



## Big Bear Construction

1236 S Porter Rockwell Rd  
Riverton, UT 84107

Insured: Brian Wilson  
Property: 880 McKinley Ave  
Frankfurt, KY 40601

Claim Rep.: Alena Wilson

Business: (575) 937-8350  
E-mail: alenawilson@outlook.com

Estimator: Alena Wilson

Business: (575) 937-8350  
E-mail: alenawilson@outlook.com

**Claim Number:** X350LY

**Policy Number:** 1VWAS7

**Type of Loss:** Hail

Date Contacted: 2/4/2016 12:00 AM

Date of Loss: 8/16/2015 12:00 AM

Date Inspected: 2/4/2016 12:00 AM

Date Received: 2/4/2016 12:00 AM

Date Entered: 2/4/2016 11:20 AM

Price List: KYLX8X\_OCT18  
Restoration/Service/Remodel

Estimate: X350LY

Dear Brian Wilson,

The following estimate is based on the damages noted at the time of inspection by your Big Bear representative, Alena Wilson.

During the repair process, any further damages that are discovered or come forth will be submitted in a supplement estimate that will include (but not be limited to) the building permit fee, etc.

Big Bear, LLC reserves the right to incorporate general contractor overhead and profit into each estimate.

Separate from this estimate is a copy of our Certified General Contractor license.

As General Contractor, Big Bear is required to handle the permit process, OSHA regulations compliance, General Liability Insurance for the project and Workmen's Compensation Insurance for Big Bear employees/subcontractors that Big Bear supervises, or otherwise enter the job site while work is in progress.

Xactware's white paper on O&P states:

" General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business. Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising. Including General Overhead expenses in an Xactimate estimate—General Overhead expenses are not included in Xactware's unit pricing, but are typically added to the estimate as a percentage of the total bid along with the appropriate profit margin. These two costs together constitute what is normally referred to in the insurance restoration industry as General Contractor's O&P, or just O&P. General Overhead and Profit percentages can be added in the Estimate Parameters window within an Xactimate estimate."



# Big Bear Construction

1236 S Porter Rockwell Rd  
Riverton, UT 84107

## X35OLY

### Roof1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
This estimate has been repriced to the current Oct 2018 price list.							
1. Tear off, haul and dispose of comp. shingles - 3 tab	37.65 SQ	37.49	0.00	282.30	1,693.80	(0.00)	1,693.80
2. Roofing felt - 15 lb.	37.65 SQ	26.61	12.79	202.94	1,217.60	(0.00)	1,217.60
3. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	43.33 SQ	177.32	206.92	1,578.04	9,468.24	(0.00)	9,468.24
4. Drip edge	384.00 LF	1.98	15.21	155.10	930.63	(0.00)	930.63
5. Flashing - pipe jack	3.00 EA	34.72	1.51	21.14	126.81	(0.00)	126.81
6. Flue cap	1.00 EA	100.13	4.92	21.00	126.05	(0.00)	126.05
7. Furnace vent - rain cap and storm collar, 6"	1.00 EA	58.81	1.57	12.08	72.46	(0.00)	72.46
8. Additional charge for high roof (2 stories or greater)	27.20 SQ	3.60	0.00	19.58	117.50	(0.00)	117.50
9. Additional charge for high roof (2 stories or greater)	27.20 SQ	16.28	0.00	88.56	531.38	(0.00)	531.38
<b>Supplement items listed below:</b>							
<b>10. Tear off, haul and dispose of comp. shingles - 3 tab</b>	<b>3.35 SQ</b>	<b>37.49</b>	<b>0.00</b>	<b>25.12</b>	<b>150.71</b>	<b>(0.00)</b>	<b>150.71</b>
According to the EagleView report, the total SQ for this roof are 41 SQ. The original estimate paid for 35.27 SQ for tear off. There is 3.35 SQ needed for the difference.							
<b>11. Roofing felt - 15 lb.</b>	<b>3.35 SQ</b>	<b>26.61</b>	<b>1.14</b>	<b>18.04</b>	<b>108.32</b>	<b>(0.00)</b>	<b>108.32</b>
According to the EagleView report, the total SQ for this roof are 41 SQ. The original estimate paid for 35.27 SQ for the felt. There is 3.35 SQ needed for the difference.							
<b>12. 3 tab - 25 yr. - comp. shingle roofing - w/out felt</b>	<b>4.00 SQ</b>	<b>177.32</b>	<b>19.10</b>	<b>145.68</b>	<b>874.06</b>	<b>(0.00)</b>	<b>874.06</b>
According to the EagleView report, the total SQ for this roof are 41 SQ. The original estimate paid for 35.27 SQ for shingle replacement. There is 4 SQ needed for the difference including the 15% waste factor.							
<b>13. R&amp;R Ridge cap - composition shingles</b>	<b>156.00 LF</b>	<b>5.74</b>	<b>8.89</b>	<b>180.88</b>	<b>1,085.21</b>	<b>(0.00)</b>	<b>1,085.21</b>
The EagleView report states: "Note that only roof area is included in these waste calculations. Additional materials needed for ridge, hip, valley, and starter lengths are not included."							
The original estimate includes starter and ridge cap factored into the waste. This calculation does not allow for enough material and labor cost to actually install starter, ridge cap and the field shingle.							
<b>1 Bundle of three tab shingles will cover 81 LF of starter or 33.75 LF of ridge cap. There is an average of 27 shingles per bundle. Three tabs per shingle with a 5" reveal. Therefore, 1 SQ of shingles (3 bundles/SQ) = 243 LF of starter or 101.25 LF of ridge cap.</b>							
For this roof: LF of Starter is 136 LF/243 LF to create starter = 0.56 SQ LF Ridge cap is 156 LF/101.25 LF to create ridge = 1.54 SQ Material required for starter and ridge cap = 2.1 SQ							
The original estimate allows for 5.68 SQ of waste. Once starter and ridge cap are removed from that waste there is 3.58 SQ left of waste to use on the field shingle. This is equal to 9% waste. This roof will require a minimum waste factor for installation of field shingles of 15%.							
<b>14. Asphalt starter - universal starter course</b>	<b>136.00 LF</b>	<b>1.84</b>	<b>4.57</b>	<b>50.96</b>	<b>305.77</b>	<b>(0.00)</b>	<b>305.77</b>

See the ridge cap line item for the breakdown of the material which justifies adding starter to the estimate.



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## CONTINUED - Roof1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>15. Ice &amp; water shield for valley material*</b>	<b>459.00 SF</b>	<b>1.52</b>	<b>9.36</b>	<b>141.42</b>	<b>848.46</b>	<b>(0.00)</b>	<b>848.46</b>

There is a closed valley system found on this roof that requires underlayment in the valley according to IRC code. No valley protection was included on the original estimate. The valley length is 153 LF by 3' (the width of one course of shield) = 459 SF.

### R905.2.8.2 Valleys.

1. For open valleys (valley lining exposed) line with metal, the valley lining shall be at least 24 inches (610 mm) wide and of any of the corrosion-resistant metals in Table R905.2.8.2.
2. For open valleys, valley lining of two plies of mineral surfaced roll roofing, complying with ASTM D 3909 or ASTM D 6380 Class M, shall be permitted. The bottom layer shall be 18 inches (457 mm) and the top layer a minimum of 36 inches (914 mm) wide.
3. **For closed valleys (valley covered with shingles)**, valley lining of one ply of smooth roll roofing complying with ASTM D 6380 and at least 36 inches wide (914 mm) or valley lining as described in Item 1 or 2 above shall be permitted. Self-adhering polymer modified bitumen underlayment complying with ASTM D 1970 shall be permitted in lieu of the lining material.

<b>16. Ice &amp; water shield on eaves*</b>	<b>558.00 SF</b>	<b>1.52</b>	<b>11.38</b>	<b>171.92</b>	<b>1,031.46</b>	<b>(0.00)</b>	<b>1,031.46</b>
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City code requires ice and water shield to be installed from the edge of the eaves to a point at least 24" inside the exterior wall line of the building. The eaves located on the dwelling roof will require 1 course of shield in order to meet the code requirements. the eave lengths are 136 LF by 3 LF (the width of one course of shield) = 408 SF of shield needed.

<b>17. R&amp;R Flashing - pipe jack</b>	<b>2.00 EA</b>	<b>39.51</b>	<b>1.00</b>	<b>16.00</b>	<b>96.02</b>	<b>(0.00)</b>	<b>96.02</b>
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There was a pipe jack found at the roof that was not included in the original estimate. In order to remove the shingles, the flashing will have to be pried and bent. As a result, the flashing will not sit flat and seal/shield against water intrusion and must be replaced - see 2012 IRC code language:

### R907.5 Reinstallation of materials.

Any existing flashings, edgings, outlets, vents or similar devices that are a part of the assembly shall be replaced when rusted, damaged or deteriorated.

<b>18. R&amp;R Exhaust cap - through roof - up to 4"</b>	<b>1.00 EA</b>	<b>73.26</b>	<b>1.50</b>	<b>14.94</b>	<b>89.70</b>	<b>(0.00)</b>	<b>89.70</b>
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There was an exhaust cap found at the roof that was not included in the original estimate. In order to remove the shingles, the cap flashing will have to be pried and bent. As a result, the cap flashing will not sit flat and seal/shield against water intrusion and must be replaced - see 2012 IRC code language:

### R907.5 Reinstallation of materials.

Any existing flashings, edgings, outlets, vents or similar devices that are a part of the assembly shall be replaced when rusted, damaged or deteriorated.

<b>19. R&amp;R Chimney flashing - average (32" x 36")</b>	<b>1.00 EA</b>	<b>346.64</b>	<b>4.60</b>	<b>70.26</b>	<b>421.50</b>	<b>(0.00)</b>	<b>421.50</b>
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The flashing at the chimney must be replaced due to the flashing being nailed to the shingles. In order to remove the shingles, the flashing will have to be pried and bent. As a result, the flashing will not sit flat and seal/shield against water intrusion and must be replaced - see 2012 IRC code language:

### R907.5 Reinstallation of materials.

Any existing flashings, edgings, outlets, vents or similar devices that are a part of the assembly shall be replaced when rusted, damaged or deteriorated.

<b>20. Step flashing</b>	<b>57.00 LF</b>	<b>8.29</b>	<b>4.62</b>	<b>95.42</b>	<b>572.57</b>	<b>(0.00)</b>	<b>572.57</b>
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1236 S Porter Rockwell Rd  
Riverton, UT 84107

## CONTINUED - Roof1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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The roof to wall step flashing will need to be removed due to the flashing being nailed to/through the shingles. In order to remove the shingles, the flashing will have to be pried and bent. As a result, the flashing will not sit flat and seal/shield against water intrusion and must be replaced - see 2012 IRC code language:

### R907.5 Reinstallation of materials.

Any existing flashings, edgings, outlets, vents or similar devices that are a part of the assembly shall be replaced when rusted, damaged or deteriorated.

<b>21. R&amp;R Counterflashing - Apron flashing</b>	<b>34.00 LF</b>	<b>8.45</b>	<b>2.57</b>	<b>57.98</b>	<b>347.85</b>	<b>(0.00)</b>	<b>347.85</b>
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The roof wall to roof flashing will need to be removed due to the flashing being nailed to the shingles. In order to remove the shingles, the flashing will have to be pried and bent. As a result, the flashing will not sit flat and seal/shield against water intrusion. Dimensions used are from the EagleView report.

### IRC Code R907.5 Reinstallation of materials.

Any existing flashings, edgings, outlets, vents or similar devices that are a part of the assembly shall be replaced when rusted, damaged or deteriorated.

<b>22. Remove Additional charge for steep roof - 7/12 to 9/12 slope</b>	<b>23.05 SQ</b>	<b>9.51</b>	<b>0.00</b>	<b>43.84</b>	<b>263.05</b>	<b>(0.00)</b>	<b>263.05</b>
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There was a portion of the roof that was found to have a 8/12 pitch. The original estimate did not include the steep charge line item. This line item needed to account for the additional labor required to adhere to OSHA's fall protection requirements.

<b>23. Additional charge for steep roof - 7/12 to 9/12 slope</b>	<b>25.36 SQ</b>	<b>36.89</b>	<b>0.00</b>	<b>187.10</b>	<b>1,122.63</b>	<b>(0.00)</b>	<b>1,122.63</b>
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There was a portion of the roof that was found to have a 8/12 pitch. The original estimate did not include the steep charge line item. This line item needed to account for the additional labor required to adhere to OSHA's fall protection requirements.

Industry standard 10% waste has been added.

<b>24. General Laborer - per hour</b>	<b>3.00 HR</b>	<b>32.50</b>	<b>0.00</b>	<b>19.50</b>	<b>117.00</b>	<b>(0.00)</b>	<b>117.00</b>
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This item needed to move outside contents items away from building (deck furniture, etc) and to protect landscaping with tarping from debris from roof. This is a labor only item. The line item for removal of shingles in Xactimate only includes labor to remove shingles from the roof, not for handling contents-type items or tarping.

<b>25. Cleaning Technician - per hour</b>	<b>3.00 HR</b>	<b>29.04</b>	<b>6.28</b>	<b>17.42</b>	<b>110.82</b>	<b>(0.00)</b>	<b>110.82</b>
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This item needed to remove small debris from landscaping, walkways and driveways. Also includes using a magnetic device to clear the property of discarded roofing nails. The line item for removal of shingles only includes labor to remove shingles from the roof, not for detailed final cleaning.

<b>26. Two ladders with jacks and plank (per day)</b>	<b>1.00 DA</b>	<b>110.00</b>	<b>0.00</b>	<b>22.00</b>	<b>132.00</b>	<b>(0.00)</b>	<b>132.00</b>
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Bay window at front elevation will require ladders w/jacks.

<b>27. Additional charge for high roof (2 stories or greater)</b>	<b>4.08 SQ</b>	<b>16.28</b>	<b>0.00</b>	<b>13.28</b>	<b>79.70</b>	<b>(0.00)</b>	<b>79.70</b>
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Industry standards allow for 15% waste on the steep roof charge due to having to place the ridge, starter, etc that is over and above the actual SQ amount. Xactimate was designed with a separate line item from removal so that the waste may be added to the steep charge.

<b>Totals: Roof1</b>			<b>317.93</b>	<b>3,672.50</b>	<b>22,041.30</b>	<b>0.00</b>	<b>22,041.30</b>
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## Exterior



# Big Bear Construction

1236 S Porter Rockwell Rd  
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. Fascia - metal - 8"	166.00 LF	4.52	19.82	154.02	924.16	(0.00)	924.16
29. Clothes dryer vent cover	1.00 EA	28.11	0.38	5.70	34.19	(0.00)	34.19
30. Wrap wood window frame & trim with aluminum sheet - XLarge	1.00 EA	242.13	3.85	49.20	295.18	(0.00)	295.18
31. Window screen, 10 - 16 SF	1.00 EA	46.27	2.59	9.78	58.64	(0.00)	58.64
32. Soffit - vinyl	60.00 SF	3.97	5.90	48.82	292.92	(0.00)	292.92
33. Two ladders with jacks and plank (per day)	1.00 DA	110.00	0.00	22.00	132.00	(0.00)	132.00
34. Haul debris - per pickup truck load - including dump fees	1.00 EA	102.27	0.00	20.46	122.73	(0.00)	122.73
<b>Totals: Exterior</b>			<b>32.54</b>	<b>309.98</b>	<b>1,859.82</b>	<b>0.00</b>	<b>1,859.82</b>

## Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Supplement items listed below:							
35. R&R Gutter - aluminum - up to 5"*	62.00 LF	5.54	9.37	70.58	423.43	(0.00)	423.43
36. R&R Downspout - aluminum - up to 5"*	60.00 LF	5.54	9.07	68.30	409.77	(0.00)	409.77
37. R&R Shutters - simulated wood (polystyrene)	3.00 EA	105.74	8.64	65.18	391.04	(0.00)	391.04
38. R&R Window screen, 1 - 9 SF	3.00 EA	38.64	5.94	24.36	146.22	(0.00)	146.22
39. Seal & paint column - two coats	64.00 LF	3.93	1.54	50.60	303.66	(0.00)	303.66
40. Seal & paint double garage door opening & trim	1.00 EA	82.58	0.52	16.62	99.72	(0.00)	99.72
41. Seal & paint single garage door opening & trim	1.00 EA	66.02	0.41	13.28	79.71	(0.00)	79.71
<b>Totals: Front Elevation</b>			<b>35.49</b>	<b>308.92</b>	<b>1,853.55</b>	<b>0.00</b>	<b>1,853.55</b>

## Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Supplement items listed below:							
42. R&R Gutter - aluminum - up to 5"*	31.00 LF	5.54	4.69	35.30	211.73	(0.00)	211.73
43. R&R Downspout - aluminum - up to 5"*	110.00 LF	5.54	16.63	125.20	751.23	(0.00)	751.23
44. Two ladders with jacks and plank (per day)	1.00 DA	110.00	0.00	22.00	132.00	(0.00)	132.00
45. Scaffolding Setup & Take down - per hour	4.00 HR	32.50	0.00	26.00	156.00	(0.00)	156.00
Due to the height of the home, 2 laborers will take 2 extra hours to replace the gutters at the rear elevation.							
<b>Totals: Rear Elevation</b>			<b>21.32</b>	<b>208.50</b>	<b>1,250.96</b>	<b>0.00</b>	<b>1,250.96</b>



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### Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
46. Heat, vent, & air cond. labor minimum*	1.00 EA	144.80	0.00	28.96	173.76	(0.00)	173.76
47. Window labor minimum*	1.00 EA	110.74	0.00	22.14	132.88	(0.00)	132.88
48. Fireplace repair labor minimum*	1.00 EA	156.88	0.00	31.38	188.26	(0.00)	188.26
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>82.48</b>	<b>494.90</b>	<b>0.00</b>	<b>494.90</b>
<b>Line Item Totals: X35OLY</b>			<b>407.28</b>	<b>4,582.38</b>	<b>27,500.53</b>	<b>0.00</b>	<b>27,500.53</b>



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### Summary for Dwelling

Line Item Total	22,510.87
Material Sales Tax	401.00
Subtotal	22,911.87
Overhead	2,291.19
Profit	2,291.19
Total Tax	6.28
<b>Replacement Cost Value</b>	<b>\$27,500.53</b>
<b>Net Claim</b>	<b>\$27,500.53</b>

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Alena Wilson



## Big Bear Construction

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1236 S Porter Rockwell Rd  
Riverton, UT 84107

- 1 1-Front elevation  
Date Taken: 11/15/2012



- 2 2-Front elevatoin  
Date Taken: 11/15/2012







## Big Bear Construction

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1236 S Porter Rockwell Rd  
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- 3 3-Hail  
Date Taken: 11/15/2012



- 4 4-rear  
Date Taken: 11/15/2012





## Big Bear Construction

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1236 S Porter Rockwell Rd  
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- 5 5-screen  
Date Taken: 11/15/2012



- 6 6-soffit&fascia  
Date Taken: 11/15/2012





## Big Bear Construction

1236 S Porter Rockwell Rd  
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- 7 7-soffit1  
Date Taken: 11/15/2012



- 8 8-soffitfront  
Date Taken: 11/15/2012





## Big Bear Construction

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1236 S Porter Rockwell Rd  
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9 9-soffitrear  
Date Taken: 11/15/2012

