



**Allstate**  
You're in good hands.

**National Catastrophe Team**

P.O. Box 672041  
Dallas, Texas 75267  
Phone: (800) 547-8676  
Fax: (888) 859-3946

**Summary for  
AA-Dwelling  
Summary for All Items**

Line Item Total	6,620.85
Material Sales Tax	188.60
<b>Replacement Cost Value</b>	<b>\$6,809.45</b>
Less Depreciation	(2,661.50)
<b>Actual Cash Value</b>	<b>\$4,147.95</b>
Less Deductible	(500.00)
<b>Net Claim</b>	<b>\$3,647.95</b>
Total Recoverable Depreciation	2,661.50
<b>Net Claim if Depreciation is Recovered</b>	<b>\$6,309.45</b>

Matthew E. Hardaway

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide