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Berkshire Hathaway GUARD
P.O. Box 1368
Wilkes-Barre, PA 18703-1368
Toll-Free 800-673-2465
FAX 570-825-0611
www.guard.com

April 22, 2022

Lea Ann Francis

Policyholder: Lea Ann Francis
 Policy Number: LEHO383018
 Policy Period: 1/21/2022 1/21/2023
 Date of Loss: 03/25/2022
 Claim Number: LEHO383018-001-001-001
 Carrier: AmGUARD Insurance Company

Dear Policyholder:

Thank you for choosing Berkshire Hathaway GUARD Insurance Companies for your insurance needs. We are writing to provide you with the settlement details for your claim. This amount is based upon the damage estimate(s) included with this letter and applicable policy provisions.

Please refer below to the breakdown of your payment.

COVERAGE	Coverage A
Replacement cost:	\$ 2,904.36
Recoverable depreciation:	- \$ 43.88
Non-recoverable depreciation:	- \$ 0.00
Previous payments:	- \$ 0.00
Deductible:	- \$ 1,000.00
Actual Cash Value:	\$ 1,904.36
Payment:	\$ 1,860.48

As stated in your Homeowners policy, settlements are paid at actual cash value, meaning the settlement is for the replacement cost less your deductible and depreciation.

- If **non-recoverable depreciation** has been applied to a portion of your loss, the stated depreciation value cannot be recovered, therefore the actual cash value is the final settled amount.
- If **recoverable depreciation** has been applied, your policy allows for reimbursement of the depreciated value (but not to exceed the total amount it cost to repair or replace the property).

The following conditions must be met prior to reimbursement of **recoverable depreciation**:

1. In order to collect the full benefits under the replacement cost provisions, your policy requires you to complete repairs, and/or to advise us of your intent to make a claim for an additional amount payable under the insurance policy terms within 180 days from the date of loss.

For your protection California law requires the following to appear on this form: 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.



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2. You must provide documentation to support that you have paid for the repairs or replacement of property. We may also request photographs or an inspection of the property to determine completion of work.

Before repairs begin:

- Show our estimate to your contractor. If your contractor's estimate exceeds the amounts in our estimate, contact us prior to beginning the work.
- Contact your mortgage company (if it is named on your settlement check) to review the procedure for handling claim checks.

After repairs are completed:

- Submit your contractor's final invoice to us for review
- Send us copies of your paid bills, cancelled checks and/or purchase receipts for the repairs to your home and/or the replacement of your personal property. We will consider payment of the difference between your incurred repair or replacement cost and the actual cash value of the loss.
- Be aware that a re-inspection of the repairs may be required.
- Provide documentation including your claim number supporting your claim for recoverable depreciation.

It has been a pleasure working with you to resolve your claim. Should you have any questions or concerns please contact me at the number below.

Sincerely,

A handwritten signature in cursive script that reads "Julie Cote".

Julie Cote
Property Claims Associate
claims3@guard.com
cc: Miscellaneous; Agency; Insured
Enclosure: Damage Estimate(s)

PILOT Pilot Catastrophe Services, Inc.

P.O . Box 91299
Mobile, AL 36691-1299
Phone: 1-800-958-5485

Insured: Lea Ann Francis
Home: 3660 Vista Campana N Unit 37
Oceanside, CA 92057
Property: 3660 Vista Campana N Unit 37
Oceanside, CA 92057
Billing: 625 Capistrano Dr.
Oceanside, CA 92058-1103

Home: (760) 473-6779

Claim Rep.: Geoffrey Altman
Company: Pilot Claim Services

Business: (800) 958-5485
E-mail: guardclaims@pilotcat.com

Estimator: Geoffrey Altman
Company: Pilot Claim Services

Business: (800) 958-5485
E-mail: guardclaims@pilotcat.com

Reference:
Company: WestGuard Insurance Company

Claim Number: LEHO383018-001-001- **Policy Number:** LEHO383018

Type of Loss: Water

Date Contacted:	3/28/2022 11:02 AM	Date Received:	3/27/2022 11:00 PM
Date of Loss:	3/24/2022 11:00 PM	Date Entered:	3/28/2022 1:09 PM
Date Inspected:	3/29/2022 11:30 AM		
Date Est. Completed:	4/2/2022 11:38 AM		

Price List: CASD8X_MAR22
Restoration/Service/Remodel
Estimate: LEA_ANN_FRANCIS



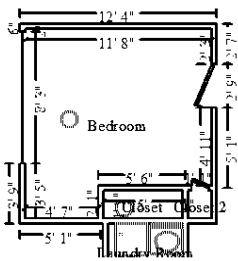
Pilot Catastrophe Services, Inc.

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LEA_ANN_FRANCIS

SKETCH1

Main Level



Bedroom

Height: 6' 11"

272.48 SF Walls	124.24 SF Ceiling
396.72 SF Walls & Ceiling	124.24 SF Floor
13.80 SY Flooring	43.33 LF Floor Perimeter
47.15 LF Ceil. Perimeter	

Door

2' 8 7/8" X 6' 4 3/16"

Opens into Exterior

Window

8' 3 3/8" X 3' 8"

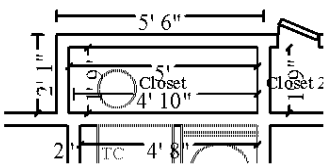
Opens into Exterior

Door

1' 1" X 6' 8"

Opens into CLOSET_2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Contents - move out then reset	1.00 EA	76.48	0.00	76.48	(0.00)	76.48
2. Interior door - Detach & reset - slab only	1.00 EA	30.10	0.00	30.10	(0.00)	30.10
3. R&R Carpet pad	124.24 SF	0.80	4.91	104.30	(0.00)	104.30
4. Remove Carpet	124.24 SF	0.35	0.00	43.48	(0.00)	43.48
5. Replace Carpet	142.88 SF	3.77	31.34	570.00	(0.00)	570.00
Totals: Bedroom			36.25	824.36	0.00	824.36



Closet

Height: 6' 11"

92.44 SF Walls	8.62 SF Ceiling
101.07 SF Walls & Ceiling	8.62 SF Floor
0.96 SY Flooring	13.42 LF Floor Perimeter
13.42 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
6. Contents - move out then reset - Small room	1.00 EA	57.41	0.00	57.41	(0.00)	57.41
7. Bypass (sliding) door set - slabs only - Detach & reset	1.00 EA	42.50	0.00	42.50	(0.00)	42.50
8. Replace 1/2" - drywall per LF - up to 2' tall	13.42 LF	12.77	1.31	172.68	(0.00)	172.68
9. Replace Texture drywall - light hand texture	40.26 SF	1.14	0.22	46.12	(0.00)	46.12
10. Seal/prime then paint more than the floor perimeter (2 coats)	40.26 SF	1.24	0.62	50.54	(4.03)	46.51
11. Paint the walls - one coat	92.44 SF	0.86	1.00	80.50	(6.47)	74.03
12. R&R Carpet pad	8.62 SF	0.80	0.34	7.24	(2.20)	5.04
13. Remove Carpet	8.62 SF	0.35	0.00	3.02	(0.00)	3.02
14. Replace Carpet	9.91 SF	3.77	2.17	39.53	(14.02)	25.51

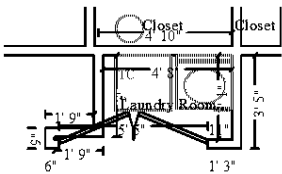


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CONTINUED - Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
15. R&R Baseboard - 3 1/4"	13.42 LF	4.84	1.62	66.58	(0.00)	66.58
16. Seal & paint baseboard - two coats	13.42 LF	2.00	0.13	26.97	(0.87)	26.10
Totals: Closet			7.41	593.09	27.59	565.50



Laundry Room

Height: 7' 1"

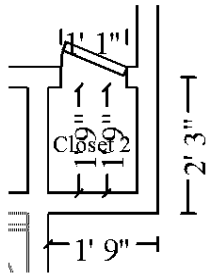
100.58 SF Walls	14.49 SF Ceiling
115.07 SF Walls & Ceiling	14.49 SF Floor
1.61 SY Flooring	13.61 LF Floor Perimeter
19.00 LF Ceil. Perimeter	

Door **5' 4 3/4" X 6' 3"** **Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
17. Contents - move out then reset - Small room	1.00 EA	57.41	0.00	57.41	(0.00)	57.41
18. Washer/Washing machine - Remove & reset	1.00 EA	54.38	0.00	54.38	(0.00)	54.38
19. Dryer - Remove & reset - gas	1.00 EA	165.35	0.00	165.35	(0.00)	165.35
20. Interior door - Detach & reset - slab only	2.00 EA	30.10	0.00	60.20	(0.00)	60.20
21. Replace 1/2" - drywall per LF - up to 2' tall	9.00 LF	12.77	0.88	115.81	(0.00)	115.81
22. Replace Texture drywall - light hand texture	27.00 SF	1.14	0.15	30.93	(0.00)	30.93
23. Seal/prime then paint the surface area (2 coats)	27.00 SF	1.24	0.42	33.90	(2.70)	31.20
24. Paint the walls - one coat	100.58 SF	0.86	1.09	87.59	(7.04)	80.55
25. R&R Baseboard - 3 1/4"	13.61 LF	4.84	1.65	67.52	(0.00)	67.52
26. Seal & paint baseboard - two coats	13.61 LF	2.00	0.14	27.36	(0.88)	26.48
Totals: Laundry Room			4.33	700.45	10.62	689.83

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Closet 2

Height: 8'

43.79 SF Walls	2.52 SF Ceiling
46.31 SF Walls & Ceiling	2.52 SF Floor
0.28 SY Flooring	5.29 LF Floor Perimeter
6.38 LF Ceil. Perimeter	

Door

1' 1" X 6' 8"

Opens into BEDROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
27. Contents - move out then reset - Small room	1.00 EA	57.41	0.00	57.41	(0.00)	57.41
28. Replace 1/2" - drywall per LF - up to 2' tall	5.29 LF	12.77	0.52	68.07	(0.00)	68.07
29. Replace Texture drywall - light hand texture	15.88 SF	1.14	0.09	18.19	(0.00)	18.19
30. Seal/prime then paint more than the floor perimeter (2 coats)	15.88 SF	1.24	0.25	19.94	(1.59)	18.35
31. Paint the walls - one coat	43.79 SF	0.86	0.48	38.14	(3.07)	35.07
32. R&R Carpet pad	2.52 SF	0.80	0.10	2.11	(0.64)	1.47
33. Remove Carpet	2.52 SF	0.35	0.00	0.88	(0.00)	0.88
34. Replace Carpet	2.90 SF	3.77	0.64	11.57	(0.00)	11.57
35. R&R Baseboard - 3 1/4"	5.29 LF	4.84	0.64	26.24	(0.00)	26.24
36. Paint baseboard - two coats	5.29 LF	1.90	0.06	10.11	(0.37)	9.74
Totals: Closet 2			2.78	252.66	5.67	246.99
Total: Main Level			50.77	2,370.56	43.88	2,326.68
Total: SKETCH1			50.77	2,370.56	43.88	2,326.68

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
37. Haul debris - per pickup truck load - including dump fees	1.00 EA	185.76	0.00	185.76	(0.00)	185.76
Totals: Debris Removal			0.00	185.76	0.00	185.76

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
38. Plumbing labor minimum	1.00 EA	170.99	0.00	170.99	(0.00)	170.99
39. Drywall labor minimum	1.00 EA	121.70	0.00	121.70	(0.00)	121.70
40. Finish carpentry labor minimum	1.00 EA	15.22	0.00	15.22	(0.00)	15.22
41. Carpet labor minimum	1.00 EA	34.07	0.00	34.07	(0.00)	34.07

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CONTINUED - Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Labor Minimums Applied			0.00	341.98	0.00	341.98
Line Item Totals: LEA_ANN_FRANCIS			50.77	2,898.30	43.88	2,854.42
Additional Charges						Charge
California Carpet Stewardship Assessment Fee						6.06
Additional Charges Total						\$6.06

Grand Total Areas:

509.30	SF Walls	149.88	SF Ceiling	659.17	SF Walls and Ceiling
141.88	SF Floor	15.76	SY Flooring	75.65	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	85.95	LF Ceil. Perimeter
149.88	Floor Area	174.56	Total Area	509.30	Interior Wall Area
402.36	Exterior Wall Area	60.12	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		



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Summary for Dwelling

Line Item Total	2,847.53
California Carpet Stewardship Assessment Fee	6.06
Material Sales Tax	50.77
Replacement Cost Value	\$2,904.36
Less Depreciation	(43.88)
Actual Cash Value	\$2,860.48
Less Deductible	(1,000.00)
Net Claim	\$1,860.48
Total Recoverable Depreciation	43.88
Net Claim if Depreciation is Recovered	\$1,904.36

Geoffrey Altman



Pilot Catastrophe Services, Inc.

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Recap of Taxes

	Material Sales Tax (7.75%)	Storage Rental Tax (7.75%)
Line Items	50.77	0.00
Additional Charges	0.00	0.00
Total	50.77	0.00

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Recap by Room**Estimate: LEA_ANN_FRANCIS****Area: SKETCH1****Area: Main Level**

Bedroom	788.11	27.68%
Closet	585.68	20.57%
Laundry Room	696.12	24.45%
Closet 2	249.88	8.78%

Area Subtotal: Main Level	2,319.79	81.47%
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Area Subtotal: SKETCH1	2,319.79	81.47%
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Debris Removal	185.76	6.52%
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Labor Minimums Applied	341.98	12.01%
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Subtotal of Areas	2,847.53	100.00%
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Total	2,847.53	100.00%
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**Pilot Catastrophe Services, Inc.**

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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
APPLIANCES	219.73		219.73
CONTENT MANIPULATION	248.71		248.71
GENERAL DEMOLITION	273.87		273.87
DOORS	132.80		132.80
DRYWALL	570.33		570.33
FLOOR COVERING - CARPET	707.66	16.86	690.80
FINISH CARPENTRY / TRIMWORK	152.58		152.58
PLUMBING	170.99		170.99
PAINTING	370.86	27.02	343.84
Subtotal	2,847.53	43.88	2,803.65
Permits and Fees	6.06		6.06
Material Sales Tax	50.77		50.77
Total	2,904.36	43.88	2,860.48

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