



**State Farm**  
**P.O. Box 106169**  
**Atlanta, GA 30348-6169**  
**Fax: 1-844-236-3646**  
**statefarmfireclaims@statefarm.com**

## **Structural Damage Claim Policy**

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors 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, please contact us. If your contractor's estimate is higher than ours, you should contact us 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 terms, conditions and limits.

- 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.
- 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 Anywhere, IL 00000-0000	Claim number:	00-0000-000
Type of Loss:	Other	Policy Number:	00-00-0000-0
Deductible:	\$1,000.00	Price List:	ILBL8F_MAR 13 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	6,105.10
Subtotal		610.51
General Contractor Overhead [2]	@ 10.0% x 6,105.10	7,326.12
General Contractor Profit	@ 10.0% x 6,105.10	(832.50)
Replacement Cost Value (Including General Contractor Overhead and Profit [3])		(166.50)
Less Depreciation (Including Taxes) [4]		
Less General Contractor Overhead & Profit on Recoverable &		
Non - recoverable Depreciation		
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.**

- 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.
- General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
- Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
- 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.
- Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
- Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less depreciation and deductible.
- Non Recoverable Depreciation** – Depreciation applied to items that are not eligible for replacement cost benefits.
- Total Maximum Additional Amount if Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
- 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**

ELLIS, RICHARD

01-67J3-15L

Insured:	ELLIS, RICHARD	Estimate:	01-67J3-15L
Property:	102 WIGON CIR	Claim Number:	0167J315L
	MADISON, AL 35758-7213	Policy Number:	01CPM6171
Cellular:	256-348-9194	Price List:	ALHU28_MAY24
Type of Loss:	Hail		Restoration/Service/Remodel
Deductible:	\$3,650.00		
Date of Loss:	5/8/2024		
Date Inspected:	5/28/2024		

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail**

Line Item Total	5,392.35
Material Sales Tax	49.10
	5,441.45
Replacement Cost Value	
Less Depreciation (Including Taxes)	(1,574.17)
Less Deductible	(3,650.00)
Net Actual Cash Value Payment	\$217.28
	=====

**Maximum Additional Amounts Available If Incurred:**

Total Line Item Depreciation (Including Taxes)	1,574.17
Replacement Cost Benefits	1,574.17
	1,574.17
Total Maximum Additional Amount Available If Incurred	
Total Amount of Claim If Incurred	\$1,791.45
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JAMES, DEANDRE  
866-787-8676

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

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

**State Farm**

ELLIS, RICHARD

01-67J3-15L

Insured:	ELLIS, RICHARD	Estimate:	01-67J3-15L
Property:	102 WIGON CIR	Claim Number:	0167J315L
	MADISON, AL 35758-7213	Policy Number:	01CPM6171
Cellular:	256-348-9194	Price List:	ALHU28_MAY24
Type of Loss:	Hail		Restoration/Service/Remodel
Deductible:	\$0.00		
Date of Loss:	5/8/2024		
Date Inspected:	5/28/2024		

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail - BC -  
OPT-OL Building Ordinance or Law**

Line Item Total	0.00
Replacement Cost Value	0.00
Less Deductible	(0.00)
Net Payment	\$0.00

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JAMES, DEANDRE  
866-787-8676

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## Explanation of Building Replacement Cost Benefits

### Homeowner Policy

#### Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: ELLIS, RICHARD  
Address: 102 WIGON CIR  
City: MADISON  
State/Zip: AL, 35758-7213

Insured: ELLIS, RICHARD      Claim Number: 0167J315L  
Date of Loss: 5/8/2024      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 within 30 days 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 \$5,441.45 . The enclosed claim payment to you of \$217.28 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 \$ 1,574.17 .

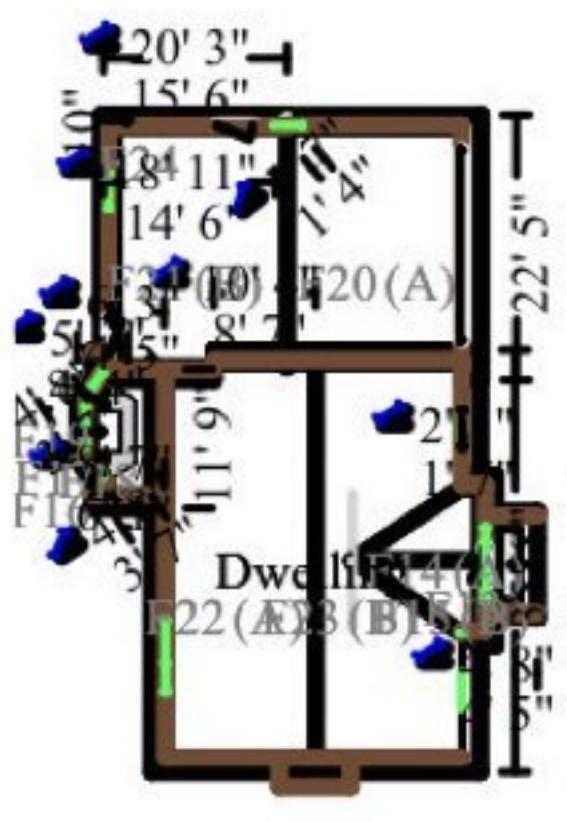
If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

**State Farm**

ELLIS, RICHARD

01-67J3-15L

**102 WIGON CIR****Exterior****Dwelling**

2,215.40	Surface Area	22.15	Number of Squares
361.64	Total Perimeter Length	69.09	Total Ridge Length
10.46	Total Hip Length		

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Remove Laminated - comp. shingle rfg (per SHINGLE)						
80.00 EA	4.92	0.00	393.60	20/30 yrs Avg.	(262.40) 66.67%	131.20
2. Laminated - comp. shingle rfg (per SHINGLE)						
80.00 EA	12.74	14.16	1,033.36	20/30 yrs Avg.	(688.91) 66.67%	344.45
3. R&R Power attic vent cover only - metal						
2.00 EA	91.12	4.29	186.53	20/7 yrs Avg.	(149.22) 80.00%	37.31
4. Remove Additional charge for steep roof - 7/12 to 9/12 slope						
3.00 SQ	14.67	0.00	44.01			44.01
5. Additional charge for steep roof - 7/12 to 9/12 slope						
3.00 SQ	31.88	0.00	95.64			95.64
6. R&R Flue cap						
1.00 EA	161.20	7.09	168.29	20/18 yrs Avg.	(134.63) 80.00%	33.66
<b>Totals: Dwelling</b>		<b>25.54</b>	<b>1,921.43</b>		<b>1,235.16</b>	<b>686.27</b>

**Front Elevation**

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
7. R&R Fascia - metal - 6"						
15.00 LF	5.25	2.36	81.11	15/50 yrs Avg.	(24.34) 30.00%	56.77
8. R&R Wrap wood garage door frame & trim with aluminum (PER LF)						
16.00 LF	12.40	3.53	201.93	12/50 yrs Avg.	(48.46) 24.00%	153.47

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ELLIS, RICHARD

01-67J3-15L

**CONTINUED - Front Elevation**

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<b>Totals: Front Elevation</b>		<b>5.89</b>	<b>283.04</b>		<b>72.80</b>	<b>210.24</b>

**Right Elevation**

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
9. R&R Gutter / downspout - aluminum - up to 5"						
12.00 LF	8.60	3.93	107.13	10/25 yrs Avg.	(42.85) 40.00%	64.28
12' of downspout						
<b>Totals: Right Elevation</b>		<b>3.93</b>	<b>107.13</b>		<b>42.85</b>	<b>64.28</b>

**Rear Elevation**

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
10. R&R Wrap wood window frame & trim with aluminum sheet - Small						
1.00 EA	137.48	2.71	140.19	10/50 yrs Avg.	(28.04) 20.00%	112.15
11. R&R Wrap wood window frame & trim with aluminum sheet						
1.00 EA	205.73	4.06	209.79	10/50 yrs Avg.	(41.96) 20.00%	167.83
12. Fencing - General Laborer - per hour						
16.00 HR	43.42	0.00	694.72			694.72
Labor to detach and reset wood fence that fell						
13. R&R Wrap wood post with aluminum (PER LF)						
16.00 LF	14.40	3.50	233.90	10/50 yrs Avg.	(46.78) 20.00%	187.12
<b>Totals: Rear Elevation</b>		<b>10.27</b>	<b>1,278.60</b>		<b>116.78</b>	<b>1,161.82</b>

**State Farm**

ELLIS, RICHARD

01-67J3-15L

**Left Elevation**

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
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No current storm damage found.

**Totals: Left Elevation**

0.00	0.00	0.00	0.00
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**Debris Removal**

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
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14. Haul debris - per pickup truck load - including dump fees

1.00 EA	140.94	0.00	140.94	140.94
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**Totals: Debris Removal**

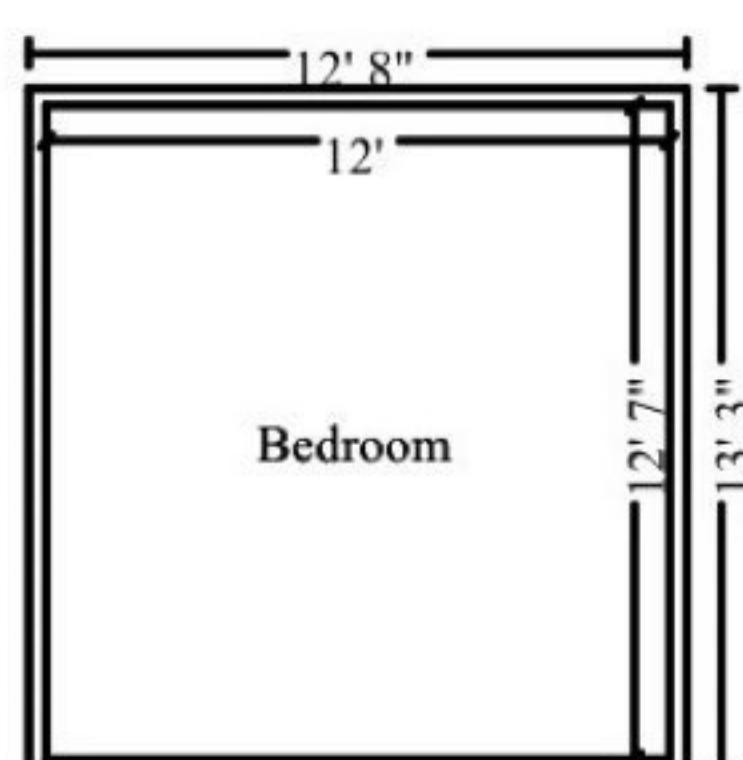
0.00	140.94	0.00	140.94
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Area Totals: Exterior

2,902.44 SF Walls	239.72 Exterior Perimeter of Walls	2,902.44 SF Walls and Ceiling
2,902.44 Exterior Wall Area		239.72 LF Floor Perimeter
2,215.40 Surface Area	22.15 Number of Squares	361.64 Total Perimeter Length
69.09 Total Ridge Length	10.46 Total Hip Length	

**Total: Exterior**

45.63	3,731.14	1,467.59	2,263.55
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**Main Level****Bedroom****Height: 8'**

393.33 SF Walls	151.00 SF Ceiling
544.33 SF Walls & Ceiling	151.00 SF Floor
49.17 LF Ceil. Perimeter	49.17 LF Floor Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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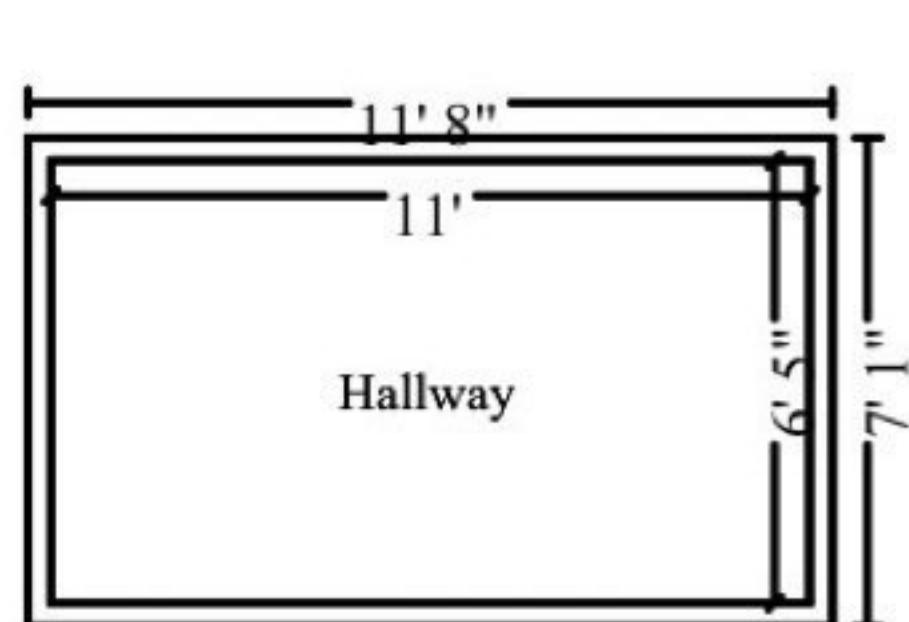
# State Farm

ELLIS, RICHARD

01-67J3-15L

## CONTINUED - Bedroom

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<b>**Ceiling**</b>						
15. Scrape off asbestos acoustic (popcorn) texture-no haul off 151.00 SF	4.95	0.09	747.54			747.54
16. Seal w/stain blocker (1 coat) then paint (1 coat) the surface area 4.00 SF	1.16	0.06	4.70			4.70
picture framed a 1*1 area						
17. Paint the ceiling - one coat 151.00 SF	0.79	1.45	120.74	8/15 yrs Avg.	(64.39) 53.33%	56.35
18. Acoustic ceiling (popcorn) texture 151.00 SF	1.02	0.54	154.56	8/150 yrs Avg.	(8.24) 5.33%	146.32
<b>**Walls**</b>						
No current storm damage found.						
No current storm damage found.						
<b>**Floors**</b>						
<b>Totals: Bedroom</b>		<b>2.14</b>	<b>1,027.54</b>		<b>72.63</b>	<b>954.91</b>



**Hallway**

**Height: 8'**

278.67 SF Walls	70.58 SF Ceiling
349.25 SF Walls & Ceiling	70.58 SF Floor
34.83 LF Ceil. Perimeter	34.83 LF Floor Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<b>**Ceiling**</b>						
19. Scrape off asbestos acoustic (popcorn) texture-no haul off 70.58 SF	4.95	0.04	349.41			349.41
20. Seal w/stain blocker (1 coat) then paint (1 coat) the surface area 25.00 SF	1.16	0.36	29.36			29.36
Picture framed a 4*4 area						
21. Paint the ceiling - one coat 70.58 SF	0.79	0.68	56.44	8/15 yrs Avg.	(30.10) 53.33%	26.34

# State Farm

ELLIS, RICHARD

01-67J3-15L

## CONTINUED - Hallway

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
22. Acoustic ceiling (popcorn) texture						
70.58 SF						
1.02						
0.25						
72.24						
8/150 yrs						
Avg.						
**Walls**						
No current storm damage found.						
**Floors**						
No current storm damage found.						
<b>Totals: Hallway</b>		<b>1.33</b>	<b>507.45</b>		<b>33.95</b>	<b>473.50</b>
Area Totals: Main Level						
672.00 SF Walls		221.58 SF Ceiling			893.58 SF Walls and Ceiling	
221.58 SF Floor		250.47 Total Area			84.00 LF Floor Perimeter	
221.58 Floor Area		89.33 Exterior Perimeter			84.00 LF Ceil. Perimeter	
804.00 Exterior Wall Area		of Walls			672.00 Interior Wall Area	
<b>Total: Main Level</b>		<b>3.47</b>	<b>1,534.99</b>		<b>106.58</b>	<b>1,428.41</b>
Area Totals: 102 WIGON CIR						
3,574.44 SF Walls		221.58 SF Ceiling			3,796.03 SF Walls and Ceiling	
221.58 SF Floor		250.47 Total Area			323.72 LF Floor Perimeter	
221.58 Floor Area		329.05 Exterior Perimeter			84.00 LF Ceil. Perimeter	
3,706.44 Exterior Wall Area		of Walls			672.00 Interior Wall Area	
2,215.40 Surface Area		22.15 Number of Squares			361.64 Total Perimeter Length	
69.09 Total Ridge Length		10.46 Total Hip Length				
<b>Total: 102 WIGON CIR</b>		<b>49.10</b>	<b>5,266.13</b>		<b>1,574.17</b>	<b>3,691.96</b>

## Labor Minimums Applied

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
23. Fireplace repair labor minimum						
1.00 EA	175.32	0.00	175.32			175.32
<b>Totals: Labor Minimums Applied</b>		<b>0.00</b>	<b>175.32</b>		<b>0.00</b>	<b>175.32</b>
<b>Line Item Totals: 01-67J3-15L</b>		<b>49.10</b>	<b>5,441.45</b>		<b>1,574.17</b>	<b>3,867.28</b>

**State Farm**

ELLIS, RICHARD

01-67J3-15L

**Grand Total Areas:**

3,574.44 SF Walls	221.58 SF Ceiling	3,796.03 SF Walls and Ceiling
221.58 SF Floor		323.72 LF Floor Perimeter
		84.00 LF Ceil. Perimeter
221.58 Floor Area	250.47 Total Area	672.00 Interior Wall Area
3,706.44 Exterior Wall Area	329.05 Exterior Perimeter of Walls	
2,215.40 Surface Area	22.15 Number of Squares	361.64 Total Perimeter Length
69.09 Total Ridge Length	10.46 Total Hip Length	

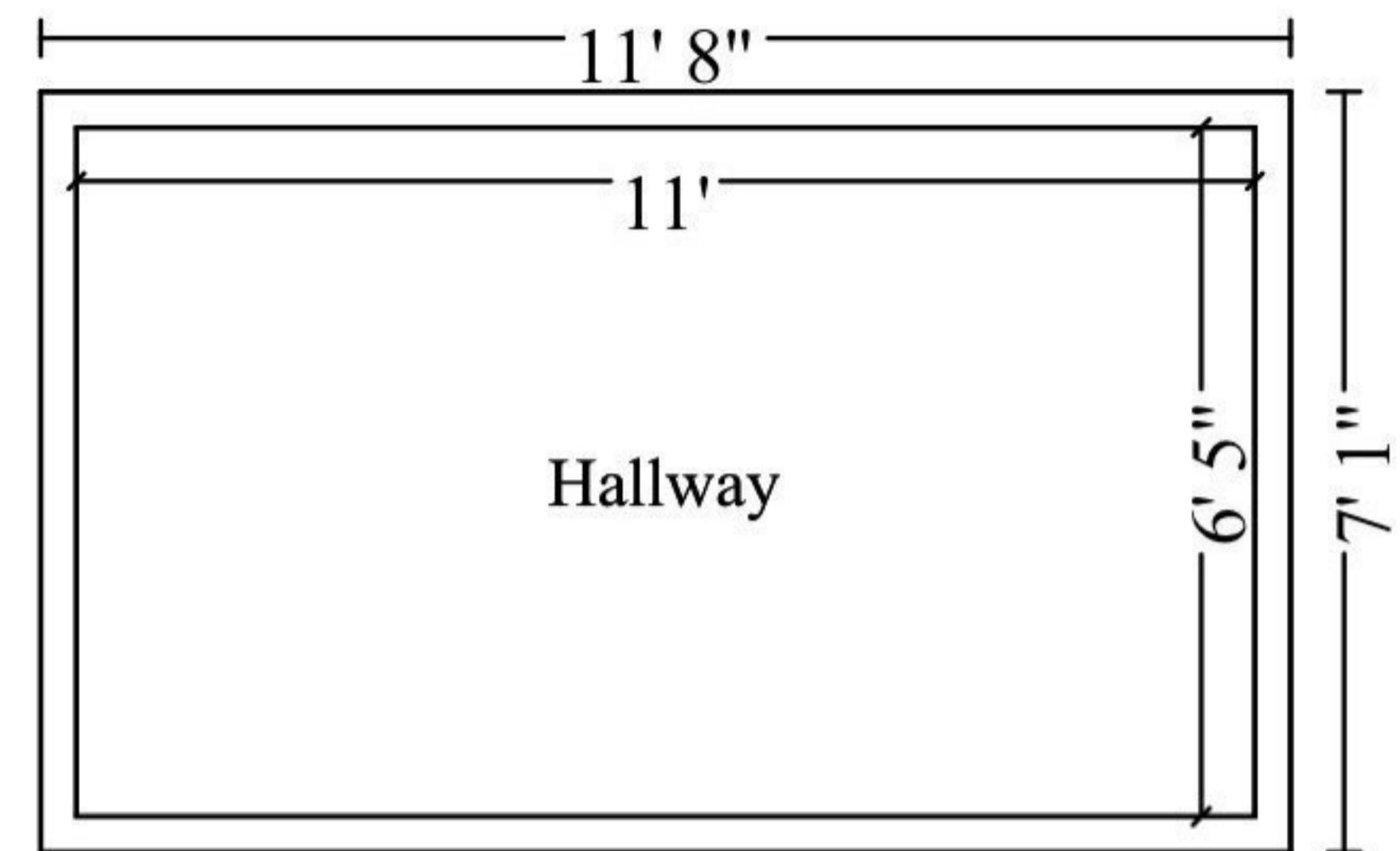
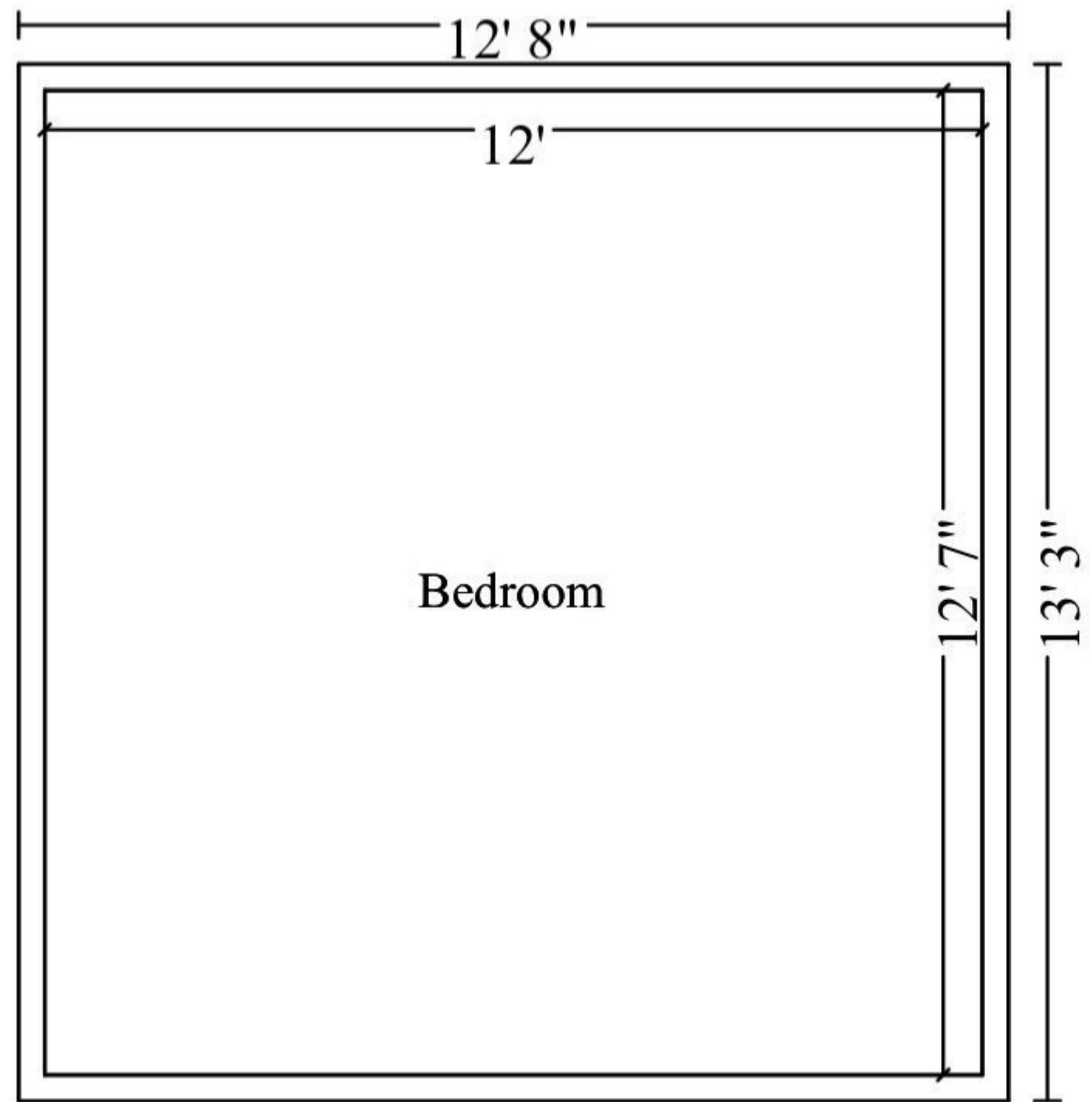
**State Farm**

ELLIS, RICHARD

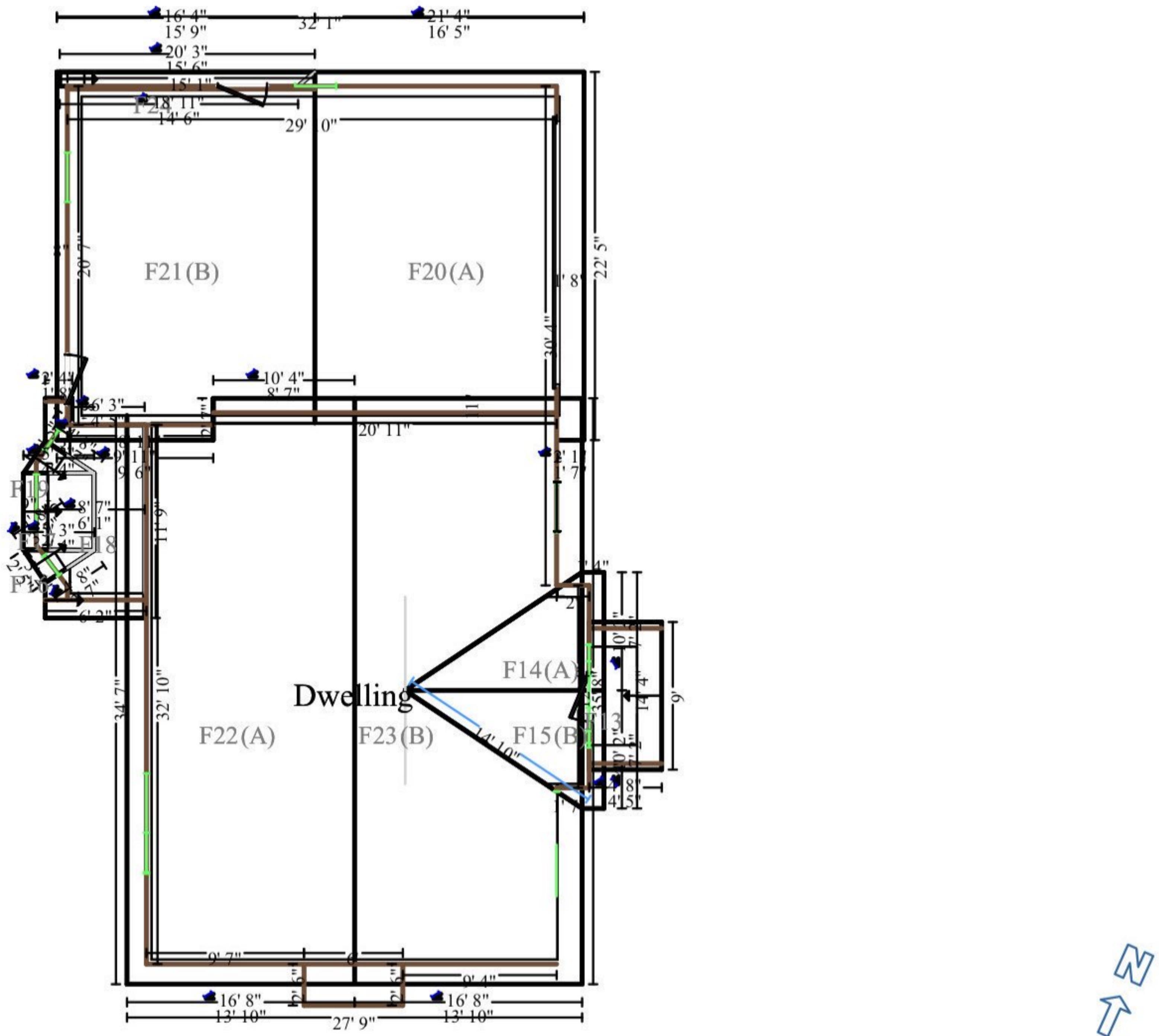
01-67J3-15L

**Recap of Taxes, Overhead and Profit**

	<b>GC Overhead (0%)</b>	<b>GC Profit (0%)</b>	<b>Material Sales Tax (6%)</b>	<b>Storage Rental Tax (6%)</b>
<b>Line Items</b>	0.00	0.00	49.10	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>49.10</b>	<b>0.00</b>



Main Level



Exterior