

**From: USAA Claims<49ljqb7gl84k@claims.usaa.com>**

**Sent: Tuesday, March 24, 2020 12:30 PM**

**To: [REDACTED]@gmail.com**

**Subject: USAA Property Claim Settlement**

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the [terms and conditions](#) for electronic communication with you.

USAA Reference Number: [REDACTED]

Dear Mr. Paxton,

Please see attached for additional information.

You may reply to this message. If you need to provide documentation, you can attach documents to your email. We cannot guarantee the security of any medical, financial or other personally identifiable information sent by email.

[00922:020:90]

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288



# PROPERTY CLAIM SETTLEMENT

WARREN K PAXTON JR  
[REDACTED]  
MCKINNEY TX 75071-5562

## ➤ Review Your Claim Settlement Details

March 24, 2020

Dear Mr. Paxton,

We've issued a check in the amount of \$9,068.58 for the following claim:

Claim number:	[REDACTED]
Date of loss:	January 15, 2020
Loss location:	Austin, Texas

Here's how we determined your payment:

Replacement cost	\$	18,963.45
Less recoverable depreciation	\$	-6,274.87
Less deductible	\$	-3,620.00
Actual cash value settlement	\$	9,068.58

### What is Recoverable Depreciation?

The Loss Settlement Provision of your policy provides payment for the reasonable and necessary cost to repair or replace property involved in a covered loss. Because this policy benefit depends upon actual restoration of the property, your initial payment may consist of the actual cash value only, such as the amount after deduction for depreciation. Recoverable depreciation refers to the potential reimbursement amount upon completion of repair or replacement.

After repair or replacement is complete, we calculate your recoverable depreciation as **the lesser of** the amount necessary to repair or replace the damaged property **or** the amount you actually spent, minus your deductible and any amount already paid for the damaged property.

### How Long is the Recoverable Depreciation Available?

To receive any recoverable depreciation for this claim, you must complete the repair or replacement of the damaged property by January 15, 2021. You can request an additional 180 days in writing to extend the deadline, if necessary. Because market and environmental conditions vary that could affect the cost or effectiveness of delayed repair or replacement, we're unable to consider any claim for recoverable depreciation beyond the date we provide to you in writing.

### What Documentation is Required to Claim Recoverable Depreciation?

Please send us copies of the repair contract, invoice, repair bill and any receipts. These documents should provide:

- An itemized list of the work done and description of any items replaced.
- Documentation of all costs.
- The completion date for work done and replacement date of any items replaced.

### What Happens if the Repair Cost Exceeds the Insurance Estimate?

You must provide us a copy of your estimate if the expected cost of repair or replacement is greater than our estimate. We must agree to any increased amount before you have the repair or replacement completed; otherwise, you may pay more out of pocket than necessary to repair or replace your damaged property.

### Mortgagee Clause

All policies insuring a dwelling contain a mortgagee clause that requires protection of a lender's interest in the mortgaged property. Accordingly, your mortgage company is being included as a payee on the check. Because lenders differ in their criteria for ensuring repairs to the property, please contact your mortgage company's insurance division for further instructions and provide them a copy of the repair estimate. We can't intervene with your lender on your behalf due to privacy laws.

### Important Legal Information

Your policy's Suit Against Us Provision prohibits you from taking any action against us unless you give us notice of the loss, comply with all policy provisions and start legal action within two years and one day after the cause of action accrues.

### How to Contact Us

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



**Email:**

Send an email or attachments to your claim file at 49ljqb7gl84k@claims.usaa.com. Do not send private information via this channel.



**Address:**

USAA Claims Department  
P.O. Box 33490  
San Antonio, TX 78265



**Fax:**

800-531-8669



**Phone:**

1-855-925-5228

Sincerely,

Allcat Claims Service  
USAA Claims  
USAA Casualty Insurance Company

Enclosed: REVISED IA ESTIMATE -SCOTT BAKER

**Allcat**  
**A USAA Service Provider**  
**PO Box 33490**  
**San Antonio, TX 78265**  
**855-925-5228**  
**3/24/2020**

Insured: PAXTON, WARREN  
 Property: [REDACTED]  
 AUSTIN, TX 78703  
 Home: [REDACTED]  
 MCKINNEY, TX 75071

Business: (469) 742-0100  
 Cell: [REDACTED]  
 Other: [REDACTED]  
 E-mail: [REDACTED]

Claim Rep.: Scott Baker

Cellular: (512) 567-0351  
 Business: (866) 625-5228

Estimator: Scott Baker

Cellular: (512) 567-0351  
 Business: (866) 625-5228

**Member Number:** 003604465

**Policy Number:** 003604465/91E

**L/R Number:** 045

**Type of Loss:** Hail

**Cause of Loss:** Other

Coverage	Deductible	Policy Limit
Dwelling	\$3,620.00	\$362,000.00

Date Contacted: 3/18/2020 8:00 AM  
 Date of Loss: 3/16/2020 1:00 AM  
 Date Inspected: 3/18/2020 12:00 PM  
 Date Est. Completed: 3/24/2020 12:20 PM  
 Date Received: 3/16/2020 1:00 AM  
 Date Entered: 3/17/2020 11:40 AM

Price List: TXAU8X\_MAR20  
 Restoration/Service/Remodel

**Summary for Dwelling**

Line Item Total	15,374.24
Material Sales Tax	426.01
Subtotal	15,800.25
Overhead	1,580.07
Profit	1,580.07
Cleaning Sales Tax	3.06
<b>Replacement Cost Value</b>	<b>\$18,963.45</b>
Less Depreciation	(6,274.87)
<b>Actual Cash Value</b>	<b>\$12,688.58</b>
Less Deductible	(3,620.00)
<b>Net Claim</b>	<b>\$9,068.58</b>

Total Recoverable Depreciation

6,274.87

**Net Claim if Depreciation is Recovered**

**\$15,343.45**

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Scott Baker

"ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON." \* TX ARTICLE 3.97-2

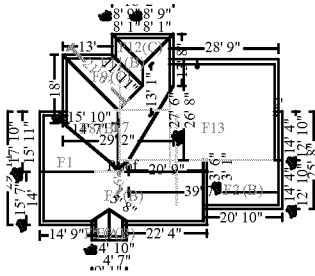
Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

**Recap of Taxes, Overhead and Profit**

	<b>Overhead (10%)</b>	<b>Profit (10%)</b>	<b>Material Sales Tax (8.25%)</b>	<b>Cleaning Mtl Tax (8.25%)</b>	<b>Cleaning Sales Tax (8.25%)</b>	<b>Manuf. Home Tax (5%)</b>	<b>Storage Rental Tax (8.25%)</b>	<b>Total Tax (8.25%)</b>
<b>Line Items</b>								
	1,580.07	1,580.07	426.01	0.00	3.06	0.00	0.00	0.00
<b>Total</b>	<b>1,580.07</b>	<b>1,580.07</b>	<b>426.01</b>	<b>0.00</b>	<b>3.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**PAXTON\_\_WARREN**

**Exterior  
Main Level**



**Roof**

3043.67 Surface Area	30.44 Number of Squares
290.56 Total Perimeter Length	94.19 Total Ridge Length
54.92 Total Hip Length	

Description	Quantity	Unit Price	RCV	Depreciation	ACV
A Ridgetop Report was utilized for the sketch and measurements.					
Permits are paid as a supplement for actual cost incurred if a copy is submitted along with a contractor's certificate of completion.					
Note – the roofing price per square for tear off includes debris removal/haul off.					
1. Remove Laminated - comp. shingle rfg. - w/ felt					
SQ	30.44 SQ	43.52	1,324.75	(0.00)	1,324.75
2. Laminated - comp. shingle rfg. - w/ felt					
SQ-7.94	25.00 SQ	240.81	6,020.25	(2,408.10)	3,612.15
10% waste for gable portions of the roof					
3. Laminated - comp. shingle rfg. - w/ felt					
7.94	9.33 SQ	240.81	2,246.76	(898.70)	1,348.06
15% waste for hip portions of the roof					
4. Ridge cap - composition shingles					
R+HIP	149.11 LF	3.88	578.55	(277.70)	300.85
5. Continuous ridge vent - shingle-over style					
60	60.00 LF	8.23	493.80	(169.30)	324.50
6. R&R Valley metal					
VAL	91.20 LF	5.73	522.57	(166.35)	356.22
7. Flashing - pipe jack					
5	5.00 EA	41.35	206.75	(70.89)	135.86
8. Prime & paint roof jack					
5	5.00 EA	27.13	135.65	(101.74)	33.91
9. R&R Rain cap - 4" to 5"					
2	2.00 EA	35.93	71.86	(22.22)	49.64
10. Prime & paint roof vent					
2	2.00 EA	27.13	54.26	(40.70)	13.56
11. R&R Drip edge					
P	290.56 LF	2.50	726.40	(225.14)	501.26
12. Seal & paint trim - two coats					
P	290.56 LF	1.10	319.62	(239.72)	79.90
13. R&R Fireplace - chimney chase cover - sheet metal					
1	1.00 EA	380.79	380.79	(220.54)	160.25
14. R&R Flue cap					
2	2.00 EA	117.67	235.34	(141.23)	94.11



**CONTINUED - Roof**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
15. Digital satellite system - Detach & reset					
1	1.00 EA	26.91	26.91	(0.00)	26.91
16. R&R Sheathing - plywood - 1/2" CDX					
32	32.00 SF	2.42	77.44	(0.00)	77.44
<b>Totals: Roof</b>			<b>13,421.70</b>	<b>4,982.33</b>	<b>8,439.37</b>

**Front Elevation**

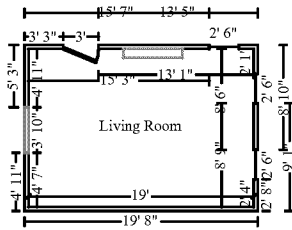
Description	Quantity	Unit Price	RCV	Depreciation	ACV
17. R&R Gutter / downspout - aluminum - 6"					
43'2	43.17 LF	10.04	433.43	(33.43)	400.00
Gutter 43'2					
18. Gutter / downspout - Detach & reset					
24'11	24.92 LF	4.57	113.88	(0.00)	113.88
The gutters are attached to the drip edge. Detach/Reset undamaged gutters so the drip edge can be replaced.					
<b>Totals: Front Elevation</b>			<b>547.31</b>	<b>33.43</b>	<b>513.88</b>

**Rear Elevation**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
19. Gutter / downspout - Detach & reset					
80	80.00 LF	4.57	365.60	(0.00)	365.60
The gutters are attached to the drip edge. Detach/Reset undamaged gutters so the drip edge can be replaced.					
<b>Totals: Rear Elevation</b>			<b>365.60</b>	<b>0.00</b>	<b>365.60</b>
<b>Total: Main Level</b>			<b>14,334.61</b>	<b>5,015.76</b>	<b>9,318.85</b>
<b>Total: Exterior</b>			<b>14,334.61</b>	<b>5,015.76</b>	<b>9,318.85</b>

**Living Room**

**Main Level**



**Living Room**

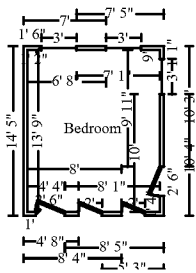
**Height: 8'**

470.89 SF Walls	253.33 SF Ceiling
724.22 SF Walls & Ceiling	249.58 SF Floor
27.73 SY Flooring	55.83 LF Floor Perimeter
64.67 LF Ceil. Perimeter	

<b>Missing Wall - Goes to Floor</b>	<b>3' 10" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>2' 6" X 5'</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>2' 6" X 5'</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>3' X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>2' 6" X 5'</b>	<b>Opens into Exterior</b>

Description	Quantity	Unit Price	RCV	Depreciation	ACV
20. Seal & paint paneling					
C	253.33 SF	0.93	235.60	(31.41)	204.19
21. Mask wall - plastic, paper, tape (per LF)					
PC	64.67 LF	1.52	98.30	(0.00)	98.30
22. Floor protection - plastic and tape - 10 mil					
F	249.58 SF	0.32	79.87	(0.00)	79.87
<b>Totals: Living Room</b>			<b>413.77</b>	<b>31.41</b>	<b>382.36</b>
<b>Total: Main Level</b>			<b>413.77</b>	<b>31.41</b>	<b>382.36</b>
<b>Total: Living Room</b>			<b>413.77</b>	<b>31.41</b>	<b>382.36</b>

**Bedroom**  
**Main Level**



**Bedroom**

**Height: 8'**

400.00 SF Walls	154.69 SF Ceiling
554.69 SF Walls & Ceiling	154.69 SF Floor
17.19 SY Flooring	50.00 LF Floor Perimeter
50.00 LF Ceil. Perimeter	

<b>Door</b>	<b>2' X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>2' X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 5'</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 5'</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 5'</b>	<b>Opens into Exterior</b>

Description	Quantity	Unit Price	RCV	Depreciation	ACV
23. Contents - move out then reset					
1	1.00 EA	43.02	43.02	(0.00)	43.02
24. R&R Batt insulation - 6" - R19 - paper / foil faced					
8	8.00 SF	1.05	8.40	(0.00)	8.40
25. R&R 5/8" drywall - hung, taped, ready for texture					
8	8.00 SF	2.61	20.88	(0.00)	20.88
26. Texture drywall - light hand texture					
12	12.00 SF	0.71	8.52	(0.00)	8.52
additional texture included for blending					
27. Mask wall - plastic, paper, tape (per LF)					
PC	50.00 LF	1.52	76.00	(0.00)	76.00
28. Floor protection - plastic and tape - 10 mil					
F	154.69 SF	0.32	49.50	(0.00)	49.50
29. Seal the surface area w/PVA primer - one coat					
12	12.00 SF	0.46	5.52	(0.00)	5.52
30. Paint the ceiling - two coats					
C	154.69 SF	0.76	117.56	(15.67)	101.89
31. Final cleaning - construction - Residential					
F	154.69 SF	0.20	30.94	(0.00)	30.94
<b>Totals: Bedroom</b>			<b>360.34</b>	<b>15.67</b>	<b>344.67</b>
<b>Total: Main Level</b>			<b>360.34</b>	<b>15.67</b>	<b>344.67</b>
<b>Total: Bedroom</b>			<b>360.34</b>	<b>15.67</b>	<b>344.67</b>

**Debris Removal**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
32. Haul debris - per pickup truck load - including dump fees for all non-roofing items	.25 0.25 EA	119.98	30.00	(0.00)	30.00
<b>Totals: Debris Removal</b>			<b>30.00</b>	<b>0.00</b>	<b>30.00</b>

**Labor Minimums Applied**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
33. Drywall labor minimum	1 1.00 EA	235.52	235.52	(0.00)	235.52
<b>Totals: Labor Minimums Applied</b>			<b>235.52</b>	<b>0.00</b>	<b>235.52</b>

<b>Line Item Totals: PAXTON__WARREN</b>			<b>15,374.24</b>	<b>5,062.84</b>	<b>10,311.40</b>
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**Grand Total Areas:**

870.89 SF Walls	408.02 SF Ceiling	1,278.91 SF Walls and Ceiling
404.27 SF Floor	44.92 SY Flooring	105.83 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	114.67 LF Ceil. Perimeter
404.27 Floor Area	447.13 Total Area	870.89 Interior Wall Area
1,618.87 Exterior Wall Area	120.00 Exterior Perimeter of Walls	
3,043.67 Surface Area	30.44 Number of Squares	290.56 Total Perimeter Length
94.19 Total Ridge Length	54.92 Total Hip Length	

**Recap by Room**

Estimate: PAXTON\_\_WARREN

Area: Exterior

Area: Main Level

Roof	13,421.70	87.30%
Front Elevation	547.31	3.56%
Rear Elevation	365.60	2.38%

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Area Subtotal: Main Level	14,334.61	93.24%
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Area Subtotal: Exterior	14,334.61	93.24%
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Area: Living Room

Area: Main Level

Living Room	413.77	2.69%
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Area Subtotal: Main Level	413.77	2.69%
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Area Subtotal: Living Room	413.77	2.69%
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Area: Bedroom

Area: Main Level

Bedroom	360.34	2.34%
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Area Subtotal: Main Level	360.34	2.34%
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Area Subtotal: Bedroom	360.34	2.34%
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Debris Removal	30.00	0.20%
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Labor Minimums Applied	235.52	1.53%
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Subtotal of Areas	15,374.24	100.00%
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Total	15,374.24	100.00%
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### Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CLEANING	30.94		30.94
CONTENT MANIPULATION	43.02		43.02
GENERAL DEMOLITION	30.00		30.00
DRYWALL	568.59		568.59
FIREPLACES	616.13	361.77	254.36
INSULATION	8.40		8.40
PAINTING	868.21	429.24	438.97
ROOFING	12,296.04	4,238.40	8,057.64
SOFFIT, FASCIA, & GUTTER	912.91	33.43	879.48
<b>O&amp;P Items Subtotal</b>	<b>15,374.24</b>	<b>5,062.84</b>	<b>10,311.40</b>
Material Sales Tax	426.01	166.19	259.82
Overhead	1,580.07	522.92	1,057.15
Profit	1,580.07	522.92	1,057.15
Cleaning Sales Tax	3.06		3.06
<b>Total</b>	<b>18,963.45</b>	<b>6,274.87</b>	<b>12,688.58</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.

##### 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 contact USAA prior to starting the

repairs to your home as the additional charges may not be covered.