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. AGE/LIFE
Based upon estimating system Age/Life expectancy data

E. USAGE
Based on customer information or adjuster observations

F. 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.

G. ACTUAL CASH VALUE
This amount reflects the Replacement Cost Value less the amount of any Depreciation

H. REPAIR OR REPLACE ACTIONS
Describes the repairs and/or replacement materials and actions

I. DAMAGE LOCATION TOTALS
Total before adding any applicable taxes and/or overhead and profit

J. SUMMARY FOR INVOLVED COVERAGE
The involved policy coverage for the damaged area

K. CONTRACTOR’S OVERHEAD AND PROFIT
This amount reflects any overhead and profit added, where appropriate, to account for the services of a general contractor

L. TOTAL WITH TAX
The total estimate with any applicable tax and/or overhead and profit

M. LESS DEDUCTIBLE APPLIED
Reflects the applicable policy deductible applied

N. RECOVERABLE DEPRECIATION
Total amount of depreciation that is recoverable

O. 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

P. 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

Your guide to reading your adjuster summary:

Your guide to reading your adjuster summary:

*This is a sample guide to your adjuster summary. **This may or may not apply.


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