

## 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: 4621 N 42ND ST  
          OMAHA, NE 68111-2140  
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: 8/9/2024 9:00 AM  
Date of Loss: 6/26/2024 12:00 AM  
Date Inspected: 8/9/2024 9:00 AM  
Date Est. Completed: 8/10/2024 10:53 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\_C10

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\_C10

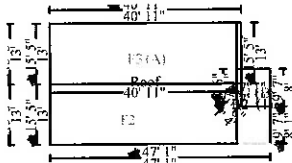
### 1922 Dwelling

#### 1922 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. Per Farm Bureau's one deductible per occurrence per policy, the full deductible has been applied to the damages found at 1469 S 17th St Omaha NE</i>						
<b>Total: 1922 Dwelling</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### Exterior

#### Roof



1390.67 Surface Area  
 178.51 Total Perimeter Length  
 13.91 Number of Squares  
 47.09 Total Ridge Length

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 &amp; 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	13.91 SQ	65.71	63.98	978.01	(782.40)	195.61
2. Drip edge	178.51 LF	3.41	58.11	666.83	(533.47)	133.36
3. Roofing felt - 15 lb.	8.14 SQ	43.16	29.01	380.33	(304.26)	76.07
4. Roofing felt - 15 lb.	5.77 SQ	43.16	20.56	269.59	(215.67)	53.92
5. Ice & water barrier	576.96 SF					AS INCURRED
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.						
6. Asphalt starter - universal starter course	96.16 LF	2.56	21.48	267.65	(214.13)	53.52
7. Laminated - comp. shingle rfg. - w/out felt	14.33 SQ	306.92	453.71	4,851.87	(3,881.50)	970.37
8. Hip / Ridge cap - Standard profile - composition shingles	47.09 LF	7.15	34.12	370.81	(296.65)	74.16
9. Flashing - pipe jack	1.00 EA	62.64	5.69	68.33	(54.67)	13.66
10. Flashing - pipe jack - lead	1.00 EA	95.07	10.39	105.46	(84.37)	21.09
11. Roof vent - turtle type - Metal	5.00 EA	84.20	38.45	459.45	(367.56)	91.89
12. Digital satellite system - Detach & reset	1.00 EA	48.34	3.38	51.72	(41.37)	10.35
13. Remove Additional charge for steep roof - 7/12 to 9/12 slope	13.91 SQ	17.09	16.64	254.36	(203.49)	50.87
14. Additional charge for steep roof - 7/12 to 9/12 slope	14.32 SQ	63.26	63.41	969.29	(775.43)	193.86

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### CONTINUED - Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Roof			818.93	9,693.70	7,754.97	1,938.73

### Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>The following line items account for the replacement of all guttering and downspouts on left elevation.</i>						
<i>96.16' of 5" aluminum gutter and 20' of 3"x4" aluminum downspouts.</i>						
15. R&R Gutter - aluminum - up to 5"*	96.16 LF	11.22	119.03	1,197.95	(958.37)	239.58
16. R&R Downspout - aluminum - 6"*	20.00 LF	13.86	31.98	309.18	(247.35)	61.83
Totals: Gutters			151.01	1,507.13	1,205.72	301.41

### Front 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: Front Elevation			0.00	0.00	0.00	0.00

### Right 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: Right Elevation			0.00	0.00	0.00	0.00

### Rear Elevation

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

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### CONTINUED - Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<b>Totals: Rear Elevation</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### 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>						
<b>Totals: Left Elevation</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### 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>						
17. Haul debris - per pickup truck load - including dump fees	1.00 EA	162.63	11.38	174.01	(0.00)	174.01
<b>Totals: Debris Removal</b>			<b>11.38</b>	<b>174.01</b>	<b>0.00</b>	<b>174.01</b>
<b>Total: Exterior</b>			<b>981.32</b>	<b>11,374.84</b>	<b>8,960.69</b>	<b>2,414.15</b>
<b>Total: 1922 Dwelling</b>			<b>981.32</b>	<b>11,374.84</b>	<b>8,960.69</b>	<b>2,414.15</b>
<b>Line Item Totals: ANTONIO_GRANILLO_C10</b>			<b>981.32</b>	<b>11,374.84</b>	<b>8,960.69</b>	<b>2,414.15</b>

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### 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
294.07 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,390.67 Surface Area	13.91 Number of Squares	178.51 Total Perimeter Length
47.09 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	11,374.84	100.00%	2,414.15	100.00%
DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage - Code Upgrade	0.00	0.00%	0.00	0.00%
DW 012 - 1922 Frame - Wood Dwelling - Water Backup of Sewers/Drains Structure	0.00	0.00%	0.00	0.00%
DW 012 - 1922 Frame - Wood Dwelling - Service Line	0.00	0.00%	0.00	0.00%
Total	11,374.84	100.00%	2,414.15	100.00%

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### Summary for DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage

Line Item Total	10,393.52
Material Sales Tax	237.19
Subtotal	10,630.71
Total Tax	744.13
<b>Replacement Cost Value</b>	<b>\$11,374.84</b>
Less Depreciation	(8,960.69)
<b>Actual Cash Value</b>	<b>\$2,414.15</b>
<b>Net Claim</b>	<b>\$2,414.15</b>
Total Recoverable Depreciation	8,960.69
<b>Net Claim if Depreciation is Recovered</b>	<b>\$11,374.84</b>

Baron Miller

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### Recap of Taxes

	Material Sales Tax (7%)	Total Tax (7%)
Line Items	237.19	744.13
Total	237.19	744.13

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### Recap by Room

Estimate: ANTONIO\_GRANILLO\_C10

Area: 1922 Dwelling

Area: Exterior

<b>Roof</b>		<b>8,874.77</b>	<b>85.39%</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	100.00% =	8,874.77	
<b>Gutters</b>		<b>1,356.12</b>	<b>13.05%</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	100.00% =	1,356.12	
<b>Debris Removal</b>		<b>162.63</b>	<b>1.56%</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	100.00% =	162.63	
<hr/> <b>Area Subtotal: Exterior</b>		<b>10,393.52</b>	<b>100.00%</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	100.00% =	10,393.52	
<hr/> <b>Area Subtotal: 1922 Dwelling</b>		<b>10,393.52</b>	<b>100.00%</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	100.00% =	10,393.52	
<hr/> <b>Subtotal of Areas</b>		<b>10,393.52</b>	<b>100.00%</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	100.00% =	10,393.52	
<hr/> <b>Total</b>		<b>10,393.52</b>	<b>100.00%</b>



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### Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
<b>GENERAL DEMOLITION</b>			<b>1,385.24</b>	<b>978.09</b>	<b>407.15</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	@	100.00% =	1,385.24		
<b>ELECTRICAL - SPECIAL SYSTEMS</b>			<b>48.34</b>	<b>38.67</b>	<b>9.67</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	@	100.00% =	48.34		
<b>ROOFING</b>			<b>7,674.68</b>	<b>6,139.75</b>	<b>1,534.93</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	@	100.00% =	7,674.68		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>			<b>1,285.26</b>	<b>1,028.21</b>	<b>257.05</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	@	100.00% =	1,285.26		
<b>Subtotal</b>			<b>10,393.52</b>	<b>8,184.72</b>	<b>2,208.80</b>
<b>Material Sales Tax</b>			<b>237.19</b>	<b>189.76</b>	<b>47.43</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	@	100.00% =	237.19		
<b>Total Tax</b>			<b>744.13</b>	<b>586.21</b>	<b>157.92</b>
Coverage: DW 012 - 1922 Frame - Wood Dwelling - Basic Structure Coverage	@	100.00% =	744.13		
<b>Total</b>			<b>11,374.84</b>	<b>8,960.69</b>	<b>2,414.15</b>

**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.