



State Farm
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Atlanta, GA 30348-6169
Fax: 1-844-236-3646
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Structural Damage Claim Policy

When you have a covered structural damage claim to your real property, you should know:

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- If you select a contractor whose estimate is the same as or lower than our estimate, based on the same scope of damages, we will pay based upon their estimate. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel
	F = Factored In, D = Do Not Apply

Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit [3])		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50	
Less Non - recoverable Depreciation (Including Taxes) [7]		
Subtotal		312.50
General Contractor O&P on Depreciation	166.50	
Less General Contractor O&P on Non - recoverable Depreciation		
Subtotal		
Total Maximum Additional Amounts Available If Incurred [8]		
Total Amount of Claim If Incurred [9]		

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

- 1. Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
- 2. General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
- 3. Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
- 4. Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
- 5. Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
- 6. Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
- 7. Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
- 8. Total Maximum Additional Amount if Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
- 9. Total Amount of Claim if Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

State Farm

BOLIVAR, ALFONSO

43-10W9-75J

Insured:	BOLIVAR, ALFONSO	Estimate:	43-10W9-75J
Property:	3929 GOODFELLOW DR	Claim Number:	4310W975J
	DALLAS, TX 75229-2708	Policy Number:	85BUK7211
Business:	214-361-0242	Price List:	TXDF28_AUG20
Cellular:	214-683-9756		Restoration/Service/Remodel
Type of Loss:	Hail		
Deductible:	\$2,968.00		
Date of Loss:	8/16/2020		
Date Inspected:	9/9/2020		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	22,559.24
Material Sales Tax	659.60
Replacement Cost Value	23,218.84
Less Depreciation (Including Taxes)	(13,036.74)
Less Deductible	(2,968.00)
Net Actual Cash Value Payment	\$7,214.10

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	13,036.74
Replacement Cost Benefits	13,036.74
Total Maximum Additional Amount Available If Incurred	13,036.74
Total Amount of Claim If Incurred	\$20,250.84

Asfar, Taylor
866-787-8676 x 6002

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.



Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: BOLIVAR, ALFONSO
 Address: 3929 GOODFELLOW DR
 City: DALLAS
 State/Zip: TX, 75229-2708

Insured: BOLIVAR, ALFONSO
Date of Loss: 8/16/2020

Claim Number: 4310W975J
Cause of Loss: HAIL

Your insurance policy provides replacement cost coverage for some or all of the loss or damage to your dwelling or structures. Replacement cost coverage pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss; and
2. Give prompt notice to us after the work has been completed.
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

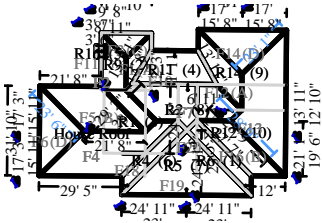
Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$23,218.84 . The enclosed claim payment to you of \$7,214.10 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 13,036.74 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

Risk
Exterior

**House Roof**

4,632.50	Surface Area	46.32	Number of Squares
334.76	Total Perimeter Length	65.64	Total Ridge Length
253.41	Total Hip Length		

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated							
	46.32 SQ	46.96	0.00	2,175.19			2,175.19
2. Laminated - comp. shingle rfg. - w/ felt							
	55.00 SQ	227.37	457.43	12,962.78	20/30 yrs Avg.	(8,641.85) 66.67%	4,320.93
Waste factor for this roof was calculated using the suggested roof waste factor in the EagleView Claims Ready Report.							
3. Drip edge							
	334.76 LF	2.11	20.44	726.78	20/35 yrs Avg.	(415.30) 57.14%	311.48
4. Asphalt starter - universal starter course							
	320.65 LF	1.95	16.40	641.67	20/20 yrs Avg.	(513.34) 80.00%	128.33
5. Ridge cap - composition shingles							
	319.04 LF	3.63	26.06	1,184.18	20/25 yrs Avg.	(947.35) 80.00%	236.83
6. Valley metal							
	125.86 LF	5.09	21.08	661.71	20/35 yrs Avg.	(378.12) 57.14%	283.59
7. R&R Chimney flashing - large (32" x 60")							
	1.00 EA	483.56	9.54	493.10	20/35 yrs Avg.	(281.77) 57.14%	211.33
8. R&R Flue cap - oversized							
	1.00 EA	241.39	16.67	258.06	20/18 yrs Avg.	(206.45) 80.00%	51.61
9. Roof vent - turbine type							
	3.00 EA	109.32	16.16	344.12	20/35 yrs Avg.	(196.64) 57.14%	147.48
10. R&R Rain cap - 4" to 5"							
	2.00 EA	34.81	2.56	72.18	20/35 yrs Avg.	(41.25) 57.14%	30.93
11. Flashing - rain diverter							
	1.00 EA	35.40	0.82	36.22	20/35 yrs Avg.	(20.70) 57.14%	15.52

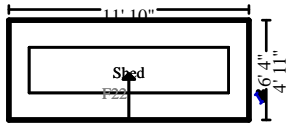
State Farm

BOLIVAR, ALFONSO

43-10W9-75J

CONTINUED - House Roof

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
12. Flashing - pipe jack - lead						
5.00 EA	65.74	15.77	344.47	20/35 yrs Avg.	(196.84) 57.14%	147.63
13. R&R Exhaust cap - through roof - up to 4"						
2.00 EA	76.17	4.13	156.47	20/35 yrs Avg.	(89.41) 57.14%	67.06
14. Digital satellite system - Detach & reset						
1.00 EA	31.17	0.00	31.17			31.17
Totals: House Roof		607.06	20,088.10		11,929.02	8,159.08



Shed

75.00 Surface Area
36.34 Total Perimeter Length
0.75 Number of Squares

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No visible storm related damage found to any portions of this structure at the time of the inspection.						
Totals: Shed		0.00	0.00		0.00	0.00

Exterior Elevations

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No visible storm related damage found to any exterior component on any elevations at the time of the inspection.						
Totals: Exterior Elevations		0.00	0.00		0.00	0.00

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BOLIVAR, ALFONSO

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Gutters

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
15. R&R Gutter / downspout - aluminum - up to 5"							
	70.58 LF	5.90	14.91	431.33	10/25 yrs Avg.	(172.53) 40.00%	258.80
16. R&R Gutter / downspout - aluminum - 6"							
	9.67 LF	9.06	4.41	92.02	10/25 yrs Avg.	(36.81) 40.00%	55.21
The above line item is to account for the hail damaged 4" downspout.							
17. Detach & Reset Gutter guard/screen							
	29.92 LF	2.24	0.00	67.02			67.02
To detached and reset the undamaged, vinyl gutter guards. The guards were displaced due to the storm, and allowed hail to impact the gutters.							
Totals: Gutters			19.32	590.37		209.34	381.03

Fence

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
18. Stain - wood fence/gate							
	1,536.00 SF	0.86	26.61	1,347.57	10/15 yrs Avg.	(898.38) 66.67%	449.19
19. Clean the surface area							
	1,536.00 SF	0.34	1.27	523.51			523.51
To remove the dirt from the surfaces before applying the stain.							
20. R&R 1" x 3" lumber (.25 BF per LF)							
	190.25 LF	2.83	5.34	543.75			543.75
The above line item is to account for the hail damaged top fence rail.							
Totals: Fence			33.22	2,414.83		898.38	1,516.45

Area Totals: Exterior

718.64 Exterior Wall Area		
4,707.50 Surface Area	47.08 Number of Squares	371.11 Total Perimeter Length
65.64 Total Ridge Length	253.41 Total Hip Length	

Total: Exterior	659.60	23,093.30	13,036.74	10,056.56
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State Farm

BOLIVAR, ALFONSO

43-10W9-75J

Demo

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
21. Haul debris - per pickup truck load - including dump fees						
1.00 EA	125.54	0.00	125.54			125.54
Totals: Demo		0.00	125.54		0.00	125.54
Area Totals: Risk						
718.64 Exterior Wall Area						
4,707.50 Surface Area		47.08 Number of Squares		371.11 Total Perimeter Length		
65.64 Total Ridge Length		253.41 Total Hip Length				
Total: Risk		659.60	23,218.84		13,036.74	10,182.10
Line Item Totals: 43-10W9-75J		659.60	23,218.84		13,036.74	10,182.10

Grand Total Areas:

718.64 Exterior Wall Area		
4,707.50 Surface Area	47.08 Number of Squares	371.11 Total Perimeter Length
65.64 Total Ridge Length	253.41 Total Hip Length	

Trade Summary

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
CLN CLEANING					
Clean the surface area	1,536.00 SF	\$523.51	\$523.51	\$0.00	\$0.00
TOTAL CLEANING		\$523.51	\$523.51	\$0.00	\$0.00
DMO GENERAL DEMOLITION					
Haul debris - per pickup truck load - including dump fees	1.00 EA	\$125.54	\$125.54	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$125.54	\$125.54	\$0.00	\$0.00
FPL FIREPLACES					
R&R Flue cap - oversized	1.00 EA	\$258.06	\$51.61	\$0.00	\$206.45
TOTAL FIREPLACES		\$258.06	\$51.61	\$0.00	\$206.45
FRM FRAMING & ROUGH CARPENTRY					
R&R 1" x 3" lumber (.25 BF per LF)	190.25 LF	\$543.75	\$543.75	\$0.00	\$0.00
TOTAL FRAMING & ROUGH CARPENTRY		\$543.75	\$543.75	\$0.00	\$0.00
PNT PAINTING					
Stain - wood fence/gate	1,536.00 SF	\$1,347.57	\$449.19	\$0.00	\$898.38
TOTAL PAINTING		\$1,347.57	\$449.19	\$0.00	\$898.38
RFG ROOFING					
Laminated - comp. shingle rfg. - w/ felt	55.00 SQ	\$12,962.78	\$4,320.93	\$0.00	\$8,641.85
Tear off, haul and dispose of comp. shingles - Laminated	46.32 SQ	\$2,175.19	\$2,175.19	\$0.00	\$0.00
Asphalt starter - universal starter course	320.65 LF	\$641.67	\$128.33	\$0.00	\$513.34
Digital satellite system - Detach & reset	1.00 EA	\$31.17	\$31.17	\$0.00	\$0.00
Drip edge	334.76 LF	\$726.78	\$311.48	\$0.00	\$415.30
R&R Chimney flashing - large (32" x 60")	1.00 EA	\$493.10	\$211.33	\$0.00	\$281.77
Flashing - pipe jack - lead	5.00 EA	\$344.47	\$147.63	\$0.00	\$196.84
Flashing - rain diverter	1.00 EA	\$36.22	\$15.52	\$0.00	\$20.70
Ridge cap - composition shingles	319.04 LF	\$1,184.18	\$236.83	\$0.00	\$947.35
Roof vent - turbine type	3.00 EA	\$344.12	\$147.48	\$0.00	\$196.64
R&R Exhaust cap - through roof - up to 4"	2.00 EA	\$156.47	\$67.06	\$0.00	\$89.41
R&R Rain cap - 4" to 5"	2.00 EA	\$72.18	\$30.93	\$0.00	\$41.25
Valley metal	125.86 LF	\$661.71	\$283.59	\$0.00	\$378.12
TOTAL ROOFING		\$19,830.04	\$8,107.47	\$0.00	\$11,722.57
SFG SOFFIT, FASCIA, & GUTTER					
Detach & Reset Gutter guard/screen	29.92 LF	\$67.02	\$67.02	\$0.00	\$0.00

Note: Slight variances may be found within report sections due to rounding

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Trade Summary

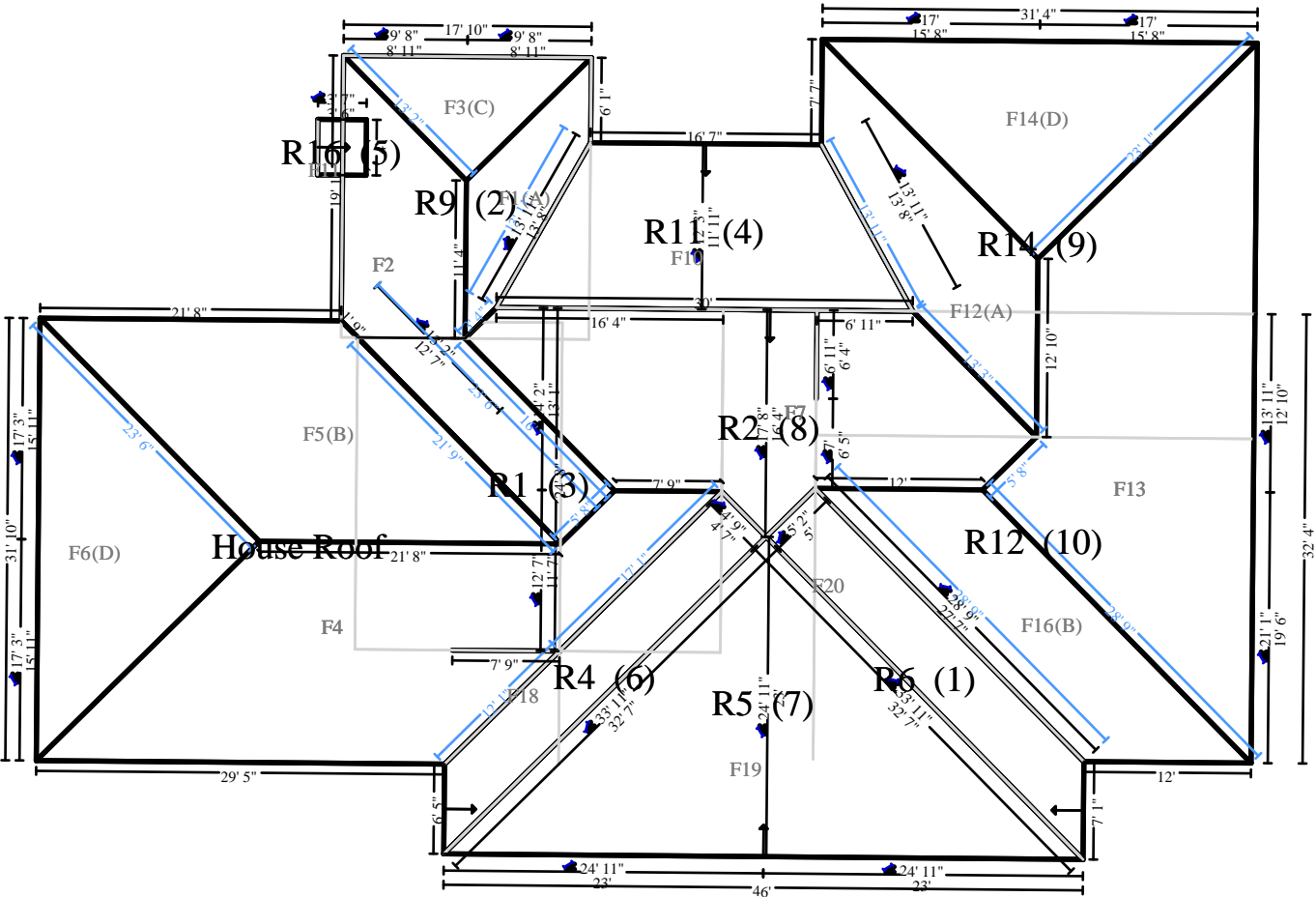
Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
SFG SOFFIT, FASCIA, & GUTTER					
R&R Gutter / downspout - aluminum - up to 5"	70.58 LF	\$431.33	\$258.80	\$0.00	\$172.53
R&R Gutter / downspout - aluminum - 6"	9.67 LF	\$92.02	\$55.21	\$0.00	\$36.81
TOTAL SOFFIT, FASCIA, & GUTTER		\$590.37	\$381.03	\$0.00	\$209.34
TOTALS		\$23,218.84	\$10,182.10	\$0.00	\$13,036.74

Note: Slight variances may be found within report sections due to rounding

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Exterior