



PUBLIC NOTICE is hereby given pursuant to Utah Code §52-4-202, that the Administrative Control Board (the “Board”) of the North Summit Fire District (the “District”) will hold special meeting on **Monday, October 24, 2022**, beginning at **5:30PM** at The Summit County Courthouse, Conference room 1 (1st Floor), 60 N. Main St., Coalville, UT 84017

Join by video go to zoom.com and enter the webinar ID or scan the code to join
or

To listen by phone only: Dial 346-248-7799 Webinar ID: 825 5590 9958



Members of the Board, presenters, and members of public, may attend by electronic means, using Zoom (phone or video). Such members may fully participate in the proceedings as if physically present. The anchor location for purposes of the electronic meeting is the same as listed above.

AGENDA

1. **Call meeting to order**
2. **Roll call**
3. **Pledge of Allegiance**
4. **Consideration of Approval**
 - a. Consideration and possible approval of the engagement of Alpine Cleaning and Restoration to perform repairs to the Henefer fire station.
5. **Board Comments.**
6. **Adjourn.**

NOTICE OF SPECIAL ACCOMODATION DURING PUBLIC MEETINGS

Individuals with questions, comments, or needing special accommodations pursuant to the Americans with Disabilities Act regarding this meeting may contact Tyler Rowser at (435) 901-0102

Customer: North Summit Fire protection district
Property: 310 S HENEFER RD
HENEFER, UT 84033
Home: 55 SOUTH HIGHWAY 89
NORTH SALT LAKE, UT 84054

Cell: (435) 901-0102

Claim Rep.: Landon Webb
Company: CONSTITUTION STATE SERVICES LLC
Business: P. O. Box 650293
Dallas, TX 75265-0456

Business: (801) 518-8814
E-mail: lvwebb@travelers.com

Claim Number: A2I4074001H

Policy Number: TCSSC 306T5220

Type of Loss: WINDSTORM

Date of Loss: 8/20/2022 12:00 AM

Date Completed: 9/22/2022 11:16 AM

Price List: UTPC8X_AUG22

Coverage	Deductible	Policy Limit
Commercial Building 1	\$1,000.00	\$1,000,000.00

Dear North Summit Fire protection district:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing CONSTITUTION STATE SERVICES LLC for your insurance needs.

You can check the status of your claim, view your policy and much more at www.mytravelers.com.

Answers to commonly asked questions can be found at <https://www.travelers.com/claims/manage-claim/property-claim-process>

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

For more information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

Guide to Understanding Your Property Estimate

Common Units of Measure

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

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) Replacement Cost Value (RCV) – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in (. If depreciation is not recoverable, the amount is shown in < >.
- (N) Actual Cash Value (ACV) – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE COVER SHEET

A Claim Professional: John Doe Business: One Tower Square Hartford, CT 06183	B Claim Number: ABC12345678 Date of Loss: 10/10/2011 3:00 PM	C Policy Number: 123456789-033-1 Date Completed: 10/11/2011 11:00 AM	D Type of Loss: Fire Price List: CTHA7X_OCT11
E Coverage: Dwelling Other Structures Contents	F Deductible: \$500.00 \$0.00 \$0.00	G Policy Limit: \$300,000.00 \$300,000.00 \$210,000.00	H *Money, Gift Cards, etc. [S 3.1]

YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE Main Level										
Living Room			LxWxH 18' x 14' x 8'							
512.00 SF Walls			252.00 SF Ceiling							
764.00 SF Walls & Ceiling			252.00 SF Floor							
28.00 SF Flooring			64.00 LF Floor Perimeter							
64.00 LF Cail. Perimeter			112.00 SF Short Wall							
E	F	G	H	I	J	K	L	M	N	
	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
DWELLING										
1. RBR 1/2" drywall - hung, taped, floated, ready for paint	32.00	SF	2.78	5.65	94.61	3/150 yrs.	Aug.	2%	(1.62)	92.99
2. Paint the walls - two coats	512.00	SF	0.84	27.31	457.39	3/15 yrs.	Aug.	20%	(91.48)	365.91
3. RBR Carpet	252.00	SF	3.61	57.77	967.49	2/10 yrs.	Aug.	20%	<179.03>	788.46
CONTENTS										
4. Cash, currency, money, bank notes, bullion, and coins	1.00	EA	200.00	0.00	200.00	QNA	Aug.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00	EA	500.00	31.75	531.75	1/10 yrs.	Aug.	10%	(53.18)	478.57
Dwelling Totals:	90.73			1,519.49					272.13	1,247.36
Contents Totals:	31.75			731.75					(53.18)	678.57
Totals: Living Room	122.48			2,251.24					325.31	1,925.93
Totals: Main Level	122.48			2,251.24					325.31	1,925.93
Labor Minimums Applied										
DWELLING										
6. Drywall labor minimum*	1.00	EA	356.25	22.62	378.87	QNA	Aug.	0%	(0.00)	378.87
Dwelling Totals:	90.73			1,519.49					272.13	1,247.36
Contents Totals:	31.75			731.75					(53.18)	678.57
Totals: Labor Minimums	22.62			378.87					0.00	378.87
Line Item Totals: GUIDE_EXAMPLE	145.10			2,630.11					325.31	2,304.80

[N] - 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

YOUR ESTIMATE SUMMARY

Summary for Dwelling		
P Line Item Total	Comm./Repaired Tax	1,785.01
Q Replacement Cost Value	Less Depreciation	\$1,898.36
R Actual Cash Value	Less Deductible	\$1,626.23
T Net Claim		\$636.23
U Total Recoverable Depreciation	Less Non-Recoverable Depreciation	272.13
		<179.03>
		93.10
		\$719.33

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

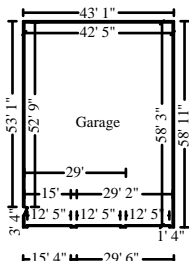


UTAH_LOCAL_GOVERN442

Main Level

Main Level

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1									
1. Haul debris - per pickup truck load - including dump fees									
1.00 EA	147.93	0.00	0.00	147.93	NA	NA	NA	(0.00)	147.93
2. Equipment setup, take down, and monitoring (hourly charge)									
12.00 HR	63.48	0.00	0.00	761.76	20/NA	Avg.	0%	(0.00)	761.76
extra time due to remote location									
3. Asbestos test fee - full service survey - base fee									
1.00 EA	315.00	0.00	0.00	315.00	20/NA	Avg.	0%	(0.00)	315.00
4. Asbestos test fee - full service survey - per sample									
2.00 EA	37.00	0.00	0.00	74.00	20/NA	Avg.	0%	(0.00)	74.00
5. Haul debris - per pickup truck load - including dump fees									
1.00 EA	147.93	0.00	29.58	177.51	NA	NA	NA	(0.00)	177.51
6. Final cleaning - construction - Commercial									
2470.77 SF	0.25	0.00	123.54	741.23	20/NA	Avg.	0%	(0.00)	741.23
Total: Main Level		0.00	153.12	2,217.43				0.00	2,217.43



Garage

Height: 13' 6"

2271.00 SF Walls	2470.77 SF Ceiling
4741.77 SF Walls & Ceiling	2470.77 SF Floor
274.53 SY Flooring	164.08 LF Floor Perimeter
201.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	12' 5" X 12'	Opens into Exterior
Door	12' 5" X 12'	Opens into Exterior
Door	12' 5" X 12'	Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1									
7. Water extraction from hard surface floor									
100.00 SF	0.26	0.00	0.00	26.00	20/NA	Avg.	0%	(0.00)	26.00
8. Tear out wet drywall, cleanup, bag for disposal									
96.00 SF	1.11	0.00	0.00	106.56	NA	NA	NA	(0.00)	106.56
9. Tear out and bag wet insulation									
96.00 SF	0.93	0.00	0.00	89.28	NA	NA	NA	(0.00)	89.28

CONTINUED - Garage

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Air mover (per 24 hour period) - No monitoring									
12.00 EA	26.00	0.00	0.00	312.00	20/NA	Avg.	0%	(0.00)	312.00
11. Dehumidifier (per 24 hour period) - XXLarge- No monitoring									
9.00 EA	140.00	0.00	0.00	1,260.00	20/NA	Avg.	0%	(0.00)	1,260.00
12. Dehumidifier (per 24 hour period) - No monitoring									
3.00 EA	58.00	0.00	0.00	174.00	20/NA	Avg.	0%	(0.00)	174.00
13. Blown-in insulation - 14" depth - R38									
96.00 SF	1.66	0.00	31.88	191.24	20/150 yrs	Avg.	13.33%	(25.51)	165.73
14. 1/2" drywall - hung, taped, floated, ready for paint									
96.00 SF	2.51	0.00	48.20	289.16	20/150 yrs	Avg.	13.33%	(38.55)	250.61
15. Tape joint for new to existing drywall - per LF									
45.00 LF	8.51	0.00	76.60	459.55	20/150 yrs	Avg.	13.33%	(61.28)	398.27
16. Texture drywall - heavy hand texture									
96.00 SF	1.24	0.00	23.80	142.84	20/150 yrs	Avg.	13.33%	(19.05)	123.79
17. Seal the surface area w/PVA primer - one coat									
96.00 SF	0.90	0.00	17.28	103.68	20/15 yrs	Avg.	90% M	(93.32)	10.36
18. Paint more than the ceiling - two coats									
4174.02 SF	1.42	0.00	1,185.42	7,112.53	20/15 yrs	Avg.	90% M	(6401.28)	711.25
19. Scaffold - per section (per day)									
6.00 DA	25.28	0.00	30.34	182.02	0/NA	Avg.	0%	(0.00)	182.02
20. Labor to set up and take down scaffold - per section									
2.00 EA	33.61	0.00	13.44	80.66	0/NA	Avg.	0%	(0.00)	80.66
Totals: Garage		0.00	1,426.96	10,529.52				6,638.99	3,890.53
Total: Main Level		0.00	1,580.08	12,746.95				6,638.99	6,107.96

Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1									
21. Dumpster load - Approx. 20 yards, 4 tons of debris									
1.00 EA	579.00	0.00	0.00	579.00	NA	NA	NA	(0.00)	579.00
22. R&R Metal roofing - ribbed - 26 gauge - 1 1/8" to 1 1/2"									
4862.00 SF	8.30	0.00	0.00	40,354.60	20/75 yrs	Avg.	26.67%	(10035.17)	30,319.43
23. Roofing felt - 15 lb.									
35.62 SQ	40.28	0.00	0.00	1,434.77	20/20 yrs	Avg.	90% M	(1291.29)	143.48
24. Ice & water barrier									
1349.80 SF	2.00	0.00	0.00	2,699.60	20/30 yrs	Avg.	66.67%	(1799.73)	899.87

CONTINUED - Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. R&R Hip / Ridge cap - metal roofing									
108.33 LF	10.53	0.00	0.00	1,140.71	20/75 yrs	Avg.	26.67%	(187.48)	953.23
26. R&R Steel rake/gable trim - mill finish									
140.83 LF	6.62	0.00	0.00	932.30	20/50 yrs	Avg.	40%	(335.74)	596.56
27. Temporary Repairs - per hour									
8.00 HR	86.10	0.00	0.00	688.80	0/NA	Avg.	0%	(0.00)	688.80
travel time and time to respond and screw down damaged panels for temporary repair									
28. Flashing - pipe jack - split boot									
1.00 EA	90.90	3.32	0.00	94.22	20/35 yrs	Avg.	57.14%	(53.84)	40.38
29. Exhaust cap - through roof - 6" to 8"									
2.00 EA	98.12	4.89	0.00	201.13	20/35 yrs	Avg.	57.14%	(114.93)	86.20
30. Neoprene pipe jack flashing for metal roofing									
5.00 EA	65.97	9.13	0.00	338.98	20/75 yrs	Avg.	26.67%	(90.39)	248.59
Totals: Roof		17.34	0.00	48,464.11				13,908.57	34,555.54

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1									
31. Insulation labor minimum									
1.00 EA	133.55	0.00	26.72	160.27	0/NA	Avg.	0%	(0.00)	160.27
32. Scaffold labor minimum									
1.00 EA	6.44	0.00	1.28	7.72	0/NA	Avg.	0%	(0.00)	7.72
Totals: Labor Minimums Applied		0.00	28.00	167.99				0.00	167.99
Line Item Totals: UTAH_LOCAL GOVERN442		17.34	1,608.08	61,379.05				20,547.56	40,831.49

[%] - 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

Additional Charges

	Charge
Electrical Consumption	45.61

Additional Charges	Charge
Additional Charges Total	\$45.61

Grand Total Areas:

2,271.00 SF Walls	2,470.77 SF Ceiling	4,741.77 SF Walls and Ceiling
2,470.77 SF Floor	274.53 SY Flooring	164.08 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	201.33 LF Ceil. Perimeter
2,470.77 Floor Area	2,538.33 Total Area	2,271.00 Interior Wall Area
2,511.00 Exterior Wall Area	204.00 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	

**Summary for
Commercial Building 1**

Summary for All Items

Line Item Total	59,753.63
Electrical Consumption	45.61
Material Sales Tax	17.34
Overhead	804.04
Profit	804.04
Replacement Cost Value	\$61,424.66
Less Depreciation	(20,547.56)
Actual Cash Value	\$40,877.10
Less Deductible	(1,000.00)
Less Prior Payment(s)	(20,908.64)
Net Claim Remaining	\$18,968.46
Total Depreciation	20,547.56
Total Recoverable Depreciation	20,547.56
Net Claim Remaining if Depreciation is Recovered	\$39,516.02

Landon Webb

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (7.15%)	Manuf. Home Tax (7.15%)	Storage Rental Tax (7.15%)	Contents Cln Svc Tax (7.15%)	Food Tax (3%)
Line Items							
	804.04	804.04	17.34	0.00	0.00	0.00	0.00
Additional Charges							
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	804.04	804.04	17.34	0.00	0.00	0.00	0.00

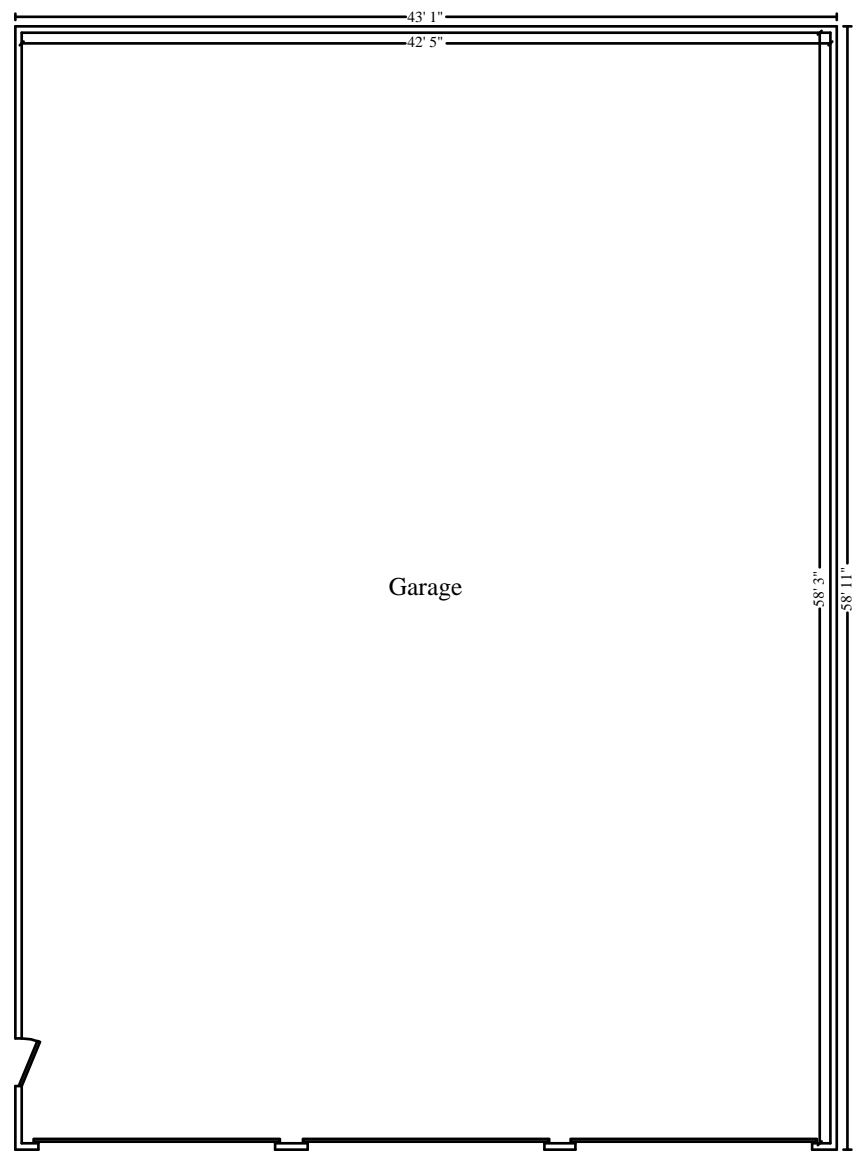
Recap by Room

Estimate: UTAH_LOCAL_GOVERN442

Area: Main Level	2,064.31	3.45%
Garage	9,102.56	15.23%
<hr/>		
Area Subtotal: Main Level	11,166.87	18.69%
Roof	48,446.77	81.08%
Labor Minimums Applied	139.99	0.23%
<hr/>		
Subtotal of Areas	59,753.63	100.00%
<hr/>		
Total	59,753.63	100.00%

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CLEANING	617.69		617.69
GENERAL DEMOLITION	147.93		147.93
DRYWALL	742.95	99.06	643.89
INSULATION	292.91	21.25	271.66
PAINTING	6,013.51	5,412.16	601.35
SCAFFOLDING	225.34		225.34
O&P Items Subtotal	8,040.33	5,532.47	2,507.86
Non-O&P Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	4,176.09		4,176.09
PERMITS AND FEES	389.00		389.00
ROOFING	43,925.65	13,901.45	30,024.20
TEMPORARY REPAIRS	688.80		688.80
WATER EXTRACTION & REMEDIATION	2,533.76		2,533.76
Non-O&P Items Subtotal	51,713.30	13,901.45	37,811.85
O&P Items Subtotal	8,040.33	5,532.47	2,507.86
Permits and Fees	45.61		45.61
Material Sales Tax	17.34	7.12	10.22
Overhead	804.04	553.26	250.78
Profit	804.04	553.26	250.78
Total	61,424.66	20,547.56	40,877.10





CONSTITUTION STATE SERVICES, TPA FOR UTAH LOCAL GOVERNMENTS TRUST
P.O. Box 650293
Dallas, TX 75265-0293

09/07/2022

North Summit Fire Protection District
P O Box 187
Coalville UT 84017

Customer: North Summit Fire Protection District
Claim Number: A2I4074
Date of Loss: 08/20/2022
Loss Location: 310 S Henefer Rd Henefer UT

Dear Mr. Rowser,

I am following up on our recent conversation about the damage to your property. I have provided a summary of your payment calculation below.

Please review the estimate provided and discuss it with your contractor. Should you or your contractor have any questions about any portion of the estimate, please contact me before beginning any repairs.

Building:	\$21,908.64
Minus Deductible:	- \$1,000.00
Minus Prior Payments:	- \$0
Payment:	\$20,908.64

When the work is done you should keep your proof that the repairs were completed. Examples of proof can include a paid work order from a contractor, or receipts and pictures if you did the work yourself.

If you have any questions, please contact me at (801)518-8814 or LVWEBB@travelers.com.

Sincerely,

Landon Webb
Claim Professional
Direct: (801)518-8814
Office: (800)227-1538 Ext. 8015188814
Fax: (877)801-9674
Email: LVWEBB@travelers.com
Constitution State Services

Customer: North Summit Fire protection district
Property: 310 S HENEFER RD
HENEFER, UT 84033
Home: 55 SOUTH HIGHWAY 89
NORTH SALT LAKE, UT 84054

Cell: (435) 901-0102

Claim Rep.: Landon Webb
Company: CONSTITUTION STATE SERVICES LLC
Business: P. O. Box 650293
Dallas, TX 75265-0456

Business: (801) 518-8814
E-mail: lvwebb@travelers.com

Claim Number: A2I4074001H

Policy Number: TCSSC 306T5220

Type of Loss: WINDSTORM

Date of Loss: 8/20/2022 12:00 AM

Date Completed: 9/7/2022 12:29 PM

Price List: UTPC8X_AUG22

Coverage**Deductible****Policy Limit**

Dear North Summit Fire protection district:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing CONSTITUTION STATE SERVICES LLC for your insurance needs.

You can check the status of your claim, view your policy and much more at www.mytravelers.com.

Answers to commonly asked questions can be found at <https://www.travelers.com/claims/manage-claim/property-claim-process>

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

For more information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

Guide to Understanding Your Property Estimate

Common Units of Measure

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

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your **claim number**
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) **Description** – Details describing the activity or items being estimated.
- (F) **Quantity** – The number of units (for example, square feet) for an item.
- (G) **Unit** – The cost of a single unit.
- (H) **Replacement Cost Value (RCV)** – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) **Age** – The age of the item.
- (J) **Life** – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) **Condition** – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) **Depreciation %** – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) **Depreciation** – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in (.). If depreciation is not recoverable, the amount is shown in < >.
- (N) **Actual Cash Value (ACV)** – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) **Labor Minimums** – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) **Line Item Total** – The sum of all the line items for that particular coverage.
- (Q) **Total Replacement Cost Value** – The total RCV of all items for that coverage.
- (R) **Total Actual Cash Value** – The total ACV of all items for that coverage.
- (S) **Deductible** – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) **Net Claim** – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) **Total Recoverable Depreciation** – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE COVER SHEET

A Claim Professional: John Doe Business: One Tower Square Hartford, CT 06183	B Claim Number: ABC12345678 Date of Loss: 10/10/2011 3:00 PM	C Policy Number: 123456789-033-1 Date Completed: 10/11/2011 11:00 AM	D Type of Loss: Fire Price List: CTHA7X_OCT11
E Coverage: Dwelling Other Structures Contents	F Deductible: \$500.00 \$0.00 \$0.00	G Policy Limit: \$300,000.00 \$300,000.00 \$210,000.00	H *Money, Gift Cards, etc. [S 3.1]

YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE Main Level										
Living Room			LxWxH 18' x 14' x 8'							
512.00 SF Walls			252.00 SF Ceiling							
764.00 SF Walls & Ceiling			252.00 SF Floor							
28.00 SF Flooring			64.00 LF Floor Perimeter							
64.00 LF Cell. Perimeter			112.00 SF Short Wall							
E	F	G	H	I	J	K	L	M	N	
	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
DWELLING										
1. RBR 1/2" drywall - hung, taped, floated, ready for paint	32.00	SF	2.78	5.65	94.61	3/150 yrs.	Avg.	2%	(1.62)	92.99
2. Paint the walls - two coats	512.00	SF	0.84	27.31	457.39	3/15 yrs.	Avg.	20%	(91.48)	365.91
3. RBR Carpet	252.00	SF	3.61	57.77	967.49	2/10 yrs.	Avg.	20%	<179.03>	788.46
CONTENTS										
4. Cash, currency, money, bank notes, bullion, and coins	1.00	EA	200.00	0.00	200.00	QNA	Avg.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00	EA	500.00	31.75	531.75	1/10 yrs.	Avg.	10%	(53.18)	478.57
Dwelling Totals:	90.73			1,519.49					272.13	1,247.36
Contents Totals:	31.75			731.75					(53.18)	678.57
Totals: Living Room	122.48			2,251.24					325.31	1,925.93
Totals: Main Level	122.48			2,251.24					325.31	1,925.93
Labor Minimums Applied										
O	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
DWELLING										
6. Drywall labor minimum*	1.00	EA	356.25	22.62	378.87	QNA	Avg.	0%	(0.00)	378.87
Dwelling Totals:	90.73			1,519.49					272.13	1,247.36
Contents Totals:	31.75			731.75					(53.18)	678.57
Totals: Labor Minimums	22.62			378.87					0.00	378.87
Line Item Totals: GUIDE_EXAMPLE	145.10			2,630.11					325.31	2,304.80

[N] - 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.

YOUR ESTIMATE SUMMARY

Summary for Dwelling		
P Line Item Total	Comm./Repaired Tax	1,785.01
Q Replacement Cost Value	Less Depreciation	\$1,898.36
R Actual Cash Value	Less Deductible	\$1,626.23
T Net Claim		\$636.23
U Total Recoverable Depreciation	Less Non-Recoverable Depreciation	272.13
		<179.03>
		93.10
		\$719.33

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

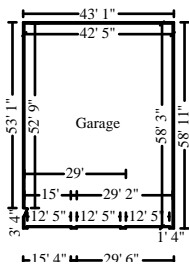


UTAH_LOCAL_GOVERN442

Main Level

Main Level

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1								
1. Haul debris - per pickup truck load - including dump fees								
1.00 EA	147.93	0.00	147.93	NA	NA	NA	(0.00)	147.93
2. Equipment setup, take down, and monitoring (hourly charge)								
12.00 HR	63.48	0.00	761.76	20/NA	Avg.	0%	(0.00)	761.76
extra time due to remote location								
3. Asbestos test fee - full service survey - base fee								
1.00 EA	315.00	0.00	315.00	20/NA	Avg.	0%	(0.00)	315.00
4. Asbestos test fee - full service survey - per sample								
2.00 EA	37.00	0.00	74.00	20/NA	Avg.	0%	(0.00)	74.00
5. Haul debris - per pickup truck load - including dump fees								
1.00 EA	147.93	0.00	147.93	NA	NA	NA	(0.00)	147.93
6. Final cleaning - construction - Commercial								
2470.77 SF	0.25	0.00	617.69	20/NA	Avg.	0%	(0.00)	617.69
Total: Main Level		0.00	2,064.31				0.00	2,064.31



Garage

Height: 13' 6"

2271.00 SF Walls	2470.77 SF Ceiling
4741.77 SF Walls & Ceiling	2470.77 SF Floor
274.53 SY Flooring	164.08 LF Floor Perimeter
201.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	12' 5" X 12'	Opens into Exterior
Door	12' 5" X 12'	Opens into Exterior
Door	12' 5" X 12'	Opens into Exterior

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1								
7. Water extraction from hard surface floor								
100.00 SF	0.26	0.00	26.00	20/NA	Avg.	0%	(0.00)	26.00
8. Tear out wet drywall, cleanup, bag for disposal								
96.00 SF	1.11	0.00	106.56	NA	NA	NA	(0.00)	106.56
9. Tear out and bag wet insulation								
96.00 SF	0.93	0.00	89.28	NA	NA	NA	(0.00)	89.28

CONTINUED - Garage

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Air mover (per 24 hour period) - No monitoring	12.00 EA	26.00	0.00	312.00	20/NA	Avg.	0%	(0.00)	312.00
11. Dehumidifier (per 24 hour period) - XXLarge- No monitoring	9.00 EA	140.00	0.00	1,260.00	20/NA	Avg.	0%	(0.00)	1,260.00
12. Dehumidifier (per 24 hour period) - No monitoring	3.00 EA	58.00	0.00	174.00	20/NA	Avg.	0%	(0.00)	174.00
13. Blown-in insulation - 14" depth - R38	96.00 SF	1.66	0.00	159.36	20/150 yrs	Avg.	13.33%	(21.25)	138.11
14. 1/2" drywall - hung, taped, floated, ready for paint	96.00 SF	2.51	0.00	240.96	20/150 yrs	Avg.	13.33%	(32.13)	208.83
15. Tape joint for new to existing drywall - per LF	45.00 LF	8.51	0.00	382.95	20/150 yrs	Avg.	13.33%	(51.06)	331.89
16. Texture drywall - heavy hand texture	96.00 SF	1.24	0.00	119.04	20/150 yrs	Avg.	13.33%	(15.87)	103.17
17. Seal the surface area w/PVA primer - one coat	96.00 SF	0.90	0.00	86.40	20/15 yrs	Avg.	90% M	(77.76)	8.64
18. Paint more than the ceiling - two coats	4174.02 SF	1.42	0.00	5,927.11	20/15 yrs	Avg.	90% M	(5334.40)	592.71
Totals: Garage			0.00	8,883.66				5,532.47	3,351.19
Total: Main Level			0.00	10,947.97				5,532.47	5,415.50

Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
COMMERCIAL BUILDING 1									
19. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	490.59	0.00	490.59	NA	NA	NA	(0.00)	490.59
20. R&R Metal roofing - ribbed - 26 gauge - 1 1/8" to 1 1/2"	990.63 SF	8.30	0.00	8,222.23	20/75 yrs	Avg.	26.67%	(2044.66)	6,177.57
21. Roofing felt - 15 lb.	7.90 SQ	40.28	0.00	318.21	20/20 yrs	Avg.	90% M	(286.39)	31.82
22. Ice & water barrier	245.95 SF	2.00	0.00	491.90	20/30 yrs	Avg.	66.67%	(327.93)	163.97
23. R&R Hip / Ridge cap - metal roofing	37.50 LF	10.53	0.00	394.88	20/75 yrs	Avg.	26.67%	(64.90)	329.98
24. R&R Steel rake/gable trim - mill finish	26.42 LF	6.62	0.00	174.90	20/50 yrs	Avg.	40%	(62.98)	111.92

CONTINUED - Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Temporary Repairs - per hour									
8.00 HR	86.10	0.00	688.80	0/NA	Avg.	0%	(0.00)	688.80	
travel time and time to respond and screw down damaged panels for temporary repair									
Totals: Roof			0.00	10,781.51				2,786.86	7,994.65

Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>COMMERCIAL BUILDING 1</u>									
26. Insulation labor minimum									
1.00 EA	133.55	0.00	133.55	0/NA	Avg.	0%	(0.00)	133.55	
Totals: Labor Minimums Applied			0.00	133.55				0.00	133.55
Line Item Totals: UTAH_LOCAL_GOVERN442			0.00	21,863.03				8,319.33	13,543.70

[%] - 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

Additional Charges	Charge
Electrical Consumption	45.61
Additional Charges Total	\$45.61

Grand Total Areas:

2,271.00	SF Walls	2,470.77	SF Ceiling	4,741.77	SF Walls and Ceiling
2,470.77	SF Floor	274.53	SY Flooring	164.08	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	201.33	LF Ceil. Perimeter
2,470.77	Floor Area	2,538.33	Total Area	2,271.00	Interior Wall Area
2,511.00	Exterior Wall Area	204.00	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		

**Summary for
Commercial Building 1**

Summary for All Items

Line Item Total	21,863.03
Electrical Consumption	45.61
Replacement Cost Value	\$21,908.64
Less Depreciation	(8,319.33)
Actual Cash Value	\$13,589.31
Less Deductible	(1,000.00)
Net Claim	\$12,589.31
Total Depreciation	8,319.33
Total Recoverable Depreciation	8,319.33
Net Claim if Depreciation is Recovered	\$20,908.64

Landon Webb

Recap of Taxes

	Material Sales Tax (7.15%)	Manuf. Home Tax (7.15%)	Storage Rental Tax (7.15%)	Contents Cln Svc Tax (7.15%)	Food Tax (3%)
Line Items	0.00	0.00	0.00	0.00	0.00
Additional Charges	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

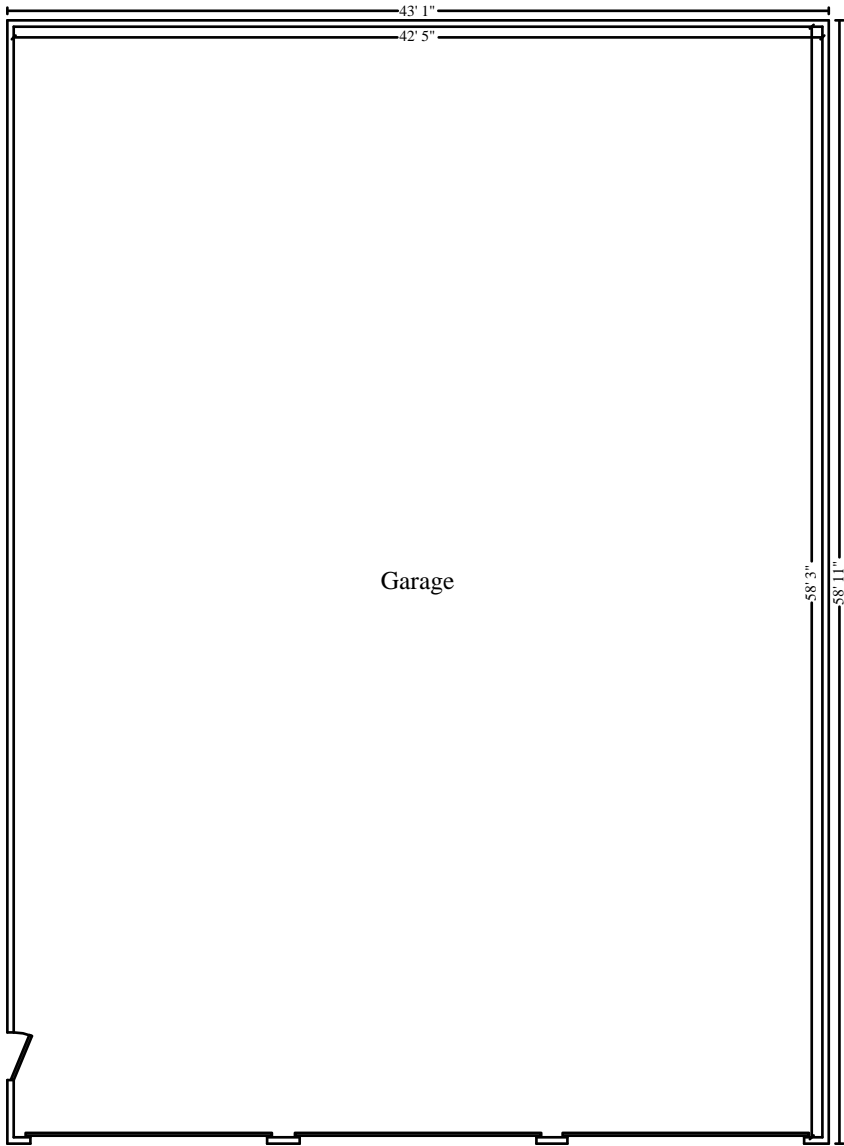
Recap by Room

Estimate: UTAH_LOCAL_GOVERN442

Area: Main Level	2,064.31	9.44%
Garage	8,883.66	40.63%
<hr/>		
Area Subtotal: Main Level	10,947.97	50.08%
Roof	10,781.51	49.31%
Labor Minimums Applied	133.55	0.61%
<hr/>		
Subtotal of Areas	21,863.03	100.00%
<hr/>		
Total	21,863.03	100.00%

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CLEANING	617.69		617.69
GENERAL DEMOLITION	1,705.98		1,705.98
DRYWALL	742.95	99.06	643.89
PERMITS AND FEES	389.00		389.00
INSULATION	292.91	21.25	271.66
PAINTING	6,013.51	5,412.16	601.35
ROOFING	8,878.43	2,786.86	6,091.57
TEMPORARY REPAIRS	688.80		688.80
WATER EXTRACTION & REMEDIATION	2,533.76		2,533.76
Subtotal	21,863.03	8,319.33	13,543.70
Permits and Fees	45.61		45.61
Total	21,908.64	8,319.33	13,589.31

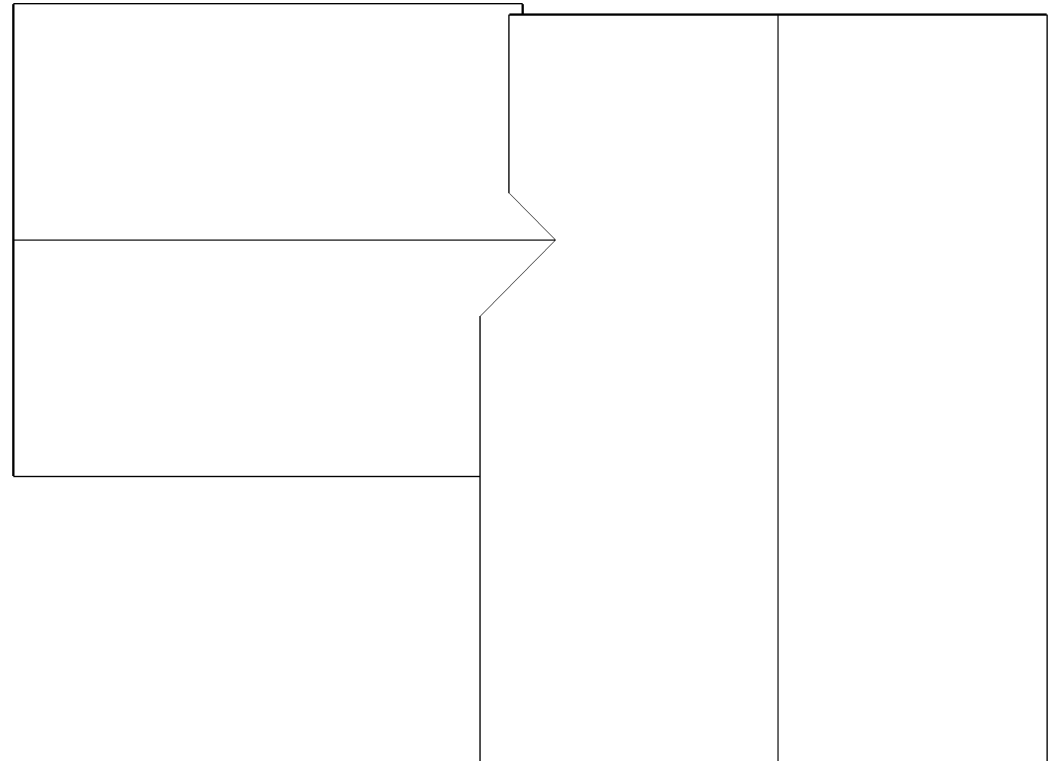




VIEW 3D MODEL



Roof	Area	Total	Length
Roof Facets	4862 ft ²	4	-
Ridges / Hips	-	2	108' 4"
Valleys	-	2	14' 11"
Rakes	-	7	140' 10"
Eaves	-	5	200' 11"
Flashing	-	0	-
Step Flashing	-	2	29'
Drip Edge/Perimeter	-	-	341' 8"

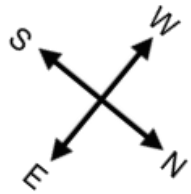


Roof Pitch	Area	Percentage
4/12	4862 ft ²	100.0%

Example Waste Factor Calculations

	Zero Waste	+5%	+10%	+15%	+20%
Area	4862 ft ²	5105 ft ²	5348 ft ²	5591 ft ²	5834 ft ²
Squares	48 $\frac{2}{3}$	51 $\frac{1}{3}$	53 $\frac{2}{3}$	56	58 $\frac{2}{3}$

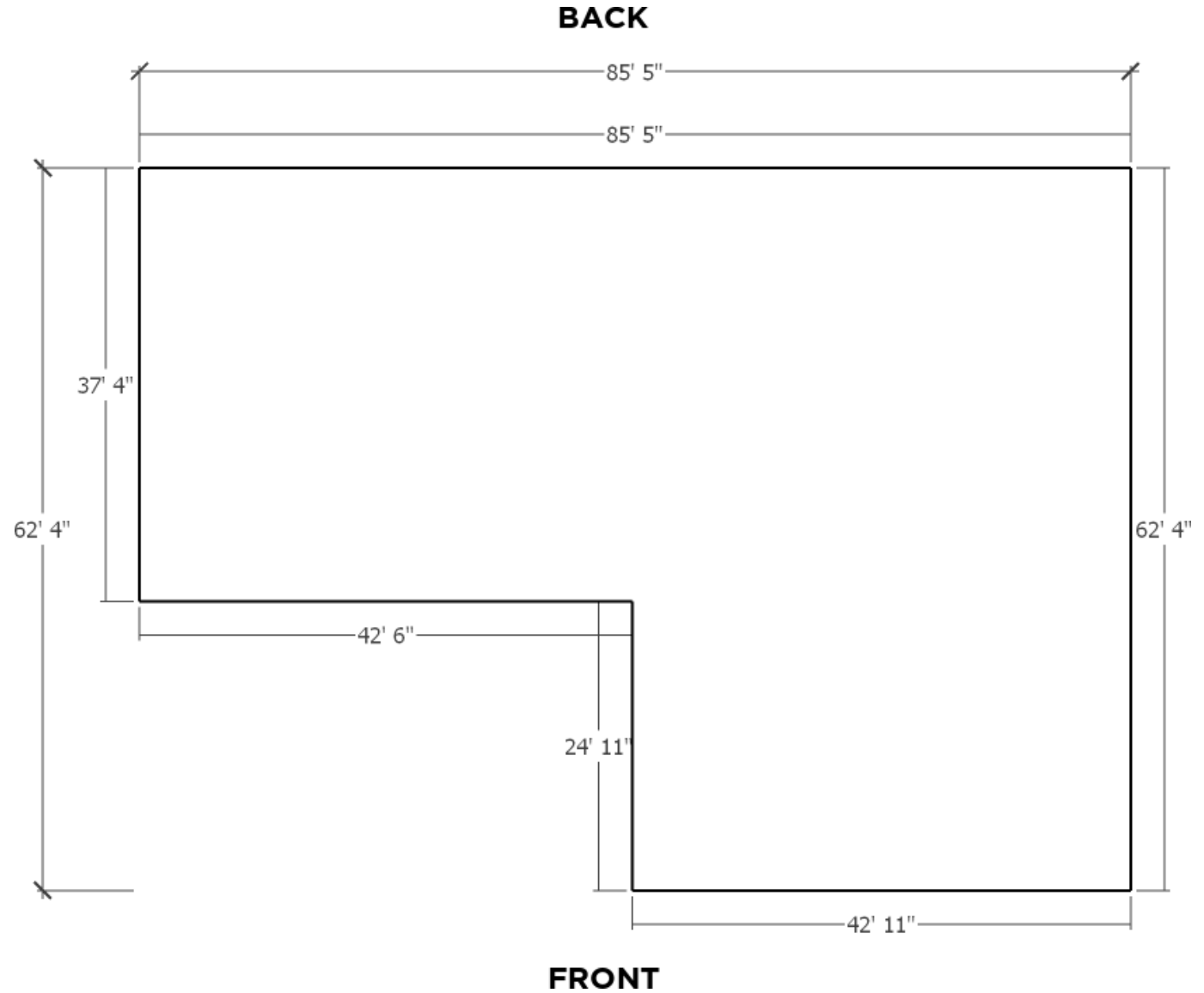
The table above provides the total roof area of a given property using waste percentages as noted. Please consider that area values and specific waste factors can be influenced by the size and complexity of the property, captured image quality, specific roofing techniques, and your own level of expertise. Additional square footage for Hip, Ridge, and Starter shingles are not included in this waste factor and will require additional materials. This table is only intended to make common waste calculations easier and should not be interpreted as recommendations.



Number of Stories: 1

Footprint Perimeter: 295' 5"

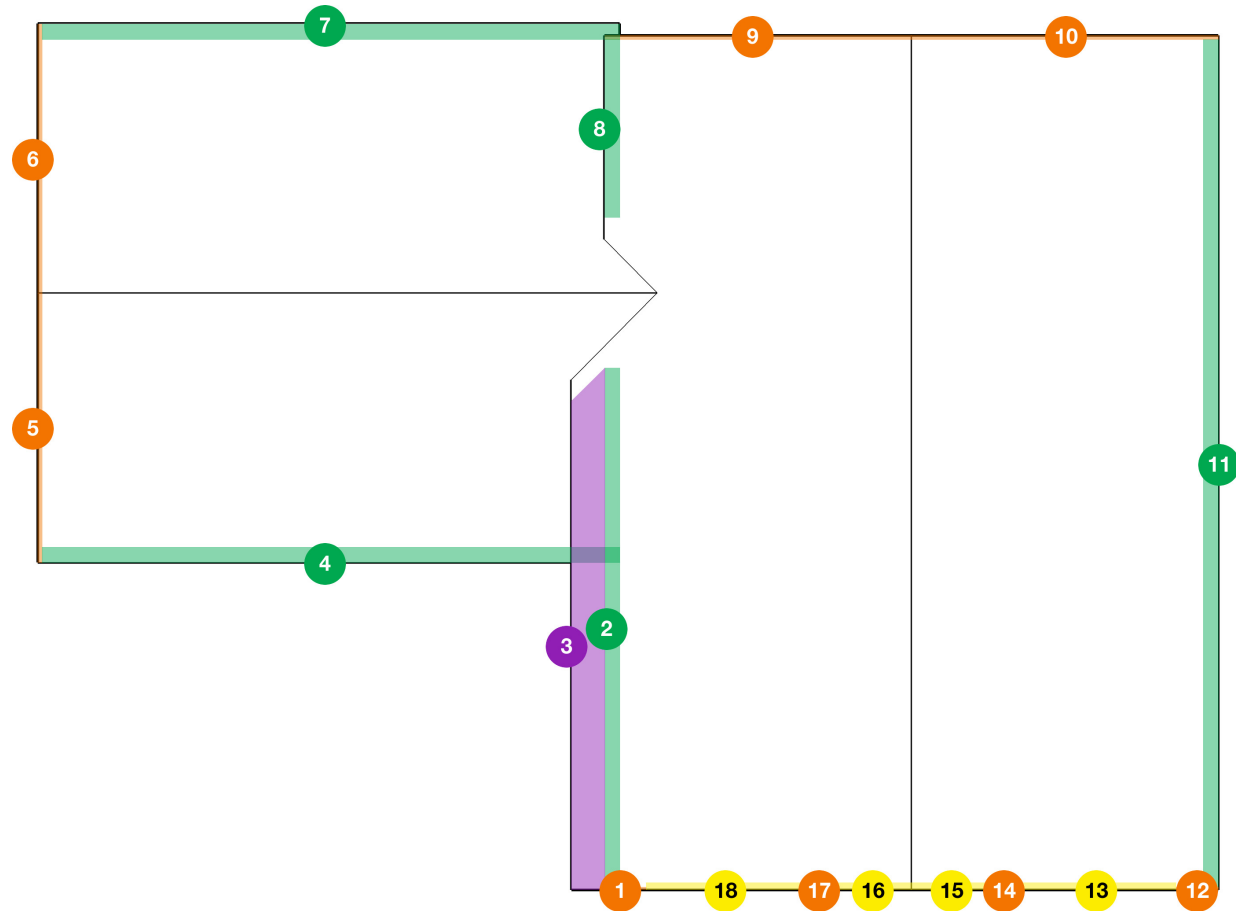
Footprint Area: 4262 ft²





Soffit Summary

Depth	Type	Count	Total Length	Total Area
1" - 6"	rake	8	100' 3"	27 ft ²
6" - 12"	rake	4	36' 10"	21 ft ²
12" - 18"	eave	5	198' 7"	221 ft ²
24" - 48"	eave	1	38' 4"	95 ft ²
Totals			374'	364 ft ²





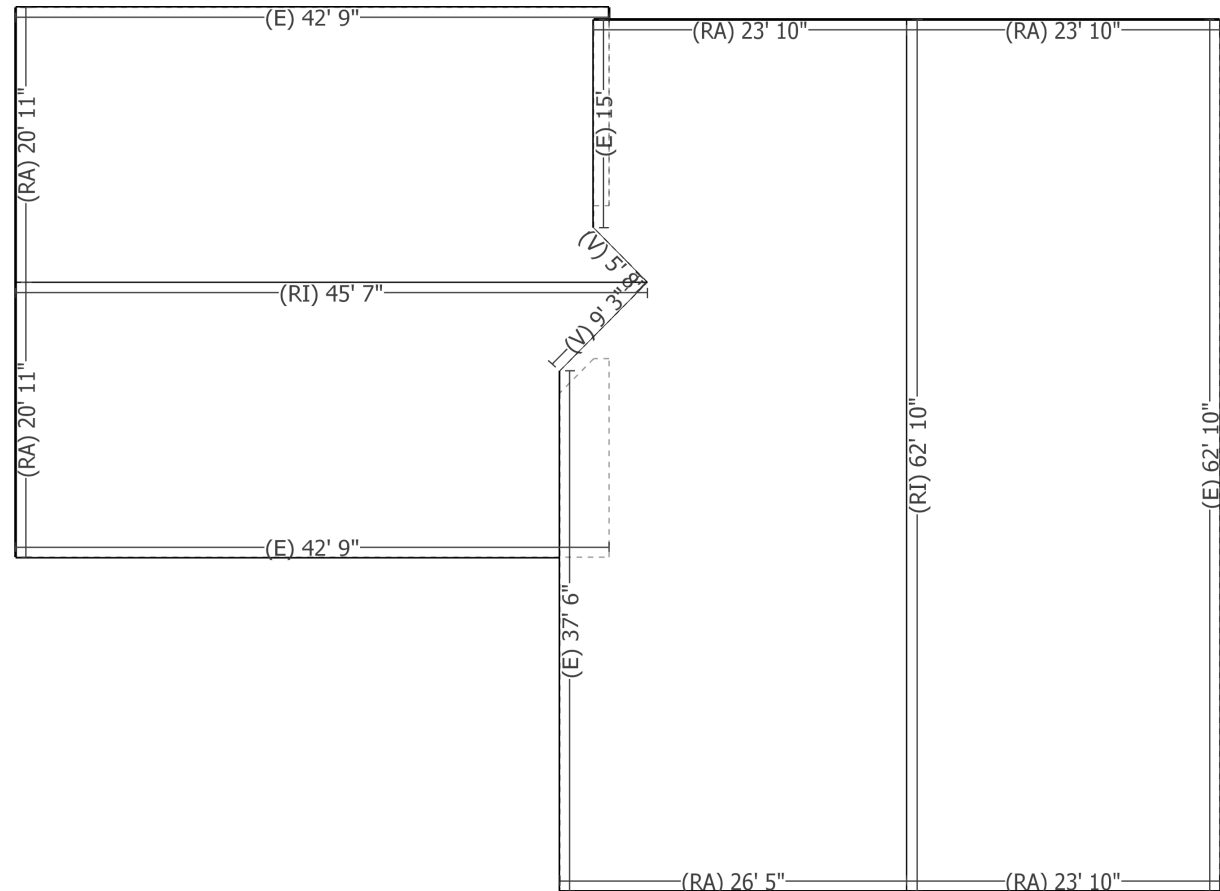
Soffit Breakdown

num	Type	Depth	Length	Area	Pitch
1	rake	3"	3' 2"	1 ft ²	4/12
2	eave	14"	38' 2"	42 ft ²	4/12
3	eave	31"	38' 4"	95 ft ²	4/12
4	eave	14"	42' 6"	47 ft ²	4/12
5	rake	4"	20' 11"	6 ft ²	4/12
6	rake	4"	20' 11"	6 ft ²	4/12
7	eave	14"	42' 6"	47 ft ²	4/12
8	eave	14"	13' 2"	15 ft ²	4/12
9	rake	3"	23' 10"	6 ft ²	4/12
10	rake	3"	23' 10"	6 ft ²	4/12
11	eave	14"	62' 4"	69 ft ²	4/12
12	rake	3"	3' 4"	1 ft ²	4/12
13	rake	7"	12' 4"	7 ft ²	4/12
14	rake	3"	2' 1"	1 ft ²	4/12
15	rake	7"	6'	3 ft ²	4/12
16	rake	7"	6' 2"	4 ft ²	4/12
17	rake	3"	2' 2"	1 ft ²	4/12

num	Type	Depth	Length	Area	Pitch
18	rake	7"	12' 4"	7 ft ²	4/12

Roof	Length
Ridges (RI)	108' 4"
Hips (H)	-
Valleys (V)	14' 11"
Rakes (RA)	140' 10"
Eaves (E)	200' 11"
Flashing (F)*	-
Step Flashing (SF)*	29'
Transition Line (TL)	-

*Please view the 3D model for more detail (e.g. flashing, step flashing and some other roof lines may be difficult to see on the PDF)



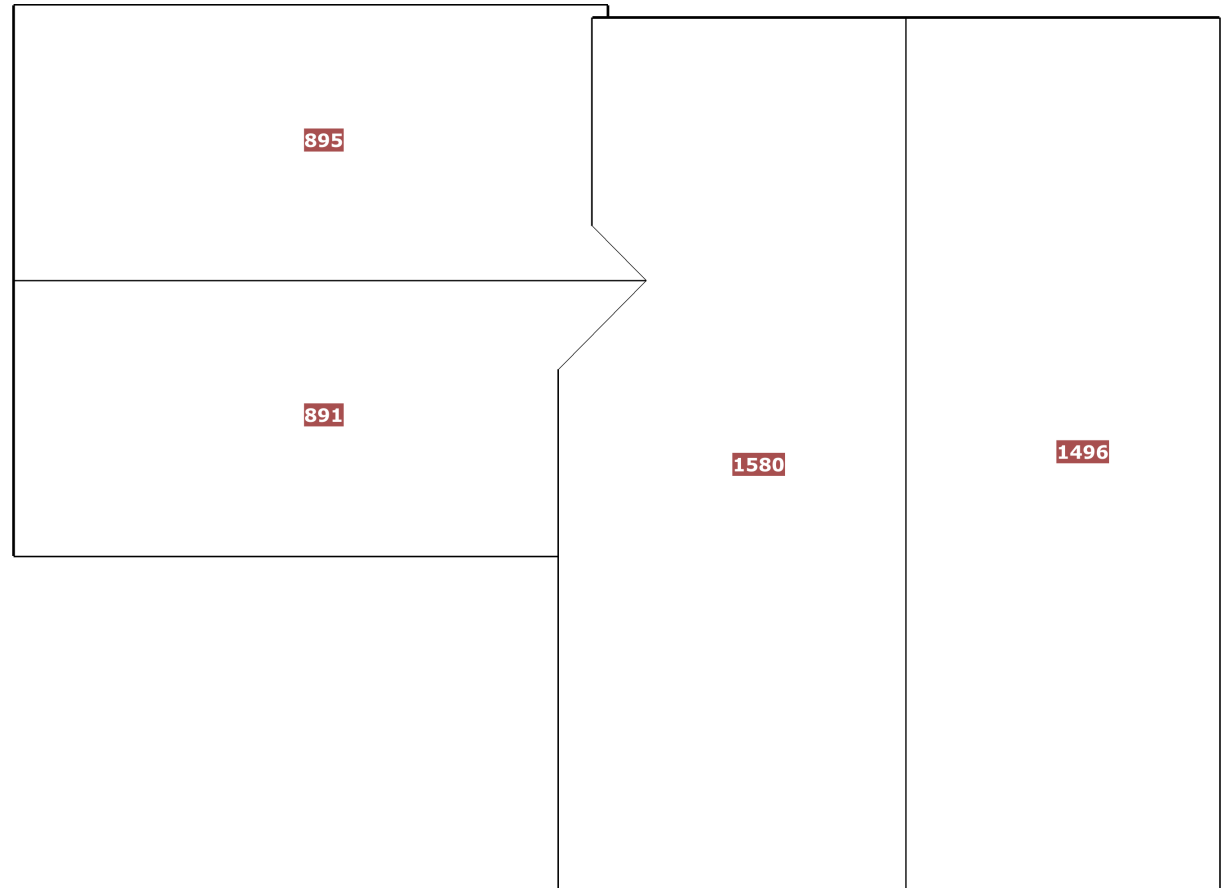


Facet	Area	Pitch
RF-1	1580 ft ²	4/12
RF-2	891 ft ²	4/12
RF-3	1496 ft ²	4/12
RF-4	895 ft ²	4/12





Roof	Facets	Total
Total	4	4862 ft ²





Roof Pitch	Area	Percentage
4/12	4862 ft ²	100.0%

