional payment under the replacement cost coverage will not exceed the amount withheld or the actual cost of repairs, whichever is the lessor of the amounts.

Any additional payment for possible recoverable depreciation is subject to the terms of your individual insurance policy, and requires itemized receipts and proof of payment after completion of work. The insurer assumes no responsibility for the quality of repairs that may be made.

This is a repair estimate only. The insurance policy may contain provisions that will reduce any payment that may be made. Supplements may be honored with prior approval of the insurance company.

This is not an authorization to repair. Authorization to repair or guarantee of payment must come from the owner of the property. No adjuster or appraiser has the authority to authorize repair or guarantee payment.

This estimate is for use in the adjustment of your insurance claim. **Alamo Claim Service** neither recommends nor endorses repair companies or repair plans.

This estimate has been forwarded to the insurance company for their review and consideration. The insurance company may modify, reform or revise the estimate and issue payment accordingly.

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SAMPLE-FILE

Room: Roof

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
Hail damage to the roof in excess of 20-30 large hits per SQ. Hail also knicked up the fascia on the north side of the house. Shingles are approximately 6-8 years old and were in fair to good condition prior to the hail storm.					
Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	23.44 SQ	20.00	468.80	0.00	468.80
3 tab - 20 yr. - composition shingle roofing - incl. felt	26.00 SQ	75.00	1,950.00	<585.00>	1,365.00
Prime & paint exterior fascia - wood, 4" - 6" wide	76.00 LF	0.77	58.52	<5.85>	52.67
R&R Roof vent - turbine type	1.00 EA	61.08	61.08	<5.66>	55.42
Room Totals: Roof			2,538.40	<596.51>	1,941.89

Room: Garage

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
Detached garage has very old tin roof with one panel dinged by the hail and one fiberglass skylight panel with holes from the hail. Will allow metal roofing minimum charge for this roof.					
Metal roofing - Minimum charge	1.00 EA	260.00	260.00	0.00	260.00
Room Totals: Garage			260.00	0.00	260.00

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Room: Right Elevation

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
Three windows on the north side had broken panes and the other three windows are now fogged up. hail dings are all over the screens. Will replace individual panes and screens. Window frame is not damaged.					
Window screen, 10 - 16 sf	4.00 EA	19.11	76.44	<7.64>	68.80
Window screen, 1 - 9 sf	2.00 EA	14.01	28.02	<2.80>	25.22
Reglaze double-pane thermal window unit, 1 - 9 sf	6.00 EA	105.98	635.88	0.00	635.88
There are small hail chips in the paint on the siding right side of the house.					
Seal & paint/finish wood siding	128.00 SF	0.65	83.20	<8.32>	74.88
Room Totals: Right Elevation			823.54	<18.76>	804.78

Room: Bedroom

LxWxH 15'1" x 13'2" x 8'0"

452.00 SF Walls	198.60 SF Ceiling	650.60 SF Walls & Ceiling
198.60 SF Floor	22.07 SY Flooring	56.50 LF Floor Perimeter
120.67 SF Long Wall	105.33 SF Short Wall	56.50 LF Ceil. Perimeter

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
Small amounts of glass are in short pile carpet which can be cleaned.					
Clean and deodorize carpet	198.60 SF	0.28	55.61	0.00	55.61
Room Totals: Bedroom			55.61	0.00	55.61

Room: Cleaning

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
General clean - up	2.00 HR	24.69	49.38	0.00	49.38

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CONTINUED - Cleaning

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
Small load debris removal	1.00 EA	45.00	45.00	0.00	45.00
Room Totals: Cleaning			94.38	0.00	94.38
Line Item Totals: SAMPLE-FILE			3,771.93	<615.27>	3,156.66

Grand Total Areas:

452.00 SF Walls	198.60 SF Ceiling	650.60 SF Walls & Ceiling
198.60 SF Floor	22.07 SY Flooring	56.50 LF Floor Perimeter
120.67 SF Long Wall	105.33 SF Short Wall	56.50 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
0.00 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	0.00 Area of Face 1

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San Antonio TX 78278

Summary for Hail Damage

Line Item Total				3,771.93
Material Sales Tax	@	7.875% x	1,489.93	117.33
				<hr/>
Subtotal				3,889.26
Cleaning Sales Tax	@	7.875% x	104.99	8.27
				<hr/>
Replacement Cost Value				3,897.53
Less Non-Recoverable Depreciation				<636.67>
				<hr/>
Actual Cash Value				3,260.86
Less Deductible				(900.00)
				<hr/>
Net Claim				2,360.86
				<hr/> <hr/>

Peter E Perrine

Photo Mounting Sheet

Company Claim No.: 12345

Policy No.: HO5158021

Insured: John Doe



Picture # 1

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: 2pm

By: Peter E Perrine

Location and View:

Risk: 205 S 4th Street

Stockdale TX



Picture # 2

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: _____

By: Peter E Perrine

Location and View:

hail damage to front slope

exceeded 20-30 hits per SQ

Photo Mounting Sheet

Company Claim No.: 12345

Policy No.: HO5158021

Insured: John Doe



Picture # 3

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: 2pm

By: Peter E Perrine

Location and View:

Close up of hail damage to rear

slope. Hits exceeded 20-30 hits/SQ



Picture # 4

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: _____

By: Peter E Perrine

Location and View:

Broken double pane glass on north

side of the home. All other

windows on north side of the home

are fogged up on the top pane.

Screens are also damaged.

Photo Mounting Sheet

Company Claim No.: 12345

Policy No.: HO5158021

Insured: John Doe



Picture # 5

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: 4pm

By: Peter E Perrine

Location and View:

Damage to bathroom window and
screen and exterior light.



Picture # 6

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: 2pm

By: Peter E Perrine

Location and View:

Broken window glass on north side
window near rear of home.

Photo Mounting Sheet

Company Claim No.: 12345

Policy No.: HO5158021

Insured: John Doe



Picture # 7

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: 2pm

By: Peter E Perrine

Location and View:

Hail damage to north side fascia.



Picture # 8

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: _____

By: Peter E Perrine

Location and View:

Rear garage.

Photo Mounting Sheet

Company Claim No.: 12345

Policy No.: HO5158021

Insured: John Doe



Picture # 9

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: 2pm

By: Peter E Perrine

Location and View:

Garage roof panel has hail damage

to one fiberglass panel and one

light weight tin panel.



Picture # 10

Film: Polaroid _____

Negative _____

Date Taken: 12/30/2002

Time: _____

By: Peter E Perrine

Location and View:

Glass pieces in carpet from broken

window. Carpet is low pile and can

be cleaned. No other interior

damage.

