



**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	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

SAMUELS, VADA

01-91G7-91L

Insured: SAMUELS, VADA  
Property: 13153 COVINGTON DR  
ATHENS, AL 35613-8393  
Home: 256-509-9079  
Cellular: 256-509-9079  
Type of Loss: Hail  
Deductible: \$5,530.00  
Date of Loss: 5/20/2025  
Date Inspected: 10/17/2025

Estimate: 01-91G7-91L  
Claim Number: 0191G791L  
Policy Number: 01ECA6841  
Price List: ALHU28\_MAY25  
Restoration/Service/Remodel

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

Line Item Total	20,955.68
Material Sales Tax	498.00
Replacement Cost Value	21,453.68
Less Depreciation (Including Taxes)	(7,149.14)
Less Deductible	(5,530.00)
Net Actual Cash Value Payment	\$8,774.54

### Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	7,149.14
Replacement Cost Benefits	7,149.14
Total Maximum Additional Amount Available If Incurred	7,149.14
Total Amount of Claim If Incurred	\$15,923.68

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844-458-4300 x 3097357563

**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.



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

To: Name: SAMUELS, VADA  
Address: 13153 COVINGTON DR  
City: ATHENS  
State/Zip: AL, 35613-8393

Insured: SAMUELS, VADA  
Date of Loss: 5/20/2025

Claim Number: 0191G791L  
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 \$21,453.68 . The enclosed claim payment to you of \$8,774.54 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 \$ 7,149.14 .

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.

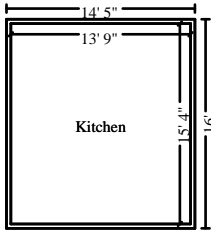
# State Farm

SAMUELS, VADA

01-91G7-91L

## SKETCH1

### Main Level



#### Kitchen

Height: 8'

465.33 SF Walls	210.83 SF Ceiling
676.17 SF Walls & Ceiling	210.83 SF Floor
58.17 LF Ceil. Perimeter	58.17 LF Floor Perimeter

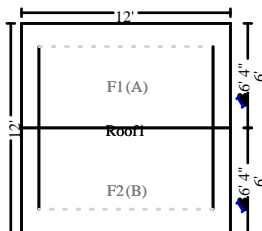
QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Seal the surface area w/PVA primer - one coat						
16.00 SF	0.71	0.06	11.42			11.42
3. Paint the surface area - one coat						
16.00 SF	0.81	0.15	13.11			13.11
4. Paint the ceiling - one coat						
210.83 SF	0.81	2.02	172.79			172.79
<b>Totals: Kitchen</b>		<b>2.23</b>	<b>197.32</b>		<b>0.00</b>	<b>197.32</b>

Area Totals: Main Level

465.33 SF Walls	210.83 SF Ceiling	676.17 SF Walls and Ceiling
210.83 SF Floor	230.67 Total Area	58.17 LF Floor Perimeter
210.83 Floor Area	60.83 Exterior Perimeter of Walls	58.17 LF Ceil. Perimeter
547.50 Exterior Wall Area		465.33 Interior Wall Area

<b>Total: Main Level</b>	<b>2.23</b>	<b>197.32</b>	<b>0.00</b>	<b>197.32</b>
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### Level 2



#### Roof1

151.79 Surface Area	1.52 Number of Squares
49.30 Total Perimeter Length	12.00 Total Ridge Length

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No Accidental Direct Physical Loss damage found to roofing surface						
<b>Totals: Roof1</b>		<b>0.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>

# State Farm

SAMUELS, VADA

01-91G7-91L

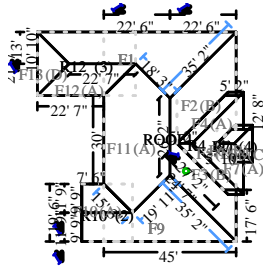
Area Totals: SKETCH1

465.33 SF Walls	210.83 SF Ceiling	676.17 SF Walls and Ceiling
210.83 SF Floor	230.67 Total Area	58.17 LF Floor Perimeter
210.83 Floor Area	60.83 Exterior Perimeter of Walls	58.17 LF Ceil. Perimeter
562.02 Exterior Wall Area		465.33 Interior Wall Area
151.79 Surface Area	1.52 Number of Squares	49.30 Total Perimeter Length
12.00 Total Ridge Length		

<b>Total: SKETCH1</b>	<b>2.23</b>	<b>197.32</b>	<b>0.00</b>	<b>197.32</b>
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Source - Eagle View

Source - Eagle View



## ROOF1

4,774.72 Surface Area	47.75 Number of Squares
323.97 Total Perimeter Length	77.00 Total Ridge Length
216.21 Total Hip Length	

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
***BEGIN REVISIONS VAEQKO 01/02/2026***						
5. Drip edge						
325.00 LF	2.39	23.79	800.54	11/35 yrs Avg.	(251.60) 31.43%	548.94
***END REVISIONS VAEQKO 01/02/2026***						
7. Laminated - comp. shingle rfg. - w/out felt						
52.33 SQ	201.42	351.72	10,892.03	11/30 yrs Avg.	(3,993.74) 36.67%	6,898.29
Auto Calculated Waste: 9.6%, 4.58SQ						
Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8",						
Bundle Rounding: 0.4%, 0.21SQ - (included in waste calculation above)						
Component RFG300 from this line item was priced by ITTEL Asphalt Shingle Pricing (ASP) on 16 Dec 2025.						
8. Tear off, haul and dispose of comp. shingles - Laminated						
47.75 SQ	57.25	0.00	2,733.69	11/30 yrs Avg.	(1,002.35) 36.67%	1,731.34
9. Roofing felt - 15 lb.						
47.75 SQ	26.11	21.03	1,267.78	11/20 yrs Avg.	(697.28) 55.00%	570.50
10. Asphalt starter - universal starter course						
323.97 LF	1.40	10.30	463.86	11/20 yrs Avg.	(255.13) 55.00%	208.73
***BEGIN REVISIONS VAEQKO 01/02/2026***						

**State Farm**

SAMUELS, VADA

01-91G7-91L

**CONTINUED - ROOF1**

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
11. Hip / Ridge cap - High profile - composition shingles						
294.00 LF	5.36	56.10	1,631.94	11/30 yrs Avg.	(598.38) 36.67%	1,033.56
****END REVISIONS VAEQKO 01/02/2026****						
12. Flashing - pipe jack						
7.00 EA	41.38	7.46	297.12	11/35 yrs Avg.	(93.38) 31.43%	203.74
13. Continuous ridge vent - shingle-over style						
64.00 LF	8.45	17.32	558.12	11/35 yrs Avg.	(175.41) 31.43%	382.71
26. Roof mount power attic vent						
1.00 EA	215.24	8.05	223.29	11/30 yrs Avg.	(81.87) 36.67%	141.42
****BEGIN REVISIONS VAEQKO 01/02/2026****						
27. Remove Additional charge for steep roof - 7/12 to 9/12 slope						
47.75 SQ	15.00	0.00	716.25			716.25
28. Additional charge for steep roof - 7/12 to 9/12 slope						
47.75 SQ	33.06	0.00	1,578.62			1,578.62
****END REVISIONS VAEQKO 01/02/2026****						
<b>Totals: ROOF1</b>		<b>495.77</b>	<b>21,163.24</b>		<b>7,149.14</b>	<b>14,014.10</b>

Area Totals: Source - Eagle View

201.24 Exterior Wall Area			
4,774.72 Surface Area	47.75 Number of Squares	323.97 Total Perimeter Length	
77.00 Total Ridge Length	216.21 Total Hip Length		

<b>Total: Source - Eagle View</b>	<b>495.77</b>	<b>21,163.24</b>	<b>7,149.14</b>	<b>14,014.10</b>
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Area Totals: Source - Eagle View

201.24 Exterior Wall Area			
4,774.72 Surface Area	47.75 Number of Squares	323.97 Total Perimeter Length	
77.00 Total Ridge Length	216.21 Total Hip Length		

<b>Total: Source - Eagle View</b>	<b>495.77</b>	<b>21,163.24</b>	<b>7,149.14</b>	<b>14,014.10</b>
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**Labor Minimums Applied**

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

SAMUELS, VADA

01-91G7-91L

## CONTINUED - Labor Minimums Applied

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
2. Painting labor minimum						
1.00 EA	93.12	0.00	93.12			93.12
<b>Totals: Labor Minimums Applied</b>		<b>0.00</b>	<b>93.12</b>		<b>0.00</b>	<b>93.12</b>
<b>Line Item Totals: 01-91G7-91L</b>		<b>498.00</b>	<b>21,453.68</b>		<b>7,149.14</b>	<b>14,304.54</b>

## Grand Total Areas:

465.33 SF Walls	210.83 SF Ceiling	676.17 SF Walls and Ceiling
210.83 SF Floor		58.17 LF Floor Perimeter
		58.17 LF Ceil. Perimeter
210.83 Floor Area	230.67 Total Area	465.33 Interior Wall Area
763.25 Exterior Wall Area	60.83 Exterior Perimeter of Walls	
4,926.50 Surface Area	49.27 Number of Squares	373.26 Total Perimeter Length
89.00 Total Ridge Length	216.21 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.
<b>PNT PAINTING</b>					
Painting labor minimum	1.00 EA	\$93.12	\$93.12	\$0.00	\$0.00
Paint {V} - one coat	226.83 SF	\$185.90	\$185.90	\$0.00	\$0.00
Seal the surface area w/PVA primer - one coat	16.00 SF	\$11.42	\$11.42	\$0.00	\$0.00
<b>TOTAL PAINTING</b>		<b>\$290.44</b>	<b>\$290.44</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>RFG ROOFING</b>					
Laminated - comp. shingle rfg. - w/out felt	52.33 SQ	\$10,892.03	\$6,898.29	\$0.00	\$3,993.74
Tear off, haul and dispose of comp. shingles - Laminated	47.75 SQ	\$2,733.69	\$1,731.34	\$0.00	\$1,002.35
Asphalt starter - universal starter course	323.97 LF	\$463.86	\$208.73	\$0.00	\$255.13
Drip edge	325.00 LF	\$800.54	\$548.94	\$0.00	\$251.60
Roofing felt - 15 lb.	47.75 SQ	\$1,267.78	\$570.50	\$0.00	\$697.28
Flashing - pipe jack	7.00 EA	\$297.12	\$203.74	\$0.00	\$93.38
Roof mount power attic vent	1.00 EA	\$223.29	\$141.42	\$0.00	\$81.87
Hip / Ridge cap - High profile - composition shingles	294.00 LF	\$1,631.94	\$1,033.56	\$0.00	\$598.38
Additional charge for steep roof - 7/12 to 9/12 slope	47.75 SQ	\$1,578.62	\$1,578.62	\$0.00	\$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	47.75 SQ	\$716.25	\$716.25	\$0.00	\$0.00
Continuous ridge vent - shingle-over style	64.00 LF	\$558.12	\$382.71	\$0.00	\$175.41
<b>TOTAL ROOFING</b>		<b>\$21,163.24</b>	<b>\$14,014.10</b>	<b>\$0.00</b>	<b>\$7,149.14</b>
<b>TOTALS</b>		<b>\$21,453.68</b>	<b>\$14,304.54</b>	<b>\$0.00</b>	<b>\$7,149.14</b>

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

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Recap of Taxes, Overhead and Profit

	GC Overhead (0%)	GC Profit (0%)	Material Sales Tax (6%)	Storage Rental Tax (6%)
Line Items	0.00	0.00	498.00	0.00
Total	0.00	0.00	498.00	0.00

