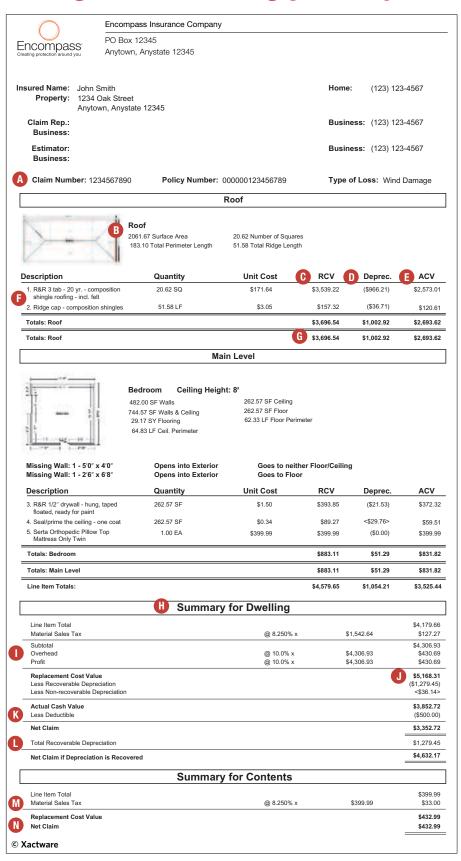
Your guide to reading your adjuster summary.*



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 Property and Casualty Company, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company, Northbrook, IL. Availability from a particular company varies by state. encompassinsurance.com 07/12

