



Russell Zech
4424 Sherylwood Dr
Port Arthur, Texas 77642-6441

Cover Page

Date: April 19, 2021
Insured: Russell Zech, Heidi Zech
Policy Number: 000314057-05
Claim Number: 1126304



Russell Zech
4424 Sherylwood Drive
Port Arthur, Texas 77642-6441

Date: October 28, 2020
Insured: Russell Zech, Heidi Zech
Policy Number: 000314057-05
Claim Number: 1126304

Dear Russell Zech, Heidi Zech,

LOSS RECAP

Insured:	Russell Zech	Policy No. :	000314057-05
Property Address :	4424 Sherylwood, Port Arthur, TX 77642	Date of Loss :	10/8/2020
Mailing Address :	4424 Sherylwood Drive, Port Arthur, TX 77642-6441	Catastrophe No. :	
Insured Tel. No. :	(954) 675-9600	Adj. File No. :	
Adjusting Company :		Adj. No. :	1580848
Adj. Address :	7608 Benbrook Pkwy, Suite 110, Benbrook, TX 76126	Adj. Phone No. :	(920) 540-9401

	Date Loss Assigned: 10/12/2020	Date Insured Contacted: 10/13/2020	Date Loss Inspected: 10/16/2020								
	Replacement Cost Loss	Recov. Depr.	Non-recov. Deprec.	ACV Loss	Deductible Applied	Insur. Carried Req. %	ACV Claim	Potential Suppl. Claim	RC Claim	RCV	Valuation ACV
Dwelling	14,366.91	2,188.38	0.00	12,178.53	3,010.00	100	9,168.53	2,188.38	11,356.91	0.00	0.00
Other Structures	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
Contents	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
TOTALS	\$14,366.91	\$2,188.38	\$0.00	\$12,178.53	\$3,010.00		\$9,168.53	\$2,188.38	\$11,356.91		



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Insured: Russell Zech
Property: 4424 Sherylwood
Port Arthur, TX 77642
Home: 4424 Sherylwood Drive
Port Arthur, TX 77642-6441
Home2: 4424 Sherylwood Dr
Port Arthur, TX 77642-6441

Cell: (954) 675-9600
Home: (954) 675-9600
E-mail: heidi.zech@gmail.com

Claim Rep.: Travis Vanderloop
Business: 7608 Benbrook Pkwy, Suite 110
Benbrook, TX 76126

Business: (920) 540-9401
E-mail: tvanderloop@compassadjusting.com

Estimator: Travis Vanderloop
Business: 7608 Benbrook Pkwy, Suite 110
Benbrook, TX 76126

Business: (920) 540-9401
E-mail: tvanderloop@compassadjusting.com

Claim Number: 1126304

Policy Number: 000314057-05

Type of Loss: Wind Damage

Date Contacted: 10/13/2020

Date of Loss: 10/8/2020

Date Inspected: 10/16/2020

Date Est. Completed: 10/19/2020 4:34 PM

Date Received: 10/12/2020

Date Entered: 10/12/2020 5:25 PM

Price List: TXBM8X_OCT20
Restoration/Service/Remodel

Estimate: RUSSELL_ZECH



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Notice:

This is an estimate to repair or replace covered damage only. This document does not constitute an offer of payment or claim settlement.

Neither TWIA/TFPA nor its representatives assume responsibility for your repairs. This estimate was prepared using regularly updated property damage repair cost software designed to assist with providing cost of building materials and labor pricing in your area.

Some repairs may require an inspection by a Texas Department of Insurance (TDI) engineer prior to completion to maintain coverage. This only applies if you are insured with the Texas Windstorm Insurance Association.

A copy of this document does not constitute a settlement of this claim.

We prepared this estimate to assist you in determining the amount required to restore your covered property to a pre-loss condition. You may, at your discretion, provide this estimate to your chosen contractor. Please contact your Claims Examiner immediately if additional damages are found or if the estimate provided by your contractor is higher than our estimate. Your Claims Examiner will work with you and your contractor to determine if additional amounts are owed under your policy. It is important that we have the opportunity to address any potential additions or changes to your claim before you have any repairs completed, as the policy may or may not provide coverage for additional expenses.

We will not pay for loss or damage to any item in any one occurrence until the amount of loss or damage exceeds the Deductible amount shown in the Declarations for that item. We will then pay the amount of loss or damage for that item in excess of the Deductible amount, up to the applicable limit of liability.

Any claim payments you receive may not match the amount of your contractors invoice. In some circumstances, we may initially pay the actual cash value (ACV) of the loss, which is the estimated replacement cost value (RCV) less an allowance for depreciation. Depending on the terms and conditions of your policy, the allowance for depreciation may or may not be recoverable once you have completed repairs.

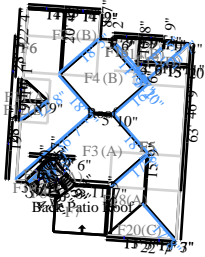
If the depreciation allowance is recoverable (see summary page of your estimate below), you will need to file a supplemental claim once the repairs have been completed. Upon verification that repairs have been completed, we will pay the additional cost that you incurred to make the repairs, up to the full estimated replacement cost.

Your mortgage company may be included as a payee on any check you receive. If your mortgage company is included, you will need to contact them to arrange for their endorsement of the check. Please be sure that all parties named on the check endorse it prior to attempting to deposit or cash the check.

RUSSELL_ZECH

Source - Eagle View

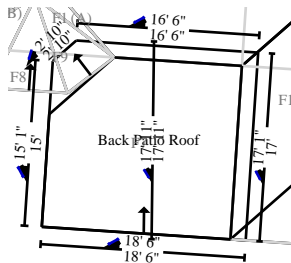
Source - Eagle View



Roof

3710.02 Surface Area	37.10 Number of Squares
242.79 Total Perimeter Length	64.38 Total Ridge Length
192.08 Total Hip Length	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Roof is a Laminate shingle approximately 12 years old. Depreciation is based on age.						
1. Tear off, haul and dispose of comp. shingles - Laminated	37.10 SQ	51.51	0.00	1,911.02	(0.00)	1,911.02
Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt.						
2. Roofing felt - 15 lb.	37.10 SQ	21.09	16.07	798.51	(116.87)	681.64
3. Laminated - comp. shingle rfg. - w/out felt	42.33 SQ	167.40	321.21	7,407.25	(1,557.41)	5,849.84
Auto Calculated Waste: 14.1%, 5.23SQ						
Options: Valleys: Woven (full laced), Include eave starter course: No, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 0.2%, 0.06SQ - (included in waste calculation above)						
4. R&R Drip edge	242.79 LF	2.04	14.82	510.11	(61.60)	448.51
5. Asphalt starter - universal starter course	242.79 LF	1.59	12.62	398.66	(91.77)	306.89
6. R&R Valley metal	114.76 LF	4.79	19.22	568.92	(79.87)	489.05
7. R&R Continuous ridge vent - aluminum	48.00 LF	7.50	13.42	373.42	(55.79)	317.63
8. R&R Ridge cap - composition shingles	256.46 LF	4.57	20.31	1,192.33	(118.18)	1,074.15
9. R&R Flashing - pipe jack - lead	5.00 EA	64.68	15.77	339.17	(65.52)	273.65
10. R&R Roof vent - turtle type - Metal	4.00 EA	51.08	5.34	209.66	(22.18)	187.48
11. R&R Furnace vent - rain cap and storm collar, 5"	2.00 EA	64.85	3.30	133.00	(19.19)	113.81
12. Remove Additional charge for steep roof - 7/12 to 9/12 slope	37.10 SQ	12.98	0.00	481.56	(0.00)	481.56
13. Additional charge for steep roof - 7/12 to 9/12 slope	37.10 SQ	27.90	0.00	1,035.09	(0.00)	1,035.09
14. Prior Claim #1122313 *	1.00 EA	-1,571.08	0.00	-1,571.08	(0.00)	-1,571.08
Totals: Roof			442.08	13,787.62	2,188.38	11,599.24



Back Patio Roof

313.79 Surface Area	3.14 Number of Squares
69.97 Total Perimeter Length	



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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>No visible storm related damage found at time of inspection.</i>						
Totals: Back Patio Roof			0.00	0.00	0.00	0.00
Total: Source - Eagle View			442.08	13,787.62	2,188.38	11,599.24
Total: Source - Eagle View			442.08	13,787.62	2,188.38	11,599.24

SKETCH1
Exterior

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
15. R&R Fascia - metal - 6"	14.17 LF	5.21	1.92	75.74	(0.00)	75.74
Totals: Front Elevation			1.92	75.74	0.00	75.74

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
16. R&R Gutter / splash guard - aluminum - up to 5"*	2.00 LF	6.76	0.42	13.94	(0.00)	13.94
Totals: Right Elevation			0.42	13.94	0.00	13.94

Back Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>No visible storm related damage found at time of inspection.</i>						
Totals: Back Elevation			0.00	0.00	0.00	0.00

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
17. R&R Fascia - metal - 6"	24.00 LF	5.21	3.25	128.29	(0.00)	128.29
Totals: Left Elevation			3.25	128.29	0.00	128.29



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Total: Exterior 5.59 217.97 0.00 217.97

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
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No visible storm related damage found at time of inspection.

Totals: Interior 0.00 0.00 0.00 0.00

Other Structures

Fencing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
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No visible storm damage at the time of inspection.

Totals: Fencing 0.00 0.00 0.00 0.00

Total: SKETCH1 5.59 217.97 0.00 217.97

General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
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18. Haul debris - per pickup truck load - including dump fees 1.00 EA 131.80 0.00 131.80 (0.00) 131.80

Non-roofing materials.

Totals: General 0.00 131.80 0.00 131.80

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
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19. Siding labor minimum* 1.00 EA 158.04 0.00 158.04 (0.00) 158.04

Totals: Labor Minimums Applied 0.00 158.04 0.00 158.04

Line Item Totals: RUSSELL_ZECH 447.67 14,295.43 2,188.38 12,107.05

Additional Charges

Charge

Permit 71.48



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Additional Charges	Charge
Additional Charges Total	\$71.48

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
346.49 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
4,023.81 Surface Area	40.24 Number of Squares	0.00 Total Perimeter Length
64.38 Total Ridge Length	192.08 Total Hip Length	



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Summary for Dwelling

Line Item Total	13,847.76
Permit	71.48
Material Sales Tax	447.67
Replacement Cost Value	\$14,366.91
Less Depreciation	(2,188.38)
Actual Cash Value	\$12,178.53
Less Deductible	(3,010.00)
Net Claim	\$9,168.53
Total Recoverable Depreciation	2,188.38
Net Claim if Depreciation is Recovered	\$11,356.91

Travis Vanderloop



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Recap of Taxes

	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)	Total Tax (8.25%)
Line Items	447.67	0.00	0.00	0.00	0.00	0.00
Additional Charges	0.00	0.00	0.00	0.00	0.00	0.00
Total	447.67	0.00	0.00	0.00	0.00	0.00



Recap by Room

Estimate: RUSSELL_ZECH

Area: Source - Eagle View

Area: Source - Eagle View

Roof

13,345.54 96.37%

Area Subtotal: Source - Eagle View

13,345.54 96.37%

Area Subtotal: Source - Eagle View

13,345.54 96.37%

Area: SKETCH1

Area: Exterior

Front Elevation

73.82 0.53%

Right Elevation

13.52 0.10%

Left Elevation

125.04 0.90%

Area Subtotal: Exterior

212.38 1.53%

Area Subtotal: SKETCH1

212.38 1.53%

General

131.80 0.95%

Labor Minimums Applied

158.04 1.14%

Subtotal of Areas

13,847.76 100.00%

Total

13,847.76 100.00%



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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	131.80		131.80
HEAT, VENT & AIR CONDITIONING	129.70	19.19	110.51
ROOFING	13,215.84	2,169.19	11,046.65
SIDING	158.04		158.04
SOFFIT, FASCIA, & GUTTER	212.38		212.38
Subtotal	13,847.76	2,188.38	11,659.38
Permits and Fees	71.48		71.48
Material Sales Tax	447.67		447.67
Total	14,366.91	2,188.38	12,178.53



Russell Zech
4424 Sherylwood Drive
Port Arthur, Texas 77642-6441

Important: Response to Your Claim Submission

Date: October 28, 2020
Insured: Russell Zech, Heidi Zech
Policy Number: 000314057-05
Claim Number: 1126304

You recently submitted a dwelling claim to Texas Windstorm Insurance Association (TWIA). Please read this document carefully because it provides specific information concerning how your TWIA claim is processed.

After carefully reviewing the details of your claim, we have reached a determination. The enclosed Notice of Claim Acceptance provides important details of our determination which includes any claim payment amount.

We are here to help you through the claims process so you can recover as quickly as possible. If you have any questions or concerns, please contact us.

Contact Options:

TWIA's Claims Center offers you instant online access to your claim information and services, including the option to message the team handling your claim at www.twia.org/claimscenter. If you would prefer to speak with us directly, we also have a 24-hour claims customer care line at (800) 788-8247.

Enclosures:

- Notice of Claim Acceptance
- If and When You Make Repairs
- If You Disagree with the Amount of Loss
- Legal Notice
- Our Estimate of Your Repairs

Texas Windstorm Insurance Association
PO Box 99090 Austin, TX 78709-9090
(800) 788-8247 | www.twia.org



Notice of Claim Acceptance

Date: October 28, 2020
Insured: Russell Zech, Heidi Zech
Policy Number: 000314057-05
Claim Number: 1126304
Loss Location(s): 4424 Sherylwood Port Arthur, TX 77642

Dear Russell Zech and Heidi Zech,

This letter is to inform you that we have accepted your dwelling claim in full. We estimate the amount of loss we will pay is \$11,356.91. We are issuing a payment of \$9,168.53 to you which represents the amount of loss, less depreciation.

We understand your property was damaged by wind or hail on October 8, 2020. We confirmed your policy covers the following damages:

- Wind damage to roof
- Wind damage to fascia
- Wind damage to gutters

Please review the enclosed estimate, which explains how we determined the amount of loss. We are mailing your check separately. It could take 7-10 business days to receive your check. We estimate an additional amount of up to \$2,188.38 is available to you as recoverable depreciation when we receive documentation for the cost and completion of repairs.

If you request the recoverable depreciation you will need to show proof you have paid your deductible. This can be in the form of a cancelled check, money order receipt, credit card statement, or copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time. No depreciation will be released without proof of payment of your deductible.

How we came up with your claim payment amount:

- Your claim payment amount is based on an estimate to repair your property, minus non-recoverable depreciation, if applicable, and your deductible.
- The estimate is based on covered damages we found and any information you gave to us.
- **This is only an estimate of what it will cost to repair your property and it is possible the total cost may be different.**

Texas Windstorm Insurance Association
PO Box 99090 Austin, TX 78709-9090
(800) 788-8247 | www.twia.org

Your next steps:

- Provide our estimate to whomever will perform the work and begin repairs.
- If you agree with the amount of loss, begin work.
- If estimate is not enough, contact TWIA and request a supplemental payment. This must be done within 545 days of this notice.
- If additional damages are discovered while making repairs, please contact TWIA. You have one year from the date of loss to present these to TWIA.

There are mandated timelines associated with disputing the amount of the loss we will pay. See the section titled IF YOU DISAGREE WITH THE AMOUNT OF LOSS for more details.

Other observed damages

During the inspection of your property, our adjuster also noticed other damages but it's our understanding you're not making a claim for the following:

- None

If you intend to claim any of the damages listed above, or if you have other questions, please contact us at 800-788-8247. You can also visit Claims Center at www.twia.org/claimscenter/ from your computer or mobile device to send a message, view and upload documents and photos and access the details of your claim.

This document was sent via e-mail to:

heidi.zech@gmail.com

Sincerely,

Claudie Mann
Claim Examiner
claims@twia.org

Please visit <https://research.net/s/twia> to provide feedback about your claims experience. Your input is valuable and will help us improve our services.

HOW TO REQUEST YOUR RECOVERABLE DEPRECIATION

Replacement Cost Coverage pays the amount actually and necessarily spent to repair or replace the covered damaged property. The amount of recoverable depreciation you can receive is limited to the replacement cost. To submit your request for recoverable depreciation, please send us a copy of all paid invoices, bills, receipts, and proof of deductible payment showing the amounts you've paid. We will issue the additional amounts owed no later than 40 days after receiving your documentation. Your documentation for the cost and completion of repairs must be received within 545 days of the date that you receive this notice.

Texas Windstorm Insurance Association
PO Box 99090 Austin, TX 78709-9090
(800) 788-8247 | www.twia.org

IF AND WHEN YOU MAKE REPAIRS

Whether your claim is covered or not, you may still need to make repairs to your property. Those repairs may require a Certificate of Compliance. Policyholders are responsible for costs incurred in obtaining a Certificate of Compliance.

A Certificate of Compliance confirms a structure meets the windstorm building code for the area and is an eligibility requirement for coverage with TWIA.

To be eligible for insurance through TWIA:

- Many structural repairs must be certified by the Texas Department of Insurance (TDI) or a Texas licensed professional engineer.
- TDI issues Certificates of Compliance (WPI-8) for repairs that are in progress. See TDI's website for more information, including a list of repairs that do not need certification: www.tdi.texas.gov/wind/index.html

TDI contact information

Phone: (800) 248-6032

Email: windstorm@tdi.texas.gov

Mail: TDI Windstorm Inspections Program, P.O. Box 149104, Austin, TX 78714-9104

- For other information about TWIA eligibility: www.twia.org/coverage-eligibility

IF YOU DISAGREE WITH THE AMOUNT OF LOSS

We want you to understand our determination regarding your claim. You may request a detailed summary of how we determined the amount of loss we will pay. The amount of loss may include the cost to repair or replace covered property, business income loss, business personal property or contents, and other covered items. Please contact us at www.twia.org/claimscenter. You may also call us at (800) 788-8247 or email claims@twia.org. Please include your claim number, name, and contact information on all communications.

Texas Windstorm Insurance Association

PO Box 99090 Austin, TX 78709-9090

(800) 788-8247 | www.twia.org

Appraisal

Appraisal is a formal process to handle disputes over the amount of a covered loss. In an appraisal, you and TWIA will each hire an independent person to determine the amount of the loss payable under the policy. Please be aware you will share the costs of the appraisal process equally with TWIA.

If there are still disagreements between the two appraisers, the appraisers will submit to an umpire they choose. If the appraisers cannot agree, then the Commissioner of Insurance will choose the umpire. The final appraisal decision is binding.

How to request appraisal

1. **Submit a request.** Call your examiner to request appraisal, or send your request via email to TWIA at claims@twia.org or mail to PO Box 99090, Austin, TX 78709-9090, Attention: Appraisal Request.
2. **Follow deadlines for appraisal.**
 - You have 60 days from the date you receive this notice to demand appraisal on the amount of loss that TWIA will pay
 - Because you have replacement cost coverage you may still request appraisal for qualifying items up to the 545-day deadline to provide documentation of cost and completion of repairs.
 - You may request appraisal regardless of whether repairs have been completed or not.

You may request the 60-day period to request appraisal be extended for 30 days. You'll need to file a written request with TWIA demonstrating good cause for why the period should be extended within 75 days. **If you do not request appraisal within the deadline, you waive your right to contest TWIA's determination of the amount of loss**

The Texas Department of Insurance has established the Coastal Outreach and Assistance Services Team (COAST) Program to assist consumers with understanding the TWIA claim process. To obtain assistance from the COAST Program, please refer to the COAST Program website at www.tdi.texas.gov/consumer/COAST; email ConsumerProtection@tdi.state.tx.us; call toll-free 1-855-352-6278; or write to COAST Program -- MC 111-1A, Texas Department of Insurance, P.O. Box 149091, Austin, TX 78714-9091.

El Departamento de Seguros de Texas ha establecido el Programa de Alcance Comunitario y Servicios de Asistencia para el Área Costera (Coastal Outreach and Assistance Services Team (COAST) Programa, por su nombre y siglas en inglés) para ayudar a los consumidores a entender el proceso de las reclamaciones de TWIA. Para obtener ayuda del Programa COAST, visite el sitio Web del Programa COAST en www.tdi.texas.gov/consumer/COAST; por medio de correo electrónico a ConsumerProtection@tdi.state.tx.us; o llame gratis el 1-855-352-6278; o escriba al Programa COAST -- MC 111-1A, Texas Department of Insurance, P.O. Box 149091 Austin, TX 78714-9091.

LEGAL NOTICE

TWIA's evaluation was intended to establish the coverage available to you under your policy, if any, for the damage you reported. Those actions shall not in any way change, waive, invalidate, or forfeit any of the terms, conditions or requirements of the policy or any of your rights or the rights of TWIA under the policy. No express or implied waiver of rights should be inferred from this letter or our attempts to investigate the claim. TWIA expressly reserves all rights under the policy, at law and in equity whether or not expressly identified in this letter.