


# Your guide to reading your adjuster summary.\*



**Encompass**  
Creating protection around you

Encompass Insurance Company  
PO Box 12345  
Anytown, Anystate 12345

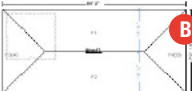
**Insured Name:** John Smith      **Home:** (123) 123-4567  
**Property:** 1234 Oak Street  
 Anytown, Anystate 12345

**Claim Rep.:**      **Business:** (123) 123-4567  
**Business:**      **Business:** (123) 123-4567

**Estimator:**      **Business:** (123) 123-4567  
**Business:**

**A Claim Number:** 1234567890      **Policy Number:** 00000123456789      **Type of Loss:** Wind Damage


**Roof**



**B Roof**  
 2061.67 Surface Area      20.62 Number of Squares  
 183.10 Total Perimeter Length      51.58 Total Ridge Length

Description	Quantity	Unit Cost	C RCV	D Deprec.	E ACV
<b>F</b> 1. R&R 3 tab - 20 yr. - composition shingle roofing - incl. felt	20.62 SQ	\$171.64	\$3,539.22	(\$966.21)	\$2,573.01
2. Ridge cap - composition shingles	51.58 LF	\$3.05	\$157.32	(\$36.71)	\$120.61
<b>Totals: Roof</b>			<b>\$3,696.54</b>	<b>\$1,002.92</b>	<b>\$2,693.62</b>
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**Main Level**



**Bedroom Ceiling Height: 8'**  
 482.00 SF Walls      262.57 SF Ceiling  
 744.57 SF Walls & Ceiling      262.57 SF Floor  
 29.17 SY Flooring      62.33 LF Floor Perimeter  
 64.83 LF Ceil. Perimeter

**Missing Wall: 1 - 5'0" x 4'0"**      **Opens into Exterior**      **Goes to neither Floor/Ceiling**  
**Missing Wall: 1 - 2'6" x 6'8"**      **Opens into Exterior**      **Goes to Floor**

Description	Quantity	Unit Cost	RCV	Deprec.	ACV
3. R&R 1/2" drywall - hung, taped floated, ready for paint	262.57 SF	\$1.50	\$393.85	(\$21.53)	\$372.32
4. Seal/prime the ceiling - one coat	262.57 SF	\$0.34	\$89.27	<\$29.76>	\$59.51
5. Serta Orthopedic Pillow Top Mattress Only Twin	1.00 EA	\$399.99	\$399.99	(\$0.00)	\$399.99
<b>Totals: Bedroom</b>			<b>\$883.11</b>	<b>\$51.29</b>	<b>\$831.82</b>
<b>Totals: Main Level</b>			<b>\$883.11</b>	<b>\$51.29</b>	<b>\$831.82</b>

**H Summary for Dwelling**

Line Item Total				\$4,179.66
Material Sales Tax	@ 8.250% x	\$1,542.64		\$127.27
<b>I Subtotal</b>				\$4,306.93
Overhead	@ 10.0% x	\$4,306.93		\$430.69
Profit	@ 10.0% x	\$4,306.93		\$430.69
<b>Replacement Cost Value</b>				<b>J \$5,168.31</b>
Less Recoverable Depreciation				(\$1,279.45)
Less Non-recoverable Depreciation				<\$36.14>
<b>K Actual Cash Value</b>				<b>\$3,852.72</b>
Less Deductible				(\$500.00)
<b>Net Claim</b>				<b>\$3,352.72</b>
<b>L Total Recoverable Depreciation</b>				<b>\$1,279.45</b>
<b>Net Claim if Depreciation is Recovered</b>				<b>\$4,632.17</b>

**Summary for Contents**

Line Item Total			\$399.99
<b>M Material Sales Tax</b>	@ 8.250% x	\$399.99	\$33.00
<b>Replacement Cost Value</b>			<b>\$432.99</b>
<b>N Net Claim</b>			<b>\$432.99</b>

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## A. CLAIM NUMBER

The claim number assigned to your loss

## B. DAMAGE LOCATION

The area that has been damaged, includes size of area when appropriate

## C. REPLACEMENT COST VALUE

Cost to repair or replace covered damages

## D. DEPRECIATION

This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

## E. ACTUAL CASH VALUE

This amount reflects the Replacement Cost Value less the amount of any Depreciation

## F. REPAIR OR REPLACE ACTIONS

Describes the repairs and/or replacement materials and actions

## G. DAMAGE LOCATION TOTALS

Total before adding any applicable taxes and/or overhead and profit

## H. SUMMARY FOR INVOLVED COVERAGE

The involved policy coverage for the damaged area

## I. CONTRACTOR'S OVERHEAD AND PROFIT

This amount reflects any overhead and profit added, where appropriate, to account for the services of a contractor

## J. TOTAL WITH TAX

The total estimate with any applicable tax and/or overhead and profit

## K. LESS DEDUCTIBLE APPLIED

Reflects the applicable policy deductible applied

## L. RECOVERABLE DEPRECIATION

Total amount of depreciation that is recoverable

## M. SALES TAX

Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials only or to a combination of both materials and labor

## N. NET CLAIM FOR INVOLVED COVERAGE

The total replacement cost less recoverable depreciation and any applicable deductible equals the amount of the settlement check for the involved coverage

LF = Linear Feet    SQ = 100 Square Feet    SF = Square Feet    SY = Square Yard    EA = Each

\*This is a sample guide to your adjuster summary  
 Encompass Insurance Company of America; Encompass Indemnity Company, Northbrook, IL. Availability from a particular company varies by state. Availability from a particular company varies by state. EncompassInsured.com 07/18  
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