



## National Catastrophe Team

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

Insured: NOREEN MUMAW  
Property: 584 ULUMU STREET  
KAILUA, HI 96734-4334  
Home: 584 ULUMU ST  
KAILUA, HI 96734-4334

Home: (808) 262-2773  
E-mail: NOREENMUMAW@YAHOO.COM

Claim Rep.: Crystal Johnson  
Business: P.O BOX 672041  
DALLAS 75267

Business: (847) 274-4180  
Fax: (866) 655-9689  
E-mail: CRYSTAL.JOHNSON@ALLSTATE.COM

Estimator: Crystal Johnson  
Business: P.O BOX 672041  
DALLAS 75267

Business: (847) 274-4180  
E-mail: CRYSTAL.JOHNSON@ALLSTATE.COM

**Claim Number:** 0361319833

**Policy Number:** 000017201989

**Type of Loss:** Windstorm and Hail

Date Contacted: 3/17/2015

Date of Loss: 2/13/2015 12:00 AM

Date Received: 3/13/2015 9:35 AM

Date Inspected: 3/19/2015

Date Entered: 3/17/2015 4:22 PM

Date Est. Completed: 3/19/2015 11:19 AM

Price List: HIHO8X\_MAR15  
Restoration/Service/Remodel

Estimate: NOREEN\_MUMAW

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repairperson of choice, or if additional damage is found during the repair process, please contact us at (847) 274-4180.

Thank you,  
Crystal Johnson

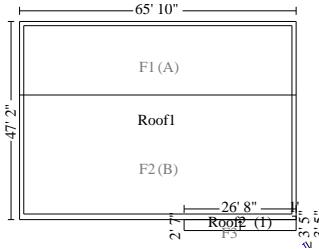


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## NOREEN\_MUMAW

### Main Level



### Roof1

3217.97 Surface Area  
 234.32 Total Perimeter Length  
 32.18 Number of Squares  
 65.83 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Solar water heater panel - Detach & reset	2.00	EA	544.80	1,089.60	15/NA Avg.	0%	(0.00)	1,089.60
Electrical - Special Systems (Bid Item)	1.00	EA	10,668.00	10,668.00	15/NA Avg.	0%	(0.00)	10,668.00
<b>R&amp;R of 36 solar PV panels to be done by Eco Solar in order to preserve warranty. Subcontracted invoice of \$10,188.34</b>								
Remove Built-up 5 ply roofing - in place	32.18	SQ	94.66	3,046.16	0/30 yrs Avg.	NA	(0.00)	3,046.16
<b>CONTRACTOR SENT IN PHOTOS TO CONFIRM MATERIALS PRESENT DURING TAKE OFF PLEASE NOTE: Includes: Dump fees, hauling, disposal, and labor to tear-off 5 ply built-up roofing.</b>								
R&R Bitumen roof - Add. base sheet - self-adhering	32.18	SQ	114.66	3,689.76	15/30 yrs Avg.	50%	(1,722.12)	1,967.64
<b>CONTRACTOR SENT IN PHOTOS TO CONFIRM MATERIALS PRESENT DURING TAKE OFF</b>								
R&R Modified bitumen roof - hot mopped	32.18	SQ	449.67	14,470.38	15/20 yrs Avg.	75%	(9,595.59)	4,874.79
<b>Includes: Fiberglass base sheet, modified bitumen, asphalt (tar), and installation labor. Dump fees, hauling, disposal, and labor to remove bitumen roof. Quality: SBS modified bitumen cap sheet with a granulated surface. Hot mopped application with standard 3" to 4" laps.</b>								
R&R Drip edge/gutter apron	234.32	LF	2.91	681.87	15/35 yrs Avg.	42.86%	(258.09)	423.78
Paint trim - one coat	234.32	LF	1.04	243.69	15/15 yrs Avg.	90% [M]	(219.32)	24.37
<b>To repaint new gutter apron</b>								
R&R Flashing - pipe jack - lead	5.00	EA	77.17	385.85	15/35 yrs Avg.	42.86%	(149.91)	235.94
R&R Flashing - pipe jack - split boot	1.00	EA	76.15	76.15	15/35 yrs Avg.	42.86%	(29.55)	46.60
R&R Skylight flashing kit - dome	8.00	EA	79.26	634.08	15/15 yrs Avg.	90% [M]	(524.59)	109.49
<b>Roof material installed up the sides of skylights and will damage the flashing upon removal.</b>								
<b>Totals: Roof1</b>				<b>34,985.54</b>			<b>12,499.17</b>	<b>22,486.37</b>

### Front Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
R&R Gutter / downspout - aluminum - up to 5"	9.17	LF	6.56	60.16	0/25 yrs Avg.	0%	(0.00)	60.16
Prime & paint gutter / downspout	9.17	LF	1.80	16.51	0/15 yrs Avg.	0%	(0.00)	16.51
<b>To replace downspout on front left corner of covered carport.</b>								
<b>Totals: Front Elevation</b>				<b>76.67</b>			<b>0.00</b>	<b>76.67</b>

### General Items



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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00	EA	656.72	0/NA	Avg.	NA	(0.00)	656.72
<i>Allotment for dumpster because of additional debris from 5 layer BUR</i>								
<b>Totals: General Items</b>			<b>656.72</b>				<b>0.00</b>	<b>656.72</b>
<b>Total: Main Level</b>			<b>35,718.93</b>				<b>12,499.17</b>	<b>23,219.76</b>

### Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Gutter labor minimum*	1.00	EA	256.81	0/NA	Avg.	0%	(0.00)	256.81
<b>Totals: Labor Minimums Applied</b>			<b>256.81</b>				<b>0.00</b>	<b>256.81</b>
<b>Line Item Totals: NOREEN_MUMAW</b>			<b>35,975.74</b>				<b>12,499.17</b>	<b>23,476.57</b>

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

### 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
418.44 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,217.97 Surface Area	32.18 Number of Squares	468.63 Total Perimeter Length
65.83 Total Ridge Length	0.00 Total Hip Length	



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### Summary for AA-Dwelling Summary for All Items

Line Item Total	35,975.74
Material Excise Tax	471.16
General Contractor Overhead	3,644.70
General Contractor Profit	3,644.70
General Excise Tax	2,060.84
<b>Replacement Cost Value</b>	<b>\$45,797.14</b>
Less Depreciation	(15,928.48)
<b>Actual Cash Value</b>	<b>\$29,868.66</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$28,868.66</b>
Total Recoverable Depreciation	15,928.48
<b>Net Claim if Depreciation is Recovered</b>	<b>\$44,797.14</b>

Crystal Johnson

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

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 you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.