



State Farm
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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

TAYLOR, JARED

43-15S2-24R

Insured: TAYLOR, JARED
Property: 500 BORDEAUX SQ
IRVING, TX 75038-7259

Estimate: 43-15S2-24R
Claim Number: 4315S224R
Policy Number: 58EUI3644
Price List: TXDF28_APR20
Restoration/Service/Remodel

Home: 817-545-4530
Cellular: 817-793-5178
Type of Loss: Hail
Deductible: \$2,760.00
Date of Loss: 4/19/2020
Date Inspected: 2/3/2021

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	14,191.89
Material Sales Tax	348.71
Replacement Cost Value	14,540.60
Less Depreciation (Including Taxes)	(2,351.48)
Less Deductible	(2,760.00)
Net Actual Cash Value Payment	\$9,429.12

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	2,351.48
Replacement Cost Benefits	2,351.48
Total Maximum Additional Amount Available If Incurred	2,351.48
Total Amount of Claim If Incurred	\$11,780.60

Allen, Jim
972-369-9657

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

The estimate is priced based on estimated market pricing at the time of the loss. Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, contact your claim representative. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy limits.



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

To: Name: TAYLOR, JARED
 Address: 500 BORDEAUX SQ
 City: IRVING
 State/Zip: TX, 75038-7259

Insured: TAYLOR, JARED
Date of Loss: 4/19/2020

Claim Number: 4315S224R
Cause of Loss: HAIL

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits 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;
2. Promptly notify us after the work has been completed; and
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 \$14,540.60 . The enclosed claim payment to you of \$9,429.12 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 \$ 2,351.48 .

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.

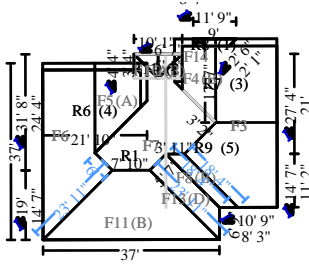
State Farm

TAYLOR, JARED

43-15S2-24R

Source - Eagle View

Source - Eagle View



R1

2,467.42	Surface Area	24.67	Number of Squares
238.68	Total Perimeter Length	53.16	Total Ridge Length
88.55	Total Hip Length		

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated						
25.00 SQ	46.45	0.00	1,161.25			1,161.25
3. Laminated - comp. shingle rfg. - w/ felt						
28.67 SQ	221.27	233.76	6,577.57	4/30 yrs Avg.	(877.01) 13.33%	5,700.56
Waste Calculated Using Suggested 16% Waste Factor per Eagleview Report						
6. Remove Additional charge for steep roof - 10/12 - 12/12 slope						
25.00 SQ	17.22	0.00	430.50			430.50
7. Additional charge for steep roof - 10/12 - 12/12 slope						
28.66 SQ	58.57	0.00	1,678.62			1,678.62
8. Remove Additional charge for high roof (2 stories or greater)						
25.00 SQ	4.14	0.00	103.50			103.50
9. Additional charge for high roof (2 stories or greater)						
28.66 SQ	16.46	0.00	471.74			471.74
10. Asphalt starter - universal starter course						
139.00 LF	1.92	7.11	273.99	4/20 yrs Avg.	(54.80) 20.00%	219.19
11. Ridge cap - composition shingles						
143.00 LF	3.50	11.09	511.59	4/25 yrs Avg.	(81.85) 16.00%	429.74
12. Drip edge						
236.00 LF	2.07	14.41	502.93	4/35 yrs Avg.	(57.48) 11.43%	445.45
13. Roof vent - turtle type - Metal						
6.00 EA	50.82	7.58	312.50	4/35 yrs Avg.	(35.72) 11.43%	276.78
17. Flashing - pipe jack						
7.00 EA	37.67	6.38	270.07	4/35 yrs Avg.	(30.87) 11.43%	239.20
21. Valley metal						
67.00 LF	4.76	9.89	328.81	4/35 yrs Avg.	(37.58) 11.43%	291.23
23. Flashing - rain diverter						
1.00 EA	34.57	0.82	35.39	4/35 yrs Avg.	(4.04) 11.43%	31.35

State Farm

TAYLOR, JARED

43-15S2-24R

CONTINUED - R1

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
22. Digital satellite system - Detach & reset						
1.00 EA	26.90	0.00	26.90			26.90
Totals: R1		291.04	12,685.36		1,179.35	11,506.01

Exterior

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
24. R&R Gutter / downspout - aluminum - up to 5"						
239.75 LF	5.90	50.64	1,465.16	29/25 yrs Avg.	(1,172.13) 80.00%	293.03
26. R&R Glazing bead - Vinyl						
42.00 LF	2.79	7.03	124.21			124.21
29. Haul debris - per pickup truck load - including dump fees						
1.00 EA	124.58	0.00	124.58			124.58
Totals: Exterior		57.67	1,713.95		1,172.13	541.82

Area Totals: Source - Eagle View

1,442.57 Exterior Wall Area						
2,467.42 Surface Area	24.67 Number of Squares			238.68 Total Perimeter Length		
53.16 Total Ridge Length	88.55 Total Hip Length					

Total: Source - Eagle View	348.71	14,399.31	2,351.48	12,047.83
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Area Totals: Source - Eagle View

1,442.57 Exterior Wall Area						
2,467.42 Surface Area	24.67 Number of Squares			238.68 Total Perimeter Length		
53.16 Total Ridge Length	88.55 Total Hip Length					

Total: Source - Eagle View	348.71	14,399.31	2,351.48	12,047.83
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Labor Minimums Applied

State Farm

TAYLOR, JARED

43-15S2-24R

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
28. Window labor minimum	1.00 EA	141.29	0.00	141.29			141.29
Totals: Labor Minimums Applied			0.00	141.29		0.00	141.29
Line Item Totals: 43-15S2-24R			348.71	14,540.60		2,351.48	12,189.12

Grand Total Areas:

1,442.57 Exterior Wall Area

2,467.42 Surface Area

53.16 Total Ridge Length

24.67 Number of Squares

88.55 Total Hip Length

238.68 Total Perimeter 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.
DMO GENERAL DEMOLITION					
Haul debris - per pickup truck load - including dump fees	1.00 EA	\$124.58	\$124.58	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$124.58	\$124.58	\$0.00	\$0.00
RFG ROOFING					
Laminated - comp. shingle rfg. - w/ felt	28.67 SQ	\$6,577.57	\$5,700.56	\$0.00	\$877.01
Tear off, haul and dispose of comp. shingles - Laminated	25.00 SQ	\$1,161.25	\$1,161.25	\$0.00	\$0.00
Asphalt starter - universal starter course	139.00 LF	\$273.99	\$219.19	\$0.00	\$54.80
Digital satellite system - Detach & reset	1.00 EA	\$26.90	\$26.90	\$0.00	\$0.00
Drip edge	236.00 LF	\$502.93	\$445.45	\$0.00	\$57.48
Flashing - pipe jack	7.00 EA	\$270.07	\$239.20	\$0.00	\$30.87
Flashing - rain diverter	1.00 EA	\$35.39	\$31.35	\$0.00	\$4.04
Additional charge for high roof (2 stories or greater)	28.66 SQ	\$471.74	\$471.74	\$0.00	\$0.00
Remove Additional charge for high roof (2 stories or greater)	25.00 SQ	\$103.50	\$103.50	\$0.00	\$0.00
Ridge cap - composition shingles	143.00 LF	\$511.59	\$429.74	\$0.00	\$81.85
Additional charge for steep roof - 10/12 - 12/12 slope	28.66 SQ	\$1,678.62	\$1,678.62	\$0.00	\$0.00
Remove Additional charge for steep roof - 10/12 - 12/12 slope	25.00 SQ	\$430.50	\$430.50	\$0.00	\$0.00
Roof vent - turtle type - Metal	6.00 EA	\$312.50	\$276.78	\$0.00	\$35.72
Valley metal	67.00 LF	\$328.81	\$291.23	\$0.00	\$37.58
TOTAL ROOFING		\$12,685.36	\$11,506.01	\$0.00	\$1,179.35
SFG SOFFIT, FASCIA, & GUTTER					
R&R Gutter / downspout - aluminum - up to 5"	239.75 LF	\$1,465.16	\$293.03	\$0.00	\$1,172.13
TOTAL SOFFIT, FASCIA, & GUTTER		\$1,465.16	\$293.03	\$0.00	\$1,172.13
WDR WINDOW REGLAZING & REPAIR					
R&R Glazing bead - Vinyl	42.00 LF	\$124.21	\$124.21	\$0.00	\$0.00
TOTAL WINDOW REGLAZING & REPAIR		\$124.21	\$124.21	\$0.00	\$0.00
WDW WINDOWS - WOOD					
Window labor minimum	1.00 EA	\$141.29	\$141.29	\$0.00	\$0.00
TOTAL WINDOWS - WOOD		\$141.29	\$141.29	\$0.00	\$0.00
TOTALS		\$14,540.60	\$12,189.12	\$0.00	\$2,351.48

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

Date: 2/5/2021 11:32 AM

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