Summit Ridge Roofing

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Plano, TX 75024
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License RC-0048213

CLAIM SM-2026-004417

Supplement Request No. 1

November 20, 2026

INSURED
Jordan Avery

PROPERTY
123 Main St, Plano, TX 75023

CARRIER
Sample Mutual Insurance

CLAIM NUMBER
SM-2026-004417

POLICY NUMBER
HO-4471-2203

DATE OF LOSS
September 14, 2026

TYPE OF LOSS
Hail

CARRIER ESTIMATE DATED
October 28, 2026

SUPPLEMENT REQUESTED

$1,963.18

3 items at replacement cost

Carrier estimate (RCV)	**$15,414.29**
Revised total (RCV)	**$17,377.47**

Plus 6 items left for the carrier's price list, estimated at $2,244 to $3,415.

The 9 items below are either not on the carrier estimate or included at less than the measured quantity. Quantities come from the roof measurement report. Each item names the code section or manufacturer instruction that calls for it.

#	DESCRIPTION	QTY	UNIT	UNIT PRICE	RCV	ACV
	ROOFING					5 items
1	**Laminated - comp. shingle rfg. - w/out felt**	4.11	SQ	$285.40	**$1,172.99**	$1,172.99

35.80 SQ required; the estimate accounts for 31.69 SQ on line 2.

The measurement report shows 31.68 SQ of shingled roof area and suggests a waste factor of 13% for this roof geometry.

XACTIMATE: RFG 300S

PRICE: Unit price from line 2 of the carrier estimate.

#	DESCRIPTION	QTY	UNIT	UNIT PRICE	RCV	ACV
2	**Roofing felt - 15 lb.**	2.67	SQ	$38.20	**$101.99**	$101.99

34.36 SQ required; the estimate accounts for 31.69 SQ on line 3.

Underlayment is required beneath asphalt shingles across the full 31.68 SQ of shingled roof area. Ice and water barrier already paid is counted toward this quantity.

The measurement report shows 2.68 SQ pitched from 2/12 up to 4/12. Shingle roofs in that range take two layers of underlayment, so that area is counted twice.

XACTIMATE: RFG FELT15

AUTHORITY: IRC R905.1.1, Underlayment; IRC R905.2.7, Underlayment application; GAF installation instructions, Underlayment and valleys

BASIS: A self-adhering membrane over the same area is accepted in place of the second layer.

PRICE: Unit price from line 3 of the carrier estimate.

3	**Drip edge**	222.00	LF	$3.10	**$688.20**	$688.20

378.00 LF required; the estimate accounts for 156.00 LF on line 4.

A drip edge is required at the eaves and rake edges of shingle roofs. The measurement report shows 156 LF of eaves and 222 LF of rakes.

XACTIMATE RFG DRIP

AUTHORITY IRC R905.2.8.5, Drip edge

EVIDENCE Photo 2

PRICE Unit price from line 4 of the carrier estimate.

4	**Asphalt starter - universal starter course**	156.00	LF	$1.90–$2.90	$296–$452	Open

Not on the estimate. 156.00 LF required.

Shingle manufacturers require a starter course along the eaves before the first course of shingles, and the code requires installation per the manufacturer's instructions. The measurement report shows 156 LF of eaves.

XACTIMATE RFG ASTR-

AUTHORITY IRC R905.1, Roof covering application; GAF installation instructions, Starter course; Owens Corning installation instructions, Starter course; CertainTeed installation instructions, Starter course

PRICE Estimated range; the carrier estimate does not price this item. The carrier's price list governs.

5	**Hip / Ridge cap - Standard profile - composition shingles**	118.00	LF	$4.50–$7	$531–$826	Open

Not on the estimate. 118.00 LF required.

Laminated shingles are finished at hips and ridges with dedicated cap shingles, which are not part of the field shingle quantity. The measurement report shows 109 LF of ridges and 9 LF of hips.

XACTIMATE RFG RIDGCS

AUTHORITY IRC R905.1, Roof covering application; GAF installation instructions, Hip and ridge; Owens Corning installation instructions, Hip and ridge; CertainTeed installation instructions, Hip and ridge

PRICE Estimated range; the carrier estimate does not price this item. The carrier's price list governs.

Roofing subtotal	**$1,963.18 + est. $827 to $1,278**

FLASHING

2 items

6	**Step flashing**	65.00	LF	$8.50–$12.50	$553–$813	Open

Not on the estimate. 65.00 LF required.

The measurement report shows 65 LF of roof-to-sidewall intersection. The contractor reports that the existing flashing is rusted, damaged or deteriorated, and flashing in that condition is replaced with the roof covering.

XACTIMATE: RFG STEP

AUTHORITY: IRC R908.5, Reinstallation of materials; IRC R907.5, Reinstallation of materials; IRC R905.2.8.3, Sidewall flashing; CertainTeed installation instructions, Flashing

PRICE: Estimated range; the carrier estimate does not price this item. The carrier's price list governs.

7	**Chimney flashing - average (32" x 36")**	1	EA	$380–$560	$380–$560	Open

Not on the estimate. 1 EA required.

Photos show a chimney through the roof (1 counted). The contractor reports that the existing flashings are rusted, damaged or deteriorated, and flashing in that condition is replaced with the roof covering.

XACTIMATE: RFG FLCH

AUTHORITY: IRC R908.5, Reinstallation of materials; IRC R907.5, Reinstallation of materials; IRC R905.2.8.4, Other flashing

EVIDENCE: Photo 1

PRICE: Estimated range; the carrier estimate does not price this item. The carrier's price list governs.

Flashing subtotal **est. $933 to $1,373**

LABOR

2 items

8	**Remove Additional charge for steep roof - 10/12 - 12/12 slope**	5.38	SQ	$20–$32	$108–$172	Open

Not on the estimate. 5.38 SQ required.

The measurement report shows 5.38 SQ pitched 10/12 to 12/12. Tear-off on those slopes carries the additional steep roof charge.

AUTHORITY: Verisk Xactware, Additional charge for steep roof

PRICE: Estimated range; the carrier estimate does not price this item. The carrier's price list governs.

9	**Additional charge for steep roof - 10/12 - 12/12 slope**	5.38	SQ	$70–$110	$377–$592	Open

Not on the estimate. 5.38 SQ required.

The measurement report shows 5.38 SQ pitched 10/12 to 12/12. Work on those slopes carries the additional steep roof charge.

XACTIMATE	RFG STEEP>
AUTHORITY	Verisk Xactware, Additional charge for steep roof
PRICE	Estimated range; the carrier estimate does not price this item. The carrier's price list governs.

Labor subtotal	**est. $484 to $764**

Carrier estimate (RCV)	$15,414.29
Supplement at actual cash value	$1,963.18
6 items for the carrier's price list	est. $2,244 to $3,415
Supplement requested (RCV)	**$1,963.18**
Revised total (RCV)	**$17,377.47**

Amounts shown as a range are estimates for items the carrier estimate does not price. They are not included in the supplement total; the carrier's price list for the loss date governs.

Sales tax and depreciation on additional quantities follow the rates the carrier applied to the same line item.

Measurements used

TOTAL ROOF AREA	SHINGLED AREA	EAVES
3,169.00 SF	31.68 SQ	156.00 LF
RAKES	RIDGES	HIPS
222.00 LF	109.00 LF	9.00 LF
VALLEYS	STEP FLASHING	HEADWALL FLASHING
112.00 LF	65.00 LF	61.00 LF
PREDOMINANT PITCH	STORIES	SUGGESTED WASTE
7/12	2	13%

Source: EagleView, report 65659553, dated June 4, 2025.

Code and manufacturer references

IRC adopted city by city in Texas; the edition in force at the property applies.

IRC R905.1.1, Underlayment 2015 to 2024 editions	Item 2
IRC R905.2.7, Underlayment application 2012 edition	Item 2
GAF installation instructions, Underlayment and valleys	Item 2
IRC R905.2.8.5, Drip edge 2012 to 2024 editions	Item 3
IRC R905.1, Roof covering application 2012 to 2024 editions	Items 4, 5
GAF installation instructions, Starter course	Item 4
Owens Corning installation instructions, Starter course	Item 4
CertainTeed installation instructions, Starter course	Item 4
GAF installation instructions, Hip and ridge	Item 5
Owens Corning installation instructions, Hip and ridge	Item 5
CertainTeed installation instructions, Hip and ridge	Item 5
IRC R908.5, Reinstallation of materials 2015 to 2024 editions	Items 6, 7
IRC R907.5, Reinstallation of materials 2012 edition	Items 6, 7
IRC R905.2.8.3, Sidewall flashing 2012 to 2024 editions	Item 6
CertainTeed installation instructions, Flashing	Item 6
IRC R905.2.8.4, Other flashing 2012 to 2024 editions	Item 7
Verisk Xactware, Additional charge for steep roof	Items 8, 9

Photographs



Photo 1 · Chimney at the rear slope

Supports item 7



Photo 2 · Eave at the front elevation

Supports item 3