



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	
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

MILLS, MARC

01-88W1-94C

Insured:	MILLS, MARC	Estimate:	01-88W1-94C
Property:	15894 LANDVIEW LN	Claim Number:	0188W194C
	ATHENS, AL 35613-6796	Policy Number:	01BQF8685
Home:	865-482-9132	Price List:	ALHU28_MAY24
Cellular:	256-262-9172		Restoration/Service/Remodel
Type of Loss:	Hail		
Deductible:	\$2,000.00		
Date of Loss:	5/8/2024		
Date Inspected:	8/28/2025		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	5,541.80
Material Sales Tax	135.38
Replacement Cost Value	5,677.18
Less Depreciation (Including Taxes)	(3,093.64)
Less Deductible	(2,000.00)
Net Actual Cash Value Payment	\$583.54

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,093.64
Replacement Cost Benefits	3,093.64
Total Maximum Additional Amount Available If Incurred	3,093.64
Total Amount of Claim If Incurred	\$3,677.18

marston Scott
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.



Explanation of Building Replacement Cost Benefits

Homeowner Policy

Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: MILLS, MARC
Address: 15894 LANDVIEW LN
City: ATHENS
State/Zip: AL, 35613-6796

Insured: MILLS, MARC Claim Number: 0188W194C
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 \$5,677.18 . The enclosed claim payment to you of \$583.54 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 \$ 3,093.64 .

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.

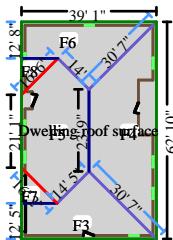
State Farm

MILLS, MARC

01-88W1-94C

Dwelling

Dwelling Roof Structure



Dwelling roof surface

2,951.97 Surface Area	29.52 Number of Squares
212.29 Total Perimeter Length	44.66 Total Ridge Length
89.55 Total Hip Length	

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

1. Remove Laminated - comp. shingle rfg (per SHINGLE)

47.00 EA REVISED

2. Laminated - comp. shingle rfg (per SHINGLE)

47.00 EA REVISED

Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 16 Jan 2026.

The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.

Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 30 Aug 2025. to be used between right slope and rear slope

right slope- 6 shingles

rear slope-41 shingles

Start of revisions VAEBNZ 01/15/2026

Right slope

3. Laminated - comp. shingle rfg. - w/out felt

5.33 SQ	197.85	35.71	1,090.25	16/30 yrs	(581.47)	508.78
				Avg.	53.33%	

The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.

Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 16 Jan 2026.

4. Tear off, haul and dispose of comp. shingles - Laminated

5.23 SQ	56.12	0.00	293.51	16/30 yrs	(156.54)	136.97
				Avg.	53.33%	

5. Asphalt starter - universal starter course

51.60 LF	1.52	1.61	80.04	16/20 yrs	(64.03)	16.01
				Avg.	80.00%	

6. R&R Hip / Ridge cap - Standard profile - composition shingles

24.90 LF	6.66	3.88	169.71	16/30 yrs	(90.52)	79.19
				Avg.	53.33%	

7. Roofing felt - 15 lb.

5.23 SQ	25.18	2.22	133.91	16/20 yrs	(107.13)	26.78
				Avg.	80.00%	

Rear slope

8. Laminated - comp. shingle rfg. - w/out felt

10.33 SQ	197.85	69.20	2,112.99	16/30 yrs	(1,126.93)	986.06
				Avg.	53.33%	

The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.

Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 16 Jan 2026.

State Farm

MILLS, MARC

01-88W1-94C

CONTINUED - Dwelling roof surface

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
9. Tear off, haul and dispose of comp. shingles - Laminated							
	10.17 SQ	56.12	0.00	570.74	16/30 yrs Avg.	(304.39) 53.33%	266.35
10. Asphalt starter - universal starter course							
	62.10 LF	1.52	1.94	96.33	16/20 yrs Avg.	(77.06) 80.00%	19.27
11. R&R Hip / Ridge cap - Standard profile - composition shingles							
	85.30 LF	6.66	13.31	581.41	16/30 yrs Avg.	(310.09) 53.33%	271.32
12. Roofing felt - 15 lb.							
	10.17 SQ	25.18	4.31	260.39	16/20 yrs Avg.	(208.31) 80.00%	52.08
13. R&R Flashing - pipe jack							
	3.00 EA	47.92	3.20	146.96	16/35 yrs Avg.	(67.17) 45.71%	79.79

End of revisions VAEBNZ 01/16/2026

Totals: Dwelling roof surface	135.38	5,536.24	3,093.64	2,442.60
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Area Totals: Dwelling Roof Structure

1,954.04 SF Walls	208.59 Exterior Perimeter of Walls	1,954.04 SF Walls and Ceiling
1,954.04 Exterior Wall Area		208.59 LF Floor Perimeter
2,951.97 Surface Area	29.52 Number of Squares	212.29 Total Perimeter Length
44.66 Total Ridge Length	89.55 Total Hip Length	

Total: Dwelling Roof Structure	135.38	5,536.24	3,093.64	2,442.60
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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
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No storm related damage per the inspection date

Totals: Front Elevation	0.00	0.00	0.00	0.00
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State Farm

MILLS, MARC

01-88W1-94C

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.	ACV
No storm related damage per the inspection date						
Totals: Right Elevation		0.00	0.00		0.00	0.00

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.	ACV
No storm related damage per the inspection date						
Totals: Rear Elevation		0.00	0.00		0.00	0.00

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.	ACV
No storm related damage per the inspection date						
Totals: Left Elevation		0.00	0.00		0.00	0.00

Area Totals: Dwelling

1,954.04 SF Walls	208.59 Exterior Perimeter of Walls	1,954.04 SF Walls and Ceiling 208.59 LF Floor Perimeter
1,954.04 Exterior Wall Area		
2,951.97 Surface Area	29.52 Number of Squares	212.29 Total Perimeter Length

Total: Dwelling	135.38	5,536.24	3,093.64	2,442.60
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State Farm

MILLS, MARC

01-88W1-94C

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
14. Haul debris - per pickup truck load - including dump fees						
1.00 EA	140.94	0.00	140.94			140.94
Totals: Debris Removal		0.00	140.94		0.00	140.94
Line Item Totals: 01-88W1-94C		135.38	5,677.18		3,093.64	2,583.54

Grand Total Areas:

1,954.04 SF Walls	1,954.04 SF Walls and Ceiling
	208.59 LF Floor Perimeter
1,954.04 Exterior Wall Area	208.59 Exterior Perimeter of Walls
2,951.97 Surface Area	29.52 Number of Squares
44.66 Total Ridge Length	89.55 Total Hip Length
	212.29 Total Perimeter Length

Trade Summary

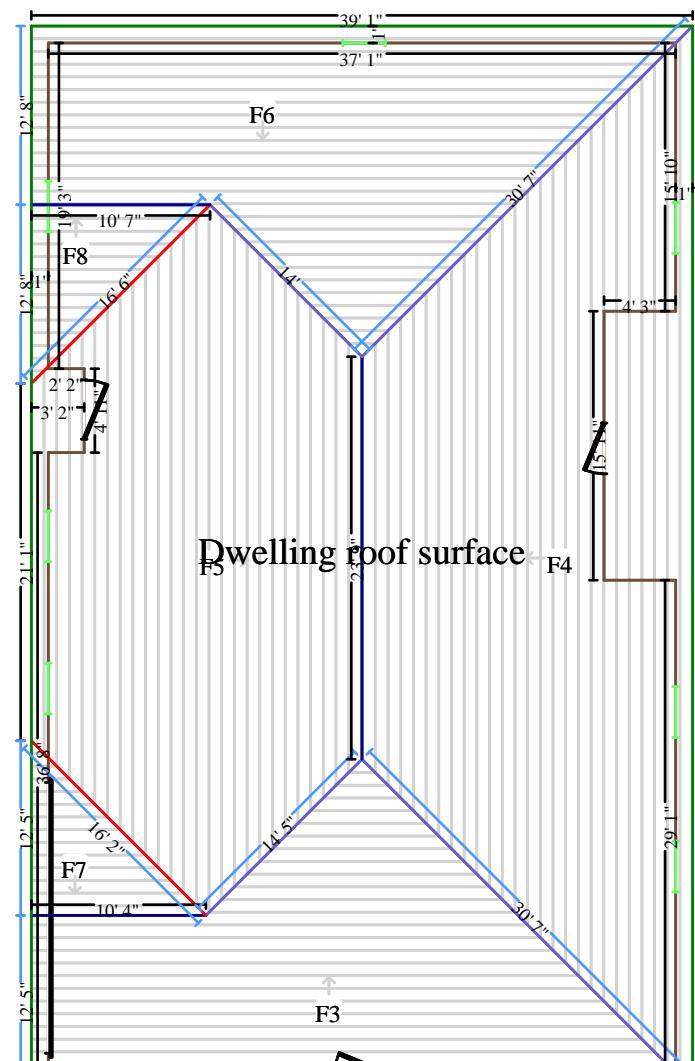
Includes all applicable Tax, General Contractor O&P, and Labor Minimums

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	\$140.94	\$140.94	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION			\$140.94	\$140.94	\$0.00	\$0.00
RFG ROOFING						
Laminated - comp. shingle rfg (per SHINGLE)		47.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
Remove Laminated - comp. shingle rfg (per SHINGLE)		47.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
Laminated - comp. shingle rfg. - w/out felt		15.66 SQ	\$3,203.24	\$1,494.84	\$0.00	\$1,708.40
Tear off, haul and dispose of comp. shingles - Laminated		15.40 SQ	\$864.25	\$403.32	\$0.00	\$460.93
Asphalt starter - universal starter course		113.70 LF	\$176.37	\$35.28	\$0.00	\$141.09
Roofing felt - 15 lb.		15.40 SQ	\$394.30	\$78.86	\$0.00	\$315.44
R&R Flashing - pipe jack		3.00 EA	\$146.96	\$79.79	\$0.00	\$67.17
R&R Hip / Ridge cap - Standard profile - composition shingles		110.20 LF	\$751.12	\$350.51	\$0.00	\$400.61
TOTAL ROOFING			\$5,536.24	\$2,442.60	\$0.00	\$3,093.64
TOTALS			\$5,677.18	\$2,583.54	\$0.00	\$3,093.64

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

Date: 1/16/2026 11:06 AM

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Dwelling Roof Structure