



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

HALL, STEVEN

27-68L0-09T

Insured:	HALL, STEVEN	Estimate:	27-68L0-09T
Property:	16511 Bauman Cir	Claim Number:	2768L009T
	Omaha, NE 68116-5309	Policy Number:	27BKV5418
Home:	402-305-6561	Price List:	NEOM28_MAY24
Cellular:	402-305-6561		Restoration/Service/Remodel
Type of Loss:	Hail		
Deductible:	\$4,015.00		
Date of Loss:	5/21/2024		
Date Inspected:	8/2/2024		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	41,455.05
Material Sales Tax	794.45
Replacement Cost Value	42,249.50
Less Depreciation (Including Taxes)	(20,103.30)
Less Deductible	(4,015.00)
Net Actual Cash Value Payment	\$18,131.20

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	20,103.30	
Replacement Cost Benefits	20,103.30	
Total Maximum Additional Amount Available If Incurred		20,103.30
Total Amount of Claim If Incurred		\$38,234.50

BUSH, MARCUS
866-787-8676 x 8356

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: HALL, STEVEN
 Address: 16511 Bauman Cir
 City: Omaha
 State/Zip: NE, 68116-5309

Insured: HALL, STEVEN
Date of Loss: 5/21/2024

Claim Number: 2768L009T
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 \$42,249.50 . The enclosed claim payment to you of \$18,131.20 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 \$ 20,103.30 .

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

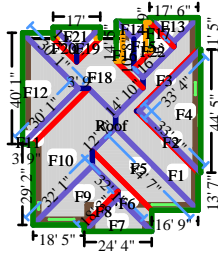
All policy provisions apply to your claim.

State Farm

HALL, STEVEN

27-68L0-09T

Dwelling Exterior



Roof

5,045.23	Surface Area	50.45	Number of Squares
317.87	Total Perimeter Length	36.95	Total Ridge Length
388.13	Total Hip Length		

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated						
50.46 SQ	65.59	0.00	3,309.67			3,309.67
2. Laminated - comp. shingle rfg. - w/ felt						
62.33 SQ	350.82	490.64	22,357.25	16/30 yrs Avg.	(11,923.86) 53.33%	10,433.39
The waste factor for this roof was calculated using the suggested 23% roof waste factor from the Eagle View Claims Ready Report.						
3. Hip / Ridge cap - cut from 3 tab - composition shingles						
425.00 LF	5.77	33.66	2,485.91	16/25 yrs Avg.	(1,590.98) 64.00%	894.93
4. Asphalt starter - universal starter course						
318.00 LF	2.56	10.32	824.40	16/20 yrs Avg.	(659.52) 80.00%	164.88
5. Drip edge						
318.00 LF	3.41	20.29	1,104.67	16/35 yrs Avg.	(505.00) 45.71%	599.67
6. Flashing - pipe jack						
2.00 EA	62.62	1.92	127.16	16/35 yrs Avg.	(58.13) 45.71%	69.03
7. Roof vent - turtle type - Metal						
12.00 EA	84.17	15.81	1,025.85	16/35 yrs Avg.	(468.96) 45.71%	556.89
8. Rain cap - 8"						
1.00 EA	63.69	2.12	65.81	16/35 yrs Avg.	(30.09) 45.71%	35.72
9. Exhaust cap - through roof - up to 4"						
1.00 EA	112.07	2.19	114.26	16/35 yrs Avg.	(52.23) 45.71%	62.03
10. Valley metal - (W) profile - painted						
210.00 LF	9.34	49.78	2,011.18	16/35 yrs Avg.	(919.40) 45.71%	1,091.78
11. Ice & water barrier						
2,200.28 SF	2.08	58.09	4,634.67	16/30 yrs Avg.	(2,471.82) 53.33%	2,162.85

The above items are for full roof replacement and the replacement of damaged roofing accessories.

State Farm

HALL, STEVEN

27-68L0-09T

CONTINUED - Roof

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Totals: Roof		684.82	38,060.83		18,679.99	19,380.84

Area Totals: Exterior

3,018.59 SF Walls	339.42 Exterior Perimeter of Walls	3,018.59 SF Walls and Ceiling
3,018.59 Exterior Wall Area		339.42 LF Floor Perimeter
5,045.23 Surface Area	50.45 Number of Squares	317.87 Total Perimeter Length
36.95 Total Ridge Length	388.13 Total Hip Length	

Total: Exterior	684.82	38,060.83	18,679.99	19,380.84
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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
* 12. R&R Gutter - aluminum - up to 5"						
60.00 LF	11.00	19.93	679.93	10/25 yrs Avg.	(271.97) 40.00%	407.96
Totals: Front Elevation		19.93	679.93		271.97	407.96

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
* 13. R&R Gutter - aluminum - up to 5"						
77.00 LF	11.00	25.58	872.58	10/25 yrs Avg.	(349.03) 40.00%	523.55
* 14. R&R Downspout - aluminum - up to 5"						
39.00 LF	11.00	12.96	441.96	10/25 yrs Avg.	(176.78) 40.00%	265.18

State Farm

HALL, STEVEN

27-68L0-09T

CONTINUED - Right Elevation

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Totals: Right Elevation		38.54	1,314.54		525.81	788.73

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
* 15. R&R Gutter - aluminum - up to 5"						
60.00 LF	11.00	19.93	679.93	10/25 yrs Avg.	(271.97) 40.00%	407.96
16. Swimming Pools & Spas (Bid Item)						
1.00 EA	235.76 *	5.32	241.08			241.08
Allowed to replace pool drain cover per bid from www.dkhardware.com.						
17. Swimming Pool Installer - per hour						
2.00 HR	154.04	0.00	308.08			308.08
Allowed for labor to install pool drain cover.						
Totals: Rear Elevation		25.25	1,229.09		271.97	957.12

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
* 18. R&R Gutter - aluminum - up to 5"						
78.00 LF	11.00	25.91	883.91	10/25 yrs Avg.	(353.56) 40.00%	530.35
Totals: Left Elevation		25.91	883.91		353.56	530.35

Area Totals: Dwelling

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27-68L0-09T

3,018.59 SF Walls	339.42 Exterior Perimeter of Walls	3,018.59 SF Walls and Ceiling
3,018.59 Exterior Wall Area		339.42 LF Floor Perimeter
5,045.23 Surface Area	50.45 Number of Squares	317.87 Total Perimeter Length
36.95 Total Ridge Length	388.13 Total Hip Length	

Total: Dwelling	794.45	42,168.30	20,103.30	22,065.00
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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
19. Haul debris - per pickup truck load - including dump fees						
0.50 EA	162.39	0.00	81.20			81.20
Totals: Debris Removal		0.00	81.20		0.00	81.20
Line Item Totals: 27-68L0-09T						
		794.45	42,249.50		20,103.30	22,146.20

Grand Total Areas:

3,018.59 SF Walls		3,018.59 SF Walls and Ceiling
		339.42 LF Floor Perimeter
3,018.59 Exterior Wall Area	339.42 Exterior Perimeter of Walls	
5,045.23 Surface Area	50.45 Number of Squares	317.87 Total Perimeter Length
36.95 Total Ridge Length	388.13 Total Hip Length	

Recap of Taxes, Overhead and Profit

	GC Overhead (0%)	GC Profit (0%)	Material Sales Tax (5.5%)	Cln Mat Sales Tax (5.5%)	Cleaning Total Tax (5.5%)	Storage Rental Tax (5.5%)	Total Tax (5.5%)
Line Items	0.00	0.00	794.45	0.00	0.00	0.00	0.00
Total	0.00	0.00	794.45	0.00	0.00	0.00	0.00

Hail damage to the roof shingles

