



USAA General Indemnity Company

# PROPERTY CLAIM SETTLEMENT



## ► Review Your Claim Settlement Details

March 24, 2022

Dear [REDACTED]

Thank you for trusting USAA with your insurance needs. We've issued a check in the amount of \$15,242.96 for the following claim:

Claim number: [REDACTED]  
Date of loss: January 15, 2022  
Loss location: Durant, Oklahoma

Here's how we determined your payment:

Replacement cost	\$20,462.96
Less deductible	\$-5,220.00
<b>Actual cash value settlement</b>	<b>\$15,242.96</b>

### Save With a Stronger Roof

If you need to repair or replace your roof, we recommend discussing the benefits of a FORTIFIED Roof™, an impact-resistant roof or a sealed roof deck with your contractor. These could help you save up to 15% on your homeowners insurance premium. Learn more about safeguarding your home against future damage at [usaa.com/impactresistantroof](http://usaa.com/impactresistantroof).

Homeowners must provide USAA with required documentation, at their own expense, that the roof has a minimum rating standard of 3 or higher. In Texas, rating standards between 1 and 4 may be eligible for the discount. A discount is only available on homeowners policies that include wind and hail coverage and is subject to all terms and conditions in the policy. Discounts may vary by location and may not be available in all states. Restrictions may apply.

### Did you know a new roof may qualify you for an additional discount on your homeowners policy?

So if you replace your roof, tell us about it. Please log on to [usaa.com](http://usaa.com) to update your home characteristics to reflect your new roof. You can find your Homeowners policy under "My Accounts Summary." These updates may result in a change to your policy premium.

### Important Legal Information

Your policy's Suit Against Us Provision prohibits you from taking any action against us unless you have given us notice of the loss, complied with all policy provisions, and started legal action within two (2) years after the date of loss.

### How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim number on each page:

-  **usaa.com or our mobile app:** Upload documents or post a secure message to your claim file through the Claim Communication Center.
-  **Email:** Send an email or attachments to your claim file at 493p8lm5gq9d@claims.usaa.com. Do not send private information via this channel.
-  **Address:** USAA Claims Department  
P.O. Box 33490  
San Antonio, TX 78265
-  **Fax:** 1-800-531-8669
-  **Phone:** 1-800-531-8722

USAA is committed to providing excellent service and delivering on our mission to facilitate your financial security.

Sincerely,



Joseph L. Solis  
Central Claims  
USAA General Indemnity Company

USAA means United Services Automobile Association and its affiliates. Property and casualty insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, USAA County Mutual Insurance Company, USAA Limited and USAA S.A., and is available only to persons eligible for P&C group membership.

Attached: INITIAL IA ESTIMATE -BRIAN CRAWFORD

**Sedgwick**  
**2711 LBJ Freeway**  
**Dallas, TX 75234**  
**3/24/2022**

Insured:  
 Home:



Cell:  
 Other:  
 E-mail:

Property:

Claim Rep.: **Brian Crawford**  
 Business: **2236 Southern Ctr**  
**Carrollton TX 75006**

Business: **(800)360-9127XXXX**

Estimator: **Brian Crawford**  
 Business: **2236 Southern Ctr**  
**Carrollton TX 75006**

Business: **(800)360-9127**

Member Number: **██████████**

Policy Number: **██████████**

L/R Number: 004

Type of Loss: Wind

Cause of Loss: Other

Insurance Company: USAA General Indemnity Company

Coverage	Deductible	Policy Limit
Dwelling	\$5,220.00	\$261,000.00
Contents	\$0.00	\$195,750.00
Other Structures	\$0.00	\$26,100.00
Loss of Use	\$0.00	\$0.00

Date Contacted: **3/18/2022 6:15 PM**

Date of Loss: **1/15/2022 1:00 AM**

Date Received: **3/17/2022 1:00 AM**

Date Inspected: **3/22/2022 10:00 AM**

Date Entered: **3/17/2022 5:12 PM**

Date Est. Completed: **3/24/2022 10:48 AM**

Price List: **OKAD8X\_MAR22**

Restoration/Service/Remodel

### Summary for Dwelling

Line Item Total	19,277.78
Material Sales Tax	618.78
<b>Replacement Cost Value</b>	<b>\$19,896.56</b>
Less Depreciation	(3,665.76)
<b>Actual Cash Value</b>	<b>\$16,230.80</b>
Less Deductible	(5,220.00)
<b>Net Claim</b>	<b>\$11,010.80</b>
Total Recoverable Depreciation	3,665.76

Insured:  
Home:  
Property:

Cell:  
Other:  
E-mail:

Claim Rep.: **BRIAN CRAWFORD**  
Business: **2336 Southern Cir**  
**Carrollton, TX 75006**

Business: **(800)382-9127**

Estimator: **BRIAN CRAWFORD**  
Business: **2006 Southern Cir**  
**Carrollton, TX 75006**

Business: **(800)382-9127**

Member Number: **[REDACTED]**

Policy Number: **[REDACTED]**

L/R Number: **004**

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Cause of Loss: Other

Insurance Company: USAA General Indemnity Company

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Date Est. Completed: **3/24/2022 10:48 AM**

Price List: **OKAD8X\_MAR22**

Restoration/Service/Remodel

### Summary for Other Structures

Line Item Total	550.70
Material Sales Tax	15.70
Replacement Cost Value	<b>\$566.40</b>
Less Depreciation	(128.53)
Actual Cash Value	<b>\$437.87</b>
Net Claim	<b>\$437.87</b>
Total Recoverable Depreciation	128.53
Net Claim if Depreciation is Recovered	<b>\$566.40</b>

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~~Brian Crawford XXXX~~

**"WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY." OK STAT. TI 36, §3613.1**

Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

**Recap of Taxes**

	Material Sales Tax (9.375%)	Manuf. Home Tax (9.375%)	Storage Rental Tax (9.375%)
<b>Line Items</b>	634.48	0.00	0.00
<b>Total</b>	<b>634.48</b>	<b>0.00</b>	<b>0.00</b>

**Exterior**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
<b><u>GUTTERS / DOWNSPOUTS</u></b>					
1. R&R Gutter / downspout - aluminum - up to 5"	.53	53.00 LF	7.25	384.25	(126.88)
<b><u>GABLE VENT</u></b>					
2. R&R Attic vent - gable end - wood	1	1.00 EA	156.35	156.35	(62.71)
3. Seal & paint wood gable vent	1	1.00 EA	40.08	40.08	(5.89)
<b>Totals: Exterior</b>			<b>580.68</b>	<b>195.48</b>	<b>385.20</b>

**Debris Removal**

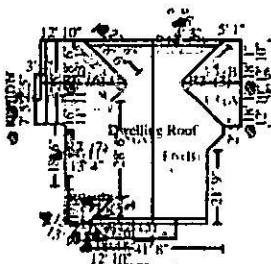
Description	Quantity	Unit Price	RCV	Depreciation	ACV
4. Haul debris - per pickup truck load - including dump fees	.25	0.25 EA	138.04	34.51	(0.00)
<i>Included for the removal of damaged down spouts and fence material</i>					
<b>Totals: Debris Removal</b>			<b>34.51</b>	<b>0.00</b>	<b>34.51</b>

**SKETCH1**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
<b><u>FENCING</u></b>					
5. Wood fence 5' - 6' high - Detach & reset - per 8' section	5	5.00 EA	51.62	258.10	(0.00)
5 sections of fencing will be required to be D&R so that 4 post can be replaced					
6. R&R Post - wood - 4" x 4" fence grade cedar or equal	4	4.00 EA	73.15	292.60	(117.51)
<b>Totals: Fence</b>			<b>550.70</b>	<b>117.51</b>	<b>433.19</b>
<b>Total: SKETCH1</b>			<b>550.70</b>	<b>117.51</b>	<b>433.19</b>

### Source - Eagle View

### Source - Eagle View



### Dwelling Roof

4099.58 Surface Area  
366.77 Total Perimeter Length

41.00 Number of Squares  
120.59 Total Ridge Length

Description	Quantity	Unit Price	RCV	Depreciation	ACV
<b><u>SHINGLES</u></b>					
7. Remove Laminated - comp. shingle rfg. - w/ felt					
SQ	41.00 SQ	\$3.57	2,196.37	(0.00)	2,196.37
8. Remove Additional charge for steep roof - 10/12 - 12/12 slope					
SQ-3.3	37.70 SQ	21.30	803.01	(0.00)	803.01
<i>All but 3.3 squares of roof is 12/12 pitch and will require steep charges</i>					
9. Laminated - comp. shingle rfg. - w/out felt					
SQ	47.33 SQ	217.31	10,285.28	(2,644.33)	7,640.95
<i>A 15% waste has been added to quantity to allow for woven and laced valleys and multiple build outs</i>					
10. Additional charge for steep roof - 10/12 - 12/12 slope					
SQ-3.3	37.70 SQ	61.37	2,313.65	(0.00)	2,313.65
<i>All but 3.3 squares of roof is 12/12 pitch and will require steep charges</i>					
11. Ridge cap - Standard profile - composition shingles					
60	60.00 LF	5.09	305.40	(75.60)	229.80
<b><u>UNDERLAYMENTS</u></b>					
12. Roofing felt - 15 lb.					
SQ	41.00 SQ	28.32	1,161.12	(189.42)	971.70
<b><u>VENTS &amp; FLASHINGS</u></b>					
13. Drip edge					
P	366.77 LF	2.49	913.26	(172.91)	740.35
<i>Due to slope replacement, replacement of drip edge is required</i>					
14. Flashing - pipe jack					
3	3.00 EA	41.75	125.25	(17.83)	107.42
15. Roof vent - turbine type					
2	2.00 EA	109.91	219.82	(55.96)	163.86
<b><u>GUTTERS / FASCIA / SOFFIT</u></b>					
16. Gutter / downspout - Detach & reset					
EAVES	98.10 LF	3.46	339.43	(0.00)	339.43
<i>Gutters are attached through drip edge and will require D&amp;R to accommodate new drip edge</i>					
<b>Totals: Dwelling Roof</b>			<b>18,662.59</b>	<b>3,156.05</b>	<b>15,506.54</b>
<b>Total: Source - Eagle View</b>			<b>18,662.59</b>	<b>3,156.05</b>	<b>15,506.54</b>
<b>Total: Source - Eagle View</b>			<b>18,662.59</b>	<b>3,156.05</b>	<b>15,506.54</b>

**Line Item Totals:**  **19,828.48** **3,469.04** **16,359.44**

**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
2,038.23 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
4,099.58 Surface Area	41.00 Number of Squares	366.77 Total Perimeter Length
120.59 Total Ridge Length	0.00 Total Hip Length	

<b>Coverage</b>	<b>Item Total</b>	<b>%</b>	<b>ACV Total</b>	<b>%</b>
Dwelling	19,277.78	97.22%	16,230.80	97.37%
Contents	0.00	0.00%	0.00	0.00%
Other Structures	550.70	2.78%	437.87	2.63%
Loss of Use	0.00	0.00%	0.00	0.00%
<b>Total</b>	<b>19,828.48</b>	<b>100.00%</b>	<b>16,668.67</b>	<b>100.00%</b>

**What if my contractor's estimate is different from USAA's estimate?**

Show the USAA estimate to your contractor. If your contractor's estimate is higher, please fax the itemized estimate to 1-800-531-8669 to USAA prior to starting the repairs to your home as the additional charges may not be covered. If your estimate is lower, compare it to our estimate to ensure all repairs are included, as you can only collect up to what you spend, less your deductible.

Fax your final receipt to 1-800-531-8669 when repairs are completed, and we will review and follow up with you.

## Recap by Room

Estimate:			
Exterior		580.68	2.93%
Coverage: Dwelling	100.00% =	580.68	
Debris Removal		34.51	0.17%
Coverage: Dwelling	100.00% =	34.51	
<b>Area: SKETCH1</b>			
Fence		550.70	2.78%
Coverage: Other Structures	100.00% =	550.70	
<b>Area Subtotal: SKETCH1</b>		550.70	2.78%
Coverage: Other Structures	100.00% =	550.70	
<b>Area: Source - Eagle View</b>			
<b>Area: Source - Eagle View</b>			
Dwelling Roof		18,662.59	94.12%
Coverage: Dwelling	100.00% =	18,662.59	
<b>Area Subtotal: Source - Eagle View</b>		18,662.59	94.12%
Coverage: Dwelling	100.00% =	18,662.59	
<b>Area Subtotal: Source - Eagle View</b>		18,662.59	94.12%
Coverage: Dwelling	100.00% =	18,662.59	
<b>Subtotal of Areas</b>		19,828.48	100.00%
Coverage: Dwelling	97.22% =	19,277.78	
Coverage: Other Structures	2.78% =	550.70	
<b>Total</b>		19,828.48	100.00%

## Recap by Category with Depreciation

Items		RCV	Deprec.	ACV
<b>GENERAL DEMOLITION</b>		<b>34.51</b>		<b>34.51</b>
Coverage: Dwelling	@ 100.00% =	34.51		
<b>FENCING</b>		<b>550.70</b>	<b>117.51</b>	<b>433.19</b>
Coverage: Other Structures	@ 100.00% =	550.70		
<b>PAINTING</b>		<b>40.08</b>	<b>5.89</b>	<b>34.19</b>
Coverage: Dwelling	@ 100.00% =	40.08		
<b>ROOFING</b>		<b>18,323.16</b>	<b>3,156.05</b>	<b>15,167.11</b>
Coverage: Dwelling	@ 100.00% =	18,323.16		
<b>SIDING</b>		<b>156.35</b>	<b>62.71</b>	<b>93.64</b>
Coverage: Dwelling	@ 100.00% =	156.35		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>		<b>723.68</b>	<b>126.88</b>	<b>596.80</b>
Coverage: Dwelling	@ 100.00% =	723.68		
<b>Subtotal</b>		<b>19,828.48</b>	<b>3,469.04</b>	<b>16,359.44</b>
<b>Material Sales Tax</b>		<b>634.48</b>	<b>325.25</b>	<b>309.23</b>
Coverage: Dwelling	@ 97.53% =	618.78		
Coverage: Other Structures	@ 2.47% =	15.70		
<b>Total</b>		<b>20,462.96</b>	<b>3,794.29</b>	<b>16,668.67</b>

## FREQUENTLY ASKED QUESTIONS

The FAQ's and answers below will be helpful in the claim process. If there is any conflict between these answers and the policy, your policy controls. Please read your policy.

**How is my initial Dwelling payment determined?**

Subject to the applicable deductible and policy conditions, Dwelling payments are generally based on the cost to repair or replace the damaged property with similar construction and for the same use on the same premises. When the cost to repair or replace the damaged dwelling exceeds \$5000, USAA will pay a portion of the claim up front (the actual cash value of the loss), and the balance (recoverable depreciation) when the repairs are complete.

**How do I collect the recoverable depreciation?**

Where initial payment for Dwelling loss is in the amount of Actual Cash Value, to receive additional amounts (recoverable depreciation), you must complete the actual repair or replacement of the damaged part of the property. When repair or replacement is actually completed, the policy will pay the covered additional amount you actually and necessarily incurred to repair or replace the property, but not to exceed the approved replacement cost of your claim (our cost). In no case will USAA pay more than the total amount of the actual repairs less your policy deductible.

**Why is the check made out to me and someone else (or some other company)?**

If your check includes the name of your mortgage company it is because we are required to include their name on our payment to you, per the mortgage clause on your policy. The check must be presented to them for their endorsement prior to submitting it to our bank for payment. Incomplete endorsements will result in the check being returned without payment. Please contact us if the mortgagee information is incorrect so that we may update that information and issue a correct payment to you.

**What if I'm not going to repair or replace my damaged property using the same material?**

Please contact us if you choose to repair or replace the damaged building part with a different material or type of construction from what is on our estimate. Replacement or repair differing from the original estimate could affect any replacement cost claim you are otherwise eligible to collect.