





Farmers Mutual of Nebraska - Omaha

8720 S 114th St. Suite 100
LaVista, Nebraska 68128

Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
ESTIMATE: Structure (Farmers Mutual of Nebraska - Omaha)				Claim #P2405208, (FRITCH, JEANNE)		
 Approved						
 ROOFPLAN: 110 - Dwelling						

General Items

1 *Our Unit Cost prices are based on the prevailing rates being charged in your local markets.	1.00	\$0.00	CF	\$0.00	\$0.00	\$0.00
If you would like a list of qualified contractors in your area who will perform work at these rates, please let your adjuster know.						
2 *If you want to submit photos or other documentation to us you can use either of the following methods.	1	\$0.00	EA	\$0.00	\$0.00	\$0.00
1) Fax Receiver - can be used for documents. 877-727-2200 or 402-434-8302 2) Photo Upload - can be used for photos and/or documents. www.fmne.com/uploader						
3 *If you obtain an estimate from a contractor that is higher than the enclosed estimate, notify us for approval before starting any repair work.	1.00	\$0.00	CF	\$0.00	\$0.00	\$0.00
4 *Sales Tax is included in the individual Unit Prices listed in the estimate.	1	\$0.00	EA	\$0.00	\$0.00	\$0.00
5 *Permit Fees will be allowed if required by the local building authority and if incurred. An invoice will need to be submitted.	1.00	\$0.00	LF	\$0.00	\$0.00	\$0.00
6 *Overhead & Profit	1.00	\$0.00	SF	\$0.00	\$0.00	\$0.00
We allow overhead and profit allowances if a general contractor utilizes three or more separate subcontractors to perform repair work on three or more substantial trades that require significant coordination. We require the subcontractor invoices to confirm the work was completed by subcontractors rather than employees of the general contractor. The amount charged by the subcontractor can be blocked out on the invoice but it needs to include the business name and Federal ID number to confirm it is a legitimate business entity.						
7 *The documents related to your claim will be available to you through Symbility LINK.	1	\$0.00	EA	\$0.00	\$0.00	\$0.00
You will receive an e-mail or text that will prompt you to create a user name and password. Once you have created an account, you will be able to access the documents related to your claim as well as upload photos and documents to us. Please save the log in address, your user name and password for future use.						

General Items - Subtotal (7 items)

\$0.00 \$0.00 \$0.00

<div> Roof</div>								
<div>Roof area: 2,588.61 SF Squares: 25.9 SQ Soffit: 377.95 SF</div>								
<div>Eaves: 89.87 LF Ridge: 76.61 LF</div>								
8	Debris Removal - All Roofing	25.88	\$15.00	SQ	\$388.20	\$388.20		\$0.00
9	Remove - 1 layer-Roofing, asphalt (payable if completed)	25.88	\$50.00	SQ	\$1,294.00	\$1,294.00		\$0.00
<div> Includes shingles, felt, nails, ridge/hip shingles, starter row, and edge metals.</div>								
10	Replace Felt 15LB	20.48	\$28.00	SQ	\$573.44	\$286.72		\$286.72



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Approved						
11 Replace - Drip Edge (Rake + Eave) Aluminum - Pre-Finish Color	260.75	\$2.65	LF	\$690.99	\$345.50 ✓	\$345.49
Includes 5% waste on quantity.						
12 Replace - Shingles - Starter Row, Continuous	94.36	\$1.75	LF	\$165.13	\$82.57 ✓	\$82.56
Includes self adhesive starter roll, installation labor, and sales tax.						
Includes 5% waste on quantity.						
13 Replace - Ridge/Hip Cap Shingles	81.27	\$5.50	LF	\$446.99	\$223.50 ✓	\$223.49
Includes ridge/hip shingles, nails, installation labor, and sales tax.						
Includes 5% waste on quantity.						
14 Replace - Shingles, asphalt, laminated, standard	29.76	\$237.00	SQ	\$7,053.12	\$3,526.56 ✓	\$3,526.56
Includes asphalt shingles, rust-resistant nails, installation labor, and sales tax.						
Includes 15% waste on quantity.						
15 Replace Ice/Water Shield- 2 course allowance for 2'+ overhang	89.87	\$8.00	LF	\$718.96	\$718.96 ✓	\$0.00
The quantity of felt has been reduced by the amount of I/W shield used. Conversion: 0.06 SQ per LF						
16 Replace Ice/Water-Valley- 1 course	63.05	\$4.00	LF	\$252.20	\$252.20 ✓	\$0.00
17 Remove & Replace - Valley Metal - Painted W Style	66.20	\$8.00	LF	\$529.60	\$0.00	\$529.60
Includes 5% waste on quantity.						
18 Remove & Replace - Ridge Vent	80.44	\$7.00	LF	\$563.08	\$0.00	\$563.08
Includes 5% waste on quantity.						
19 Remove & Replace - Pipe jack/plumbing boot	2	\$40.00	EA	\$80.00	\$0.00	\$80.00
20 Remove & Replace - Furnace Vent Cap	1	\$50.00	EA	\$50.00	\$0.00	\$50.00
Roof - Subtotal (13 items)				\$12,805.71	\$7,118.21	\$5,687.50
Gutters						
21 Cosmetic damage found to Metal Gutter Systems. Cosmetic Loss Exclusion applies. No payment for cosmetic damage	1	\$0.00	EA	\$0.00	\$0.00	\$0.00
Includes gutters, gutter covers, and gutter downspouts						
Gutters - Subtotal (1 item)				\$0.00	\$0.00	\$0.00
Rear Elevation						
22 Remove & Replace - Vinyl Siding, Standard Grade (.042-.044)	236.50	\$6.75	SF	\$1,596.38	\$798.19 ✓	\$798.19
Includes J-Channel, F-Channel, inside/outside corners, J-blocks, utility trim, fasteners, starter strip, house wrap, installation labor, and sales tax.						
Includes 10% waste on quantity.						
23 Replace - Window/Door Screen - up to 9-16 sf	2	\$50.00	EA	\$100.00	\$0.00	\$100.00
24 Cosmetic damage found to Metal Window Components. Cosmetic Loss Exclusion applies. No payment for cosmetic damage	1	\$0.00	EA	\$0.00	\$0.00	\$0.00
Including but not limited to casings, cladding, frames, hardware, moldings, sashes, and trim						
Rear Elevation - Subtotal (3 items)				\$1,696.38	\$798.19	\$898.19



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Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
ESTIMATE: Structure (Farmers Mutual of Nebraska - Omaha)				Claim #P2405208, (FRITCH, JEANNE)		
 Approved						

Left Elevation

25 Remove & Replace - Vinyl Siding, Standard Grade (.042-.044)	820.60	\$6.75	SF	\$5,539.05	\$2,769.53	✓	\$2,769.52
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Includes J-Channel, F-Channel, inside/outside corners, J-blocks, utility trim, fasteners, starter strip, house wrap, installation labor, and sales tax.

Includes 10% waste on quantity.

Left Elevation - Subtotal (1 item)				\$5,539.05	\$2,769.53		\$2,769.52
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Deck

26 Paint or Stain - Deck Floor/Stairs	168.00	\$3.25	SF	\$546.00	\$273.00	✓	\$273.00
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Includes; power wash, stain remover, sanding, etc.

Deck - Subtotal (1 item)				\$546.00	\$273.00		\$273.00
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110 - Dwelling - Subtotal (26 items)				\$20,587.14	\$10,958.93		\$9,628.21
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ESTIMATE: Structure (Farmers Mutual of Nebraska - Omaha)

Claim #P2405208, (FRITCH, JEANNE)

 Approved

Total Materials:	\$20,587.14
Replacement Cost Value:	\$20,587.14
Replacement Cost on Coverage 110-DWELLING (\$257,500.00 limit):	\$20,587.14
Less Recoverable Depreciation:	\$(10,958.93)
Net Actual Cash Value on Coverage 110-DWELLING:	\$9,628.21
Coverage 110-DWELLING Deductible (\$3,000.00) applied:	\$(3,000.00)
Net Actual Cash Value on Coverage 110-DWELLING after Deductible:	\$6,628.21
Estimate Total on Coverage 110-DWELLING:	\$6,628.21
Recoverable Depreciation:	\$10,958.93
Net Coverage 110-DWELLING after Deductible if Depreciation Is Recovered:	\$17,587.14
Estimate Total on Coverage 110-DWELLING if Depreciation Is Recovered:	\$17,587.14
Net Estimate:	\$6,628.21
Total Net Recoverable Depreciation:	\$10,958.93
Net Estimate if Depreciation Is Recovered:	\$17,587.14

Finalization



ADJUSTER ☐

INSURED SIGNATURE

REPLACEMENT COST SETTLEMENT INFORMATION

Claim Number: P2405208

File Number: 868511

The purpose of this form is to help you understand how to read your estimate and assist you with collecting the recoverable amount under your replacement cost coverage.

1. REPLACEMENT COST SETTLEMENT OPTION, AND UNDERSTANDING YOUR ESTIMATE:

Your policy provides replacement cost coverage on some of your structures and personal property, if you have elected to add personal property replacement cost coverage. We have provided you with an estimate to repair or replace your damaged property. Since your loss is more than \$5,000.00, we are not liable for the full replacement cost until actual repair or replacement is completed. The difference between the amount of our initial payment to you (ACV column in the estimate), and the replacement cost (RC column in the estimate), is referred to as "Recoverable Amount". In the estimate, "Recoverable Amounts" are found in the "Depreciation" column. The "Depreciation" is recoverable, only if a check mark is found to the right of the amount.

2. BELOW, IS AN EXAMPLE OF HOW TO DETERMINE THE RECOVERABLE AMOUNTS, ON YOUR ESTIMATE:

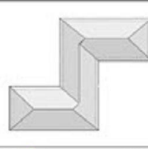
(These are not figures from your estimate. The amounts are for demonstrative purposes only.)

RC = Total Replacement Cost allowance, for the operation.

Depreciation = Withheld amount. If there is a check mark beside the amount, that amount is recoverable and paid when the work is completed.

ACV = Payable now, for the operation.

1220 Lincoln Mall,
Lincoln, Nebraska 68508

Description	Action	Quantity	Unit Price	Per	RC	Depreciation	ACV
ESTIMATE: Structure (Farmers Mutual of Nebraska - Home Office)					Claim #Test 2.9, Smith, John		
Completed							
ROOFPLAN: Dwelling							
Roof, Roof 3, Roof 2							
<div style="display: flex; justify-content: space-between;"> <div> <p>Roof area: 3,649 SF Squares: 36.5 SQ Soffit: 598 SF</p> <p>Gutters: 307 LF Ridge: 83 LF</p> </div>  </div>							
1 Shingles, asphalt	Remove	36.49	\$45.00	SQ	\$1,642.05	\$1,642.05 ✓	\$0.00
2 Shingles, asphalt - 20 Year (210 to 230 lb)	Replace	40.14	\$105.00	SQ	\$4,214.70	\$2,107.35 ✓	\$2,107.35
<i>Includes 10% wastage.</i>							
3 Dumpster, 30 cy, rental per week		2	\$335.89	EA	\$671.78	\$671.78 ✓	\$0.00
Roof, Roof 3, Roof 2 - Subtotal (3 items)					\$6,528.53	\$4,421.19	\$2,107.34
Dwelling - Subtotal (3 items)					\$6,528.53	\$4,421.19	\$2,107.34

You will choose the contractor, and arrange for repairs. The estimate we prepared uses replacement cost prices obtained from a local market survey, and a widely accepted industry database. If the total cost shown, on your contractor's estimate, is less than the allowances on the estimate we have provided, you may proceed with having the work completed. However, if your contractor's estimate is higher than our estimate, please contact

Tom Schumacher at 402-330-8066 to obtain our approval, before having the work completed.

3. APPLYING FOR THE ADDITIONAL PAYMENT:

After repair or replacement has been completed, please provide us with a receipt or invoice showing the total cost of repair or replacement.

We will pay the lesser of:

1. The Recoverable Amount as shown for each item; or
2. The amount you actually spent to repair or replace the item, less the prior allowance on that item.

Please give your receipt(s) or invoice(s) to your agent, or submit them directly to Farmers Mutual by:

Uploader: www.fmne.com/uploader

Or Mail to: Farmers Mutual of Nebraska
Attn: Claims Department
PO Box 81529
Lincoln, NE 68501

Please include your name and address along with the claim and file numbers shown above on your correspondence.

4. TIME LIMITATION:

Structures: You must complete the actual repair or replacement of the damaged property within three years after the date of the loss.

Personal Property: The damaged property must be replaced within 180 days after the loss.

As a courtesy, we will leave your claim open during this time.


5. YOUR PAYMENT

Any Mortgagee listed on your policy may be included on any payment made to you.

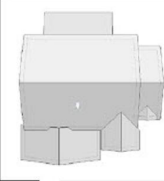
his form is not part of your insurance contract, nor does it modify any policy provisions.

Understanding Your Property Loss Estimate

A property loss estimate includes important information such as:



Farmers Mutual Insurance Company of Nebraska - Lincoln
 501 South 13th Street
 Lincoln, Nebraska 68508

Description	Quantity	Unit Price ^A	Per ^B	RC ^C	Depreciation ^D	ACV ^E
ESTIMATE: Structure (Farmers Mutual of Nebraska - Home Office)						
In progress						
ROOFPLAN: 110- Dwelling						
General Items						
1 *Our Unit Cost prices are based on the prevailing rates being charged in your local markets.	1.00	\$0.00	CF	\$0.00	\$0.00	\$0.00
<div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> If you would like a list of qualified contractors in your area who will perform work at these rates, please let your adjuster know. </div>						
2 *Permit Fees will be allowed if required by the local building authority and if incurred. An invoice will need to be submitted.	1.00	\$0.00	LF	\$0.00	\$0.00	\$0.00
General Items - Subtotal (2 items)				\$0.00	\$0.00	\$0.00
Gutters & Downspouts						
3 Remove & Replace - Gutters & Downspouts, Aluminum, 5"	252.00	\$10.00	LF	\$2,520.00	\$1,260.00 ✓	\$1,260.00
<div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Includes miters, end caps, outlets, glue, elbows, hangers, downspout straps, screws, installation labor, and sales tax. </div>						
Gutters & Downspouts - Subtotal (1 item)				\$2,520.00	\$1,260.00	\$1,260.00
<div style="display: flex; justify-content: space-between; align-items: flex-start; margin-top: 10px;"> <div> Roof, Roof 6, Roof 4, Roof 2, Roof 3, Roof 5 Roof area: 6,127.87 SF Squares: 61.3 SQ Soffit: 802.67 SF Gutters: 218.65 LF Ridge: 121.66 LF </div>  </div>						
4 Remove - 1 layer-Roofing, asphalt (payable if completed)	61.27	\$50.00	SQ	\$3,063.50	\$3,063.50 ✓	\$0.00
5 Debris Removal - All Roofing	61.27	\$10.00	SQ	\$612.70	\$612.70 ✓	\$0.00
6 Replace - Shingles, asphalt, laminated, standard	67.40	\$300.00	SQ	\$20,220.00	\$10,110.00 ✓	\$10,110.00
<div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Includes asphalt shingles, roofing felt, starter strip, drip edge, rake edge, hip/ridge cap, rust-resistant nails, installation labor, and sales tax. </div>						
<div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Includes 10% waste on quantity. </div>						
Roof, Roof 6, Roof 4, Roof 2, Roof 3, Roof 5 - Subtotal (3 items)				\$23,896.20	\$13,786.20	\$10,110.00
110- Dwelling - Subtotal (6 items)				\$26,416.20	\$15,046.20	\$11,370.00
ROOFPLAN: 130 - Personal Property						
Personal Property						
7 Grille Cover	1	\$35.00	EA	\$35.00	\$0.00	\$35.00
Personal Property - Subtotal (1 item)				\$35.00	\$0.00	\$35.00
130 - Personal Property - Subtotal (1 item)				\$35.00	\$0.00	\$35.00
Subtotal				\$26,451.20	\$15,046.20	\$11,405.00

Claim P2201111
Month/Day/Year



- A Unit Price**
The cost of a single unit.
- B Per**
Unit of measure such as:
SQ = Square SF = Square Feet
EA = Each SY = Square Yard
LF = Linear Feet
- C Replacement Cost (RC)**
The estimated cost of repairing a damaged item or replacing an item with a similar one.
- D Depreciation**
This amount is subtracted from Replacement Cost. If there is a check mark next to the amount, the Depreciation is recoverable if the work is completed within 3 years after the date of the loss on structures and within 180 days after the loss on personal property. When replacement cost coverage is in effect, we are not liable for the full Replacement Cost until actual repair or replacement is completed. If there is no check mark next to the amount, the Depreciation is not recoverable.
- E Actual Cash Value (ACV)**
Actual Cash Value is the Replacement Cost minus Depreciation. This is the amount that is payable now for that operation.
- F Claim Number**
The claim number assigned to your loss.
- G Coverage**
The applicable coverage for the damaged item or property.
- H Damage Location**
Describes the item or area that sustained loss or damage.
- I Description**
Lists the materials or operation and the repair or replacement procedure. This could also explain how coverage applies to an item.
- J Coverage Subtotal**
The sum of damages under each coverage.
- K Subtotal**
The combined amount of all coverage subtotals associated with the loss.



***This is a sample guide to help you understand your claim. This form is not part of your insurance contract, nor does it modify any policy provisions.**

Understanding Your Property Loss Estimate

- Continued -



Farmers Mutual Insurance Company of Nebraska - Lincoln
501 South 13th Street
Lincoln, Nebraska 68508

ESTIMATE: Structure (Farmers Mutual of Nebraska - Home Office)

Claim #P22O1111, (John Smith)

In progress

Total Materials:

\$26,451.20

Replacement Cost Value:

\$26,451.20

Replacement Cost on Coverage 110-Dwelling (HO):

\$26,416.20

Less Recoverable Depreciation:

\$(15,046.20)

Net Actual Cash Value on Coverage 110-Dwelling (HO):

\$11,370.00

Coverage 110-Dwelling (HO) Deductible (\$2,000.00) applied:

\$(2,000.00)

Net Actual Cash Value on Coverage 110-Dwelling (HO) after Deductible:

\$9,370.00

Amount Payable on Coverage 110-Dwelling (HO):

\$9,370.00

Recoverable Depreciation:

\$15,046.20

Net Coverage 110-Dwelling (HO) after Deductible if Depreciation Is Recovered:

\$24,416.20

Amount Payable on Coverage 110-Dwelling (HO) if Depreciation Is Recovered:

\$24,416.20

Replacement Cost on Coverage 130-Contents (HO):

\$35.00

Net Actual Cash Value on Coverage 130-Contents (HO):

\$35.00

Amount Payable on Coverage 130-Contents (HO):

\$35.00

Net Estimate:

\$9,405.00

Total Net Recoverable Depreciation:

\$15,046.20

Net Estimate if Depreciation Is Recovered:

\$24,451.20

Finalization

Claim P22O1111

Month/Day/Year



farmers mutual
of nebraska

Always alongside you.

- L Replacement Cost Value**
The total amount of the damages prior to the application of any Depreciation or Deductible.
- M Replacement Cost Coverage**
The sum of the damages under the particular coverage prior to the application of any Depreciation or Deductible.
- N Recoverable and/or Non-Recoverable Depreciation**
Recoverable Depreciation may be collected if the work is completed within 3 years after the date of the loss on structures and within 180 days after the loss on personal property.
- O Net Actual Cash Value on Coverage**
Replacement Cost of the damages minus the amount of Depreciation under the particular coverage.
- P Deductible**
Shown on your Declarations page, this amount is subtracted from your Payable Loss.
- Q Amount Payable on Coverage**
The amount payable under a particular coverage after Depreciation and the Deductible have been applied.
- R Net Estimate**
The amount payable under all coverages after Depreciation and the Deductible have been applied.
- S Net Estimate if Depreciation is Recovered**
The total amount payable to you if Depreciation is recoverable, minus your Deductible.



***This is a sample guide to help you understand your claim. This form is not part of your insurance contract, nor does it modify any policy provisions.**

A property claim payment includes important information such as:



- A Adjuster**
The Farmers Mutual claims professional assigned to your claim.
- B File**
The number assigned to all of your Farmers Mutual policies.
- C Claim #**
The claim number assigned to your loss.
- D Issue Check to**
To whom the claim payment will be made payable.
NOTE: Mortgage companies may be included on the payment per the terms of your policy.
- E And Mail to**
To whom the claim payment will be sent.
- F Policy #**
Your Farmers Mutual policy number.
- G Loss Location**
The location of the property associated with the claim.
- H Dwelling Information**
Describes the features of your dwelling, the type of coverages, and the damages found by your adjuster.
- I Payment Summary**
A summary of payments under each property coverage and any applicable Deductible.
- J Reserves**
The potential amount payable once the repairs are completed. This may also indicate an adjustment to the initial estimate.
- K Totals**
The sum of all damages under each coverage. This is the amount payable to you after the Deductible has been subtracted.
- L Calendar**
This is the date the claim will be reviewed for additional handling updates or the date the claim will close unless all repairs are completed prior to that date.



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Impact-Resistant Roofing Materials

Hail and Wind Resistant with the Beauty and Curb Appeal You Expect

With as much care as you take in selecting a roofing contractor to replace your roof, choosing the right materials should be no different. Impact-resistant roofing materials provide the best combination of protection, beauty, and potential insurance savings for your home.



farmers mutual
of nebraska

Replacing your roof after a storm is both inconvenient and costly, so why not lessen the potential impact of future storms by installing impact-resistant roofing materials?

Benefits of Impact-Resistant Roofing Materials:

- Increased hail and wind resistance
- Discounted insurance premium
- Increased fire protection
- Adds value to your home
- Less impact on the environment
- Extends the life of your roof
- Peace of mind

While some products may cost more up front, you could save over time through reduced insurance costs. You **may be eligible for up to a 20% discount** on your homeowners insurance premium when using materials that have a Class 3 or Class 4 impact testing designation. Class 4 shingles offer the best protection and also the biggest discounts.

Keep your new roof performing and looking great for years to come, by talking to your local roofing contractor to select the roofing system that is best for you.

Please contact your insurance agent for additional information.



Hail Damage to Standard Roof

