

Farm Bureau Financial Services

Farm Bureau Property & Casualty Insurance Company
Western Agricultural Insurance Company
5400 University Avenue
West Des Moines, IA 50266-5997
800-357-5732

Insured: ANTONIO GRANILLO CRUZ
Property: 1469 S 17TH ST
 OMAHA, NE 68108-3534
Home: 9603 S 26TH AVE
 BELLEVUE, NE 68147-0000

Home: (402) 590-4068
E-mail: agranillo795@gmail.com

Claim Rep.: Inside Catastrophe Team
Business: PO Box 9168
 Des Moines, IA 50306-9168

Business: (800) 357-5732
Fax: (515) 453-3786
E-mail: nestormclaims@fbfs.com

Estimator: Baron Miller

Claim Number: B060106P00

Policy Number: 0000000008352622

Type of Loss: Hail

Date Contacted: 8/8/2024 9:00 AM
Date of Loss: 6/26/2024 12:00 AM
Date Inspected: 8/8/2024 11:00 AM
Date Est. Completed: 8/10/2024 11:13 AM

Date Received: 7/20/2024 12:00 AM
Date Entered: 8/2/2024 11:47 AM

Price List: NEOM8X_JUN24
 Restoration/Service/Remodel
Estimate: ANTONIO_GRANILLO_C5

This estimate of repair represents the covered and known damages related to this loss. Should you or your contractor discover additional hidden damages not included within this estimate, please contact us immediately. No additional consideration will be given to those damages unless we are given the opportunity to further investigate and evaluate them.

If your claim payment includes a mortgagee, please contact your mortgagee to determine their required procedures.

If your policy provides replacement cost coverage, you must notify us within 180 days after the date of loss of your intent to make claim for recoverable depreciation shown on this estimate under the Dwelling Replacement Cost payment basis. If there is a discrepancy between our estimate and yours, please contact us prior to beginning repairs so this matter can be resolved. Final repair bills must include the item(s) repaired along with the associated cost and can be submitted to either your agent or our claims representative for consideration.

Some property claims may necessitate the testing for asbestos or lead. If these types of testing are required prior to the start of repairs, please inform us of this need immediately. Those costs associated with testing due to a covered loss can be compensable once they are incurred.

Quality Assurance Claim Review

In an effort to ensure the claim service experience we provide our client/members continues to meet our high standards, we may have a Company representative conduct an exterior review of your dwelling or buildings following completion of inspection. If your home is selected, you will receive a telephone call advising of the upcoming exterior inspection.

Thank you for being a Farm Bureau client/member.

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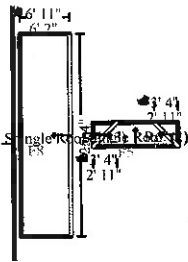
ANTONIO_GRANILLO_C5

1890 Dwelling

1890 Dwelling

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>The below estimate is to repair your property from recent storm damage. Depreciation is based on age, condition and obsolescence of the materials. The full deductible \$15,000.00 applied to this location.</i>						
Total: 1890 Dwelling			0.00	0.00	0.00	0.00

Exterior



Shingle Roof

208.83 Surface Area
8.85 Total Hip Length
2.09 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>The following line items account for the replacement of the roof on this structure. 3% waste has been factored for shingle install. There is currently no Ice & Water Shield on the roof but it is required by current building codes. IWS will be paid when incurred under the Code Upgrade coverage.</i>						
1. Tear off, haul and dispose of comp. shingles - Laminated	2.09 SQ	65.71	9.61	146.94	(24.49)	122.45
2. Drip edge/gutter apron	37.67 LF	3.53	12.93	145.91	(20.84)	125.07
3. Roofing felt - 15 lb.	2.09 SQ	43.16	7.45	97.65	(24.42)	73.23
4. Laminated - comp. shingle rfg. - w/out felt	2.33 SQ	306.92	73.77	788.89	(131.48)	657.41
5. Hip / Ridge cap - Standard profile - composition shingles	8.85 LF	7.15	6.41	69.69	(11.62)	58.07
6. Remove Additional charge for high roof (2 stories or greater)	2.09 SQ	6.45	0.94	14.42	(0.00)	14.42
7. Additional charge for high roof (2 stories or greater)	2.15 SQ	27.94	4.20	64.27	(0.00)	64.27
Totals: Shingle Roof			115.31	1,327.77	212.85	1,114.92

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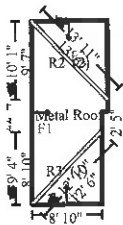
Mod Bit Roof

Commercial roof

1043.78 Surface Area

10.44 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
8. R&R Modified bitumen roof	10.44 SQ	580.37	534.99	6,594.06	(989.11)	5,604.95
9. R&R Chimney flashing - small (24" x 24")	1.00 EA	452.11	36.26	488.37	(41.86)	446.51
10. R&R Flashing - pipe jack	1.00 EA	71.25	6.29	77.54	(6.64)	70.90
11. R&R Drip edge/gutter apron	130.67 LF	3.93	48.48	562.02	(48.17)	513.85
12. R&R Flash parapet wall only - up to 3'	91.83 LF	18.31	133.11	1,814.51	(272.17)	1,542.34
13. R&R Membrane roofing - cant strips - perlite	91.83 LF	3.90	28.24	386.38	(33.11)	353.27
14. Remove Additional charge for high roof (2 stories or greater)	10.44 SQ	6.45	4.71	72.05	(0.00)	72.05
15. Additional charge for high roof (2 stories or greater)	10.44 SQ	27.94	20.42	312.11	(0.00)	312.11
16. Single axle dump truck - per load - including dump fees	1.00 EA	254.93	17.85	272.78	(0.00)	272.78
Totals: Mod Bit Roof			830.35	10,579.82	1,391.06	9,188.76



Metal Roof

216.88 Surface Area

26.75 Total Hip Length

2.17 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>The following line items account for the replacement of the metal roofing of this structure.</i>						
17. R&R Metal roofing - ribbed - 29 gauge - up to 1"	216.88 SF	8.48	158.62	1,997.77	(532.74)	1,465.03
18. R&R Hip / Ridge cap - metal roofing	26.33 LF	12.29	28.37	351.97	(93.87)	258.10
19. Roofing felt - 15 lb.	2.17 SQ	43.16	7.73	101.39	(101.39)	0.00
20. R&R Drip edge/gutter apron	43.50 LF	3.93	16.14	187.10	(106.92)	80.18
21. Haul debris - per pickup truck load - including dump fees	1.00 EA	162.63	11.38	174.01	(0.00)	174.01
Totals: Metal Roof			222.24	2,812.24	834.92	1,977.32

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Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>The following line items account for the replacement of all guttering and downspouts. 117.67' of 5" aluminum gutter and 76' of 3"x4" aluminum downspouts on back and left elevations.</i>						
22. R&R Gutter - aluminum - up to 5"	117.67 LF	11.22	145.65	1,465.91	(293.19)	1,172.72
23. R&R Downspout - aluminum - 6"	76.00 LF	13.86	121.56	1,174.92	(234.98)	939.94
Totals: Gutters			267.21	2,640.83	528.17	2,112.66

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
24. R&R Wrap wood window frame & trim with aluminum sheet	2.00 EA	289.00	50.59	628.59	(251.44)	377.15
25. R&R Custom bent aluminum (PER LF) Right corner under window	4.00 LF	26.78	8.61	115.73	(46.29)	69.44
Totals: Front Elevation			59.20	744.32	297.73	446.59

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
26. R&R Wrap wood window frame & trim with aluminum sheet	1.00 EA	289.00	25.29	314.29	(125.71)	188.58
Totals: Right Elevation			25.29	314.29	125.71	188.58

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
27. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	289.00	75.88	942.88	(377.15)	565.73
28. R&R Siding - vinyl	12.00 SF	5.88	7.15	77.71	(0.00)	77.71
29. Stain/finish deck handrail	110.00 LF	6.91	68.70	828.80	(276.27)	552.53
Totals: Rear Elevation			151.73	1,849.39	653.42	1,195.97

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Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>There are no recent storm-related damages associated with the date of loss.</i>						
Totals: Left Elevation			0.00	0.00	0.00	0.00

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>The following line item accounts for the debris removal of non-roofing components.</i>						
30. Haul debris - per pickup truck load - including dump fees	1.00 EA	162.63	11.38	174.01	(0.00)	174.01
Totals: Debris Removal			11.38	174.01	0.00	174.01
Total: Exterior			1,682.71	20,442.67	4,043.86	16,398.81
Total: 1890 Dwelling			1,682.71	20,442.67	4,043.86	16,398.81
Line Item Totals: ANTONIO_GRANILLO_C5			1,682.71	20,442.67	4,043.86	16,398.81

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
2,000.72 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,469.49 Surface Area	14.69 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	35.61 Total Hip Length	

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Summary for DW 010 - 1890 Frame - Wood Dwelling - Basic Structure Coverage

Line Item Total	18,759.96
Material Sales Tax	345.36
Subtotal	19,105.32
Total Tax	1,337.35
Replacement Cost Value	\$20,442.67
Less Depreciation	(4,043.86)
Actual Cash Value	\$16,398.81
Less Deductible	(15,000.00)
Net Claim	\$1,398.81
Total Recoverable Depreciation	4,043.86
Net Claim if Depreciation is Recovered	\$5,442.67

Baron Miller

Farm Bureau Property & Casualty Insurance Company periodically conducts claims quality assurance reviews and will select random client/member properties that have submitted a storm damage claim for review. If your property is selected, we'll notify you that one of our employees will stop by to conduct a brief exterior review only of your property; you will not need to be present. This individual will not have access to all of the details of your claim and will not be able to discuss your claim with you. Your participation in this process is voluntary and will help us continue our tradition of service excellence. Thanks, in advance, for your cooperation if contacted.

Frequently Asked Questions

What if my contractor's estimate is higher than the adjuster's?

Our estimates are based on your geographical market rates using similar kind and quality materials. You should provide a copy of the insurance estimate to the contractor so they can determine any differences and contact the adjuster if needed. In many instances, we can resolve the differences over the phone when warranted for covered damages.

Why is there depreciation shown on the estimate?

Your estimate may include depreciation for items and materials being replaced to reflect their current age, wear or market value. If your policy has replacement cost coverage, you can make a claim to recover the depreciation within 180 days of the loss for expenses you have incurred in performing those repairs up to the estimated replacement cost on your estimate.

How do I recover my depreciation?

Mail, email or fax your adjuster or agent with invoices, receipts or bills that demonstrate your expenses incurred for the

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completed repairs. Upon receipt, we can make payment for the eligible expenses not to exceed the replacement costs outlined in the insurance company's estimate. If the roof of your dwelling is ever replaced, be sure to notify your agent so your policy information is updated.

What if I cannot make repairs within the 180 days for the replacement cost recovery?

Contact your adjuster to agree on a reasonable extension of time to complete your repairs and recover eligible depreciation.

Why is my mortgage company or lien holder listed on my payment?

Mortgagees and lien holders are often named on your policy, and most require that their name be listed on claim payments to protect their interest in your property. You'll need to contact them to find out how they handle their endorsement on insurance claim payments. If you've recently paid off your loan, notify your agent to have the mortgage company or lien holder removed from your policy.

How does the policy deductible work?

Most policies include deductibles that reflect the part of the covered loss you must pay. In most cases, you pay the deductible along with the insurance money you have received from us directly to your repair contractor after repairs are completed.

What if additional damage is found during the repair process?

Contact your adjuster immediately so we can determine if your policy provides coverage for these additional damages, and if an additional inspection is warranted.

Will my insurance premium increase because of this claim?

Every state has different guidelines for changes in premiums. These guidelines, along with your prior claim history and other policy specific factors, determine if this claim will affect your premiums. Check with your Farm Bureau agent to determine your specific situation.

