

Scenario 3

Directions for Bro Buck

In this scenario you will inspecting the interior of the risk for wind and hail damage

- Fill in information i.e.: Policy holders name/coverage limits/cause of loss.
- HO-999 water damage endorsement is for unseen seepage from pipes.
- Draw the roof sketch.
- Draw interior sketch.
- Read scope notes.
- Write estimate for roof.
- Pitch is 7/12
- Rear patio is aluminum moderate load.
- Roof is 3 tab with 15 lbs. felt.
- Ceiling is popcorn texture.
- Popcorn ceiling texture will need to be remove.
- 1 coat of seal and paint.



Clown Insurance

First Notice of Loss

Bro Buck

3939 Lizard Lick

Lick Fork, WV

Facts of Loss: High winds and hail damaged the roof, vinyl siding, exterior lights, window screens, window beading and blew down 3 sections of wood fence. Policy holder stated they have damage to popcorn ceiling in master bedroom and hallway.

Policy limit: \$100,00

Single story

Roof 3 tab

Age: 10 years

Pets: pets yes, policy holder stated that the dog only bites bad people

Contractor or PA to be present: Yes, WSICO Construction (We Screw Insurance Companies Over)

Rooms damaged: Master bedroom and Hallway.

Exterior damage: Front exterior light, window screens and window beading, rear wood fence, left elevation vinyl siding



Clown Insurance Homeowners Policy

Policy Declarations – Form HO-3

Bro Buck
3939 Lizard Lick
Lick Fork, WV

Dwelling Coverages

Coverage A Dwelling: \$100,000
Other Structures: \$10,000
Debris Removal: \$500
Contents: \$80,000
Loss of Use: \$5,000

Deductible

Windstorm, Hurricane or Hail: \$1,000
All Other: \$1,000

Endorsements

HO-231 Lead Exclusion
HO-796 Actual Cash Value Calculations
HO-800 Time Limitations and Suits Against Us
HO-999 Water Damage



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Insured: Bro Buck
Property: 3939 Lizard Lick
Lick Fork, WV

Home: (555) 555-5559
E-mail: beer30@gmail.com

Claim Rep.: Super Adjuster

Business: (123) 456-7890

Estimator: Super Adjuster

Business: (123) 456-7890

Claim Number: 45-3572-23T

Policy Number: 88987645T

Type of Loss: hail and wind damage

Coverage	Deductible	Policy Limit
Dwelling	\$1,000.00	\$100,000.00
Other Structures	\$0.00	\$10,000.00
Contents	\$0.00	\$80,000.00

Date Contacted: 11/6/2020 12:00 AM

Date of Loss: 11/1/2020 12:00 AM

Date Inspected:

Date Received: 11/3/2020 12:00 AM

Date Entered: 11/24/2020 10:44 AM

Price List: TRAINING
Restoration/Service/Remodel
Estimate: BROBUCK

Depreciate Material: Yes
Depreciate Non-material: Yes
Depreciate Removal: No

Depreciate O&P: No
Depreciate Taxes: Yes

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Exterior Scope Sheet

Damaged Elevation	Front	Y/N	Right	Y/N	Rear	Y/N	Left	Y/N
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Claim # Insurance not paying	Elevation
Gutters /Guards (Size / LF)	N/A
Downspouts (Size/LF)	N/A
Fascia (Size Type)	N/A
Soffit / Soffit Vents(Type /SF)	N/A
Gable Vents/Dryer Vent	N/A
Siding/Masonry (Type/Finish)	N/A
Shutters (Size/Type)	N/A
Window Beading (LF)	21 LF Vinyl
Screens (Size/Type)	4-9sf Alum
Windows (Size/Type/ Material)	N/A
Doors (Include Finish)	N/A
Lights	R&R 2 ext
Awnings (Size/Type)	N/A
HVAC	N/A
Fencing (LF) (Type/Finish)	N/A
Elevation	
Gutters /Guards (Size / LF)	N/A
Downspouts (Size/LF)	N/A

Diagram/Notes

Front Elevation

2/0 X 3/0 window
Ext Lights
18' 10"
11' 5"
16' 10"
5' 1"
54' 1"

Fascia (Size Type)	N/A
Soffit / Soffit Vents(Type /SF)	N/A
Gable Vents/Dryer Vent	N/A
Siding/Masonry (Type/Finish)	N/A
Shutters (Size/Type)	N/A
Window Wraps (Size/Type)	N/A
Window Beading (LF)	N/A
Screens (Size/Type)	N/A
Windows (Size/Type/ Material)	N/A
Doors (Include Finish)	N/A
Lights	N/A
Awnings (Size/Type)	N/A
HVAC	N/A
Patio Cover/Carport	N/A
Fencing (LF) (Type/Finish)	N/A

Diagram/Notes

Right Elevation

14' 3"
14' 1"
14' 3"
23' 1"
23' 3"

Window (A1) Window (A2)

Exterior Scope Sheet

Damaged Elevation	Front <input checked="" type="radio"/> Y <input type="radio"/> N	Right <input type="radio"/> Y <input checked="" type="radio"/> N	Rear <input checked="" type="radio"/> Y <input type="radio"/> N	Left <input checked="" type="radio"/> Y <input type="radio"/> N
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Claim # Insurance not paying	Elevation
Gutters /Guards (Size / LF)	N/A
Downspouts (Size/LF)	N/A
Fascia (Size Type)	N/A
Soffit / Soffit Vents(Type /SF)	N/A
Gable Vents/Dryer Vent	N/A
Siding/Masonry (Type/Finish)	N/A
Shutters (Size/Type)	N/A
Window Beading (LF)	N/A
Screens (Size/Type)	N/A
Windows (Size/Type/ Material)	N/A
Doors (Include Finish)	N/A
Lights	N/A
Awnings (Size/Type)	N/A
HVAC	N/A
Fencing (LF) (Type/Finish)	3-8ft panels
Elevation	
Gutters /Guards (Size / LF)	N/A

Diagram/Notes
Cedar wood fence 6ft tall 3-8ft panels blown down D&R / no stain or paint

Rear Elevation

Downspouts (Size/LF)	N/A
Fascia (Size Type)	N/A
Soffit / Soffit Vents(Type /SF)	N/A
Gable Vents/Dryer Vent	N/A
Siding /Masonry	Vinyl Siding
Shutters (Size/Type)	N/A
Window Wraps (Size/Type)	N/A
Window Beading (LF)	N/A
Screens (Size/Type)	N/A
Windows (Size/Type/ Material)	N/A
Doors (Include Finish)	N/A
Lights	N/A
Awnings (Size/Type)	N/A
HVAC	N/A
Patio Cover/Carport	N/A
Fencing (LF) (Type/Finish)	N/A

Diagram/Notes
Replacing entire elevation of vinyl siding

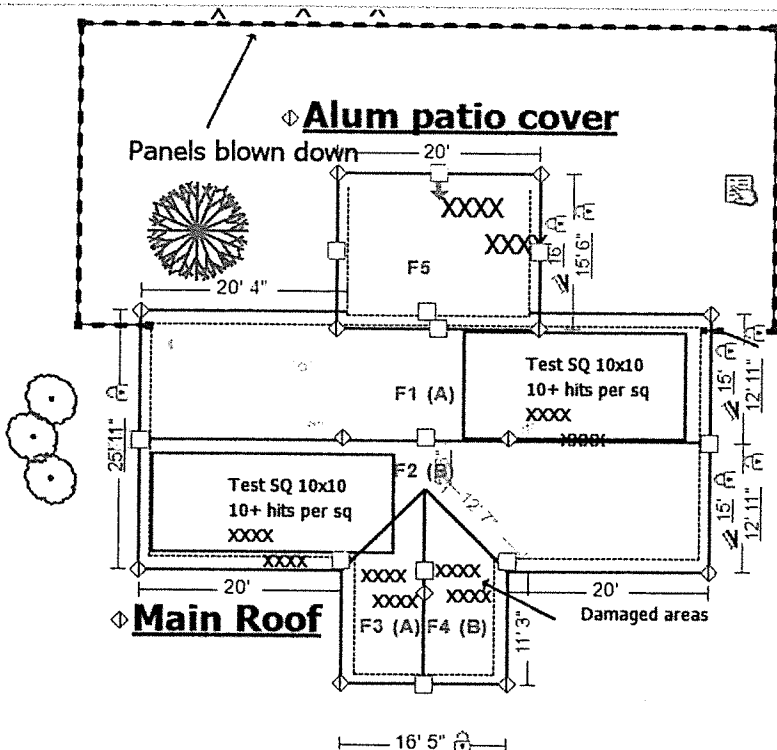
Left Elevation

Roofing Scope Sheet

Claim#	Insurance going to Pay	Insured: Bro Buck	Inspected with: Contractor	Eagleview Requested (y/n)	
(Dwelling/Detached)			Detached Structure		
Age/Layers/Pitch	A: 10	L: 1	P: 7 /12	Age/Layers/Pitch	A: L: P: /12

Condition:	C: Average	Below Avg	Above Avg
	Front	Right	Rear
	Left		
Damaged Shingles (SQ Hair) 240 equals SQ / 15 LBS felt			
Wind Damaged Shingles: N/A			
Roof Material Type: 240			
Tear Off/Additional Shingles: None			
Drip Edge over/under felt: Felt under drip			
Vents/turtle/Turbines/Ridge/PAV: 2-turbines			
Flashing Pipe Jack: 3 pipe jacks			
Vent Caps/Chimney Cap: 2-Rain Caps thru roof			
Chimney Flashing: N/A / 2 Rain Diverters			
Digital Satellite Dish: N/A			
IWS/Valley Metal: Valley metal			
Other: Patio Cover Awning metal mod load			
Possible Building Codes: N/A			

C: Average	Below Avg	Above Avg
Front	Right	Rear
Left		



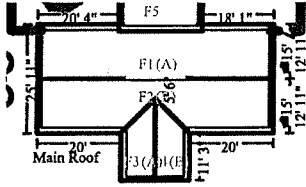


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BROBUCK

Main Level



Main Roof

1900.02 Surface Area
179.97 Total Perimeter Length

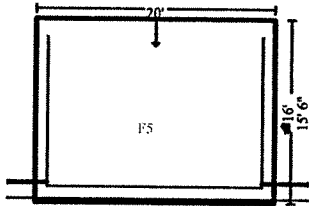
19.00 Number of Squares
75.90 Total Ridge Length

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
1. RFG	240	- Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt				
	SQ	19.00 SQ	40.87+	0.00 =	0.00	776.53
2. RFG	240S	+ 3 tab - 25 yr. - comp. shingle roofing - w/out felt				
	SQ	21.00 SQ	0.00+	138.43 =	103.75	3,010.78
10% waste factor includes starter and ridge						
3. RFG	STEEP	- Remove Additional charge for steep roof - 7/12 to 9/12 slope				
	SQ	19.00 SQ	9.99+	0.00 =	0.00	189.81
4. RFG	STEEP	+ Additional charge for steep roof - 7/12 to 9/12 slope				
	SQ	21.00 SQ	0.00+	21.17 =	0.00	444.57
10% waste factor includes starter and ridge						
5. RFG	FELT15	+ Roofing felt - 15 lb.				
	SQ	19.33 SQ	0.00+	18.00 =	6.92	354.86
6. RFG	DRIP	+ Drip edge				
	P	179.97 LF	0.00+	1.35 =	6.37	249.33
7. RFG	VMTL	+ Valley metal				
	VAL	25.11 LF	0.00+	3.33 =	2.47	86.09
8. RFG	FLPIPE	+ Flashing - pipe jack				
	3	3.00 EA	0.00+	20.85 =	1.03	63.58
9. RFG	VENTE	& R&R Exhaust cap - through roof				
	1	1.00 EA	6.43+	53.19 =	1.74	61.36
10. RFG	VENTB	+ Roof vent - turbine type				
	2	2.00 EA	0.00+	80.46 =	6.75	167.67
11. RFG	FLRD	+ Flashing - rain diverter				
	2	2.00 EA	0.00+	22.94 =	1.07	46.95
Totals: Main Roof					130.10	5,451.53



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Alum patio cover

320.00 Surface Area
72.00 Total Perimeter Length

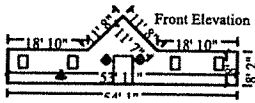
3.20 Number of Squares

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
12. AWN	PCDK	& R&R Patio Cover - Roof Decking only - Moderate load				
	SF	320.00 SF	0.49+	5.44 =	62.40	1,960.00
Totals: Alum patio cover					62.40	1,960.00
Total: Main Level					192.50	7,411.53

Front Elev

Front Elevation

Height: 1'



130.65 SF Walls
629.13 SF Walls & Ceiling
55.39 SY Flooring
130.65 LF Ceil. Perimeter

498.48 SF Ceiling
498.48 SF Floor
130.65 LF Floor Perimeter

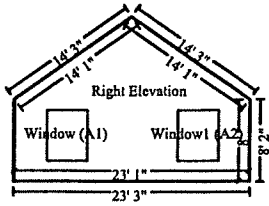
CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
13. LIT	X	& R&R Exterior light fixture				
		2	2.00 EA	8.96+	68.57 =	159.46
14. WDR	SCRN<	& R&R Window screen, 1 - 9 SF			4.40	
		4	4.00 EA	2.69+	25.10 =	116.40
15. WDR	GBV	& R&R Glazing bead - Vinyl			5.24	
		21	21.00 LF	0.24+	1.05 =	27.82
Totals: Front Elevation					10.37	303.68
Total: Front Elev					10.37	303.68

Right Elev



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Right Elevation

Height: 1'

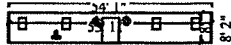
67.37 SF Walls	279.05 SF Ceiling
346.41 SF Walls & Ceiling	279.05 SF Floor
31.01 SY Flooring	67.37 LF Floor Perimeter
67.37 LF Ceil. Perimeter	

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
No Accidental Direct Physical Loss						
Totals: Right Elevation					0.00	0.00

Rear Elev

Rear Elevation

Height: 1'



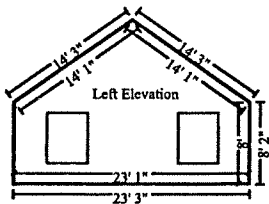
123.87 SF Walls	431.47 SF Ceiling
555.34 SF Walls & Ceiling	431.47 SF Floor
47.94 SY Flooring	123.87 LF Floor Perimeter
123.87 LF Ceil. Perimeter	

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
No Accidental Direct Physical Loss						
Totals: Rear Elevation					0.00	0.00

Left Elev

Left Elevation

Height: 1'



67.37 SF Walls	279.05 SF Ceiling
346.41 SF Walls & Ceiling	279.05 SF Floor
31.01 SY Flooring	67.37 LF Floor Perimeter
67.37 LF Ceil. Perimeter	



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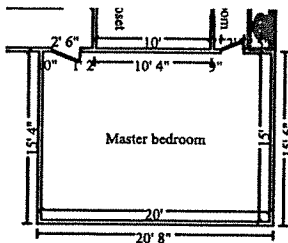
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CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
16. SDG	VINYL	& R&R Siding - vinyl				
	F	279.05 SF	0.32+	2.54 =	21.10	819.19
17. INS	HWRAP	& R&R House wrap (air/moisture barrier)				
	F	279.05 SF	0.03+	0.23 =	2.34	74.89
Totals: Left Elevation					23.44	894.08
Total: Left Elev					23.44	894.08

Interior

Interior

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
18. FCV	V	& R&R Vinyl tile				
	F	648.20 SF	0.81+	2.95 =	77.01	2,514.24
Total: Interior					77.01	2,514.24



Master bedroom

Height: 8'

560.00 SF Walls	300.00 SF Ceiling
860.00 SF Walls & Ceiling	300.00 SF Floor
33.33 SY Flooring	70.00 LF Floor Perimeter
70.00 LF Ceil. Perimeter	

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
19. DRY	AC	& R&R Acoustic ceiling (popcorn) texture				
	20	20.00 SF	0.32+	0.68 =	0.20	20.20
20. PNT	AC	+ Seal & paint acoustic ceiling (popcorn) texture				
	24	24.00 SF	0.00+	0.80 =	0.39	19.59
21. PNT	ACP	+ Paint acoustic ceiling (popcorn) texture - 1 coat				
	C	300.00 SF	0.00+	0.43 =	2.88	131.88
22. PNT	MASKL	+ Mask and cover large light fixture				
	1	1.00 EA	0.00+	11.55 =	0.04	11.59
23. PNT	MASKLF	+ Mask and prep for paint - plastic, paper, tape (per LF)				
	PC	70.00 LF	0.00+	0.81 =	0.97	57.67
24. PNT	MASKSF>	+ Floor protection - plastic and tape - 10 mil				
	F	300.00 SF	0.00+	0.20 =	1.80	61.80



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CONTINUED - Master bedroom

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
25. CON	ROOM	+ Contents - move out then reset				
	1	1.00 EA	0.00+	38.48 =	0.00	38.48
Totals: Master bedroom					6.28	341.21

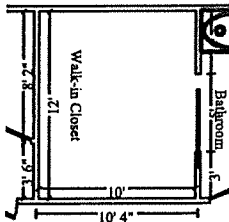


Bathroom

Height: 8'

272.00 SF Walls	60.00 SF Ceiling
332.00 SF Walls & Ceiling	60.00 SF Floor
6.67 SY Flooring	34.00 LF Floor Perimeter
34.00 LF Ceil. Perimeter	

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
26. LIT	BAR4	& R&R Light bar - 4 lights				
	1	1.00 EA	14.29+	73.92 =	2.52	90.73
Totals: Bathroom					2.52	90.73



Walk-in Closet

Height: 8'

352.00 SF Walls	120.00 SF Ceiling
472.00 SF Walls & Ceiling	120.00 SF Floor
13.33 SY Flooring	44.00 LF Floor Perimeter
44.00 LF Ceil. Perimeter	

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
No Accidental Direct Physical Loss						
Totals: Walk-in Closet					0.00	0.00

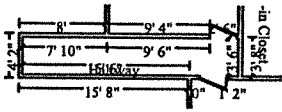


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Hallway

Height: 8'

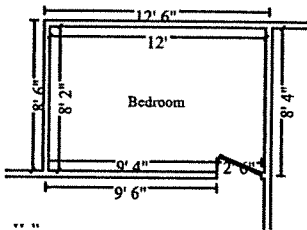


376.39 SF Walls	70.49 SF Ceiling
446.88 SF Walls & Ceiling	70.49 SF Floor
7.83 SY Flooring	47.05 LF Floor Perimeter
47.05 LF Ceil. Perimeter	

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
27. DRY	AC	& R&R Acoustic ceiling (popcorn) texture				
	10	10.00 SF	0.32+	0.68 =	0.10	10.10
28. PNT	AC	+ Seal & paint acoustic ceiling (popcorn) texture				
	14	14.00 SF	0.00+	0.80 =	0.23	11.43
29. PNT	ACP	+ Paint acoustic ceiling (popcorn) texture - 1 coat				
	C	70.49 SF	0.00+	0.43 =	0.68	30.99
30. PNT	MASKL	+ Mask and cover large light fixture				
	1	1.00 EA	0.00+	11.55 =	0.04	11.59
31. PNT	MASKLF	+ Mask and prep for paint - plastic, paper, tape (per LF)				
	PC	47.05 LF	0.00+	0.81 =	0.65	38.76
32. PNT	MASKSF>	+ Floor protection - plastic and tape - 10 mil				
	F	70.49 SF	0.00+	0.20 =	0.42	14.52
Totals: Hallway					2.12	117.39

Bedroom

Height: 8'



322.28 SF Walls	97.71 SF Ceiling
419.98 SF Walls & Ceiling	97.71 SF Floor
10.86 SY Flooring	40.28 LF Floor Perimeter
40.28 LF Ceil. Perimeter	

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
No Accidental Direct Physical Loss						
Totals: Bedroom					0.00	0.00
Total: Interior					87.93	3,063.57



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Fence

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
33. FEN	SCTN6RS 3	+ Wood fence 5' - 6' high - Detach & reset - per 8' section 3.00 EA	0.00+	53.57 =	0.33	161.04
Totals: Fence					0.33	161.04

Debris Removal

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
34. DMO	DTRUCK 1	- Single axle dump truck - per load - including dump fees 1.00 EA	204.41+	0.00 =	0.00	204.41
Totals: Debris Removal					0.00	204.41

Labor Minimums Applied

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
36. LAB	LBRMN-A 1	+ General labor - labor minimum 1.00 EA	0.00+	6.88 =	0.00	6.88
37. DRY	MN-A 1	+ Drywall labor minimum 1.00 EA	0.00+	219.83 =	0.00	219.83
40. INS	MN-A 1	+ Insulation labor minimum 1.00 EA	0.00+	101.45 =	0.00	101.45
41. ELE	MN-A 1	+ Electrical labor minimum 1.00 EA	0.00+	53.49 =	0.00	53.49
45. WDW	MN-A 1	+ Window labor minimum 1.00 EA	0.00+	111.44 =	0.00	111.44
Totals: Labor Minimums Applied					0.00	493.09

Line Item Totals: BROBUCK					314.57	12,531.40
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Grand Total Areas:

2,271.92 SF Walls	2,136.24 SF Ceiling	4,408.16 SF Walls and Ceiling
2,136.24 SF Floor	237.36 SY Flooring	624.59 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	624.59 LF Ceil. Perimeter
2,136.24 Floor Area	2,229.90 Total Area	2,271.92 Interior Wall Area
1,784.90 Exterior Wall Area	520.53 Exterior Perimeter of Walls	
2,220.02 Surface Area	22.20 Number of Squares	251.97 Total Perimeter Length
75.90 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	12,370.36	98.71%	9,627.96	98.52%
Other Structures	161.04	1.29%	144.94	1.48%
Contents	0.00	0.00%	0.00	0.00%
Total	12,531.40	100.00%	9,772.90	100.00%



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Summary for Dwelling

Line Item Total	12,056.12
Material Sales Tax	314.24
Replacement Cost Value	\$12,370.36
Less Depreciation	(2,742.40)
Actual Cash Value	\$9,627.96
Less Deductible	(1,000.00)
Net Claim	\$8,627.96
Total Recoverable Depreciation	2,742.40
Net Claim if Depreciation is Recovered	\$11,370.36

Super Adjuster



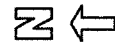
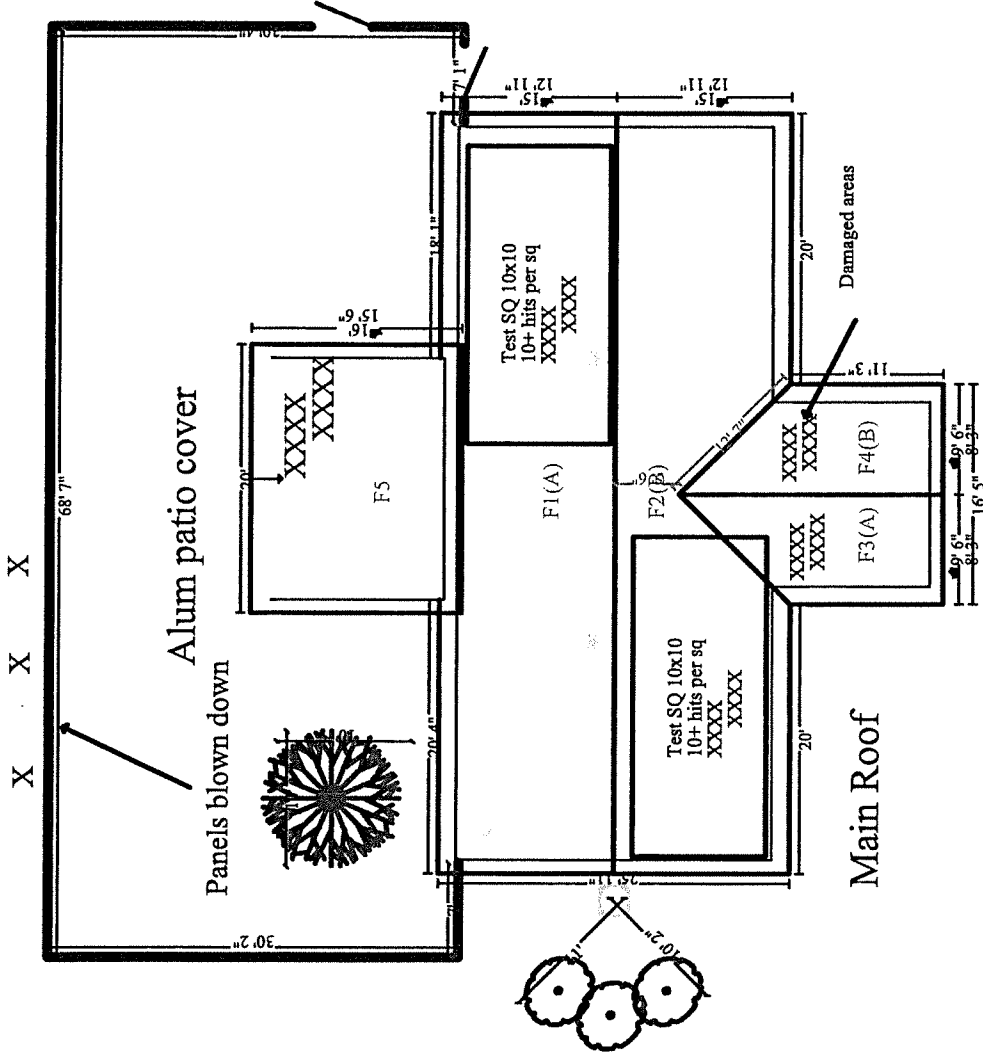
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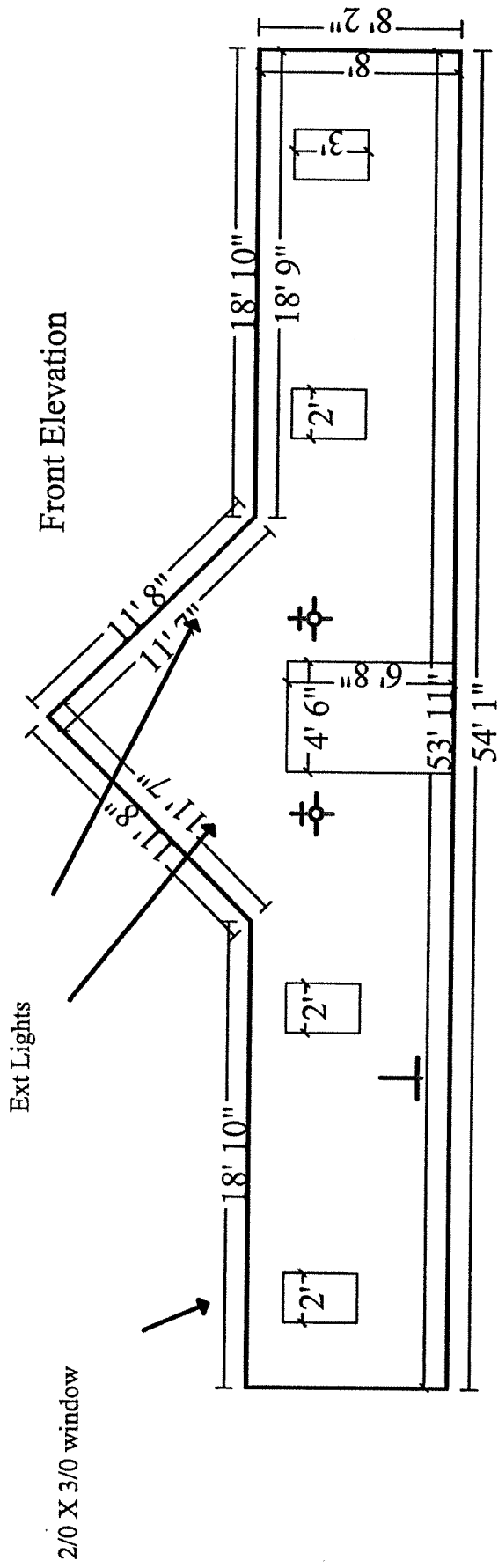
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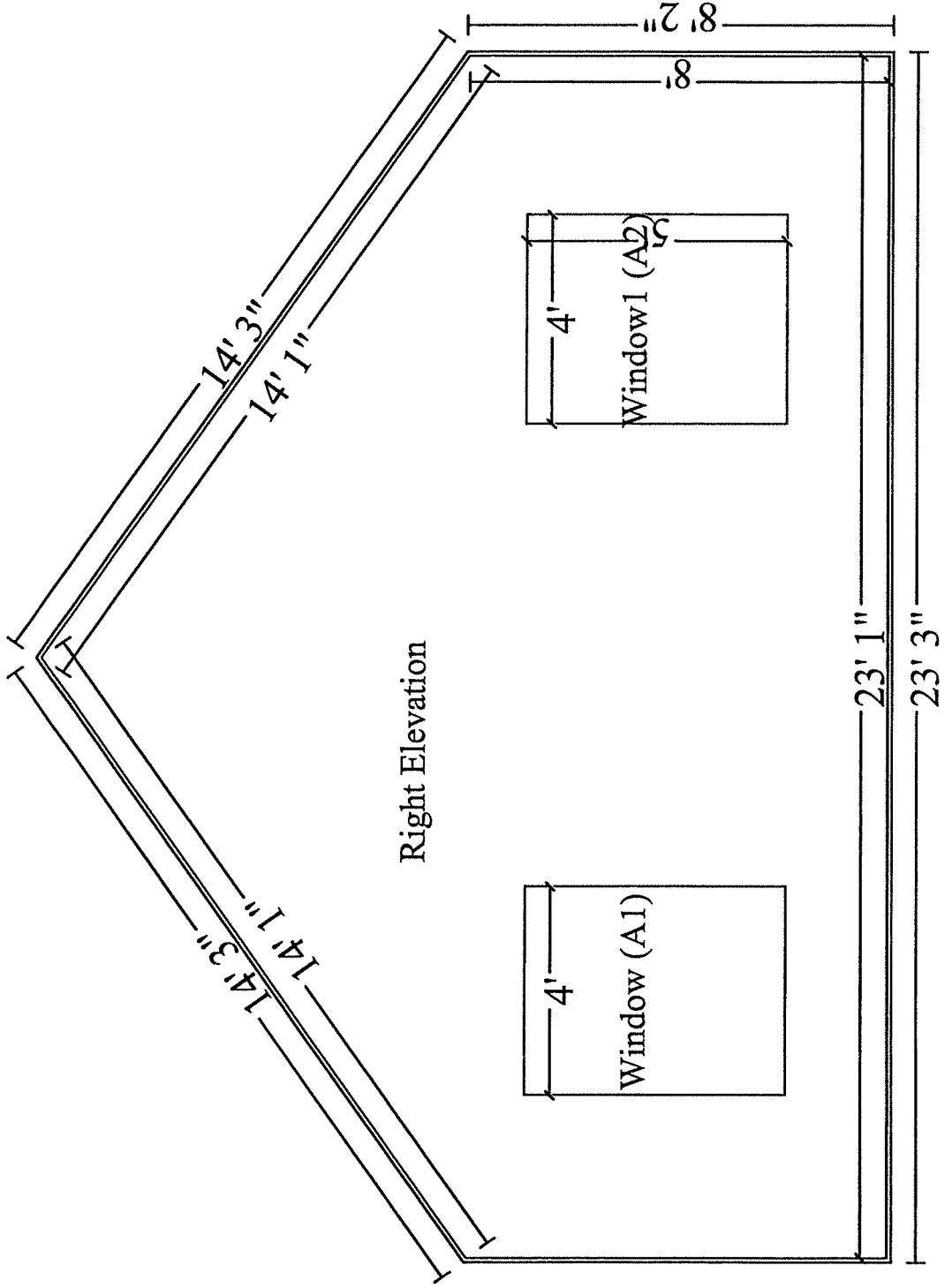
Summary for Other Structures

Line Item Total	160.71
Material Sales Tax	0.33
Replacement Cost Value	\$161.04
Less Depreciation	(16.10)
Actual Cash Value	\$144.94
Net Claim	\$144.94
Total Recoverable Depreciation	16.10
Net Claim if Depreciation is Recovered	\$161.04

Super Adjuster







Right Elevation

Right Elev

Rear Elevation

