

Customer: TYROME LEE Cell: (704) 507-7845  
 Property: 5830 CROSSING KING DR  
 CHARLOTTE, NC 28212  
 Home: 5830 CROSSING KING DR  
 CHARLOTTE, NC 28212

Claim Rep.: Matt Young  
 Company: THE PHOENIX INSURANCE COMPANY  
 Business: PO Box 430 Business: (980) 522-3175  
 Buffalo, NY 14240-0430 E-mail: Myoung7@Travelers.com

**Claim Number:** ICA2187001H **Policy Number:** 0I6178601423392633 1 **Type of Loss:** WINDSTORM  
**Date of Loss:** 12/9/2018 **Date Completed:** 12/21/2018 10:34 AM **Price List:** NCCL8X\_DEC18

Coverage	Deductible	Policy Limit	Sublimit
Dwelling	\$1,000.00	\$175,000.00	
*Debris Removal [S 1:1]			\$0.00/\$500.00
Other Structures	\$0.00	\$17,500.00	
Contents	\$0.00	\$122,500.00	

*\*Sublimits do not represent additional coverage amounts (Single/Aggregate)*

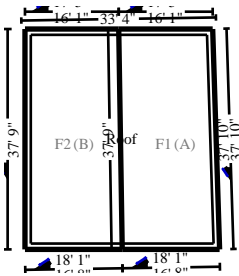
**Dear TYROME LEE:**

We have prepared an estimate of damages which will serve as the basis for our determination of benefits. Therefore, you and/or your contractor should review this estimate carefully and let us know immediately if you have any questions prior to beginning any work. A letter with an explanation of benefits and coverage will be provided to you separately.

Thank you for allowing us to be of service, and thank you for choosing THE PHOENIX INSURANCE COMPANY for your insurance needs. If you have any questions regarding this estimate or any aspect of your claim, please contact Matt Young at (980) 522-3175.

**TYROME\_LEE**

**Main Level**



**Roof**

1340.93 Surface Area  
146.56 Total Perimeter Length

13.41 Number of Squares  
37.78 Total Ridge Length

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<b>DWELLING</b>						
1. Tear off, haul and dispose of comp. shingles - 3 tab	13.41	SQ	47.42	0.00	635.90	(0.00) 635.90
2. Roofing felt - 15 lb.	13.41	SQ	25.07	5.00	341.19	(255.89) 85.30
3. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	15.00	SQ	165.90	79.30	2,567.80	(1,540.68) 1,027.12
4. Additional charge for high roof (2 stories or greater)	13.41	SQ	4.75	0.00	63.70	(0.00) 63.70
5. Additional charge for high roof (2 stories or greater)	13.41	SQ	15.50	0.00	207.86	(124.72) 83.14
6. Flashing - pipe jack	3.00	EA	33.43	1.82	102.11	(43.76) 58.35
7. Roof vent - turtle type - Metal	1.00	EA	48.74	1.11	49.85	(21.37) 28.48
8. Continuous ridge vent - aluminum	37.78	LF	7.13	8.11	277.48	(118.92) 158.56
9. R&R Sheathing - plywood - 1/2" CDX	68.00	SF	2.45	4.04	170.64	(0.00) 170.64
Repair damaged sheathing by tree						
<b>Dwelling Totals:</b>			<b>99.38</b>		<b>4,416.53</b>	<b>(2,105.34) 2,311.19</b>
<b>Totals: Roof</b>			<b>99.38</b>		<b>4,416.53</b>	<b>2,105.34 2,311.19</b>
<b>Area Dwelling Total:</b>			<b>99.38</b>		<b>4,416.53</b>	<b>(2,105.34) 2,311.19</b>
<b>Totals: Main Level</b>			<b>99.38</b>		<b>4,416.53</b>	<b>2,105.34 2,311.19</b>

**Exterior**

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>						
10. Prime & paint exterior fascia - wood, 6"- 8" wide	36.00	LF 1.76	0.50	63.86	(57.47)	6.39
11. R&R Fascia - 1" x 6" - #1 pine	36.00	LF 5.64	4.36	207.40	(39.32)	168.08
12. Pressure/chemical wash - Minimum charge Pressure wash left elevation after tree is removed	1.00	EA 169.08	0.56	169.64	(0.00)	169.64
<b>Dwelling Totals:</b>			<b>5.42</b>	<b>440.90</b>	<b>(96.79)</b>	<b>344.11</b>
<b>Totals: Exterior</b>			<b>5.42</b>	<b>440.90</b>	<b>96.79</b>	<b>344.11</b>

**Fence**

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>OTHER STRUCTURES</u>						
13. R&R Chain link fence w/posts & top rail - 5' high	75.00	LF 14.44	35.02	1,118.02	<156.09>	961.93
14. Haul debris - per pickup truck load - including dump fees	1.00	EA 123.28	0.00	123.28	(0.00)	123.28
<b>Other Structures Totals:</b>			<b>35.02</b>	<b>1,241.30</b>	<b>&lt;156.09&gt;</b>	<b>1,085.21</b>
<b>Totals: Fence</b>			<b>35.02</b>	<b>1,241.30</b>	<b>156.09</b>	<b>1,085.21</b>

**Tree Removal Structures**

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>						
16. Tree Removal from House	1.00	EA 1,700.00	0.00	1,700.00	(0.00)	1,700.00
<u>OTHER STRUCTURES</u>						
15. Tree Removal from Fence \$350 + \$1,200 Cut tree away from fence	1.00	EA 1,550.00	0.00	1,550.00	(0.00)	1,550.00
<b>Dwelling Totals:</b>			<b>0.00</b>	<b>1,700.00</b>		<b>1,700.00</b>
<b>Other Structures Totals:</b>			<b>0.00</b>	<b>1,550.00</b>		<b>1,550.00</b>
<b>Totals: Tree Removal Structures</b>			<b>0.00</b>	<b>3,250.00</b>	<b>0.00</b>	<b>3,250.00</b>

**Debris Removal**

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
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**CONTINUED - Debris Removal**

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>						
17. Debris Removal [S 1:1] Debris Removal from property	1.00	EA 1,000.00	0.00	1,000.00	(0.00)	1,000.00
<b>Dwelling Totals:</b>			<b>0.00</b>	<b>1,000.00</b>		<b>1,000.00</b>
<b>Totals: Debris Removal</b>			<b>0.00</b>	<b>1,000.00</b>	<b>0.00</b>	<b>1,000.00</b>

**Labor Minimums Applied**

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>						
18. Siding labor minimum	1.00	EA 67.29	0.00	67.29	(0.00)	67.29
19. Painting labor minimum	1.00	EA 128.29	0.00	128.29	(0.00)	128.29
<b>Dwelling Totals:</b>			<b>0.00</b>	<b>195.58</b>		<b>195.58</b>
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>195.58</b>	<b>0.00</b>	<b>195.58</b>
<b>Area Dwelling Total:</b>			<b>104.80</b>	<b>7,753.01</b>	<b>(2,202.13)</b>	<b>5,550.88</b>
<b>Area Other Structures Total:</b>			<b>35.02</b>	<b>2,791.30</b>	<b>&lt;156.09&gt;</b>	<b>2,635.21</b>
<b>Line Item Totals: TYROME_LEE</b>			<b>139.82</b>	<b>10,544.31</b>	<b>2,358.22</b>	<b>8,186.09</b>

**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
213.21 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,340.93 Surface Area	13.41 Number of Squares	293.13 Total Perimeter Length
37.78 Total Ridge Length	0.00 Total Hip Length	

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<b>Coverage</b>	<b>Item Total</b>	<b>%</b>	<b>ACV Total</b>	<b>%</b>
Dwelling	7,753.01	73.53%	5,550.88	67.81%
Other Structures	2,791.30	26.47%	2,635.21	32.19%
Contents	0.00	0.00%	0.00	0.00%
<b>Total</b>	<b>10,544.31</b>	<b>100.00%</b>	<b>8,186.09</b>	<b>100.00%</b>

**Summary for  
Dwelling**  
**Summary for All Items**

Line Item Total	7,648.21
Material Sales Tax	104.80
<b>Replacement Cost Value</b>	<b>\$7,753.01</b>
Less Depreciation	(2,202.13)
<b>Actual Cash Value</b>	<b>\$5,550.88</b>
Less Deductible	(1,000.00)
Less Prior Payment(s)	(4,083.84)
<b>Net Claim Remaining</b>	<b>\$467.04</b>
Total Depreciation	2,202.13
Total Recoverable Depreciation	2,202.13
<b>Net Claim Remaining if Depreciation is Recovered</b>	<b>\$2,669.17</b>

**Sublimit Recap**

Description	Single Item Limit	Aggregate Limit	ACV	RCV	Overage
Debris Removal	\$0.00	\$500.00	\$1,000.00	\$1,000.00	\$500.00
			\$1,000.00	\$1,000.00	\$500.00

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Matt Young

**Summary for  
Other Structures**

**Summary for All Items**

Line Item Total	2,756.28
Material Sales Tax	35.02
<b>Replacement Cost Value</b>	<b>\$2,791.30</b>
Less Non-recoverable Depreciation	<156.09>
<b>Actual Cash Value</b>	<b>\$2,635.21</b>
Less Prior Payment(s)	(691.42)
<b>Net Claim Remaining</b>	<b>\$1,943.79</b>

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**Recap of Taxes**

	<b>Material Sales Tax (7.25%)</b>	<b>Laundry &amp; D/C Tax (7.25%)</b>	<b>Manuf. Home Tax (2%)</b>	<b>Storage Rental Tax (7.25%)</b>	<b>Local Food Tax (2%)</b>	<b>Total Tax (7.25%)</b>	<b>Mat Tax (Rpr/Maint) (7.25%)</b>
<b>Line Items</b>	139.82	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>139.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## Recap by Room

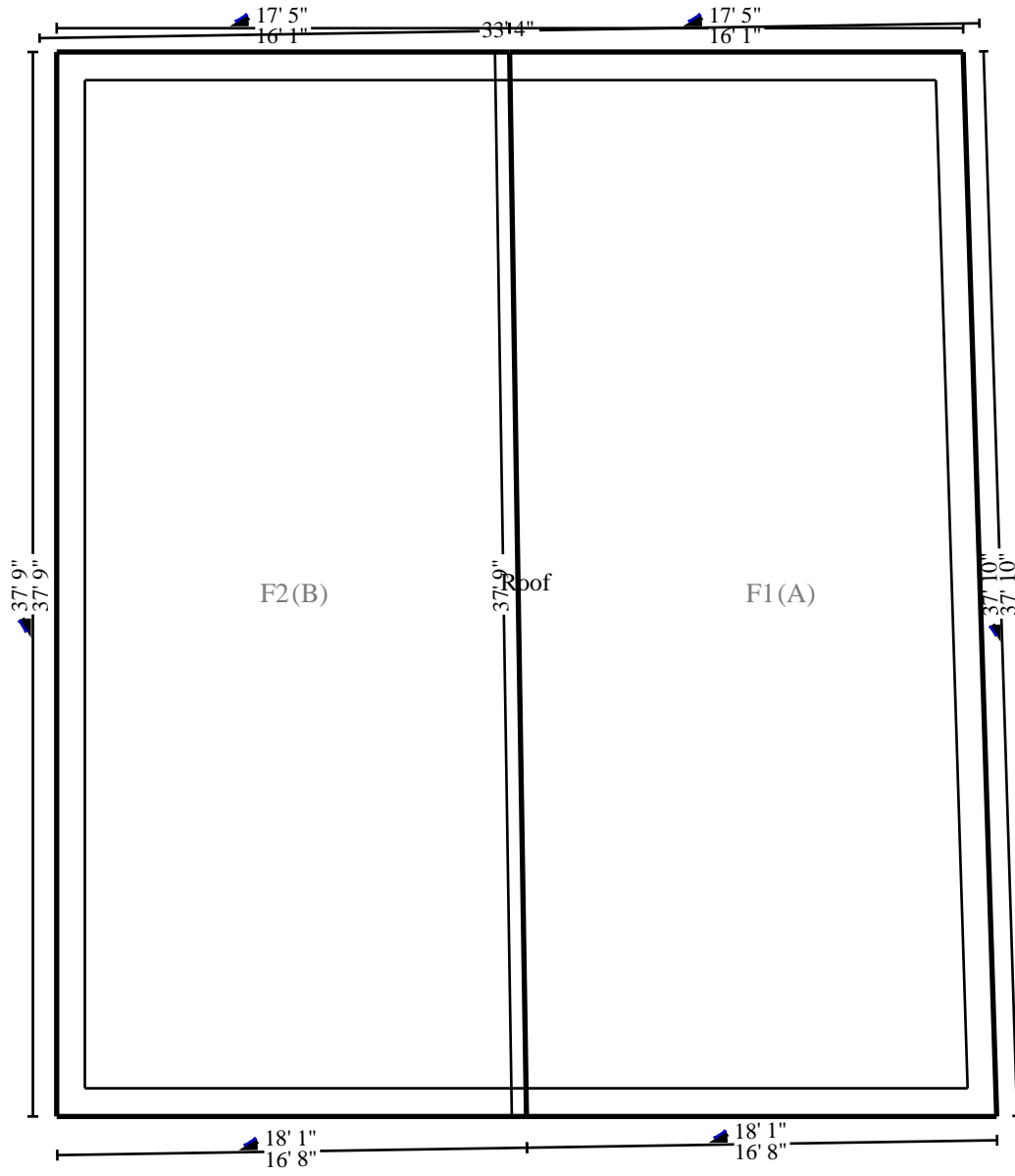
Estimate: TYROME\_LEE

**Area: Main Level**

<b>Roof</b>		<b>4,317.15</b>	<b>41.49%</b>
Coverage: Dwelling	100.00% =	4,317.15	
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<b>Area Subtotal: Main Level</b>		<b>4,317.15</b>	<b>41.49%</b>
Coverage: Dwelling	100.00% =	4,317.15	
<b>Exterior</b>		<b>435.48</b>	<b>4.19%</b>
Coverage: Dwelling	100.00% =	435.48	
<b>Fence</b>		<b>1,206.28</b>	<b>11.59%</b>
Coverage: Other Structures	100.00% =	1,206.28	
<b>Tree Removal Structures</b>		<b>3,250.00</b>	<b>31.24%</b>
Coverage: Dwelling	52.31% =	1,700.00	
Coverage: Other Structures	47.69% =	1,550.00	
<b>Debris Removal</b>		<b>1,000.00</b>	<b>9.61%</b>
Coverage: Dwelling	100.00% =	1,000.00	
<b>Labor Minimums Applied</b>		<b>195.58</b>	<b>1.88%</b>
Coverage: Dwelling	100.00% =	195.58	
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<b>Subtotal of Areas</b>		<b>10,404.49</b>	<b>100.00%</b>
Coverage: Dwelling	73.51% =	7,648.21	
Coverage: Other Structures	26.49% =	2,756.28	
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<b>Total</b>		<b>10,404.49</b>	<b>100.00%</b>

### Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
<b>CLEANING</b>			<b>169.08</b>		<b>169.08</b>
Coverage: Dwelling	@	100.00% =	169.08		
<b>GENERAL DEMOLITION</b>			<b>5,299.86</b>		<b>5,299.86</b>
Coverage: Dwelling	@	65.00% =	3,445.08		
Coverage: Other Structures	@	35.00% =	1,854.78		
<b>FENCING</b>			<b>901.50</b>	<b>150.25</b>	<b>751.25</b>
Coverage: Other Structures	@	100.00% =	901.50		
<b>PAINTING</b>			<b>191.65</b>	<b>57.02</b>	<b>134.63</b>
Coverage: Dwelling	@	100.00% =	191.65		
<b>ROOFING</b>			<b>3,582.87</b>	<b>2,049.27</b>	<b>1,533.60</b>
Coverage: Dwelling	@	100.00% =	3,582.87		
<b>SIDING</b>			<b>67.29</b>		<b>67.29</b>
Coverage: Dwelling	@	100.00% =	67.29		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>			<b>192.24</b>	<b>38.45</b>	<b>153.79</b>
Coverage: Dwelling	@	100.00% =	192.24		
<b>Subtotal</b>			<b>10,404.49</b>	<b>2,294.99</b>	<b>8,109.50</b>
<b>Material Sales Tax</b>			<b>139.82</b>	<b>63.23</b>	<b>76.59</b>
Coverage: Dwelling	@	74.95% =	104.80		
Coverage: Other Structures	@	25.05% =	35.02		
<b>Total</b>			<b>10,544.31</b>	<b>2,358.22</b>	<b>8,186.09</b>



Main Level