USAA
PO BOX 33490
San Antonio, TX 78265
800-531-8722
800-531-8669 Fax
9/21/2021

Insured:	NOWLIN, VERONICA	Home:	(310) 795-4310
Property:	407 N Broadway Apt 3 Redondo Beach, CA 90277	Cell:	(310) 795-4310
		E-mail:	veronicalh@gmail.com
Home:	407 N BROADWAY APT 3 REDONDO BEACH, CA 90277		
Claim Rep.:	Destini White	Business:	(800) 531-8722
Business:	9800 Fredericksburg Road San Antonio 78288		
Estimator:	Destini White	Business:	(800) 531-8722
Business:	9800 Fredericksburg Road San Antonio 78288		

Member Number: 006071600 **Policy Number:** 006071600/001 **L/R Number:** 005

Type of Loss: Water Damage **Cause of Loss:** Plumbing Leak

Insurance Company: Garrison Property and Casualty Insurance Company, a USAA company

Coverage	Deductible	Policy Limit
Contents	$500.00	$37,600.00

Date Contacted:	9/21/2021 12:00 AM		
Date of Loss:	9/11/2021 12:00 AM	Date Received:	9/21/2021 12:00 AM
Date Inspected:		Date Entered:	9/21/2021 1:32 AM
Date Est. Completed:	9/21/2021 11:58 AM		

Price List: CALA8X_SEP21
Restoration/Service/Remodel

Summary for Contents

Line Item Total	3,166.00
Material Sales Tax	300.78
Replacement Cost Value	**$3,466.78**
Less Deductible	(500.00)
Net Claim	**$2,966.78**

Destini White

"FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM" OR OTHER EXPLANATORY WORDS OF SIMILAR MEANING. "ANY PERSON WHO KNOWINGLY PRESENTS 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." CA INS. CODE §1871.2; CA INS. CODE §1879.2

FREQUENTLY ASKED QUESTIONS

The FAQs 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?
You can provide evidence of a signed contract or repair/replace the damaged part of the property. Once the signed contract or the invoice for repair/replacement has been received, the recoverable depreciation amount will be reviewed and released. The policy will pay the covered additional amount you incurred to repair or replace the property, but not to exceed the approved replacement cost of your claim. In no case will USAA pay more than the total amount of the actual repairs less your policy deductible. If your replacement cost is less than $50,000.00, a signed contract will suffice for the release your recoverable depreciation amount.

Why is the mortgage company or another entity included on this payment?
If your check includes the name of your mortgage company it is because we are required to include them 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. This estimate serves as the **adjuster worksheet/adjuster report** that may be required by your mortgage company.

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.

THIS ESTIMATE REPRESENTS ITEMS THAT HAVE BEEN REVIEWED AND APPROVED BY USAA OR ITS REPRESENTATIVE.

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

	Material Sales Tax (9.5%)	Storage Rental Tax (9.5%)
Line Items	300.78	0.00
Total	**300.78**	**0.00**

NOWLIN___VERONICA

NOWLIN___VERONICA

Description		Quantity	Unit Price	RCV	Depreciation	ACV
1. Stationary bike						
	1	**1.00 EA**	**290.00**	**290.00**	**(0.00)**	**290.00**
2. Sofa / Couch - Leather						
	1	**1.00 EA**	**1,000.00**	**1,000.00**	**(0.00)**	**1,000.00**
3. Loveseat - Leather						
	1	**1.00 EA**	**700.00**	**700.00**	**(0.00)**	**700.00**
4. Rug - Area						
	2	**2.00 EA**	**225.00**	**450.00**	**(0.00)**	**450.00**
5. Decorative shelf / ledge						
	1	**1.00 EA**	**47.00**	**47.00**	**(0.00)**	**47.00**
6. Table - Dining / Kitchen						
	1	**1.00 EA**	**529.00**	**529.00**	**(0.00)**	**529.00**
7. Printer, scanner, fax, & copier combo						
	1	**1.00 EA**	**150.00**	**150.00**	**(0.00)**	**150.00**
Total: NOWLIN___VERONICA				**3,166.00**	**0.00**	**3,166.00**
Line Item Totals: NOWLIN___VERONICA				**3,166.00**	**0.00**	**3,166.00**

Recap by Room

Estimate: NOWLIN___VERONICA	**3,166.00**	**100.00%**
Subtotal of Areas	**3,166.00**	**100.00%**
Total	**3,166.00**	**100.00%**

Recap by Category

Items	Total	%
COMPUTERS & RELATED GOODS	150.00	4.33%
FURNITURE - HOME & OFFICE	2,229.00	64.30%
HOUSEWARES - HOME DECOR	47.00	1.36%
LINENS & SOFTGOODS	450.00	12.98%
SPORTING GOODS & OUTDOORS	290.00	8.37%
Subtotal	**3,166.00**	**91.32%**
Material Sales Tax	**300.78**	**8.68%**
Total	**3,466.78**	**100.00%**

This estimate serves as the **adjuster worksheet/adjuster report** that may be required by your mortgage company.