



10/03/2012

Charles Dammon
 124 Eden Isles Blvd
 Slidell, LA 70458

Re: Claim Number: LH22313
 Policy Number: HWL2027772
 Date of Loss: 08/29/2012
 Loss Type: Hurricane

Dear Charles Dammon,

We have enclosed an estimate for the repair and/or replacement of the damages sustained from the above referenced loss. Your check may follow under separate cover. Please contact your mortgage company for directions if they are named as a payee on the check.

The claim payment is broken down as follows:

Coverage:

A / Replacement Cost Value	\$3,087.27	
Less Recoverable Depreciation:	(\$484.76)	
Less Non Recoverable Depreciation:	(\$0.00)	
Coverage A Total:		\$2,602.51
B / Replacement Cost Value	\$622.83	
Less Recoverable Depreciation:	(\$17.12)	
Less Non Recoverable Depreciation:	(\$0.00)	
Coverage B Total:		\$605.71
C / Replacement Cost Value	\$0.00	
Less Recoverable Depreciation:	(\$0.00)	
Less Non Recoverable Depreciation:	(\$0.00)	
Coverage C Total:		\$0.00
D / Loss of Use -	\$0.00	
Coverage D Total:		0.00
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Subtotal:		\$3,208.22
Deductible:		(\$3,140.00)
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Net Claim Amount:		\$68.22

Pharos Claims Service

5545 S Orange Avenue • Orlando, FL 32809 • 888-544-4885 • Fax: 888-456-9163



"Please note that although the claim process and investigation are advancing, please do not misconstrue these processes or activities as Lighthouse Property Insurance Corporation's decision to pay your claim. We are specifically reserving our right to either extend coverage or assert grounds for the denial of your claim based on specific policy provisions which may related to you loss and damages."

"Please be advised that Lighthouse Property Insurance Corporation is reserving any and all rights and defenses they may have pursuant to the subject insurance policy and under the laws of Louisiana, and our right and privileges in that regard are expressly reserved"

For reimbursement of recoverable depreciation, if applicable, the cost of repairs must exceed the monies already paid, plus deductible. Upon completion, please have your contractor(s) provide a statement of completed structure repairs. Repairs performed by various subcontractors under your supervision require a separate statement from each of the subcontractors.

If the repairs have been completed by you, please provide register receipts for the materials and photographs depicting the completion. In addition, the repairs must be completed within 180 days from the date of loss unless otherwise extended.

Please feel free to contact us with any questions or concerns at 1-888-544-4885.

Sincerely,

Sven Axelsson - Adjuster
Pharos Claims Service
352-895-0249



Advanced Claim Concepts

Insured: Charles Dammon
Property: 124 Eden Isles Blvd
Slidell, LA 70458

Home: (985) 640-7891

Claim Rep.: Sven Axelsson

Business: (352) 895-0249
E-mail: sa.adjuster@gmail.com

Estimator: Sven Axelsson

Business: (352) 895-0249
E-mail: sa.adjuster@gmail.com

Claim Number: LH22313

Policy Number: HWL2027772

Type of Loss: Wind Damage

Date Contacted: 9/12/2012

Date of Loss: 8/29/2012

Date Inspected: 9/21/2012

Date Est. Completed: 9/26/2012 10:34 PM

Date Received: 9/10/2012

Date Entered: 9/26/2012 6:50 PM

Price List: LAMA7X_SEP12
Restoration/Service/Remodel

Estimate: LH22313_DAMMON



Advanced Claim Concepts

The estimate attached reflects extent of known damages to repair your property. Please review the estimate and note the Dwelling Summary page which reflects the total damages including sales tax and your deductible which apply. If you are having a General Contractor complete the repairs you should provide them with a copy of this estimate.

No supplement or additional payments will be issued for any repairs not listed in the estimate, without prior approval. Approval must be obtained prior to replacement or repair of any additional items. We must have the opportunity to view the additional damages or proposed changes prior to additional work commencing. We will make every effort to work with your contractor and you to resolve any issues that may arise.

Please note if there is a mortgage holder on the policy, they must be included on the payment. You must contact your mortgage holder directly to secure endorsement of the check. Should you have any questions regarding this estimate or service provided please contact your Lighthouse Underwriters adjuster.

Thanks,

Sven Axelsson
Advanced Claims Concepts, Inc
"Serving the Insurance industry for daily and CAT claims nationwide."

2612 Hough Rd.
Florence, AL 35630
888-251-7448
Fax 407-641-9777
www.acc-claims.com



LH22313_DAMMON

Main Level

Main Level

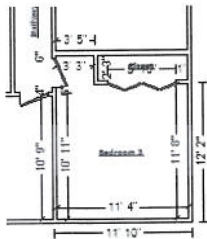
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
No coverage for out of premises power failure.					
Total: Main Level			0.00	0.00	0.00

Front Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
1. Add on for tinted glass in windows	60.00 SF	1.75	105.00	(0.00)	105.00
Totals: Front Elevation			105.00	0.00	105.00

Rear Elevation

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
2. Add on for tinted glass in windows	70.00 SF	1.75	122.50	(0.00)	122.50
Totals: Rear Elevation			122.50	0.00	122.50



Bedroom 3

Height: 8'

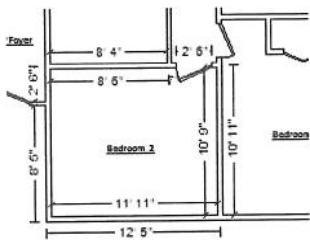
409.33 SF Walls	140.62 SF Ceiling
549.95 SF Walls & Ceiling	140.62 SF Floor
15.62 SY Flooring	51.17 LF Floor Perimeter
51.17 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
3. R&R 1/2" drywall - hung, taped, ready for texture	28.12 SF	1.45	40.77	(0.00)	40.77
4. R&R Blown-in insulation - 8" depth - R19	28.12 SF	1.28	35.99	(0.00)	35.99
5. Texture drywall - heavy hand texture	140.62 SF	0.51	71.72	(0.00)	71.72
6. R&R 1/2" drywall - hung, taped, floated, ready for paint	10.00 SF	1.59	15.90	(0.00)	15.90



CONTINUED - Bedroom 3

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
7. R&R Window sill	8.00 LF	2.78	22.24	(0.00)	22.24
8. Seal & paint window sill	8.00 LF	1.53	12.24	(4.08)	8.16
9. R&R Batt insulation - 6" - R19	10.00 SF	1.10	11.00	(0.00)	11.00
10. Baseboard - Detach and reset	12.00 LF	1.80	21.60	(0.00)	21.60
11. Paint baseboard - two coats	51.17 LF	0.86	44.01	(14.67)	29.34
12. Seal/prime then paint the walls and ceiling (2 coats)	549.95 SF	0.61	335.47	(111.82)	223.65
13. Carpet - Detach & relay	140.62 SF	0.51	71.72	(0.00)	71.72
14. R&R Carpet pad	140.62 SF	0.70	98.44	(41.49)	56.95
Totals: Bedroom 3			781.10	172.06	609.04



Bedroom 2

Height: 8'

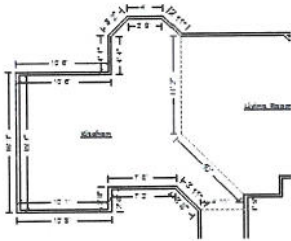
362.67 SF Walls	128.10 SF Ceiling
490.77 SF Walls & Ceiling	128.10 SF Floor
14.23 SY Flooring	45.33 LF Floor Perimeter
45.33 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
15. R&R 1/2" drywall - hung, taped, ready for texture	25.62 SF	1.45	37.15	(0.00)	37.15
16. R&R Blown-in insulation - 8" depth - R19	25.62 SF	1.28	32.79	(0.00)	32.79
17. Texture drywall - heavy hand texture	128.10 SF	0.51	65.33	(0.00)	65.33
18. Seal/prime then paint the ceiling (2 coats)	128.10 SF	0.61	78.14	(26.05)	52.09
19. Floor protection - plastic and tape - 10 mil	128.10 SF	0.20	25.62	(0.00)	25.62
20. Mask and prep for paint - paper and tape (per LF)	45.33 LF	0.45	20.40	(0.00)	20.40
Totals: Bedroom 2			259.43	26.05	233.38



CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Totals: Living Room			294.81	71.88	222.93



Kitchen

Height: 8'

529.07 SF Walls	345.96 SF Ceiling
875.04 SF Walls & Ceiling	345.96 SF Floor
38.44 SY Flooring	66.13 LF Floor Perimeter
66.13 LF Ceil. Perimeter	

Missing Wall	4' 11" X 8'	Opens into ENTRY_FOYER
Missing Wall	10' 3/16" X 8'	Opens into LIVING_ROOM
Missing Wall	11' 2" X 8'	Opens into LIVING_ROOM

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
35. Seal & paint window sill	6.00 LF	1.53	9.18	(0.00)	9.18
Totals: Kitchen			9.18	0.00	9.18

Total: Main Level			2,503.96	466.89	2,037.07
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Roof

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
36. R&R Drip edge	24.00 LF	1.79	42.96	(0.00)	42.96
37. Roofing repair - Minimum charge	1.00 EA	460.00	460.00	(0.00)	460.00
Totals: Roof			502.96	0.00	502.96

Boat house

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
38. R&R Metal roofing	81.00 SF	4.35	352.35	(0.00)	352.35



CONTINUED - Boat house

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
39. R&R Ridge cap - metal roofing	42.00 LF	5.99	251.58	(16.35)	235.23
Totals: Boat house			603.93	16.35	587.58
Line Item Totals: LH22313_DAMMON			3,610.85	483.24	3,127.61

Grand Total Areas:

3,059.80 SF Walls	1,263.63 SF Ceiling	4,323.43 SF Walls and Ceiling
1,263.63 SF Floor	140.40 SY Flooring	381.47 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	387.47 LF Ceil. Perimeter
1,263.63 Floor Area	1,365.30 Total Area	3,059.80 Interior Wall Area
1,952.63 Exterior Wall Area	216.96 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	

Coverage	Item Total	%	ACV Total	%
Dwelling	3,006.92	83.27%	2,602.51	81.12%
Other Structures	603.93	16.73%	605.71	18.88%
Contents	0.00	0.00%	0.00	0.00%
Total	3,610.85	100.00%	3,208.22	100.00%



Summary for Dwelling

Line Item Total			3,006.92
Material Sales Tax	@	8.750%	80.35
Replacement Cost Value			\$3,087.27
Less Depreciation			(484.76)
Actual Cash Value			\$2,602.51
Less Deductible			(2,602.51)
Net Claim			\$0.00
Total Recoverable Depreciation			484.76
Net Claim if Depreciation is Recovered			\$484.76

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Summary for Other Structures

Line Item Total			603.93
Material Sales Tax	@	8.750%	18.90
Replacement Cost Value			\$622.83
Less Depreciation			(17.12)
Actual Cash Value			\$605.71
Less Deductible			(537.49)
Net Claim			\$68.22
Total Recoverable Depreciation			17.12
Net Claim if Depreciation is Recovered			\$85.34

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Recap by Room

Estimate: LH22313_DAMMON

Area: Main Level

Front Elevation			105.00	2.91%
Coverage: Dwelling	100.00% =		105.00	
Rear Elevation			122.50	3.39%
Coverage: Dwelling	100.00% =		122.50	
Bedroom 3			781.10	21.63%
Coverage: Dwelling	100.00% =		781.10	
Bedroom 2			259.43	7.18%
Coverage: Dwelling	100.00% =		259.43	
Master Bedroom			931.94	25.81%
Coverage: Dwelling	100.00% =		931.94	
Living Room			294.81	8.16%
Coverage: Dwelling	100.00% =		294.81	
Kitchen			9.18	0.25%
Coverage: Dwelling	100.00% =		9.18	
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Area Subtotal: Main Level			2,503.96	69.35%
Coverage: Dwelling	100.00% =		2,503.96	
Roof			502.96	13.93%
Coverage: Dwelling	100.00% =		502.96	
Boat house			603.93	16.73%
Coverage: Other Structures	100.00% =		603.93	
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Subtotal of Areas			3,610.85	100.00%
Coverage: Dwelling	83.27% =		3,006.92	
Coverage: Other Structures	16.73% =		603.93	
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Total			3,610.85	100.00%



Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
GENERAL DEMOLITION			300.99		300.99
Coverage: Dwelling	@	62.76% =	188.91		
Coverage: Other Structures	@	37.24% =	112.08		
DRYWALL			353.95		353.95
Coverage: Dwelling	@	100.00% =	353.95		
FLOOR COVERING - CARPET			626.44	168.01	458.43
Coverage: Dwelling	@	100.00% =	626.44		
FINISH CARPENTRY / TRIMWORK			82.08		82.08
Coverage: Dwelling	@	100.00% =	82.08		
GLASS, GLAZING, & STOREFRONTS			227.50		227.50
Coverage: Dwelling	@	100.00% =	227.50		
INSULATION			71.26		71.26
Coverage: Dwelling	@	100.00% =	71.26		
PAINTING			961.02	298.88	662.14
Coverage: Dwelling	@	100.00% =	961.02		
ROOFING			987.61	16.35	971.26
Coverage: Dwelling	@	50.20% =	495.76		
Coverage: Other Structures	@	49.80% =	491.85		
Subtotal			3,610.85	483.24	3,127.61
Material Sales Tax	@	8.750%	99.25	18.64	80.61
Coverage: Dwelling	@	80.96% =	80.35		
Coverage: Other Structures	@	19.04% =	18.90		
Total			3,710.10	501.88	3,208.22

LIGHTHOUSE PROPERTY INSURANCE CORPORATION

P O Box 9122
Marlborough, MA 01752-9122

CHECK NUMBER **0201945**

CHECK DATE 10/05/2012

CHARLES DAMMON
124 EDEN ISLES BLVD
SLIDELL, LA 70458

LIGHTHOUSE PROPERTY INSURANCE CORPORATION

P O Box 9122
Marlborough, MA 01752-9122

CHECK NUMBER **0201945**

CHECK DATE 10/05/2012

EXPLANATION	NET CHECK AMOUNT
Mail To: CHARLES DAMMON 124 EDEN ISLES BLVD SLIDELL, LA 70458 Agent ID 43144H Claimant: CHARLES DAMMON Policy ID: HWL2027772 Loss Date: 8/29/2012; Claim Number LH22313-2	\$68.22

PAYEE COPY

THIS CHECK IS VOID WITHOUT A BLUE & BURGUNDY BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

LIGHTHOUSE PROPERTY INSURANCE CORPORATION

P O Box 9122
Marlborough, MA 01752-9122

CHECK NUMBER **0201945**

POLICY NUMBER	CLAIM NUMBER	DATE OF LOSS
HWL2027772	LH22313-2	8/29/2012

063
100

CHECK DATE	Agent ID
10/05/2012	43144H

CHECK AMOUNT
\$*****68.22

PAY: Sixty eight and 22/100 Dollars

Non-Negotiable After 180 Days

Bank of America
Orlando, Florida

TO
THE
ORDER
OF

CHARLES DAMMON
124 EDEN ISLES BLVD
SLIDELL, LA 70458



AUTHORIZED SIGNATURE

SIGNATURE HAS A COLORED BACKGROUND - BORDER CONTAINS MICROPRINTING

⑈0201945⑈ ⑆063100277⑆ 8981536585⑈