**Your guide to reading your adjuster summary.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Quantity</th>
<th>Unit Cost</th>
<th>RCV</th>
<th>Deprec.</th>
<th>ACV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total: Roof</td>
<td>262.57 SQ</td>
<td>$117.64</td>
<td>$5,339.22</td>
<td>($956.21)</td>
<td>$4,383.01</td>
</tr>
<tr>
<td>Total: Roof</td>
<td>$3,686.54</td>
<td>$1,002.92</td>
<td>$2,693.62</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Bedroom**

<table>
<thead>
<tr>
<th>Ceiling Height: 8&quot;</th>
<th>482.00 SF Walls</th>
<th>262.57 SF Ceiling</th>
<th>482.00 SF Walls &amp; Ceiling</th>
<th>262.57 SF Floor</th>
<th>62.33 LF Floor Perimeter</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. R&amp;R 3 tab - 20 yr - composition shingle roofing - incl. felt</td>
<td>1.00 EA</td>
<td>$117.64</td>
<td>$5,939.85</td>
<td>($1,519.53)</td>
<td>$4,420.32</td>
</tr>
<tr>
<td>2. Ridge cap - composition shingles</td>
<td>51.58 LF</td>
<td>$3.05</td>
<td>$157.32</td>
<td>($36.71)</td>
<td>$120.61</td>
</tr>
<tr>
<td>3. R&amp;R 3 tab - 1/2&quot; drywall - hung, taped, floated, ready for paint</td>
<td>51.58 LF</td>
<td>$0.34</td>
<td>$89.27</td>
<td>($22.76)</td>
<td>$66.51</td>
</tr>
<tr>
<td>4. Seal/prime the ceiling - one coat</td>
<td>1.00 EA</td>
<td>$393.99</td>
<td>$393.99</td>
<td>($0.00)</td>
<td>$393.99</td>
</tr>
<tr>
<td>Totals: Bedroom</td>
<td>$863.11</td>
<td>$51.29</td>
<td>$831.82</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals: Main Level</td>
<td>$863.11</td>
<td>$51.29</td>
<td>$831.82</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Summary for Dwelling**

| Line Item Total | $4,579.65 | $1,002.92 | $3,576.73 |
| Line Item Total | $4,632.17 | $430.69 | $4,191.48 |

**Summary for Contents**

| Line Item Total | $399.99 | $399.99 | $399.99 |
| Line Item Total | $432.99 | $432.99 | $432.99 |

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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

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

*This is a sample guide to your adjuster summary.*


Availability from a particular company varies by state. encompassinsurance.com 07/12

PI-396-2