Country Financial

Field Claims Center
PO Box 2020
Bloomington, IL 61702

Insured:	Darrion Wyatt	Home:	(206) 931-3566
Property:	2756 N Sherman Blvd Milwaukee, WI 53210-2425	E-mail:	darrioneightyowe@gmail.com
Home:	2756 N Sherman Blvd Milwaukee, WI 53210-2425		

Claim Rep.:	Martin Quintero	Business:	(507) 822-4198
Business:	po box 2020 Bloomington, IL 61702	Cellular:	(507) 822-4198
		E-mail:	martin.quintero@countryfinancial.com

Estimator:	Martin Quintero	Business:	(507) 822-4198
Business:	po box 2020 Bloomington, IL 61702	E-mail:	martin.quintero@countryfinancial.com

Claim Number: 600-1093676 **Policy Number:** AK6093274 **Type of Loss:** Weather-Ha

Date of Loss:	5/7/2024 12:00 AM	Date Received:	1/31/2025 12:00 AM
Date Inspected:		Date Entered:	2/3/2025 8:32 AM

Price List:	WIMW8X_FEB25 Restoration/Service/Remodel
Estimate:	DARRION_WYATT5

This estimate of repairs reflects the extent of known covered damage to your property. You may have the repairs made by a contractor of your choice. However, any repair charges that increase the repair cost above our estimate will be your responsibility unless agreed to in advance by us. COUNTRY Financial does not guarantee the workmanship of any contractor or vendor. Contractors and vendors are selected and hired by you.

Please note: If you have purchased replacement cost coverage (see your policy declarations page), you have one year from the date of loss to repair or replace the damaged property on this estimate and then request reimbursement. The amount of your reimbursement for your covered property will reflect the lesser of:
a) the difference between the actual cash value and the amount you actually pay to repair or replace your property, or
b) the recoverable depreciation shown on this estimate.

Understanding your Estimate

Your estimate includes three sections: a cover sheet, your estimate detail, and a summary page. Please read the descriptions below for an explanation of the information included in each section.

Cover Sheet

This page includes information on your estimate and your claim representative.

(A) Your claim representative is the best person to contact if you have questions during the claim process.

(B) Your claim number. Mention your claim number when contacting us.

A Claim Rep.: Ed Kee
Position: Property Specialist
Business: P.O. Box 2020
Bloomington, IL
Business: (309) 555-5555
E-mail: ed.kee@countryfinancial.com

B **Claim Number:** 104-0000001 **Policy Number:** AK1234567 **Type of Loss:** Fire/Smoke

Estimate Detail

This section includes the breakdown of costs to repair or replace your lost or damaged property.

(C) Description – The item(s) being repaired/replaced or a description of the work to be performed.

(D) Quantity – Number of units being repaired/replaced or a measurement corresponding to the work to be performed (for example, square feet).

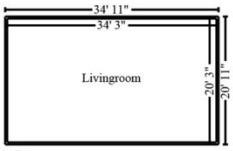
(E) Unit Cost – The cost of one unit

(F) RCV (Replacement Cost Value) – The estimated cost to repair a damaged item or replace it with a similar item. We calculate RCV by multiplying Quantity x Unit Cost.

(G) Depreciation – The amount of value an item has lost over time due to age, wear, market conditions, physical condition, and other factors.

(H) ACV (Actual Cash Value) – The estimated value of your damaged property at the time of loss. We generally calculate ACV as Replacement Cost Value (RCV) minus Depreciation plus tax.

(I) Labor Minimums Applied – The cost of labor added on a minor repair related to things like drive time, setup time, and administrative tasks.



Livingroom **Height: 8'**

872.00 SF Walls
1565.56 SF Walls & Ceiling
77.06 SY Flooring
109.00 LF Ceil. Perimeter
693.56 SF Ceiling
693.56 SF Floor
109.00 LF Floor Perimeter

C DESCRIPTION	D QUANTITY	E UNIT PRICE	TAX	F RCV	G DEPREC.	H ACV
1. R&R 5/8" drywall - hung, taped, floated, ready for paint	693.56 SF	1.84	27.15	1,303.30	(35.82)	1,267.48
2. R&R Carpet - Standard grade	693.56 SF	2.58	84.98	1,874.37	(345.75)	1,528.62
3. Seal/prime then paint the ceiling (2 coats)	693.56 SF	0.69	7.54	486.10	(162.03)	324.07
4. Paint the walls - one coat	872.00 SF	0.49	6.95	434.23	(144.75)	289.48
5. Finish Carpenter - per hour	1.00 HR	57.28	0.00	57.28	(0.00)	57.28
6. TV - LCD / LED-LCD 45-49 in.	1.00 EA	750.00	54.38	804.38	<402.19>	402.19
Totals: Livingroom			**181.00**	**4,959.66**	**1,090.54**	**3,869.12**
Total: Main Level			**181.00**	**4,959.66**	**1,090.54**	**3,869.12**
I **Labor Minimums Applied**						
7. Finish carpentry labor minimum*	1.00 EA	85.93	0.00	85.93	(0.00)	85.93
Totals: Labor Minimums Applied			**0.00**	**85.93**	**0.00**	**85.93**
Line Item Totals: 100-2345678			**181.00**	**5,045.59**	**1,090.54**	**3,955.05**

Summary page

At the end, you will find a summary page for each coverage type included in your estimate (for example, dwelling, personal property, etc.)

(J) Line Item Total – The total for all the items or repair activities for that coverage.

(K) Total Replacement Cost Value – The total cost to repair or replace all items with similar items for that coverage.

(L) Total Actual Cash Value – The total that the lost / damaged items were worth at the time of the loss.

(M) Deductible – The amount you are responsible for paying towards the repairs or replacement cost.

(N) Net Claim – The total to repair or replace your damaged property after the deductible and depreciation have been subtracted. We will pay you this amount up to your coverage limit.

(O) Total Recoverable Depreciation – If applicable, the total amount of depreciation you may be able to recover.

Summary for Dwelling

J Line Item Total		4,864.59
Material Sales Tax		181.00
Replacement Cost Value K		**$5,045.59**
Less Depreciation		(1,090.54)
L **Actual Cash Value**		**$3,955.05**
Less Deductible M		(500.00)
Net Claim N		**$3,455.05**
O Total Depreciation	1,090.54	
Less Non-Recoverable Depreciation	<402.19>	
Total Recoverable Depreciation		688.35
Net Claim if Depreciation is Recovered		**$4,143.40**

Common units of measure

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

Example

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This material is for informational purposes only. Statements herein are not, nor should they be construed, as a waiver of any provisions, conditions, definitions or exclusions of the applicable policy. Please refer to your insurance policy for a complete description of all coverages, terms and conditions.

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DARRION_WYATT5

Source - EagleView Roof

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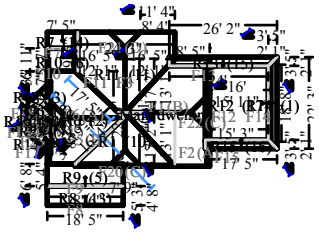

Main dwelling

2480.47	Surface Area	24.80	Number of Squares
353.28	Total Perimeter Length	54.99	Total Ridge Length
84.92	Total Hip Length		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Depreciation withheld @ 25yrs and may be recoverable						
Shingles have been adjusted to 15% **Metal flashing does not get paid unless it has been damaged storm related.** **All permits and code upgrades will be paid at the end of the project. (please provide a copy of the codes)** **ROOF Measurements are from EagleView** **No O&P warranted for Roof portion of this claim**						
The code upgrade must be ADOPTED & ENFORCED by the city or county where the work is being done.						
1. Tear off composition shingles - 3 tab (no haul off)	25.70 SQ	53.62	0.00	1,378.03	(0.00)	1,378.03
Includes: Labor cost to remove shingles and felt and to discard in a job-site waste receptacle.						
2. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	29.67 SQ	272.40	265.94	8,348.05	(5,008.83)	3,339.22
Need help sourcing the shingles at the price listed? Feel free to utilize our Material Supplier Option, which can connect you to a supplier prepared to sell any of the products on this report at the price listed. For more information, contact ITEL at customerservice@itel.com or 800-890-ITELO (4835)						
5% waste has been added to shingles. starter and ridge calculated normally.						
3. Ridge cap - cut from 3 tab - composition shingles*	150.00 LF	5.48	16.23	838.23	(502.94)	335.29
Need help sourcing the shingles at the price listed? Feel free to utilize our Material Supplier Option, which can connect you to a supplier prepared to sell any of the products on this report at the price listed. For more information, contact ITEL at customerservice@itel.com or 800-890-ITELO (4835)						
4. R&R gutter apron*	217.00 LF					PWI
Includes: Painted aluminum gutter apron, roofing nails, and labor. Labor cost to remove gutter apron and to discard in a job-site waste receptacle.						
5. R&R Drip edge	175.00 LF					PWI
Includes: Painted aluminum drip edge, roofing nails, and labor. Labor cost to remove drip edge and to discard in a job-site waste receptacle						
6. Ice & water barrier - no material waste included	1,545.00 SF					PWI
Includes: Ice and water barrier and installation labor. ***Quality: Peel and stick with modified bitumen base.***						
7. Roofing felt - synthetic underlayment	10.25 SQ					PWI
Includes: Synthetic roofing underlayment, roofing nails, and installation labor.						
8. Asphalt starter - universal starter course	392.00 LF					PWI
Includes: Starter shingles, roofing nails, and installation labor.						
VENTS						
9. Roof vent - turtle type - Metal	4.00 EA	81.50	7.70	333.70	(143.01)	190.69

CONTINUED - Main dwelling

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Includes: Turtle type roof vent, cutting of the roof decking if needed, and labor to install the vent. Quality: Metal turtle-type vent.						
10. Rain cap - 6"	1.00 EA	64.97	3.25	68.22	(29.23)	38.99
Includes: 6" rain cap and installation labor.						
11. Roofer - per hour	2.00 HR	168.87	0.00	337.74	(0.00)	337.74
Lbr. hrs. to work around chimney flashing & or step wall flashing if not damaged by covered peril (wind or hail) and per the Country policy we have with the insured they can't be replaced in this estimate. added additional roofer labor hours to work around the installed flashing in place.						
12. Valley metal - (W) profile	81.00 LF	8.09	21.24	676.53	(289.94)	386.59
Includes: Valley metal and installation labor. Labor cost to remove valley metal and to discard in a job-site waste receptacle. Quality: 24" wide galvanized metal, (W) profile.						
ADDITIONAL ROOFING ITEMS						
13. Additional charge for high roof (2 stories or greater)	15.39 SQ	26.49	0.00	407.68	(0.00)	407.68
Includes: Additional labor charge for lost productivity on a high roof (2 stories or greater), due to accessibility, and extra safety precautions.						
14. Remove Additional charge for high roof (2 stories or greater)	15.39 SQ	7.27	0.00	111.89	(0.00)	111.89
Includes: Additional labor charge for lost productivity on a high roof (2 stories or greater), due to accessibility, and extra safety precautions.						
15. Remove Additional charge for steep roof - 7/12 to 9/12 slope	1.75 SQ	19.27	0.00	33.72	(0.00)	33.72
Includes: Additional charge for lost labor productivity on a steep roof (7/12 to 9/12 slope), due to working with roof jacks, additional toe board installation, and additional safety precautions.						
16. Additional charge for steep roof - 7/12 to 9/12 slope	1.75 SQ	59.98	0.00	104.97	(0.00)	104.97
Includes: Additional charge for lost labor productivity on a steep roof (7/12 to 9/12 slope), due to working with roof jacks, additional toe board installation, and additional safety precautions.						
17. Additional charge for steep roof - 10/12 - 12/12 slope	18.76 SQ	94.27	0.00	1,768.51	(0.00)	1,768.51
Includes: Additional charge for lost labor productivity on a steep roof (10/12 to 12/12 slope), due to working with roof jacks, additional toe board installation, and additional safety precautions.						
18. Remove Additional charge for steep roof - 10/12 - 12/12 slope	18.76 SQ	30.26	0.00	567.68	(0.00)	567.68
Includes: Additional charge for lost labor productivity on a steep roof (10/12 to 12/12 slope), due to working with roof jacks, additional toe board installation, and additional safety precautions.						
DUMPSTER						
19. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	425.00	0.00	425.00	(0.00)	425.00
250 # per sq x sq / 2000 per ton = dumpster size						
1-3.99sq = 1/2 ton, 4-15.99sq = 2 tons, 16-23.99sq = 3 tons, 24-31.99sq = 4 tons, 32-55.99sq = 5-7 tons, 56-63.99sq = 8 tons						
Includes: Labor cost to remove shingles and felt, roof felt, box vents, turbines, exhaust vents, pipe boots, ridge vents, ridge shingles and to discard in a job-site waste receptacle.						
5% waste has been added to shingles. starter and ridge calculated normally.						
Totals: Main dwelling			**314.36**	**15,399.95**	**5,973.95**	**9,426.00**

Gutter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
clear						
Totals: Gutter			**0.00**	**0.00**	**0.00**	**0.00**

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
clear						
Totals: Front Elevation			**0.00**	**0.00**	**0.00**	**0.00**

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
clear						
Totals: Left Elevation			**0.00**	**0.00**	**0.00**	**0.00**

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
clear						
Totals: Rear Elevation			**0.00**	**0.00**	**0.00**	**0.00**

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
clear						
Totals: Right Elevation			**0.00**	**0.00**	**0.00**	**0.00**

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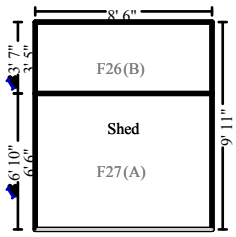

Shed

88.54	Surface Area	0.89	Number of Squares
37.85	Total Perimeter Length	8.46	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
clear						
Totals: Shed			**0.00**	**0.00**	**0.00**	**0.00**
Total: Source - EagleView Roof			**314.36**	**15,399.95**	**5,973.95**	**9,426.00**
Total: Source - EagleView Roof			**314.36**	**15,399.95**	**5,973.95**	**9,426.00**
Line Item Totals: DARRION_WYATT5			**314.36**	**15,399.95**	**5,973.95**	**9,426.00**

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
3,407.28	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
2,569.01	Surface Area	25.69	Number of Squares	391.13	Total Perimeter Length
63.45	Total Ridge Length	84.92	Total Hip Length		

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Summary for Dwelling-owner occupied

Line Item Total	15,085.59
Material Sales Tax	314.36
Replacement Cost Value	**$15,399.95**
Less Depreciation	(5,973.95)
Actual Cash Value	**$9,426.00**
Less Deductible	(1,000.00)
Net Claim	**$8,426.00**
Total Recoverable Depreciation	5,973.95
Net Claim if Depreciation is Recovered	**$14,399.95**

Martin Quintero

Country Financial

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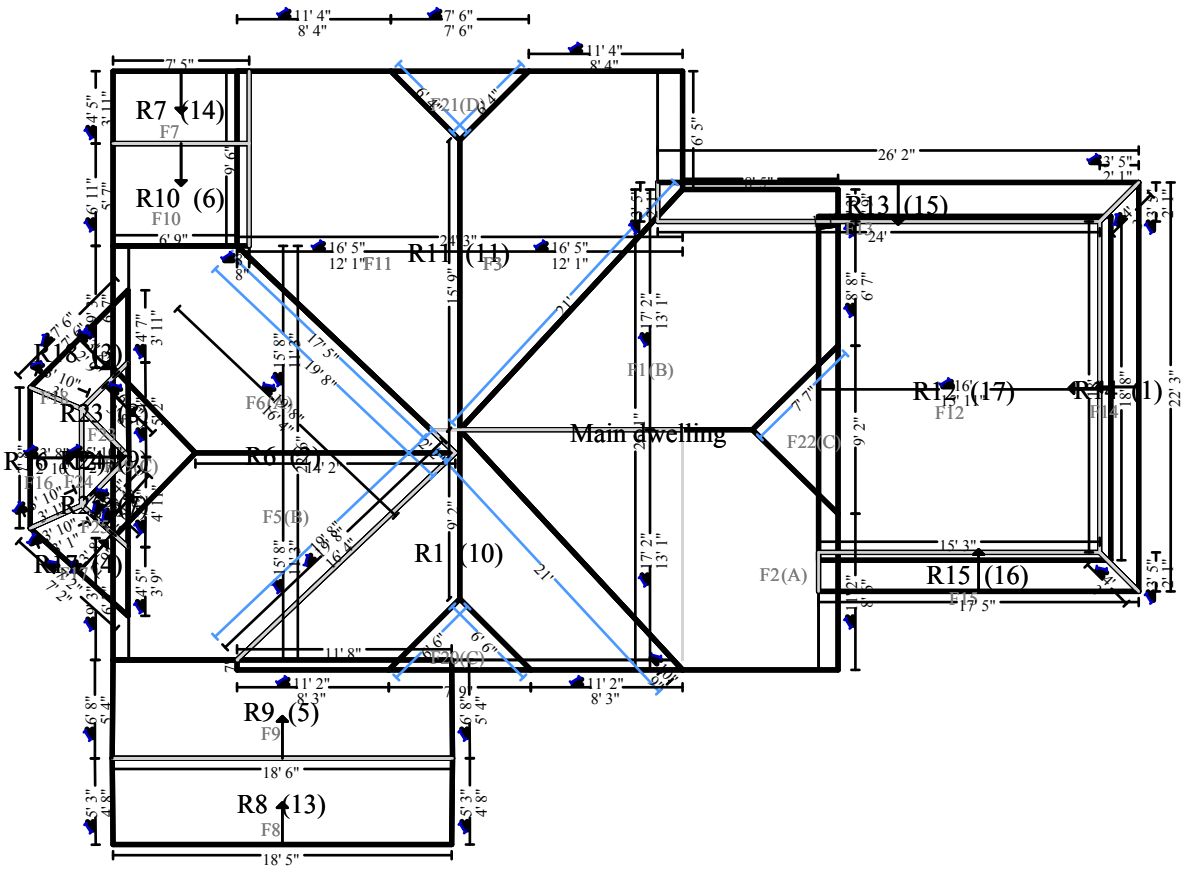
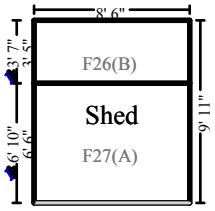
Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	**425.00**		**425.00**
ROOFING	**14,660.59**	**5,790.86**	**8,869.73**
Subtotal	**15,085.59**	**5,790.86**	**9,294.73**
Material Sales Tax	**314.36**	**183.09**	**131.27**
Total	**15,399.95**	**5,973.95**	**9,426.00**


R7 (14)
F7
R10 (6)
F10
R11 (11)
F11
F5
R13 (15)
F13
R12 (17)
F12
R14 (1)
F14
R16 (2)
R6 (2)
F6(B)
F5(B)
R1 (10)
F1(B)
Main dwelling
F22(C)
F2(A)
R15 (16)
F15
R9 (5)
F9
R8 (13)
F8
F21(D)
F20(C)
26' 2"
24'
17' 5"
18' 6"
18' 5"
22' 3"


8' 6"
F26(B)
Shed
F27(A)
9' 1"