



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

Structural Damage Claim Policy

When you have a covered structural damage claim to your real property, you should know:

- 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.
- If you select a contractor whose estimate is the same as or lower than our estimate, based on the same scope of damages, we will pay based upon their estimate. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs.
- 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

USNER, MICHAEL

53-05G5-43V

Insured: USNER, MICHAEL
Property: 11552 GRAND PINE DR
MONTGOMERY, TX 77356-2416
Cellular: 936-225-8788
Type of Loss: Hail
Deductible: \$7,518.00
Date of Loss: 3/4/2020
Date Inspected: 4/13/2020

Estimate: 53-05G5-43V
Claim Number: 5305G543V
Policy Number: 53-NM-7206-7
Price List: TXTW28_MAR20
Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	21,450.20
Material Sales Tax	552.11
Replacement Cost Value	22,002.31
Less Depreciation (Including Taxes)	(11,647.62)
Less Deductible	(7,518.00)
Net Actual Cash Value Payment	\$2,836.69

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	11,647.62
Replacement Cost Benefits	11,647.62
Total Maximum Additional Amount Available If Incurred	11,647.62
Total Amount of Claim If Incurred	\$14,484.31

Altemose, John
309-994-5023

**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: USNER, MICHAEL
 Address: 11552 GRAND PINE DR
 City: MONTGOMERY
 State/Zip: TX, 77356-2416

Insured: USNER, MICHAEL
Date of Loss: 3/4/2020

Claim Number: 5305G543V
Cause of Loss: HAIL

Your insurance policy provides replacement cost coverage for some or all of the loss or damage to your dwelling or structures. Replacement cost coverage 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; and
2. Give prompt notice to us after the work has been completed.
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.

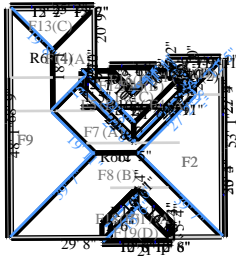
Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$22,002.31 . The enclosed claim payment to you of \$2,836.69 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 \$ 11,647.62 .

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.

Roof



4,516.20 Surface Area	45.16 Number of Squares
321.67 Total Perimeter Length	45.17 Total Ridge Length
294.82 Total Hip Length	

Page: 5

State Farm

USNER, MICHAEL

53-05G5-43V

CONTINUED - Roof

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
12. Asphalt starter - universal starter course						
318.38 LF	1.85	15.23	604.23	16/20 yrs Below Avg.	(483.38) 80.00%	120.85
13. Remove Additional charge for steep roof - 7/12 to 9/12 slope						
45.16 SQ	13.42	0.00	606.05			606.05
14. Additional charge for steep roof - 7/12 to 9/12 slope						
54.33 SQ	36.59	0.00	1,987.93			1,987.93
15. Digital satellite system - Detach & reset						
1.00 EA	27.74	0.00	27.74			27.74

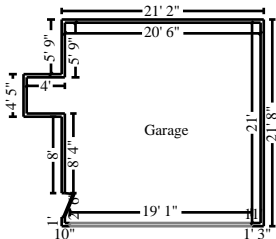
Totals: Roof		546.06	20,710.48		11,647.62	9,062.86
---------------------	--	---------------	------------------	--	------------------	-----------------

Area Totals: Dwelling

465.09 Exterior Wall Area			
4,516.20 Surface Area	45.16 Number of Squares		643.33 Total Perimeter Length
45.17 Total Ridge Length	294.82 Total Hip Length		

Total: Dwelling		546.06	20,710.48		11,647.62	9,062.86
------------------------	--	---------------	------------------	--	------------------	-----------------

Interior



Garage

Height: 7' 10"

585.86 SF Walls	446.00 SF Ceiling
1,031.86 SF Walls & Ceiling	446.00 SF Floor
91.03 LF Ceil. Perimeter	71.95 LF Floor Perimeter

Missing Wall - Goes to Floor

19' 1" X 6' 8"

Opens into Exterior

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
16. Content Manipulation charge - per hour						
3.00 HR	32.49	0.00	97.47			97.47
17. R&R 1/2" drywall - hung, taped, floated, ready for paint						
32.00 SF	2.79	1.21	90.49			90.49
18. Seal the surface area w/PVA primer - one coat						
60.00 SF	0.49	0.25	29.65			29.65
19. Paint the surface area - one coat						
60.00 SF	0.55	0.54	33.54			33.54

State Farm

USNER, MICHAEL

53-05G5-43V

CONTINUED - Garage

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
20. Paint the ceiling - one coat						
446.00 SF	0.55	4.05	249.35			249.35

Totals: Garage		6.05	500.50		0.00	500.50
-----------------------	--	-------------	---------------	--	-------------	---------------

Area Totals: Interior

585.86 SF Walls	446.00 SF Ceiling	1,031.86 SF Walls and Ceiling
446.00 SF Floor	476.79 Total Area	71.95 LF Floor Perimeter
446.00 Floor Area	93.70 Exterior Perimeter	91.03 LF Ceil. Perimeter
700.45 Exterior Wall Area	of Walls	585.86 Interior Wall Area

Total: Interior		6.05	500.50		0.00	500.50
------------------------	--	-------------	---------------	--	-------------	---------------

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
No covered storm related damages found at time of inspection.						
Totals: Front 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. DEP %	ACV
No covered storm related damages found at time of inspection.						
Totals: Left Elevation		0.00	0.00		0.00	0.00

Rear Elevation

Date: 4/13/2020 12:44 PM

Page: 7

State Farm

USNER, MICHAEL

53-05G5-43V

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
No covered storm related damages found at time of inspection.						
Totals: Rear Elevation		0.00	0.00		0.00	0.00

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
No covered storm related damages found at time of inspection.						
Totals: Right Elevation		0.00	0.00		0.00	0.00

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
21. Haul debris - per pickup truck load - including dump fees						
0.25 EA	125.00	0.00	31.25			31.25
Totals: Debris Removal		0.00	31.25		0.00	31.25

Area Totals: Source - Eagle View

585.86 SF Walls	446.00 SF Ceiling	1,031.86 SF Walls and Ceiling
446.00 SF Floor	476.79 Total Area	71.95 LF Floor Perimeter
446.00 Floor Area	93.70 Exterior Perimeter of Walls	91.03 LF Ceil. Perimeter
1,165.53 Exterior Wall Area		585.86 Interior Wall Area
4,516.20 Surface Area	45.16 Number of Squares	643.33 Total Perimeter Length
45.17 Total Ridge Length	294.82 Total Hip Length	

Total: Source - Eagle View	552.11	21,242.23	11,647.62	9,594.61
-----------------------------------	---------------	------------------	------------------	-----------------

State Farm

USNER, MICHAEL

53-05G5-43V

Labor Minimums Applied

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
22. Drywall labor minimum							
	1.00 EA	375.89	0.00	375.89			375.89
23. Roofing labor minimum							
	1.00 EA	384.19	0.00	384.19			384.19
Totals: Labor Minimums Applied			0.00	760.08		0.00	760.08
Line Item Totals: 53-05G5-43V			552.11	22,002.31		11,647.62	10,354.69

Grand Total Areas:

585.86 SF Walls	446.00 SF Ceiling	1,031.86 SF Walls and Ceiling
446.00 SF Floor		71.95 LF Floor Perimeter
		91.03 LF Ceil. Perimeter
446.00 Floor Area	476.79 Total Area	585.86 Interior Wall Area
1,165.53 Exterior Wall Area	93.70 Exterior Perimeter of Walls	
4,516.20 Surface Area	45.16 Number of Squares	643.33 Total Perimeter Length
45.17 Total Ridge Length	294.82 Total Hip 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.
CON CONTENT MANIPULATION					
Content Manipulation charge - per hour	3.00 HR	\$97.47	\$97.47	\$0.00	\$0.00
TOTAL CONTENT MANIPULATION		\$97.47	\$97.47	\$0.00	\$0.00
DMO GENERAL DEMOLITION					
Haul debris - per pickup truck load - including dump fees	0.25 EA	\$31.25	\$31.25	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$31.25	\$31.25	\$0.00	\$0.00
DRY DRYWALL					
R&R 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF	\$90.49	\$90.49	\$0.00	\$0.00
Drywall labor minimum	1.00 EA	\$375.89	\$375.89	\$0.00	\$0.00
TOTAL DRYWALL		\$466.38	\$466.38	\$0.00	\$0.00
PNT PAINTING					
Paint the ceiling - one coat	446.00 SF	\$249.35	\$249.35	\$0.00	\$0.00
Paint the surface area - one coat	60.00 SF	\$33.54	\$33.54	\$0.00	\$0.00
Prime & paint roof jack	7.00 EA	\$213.05	\$42.61	\$0.00	\$170.44
Seal the surface area w/PVA primer - one coat	60.00 SF	\$29.65	\$29.65	\$0.00	\$0.00
Prime & paint roof vent	3.00 EA	\$91.31	\$18.26	\$0.00	\$73.05
TOTAL PAINTING		\$616.90	\$373.41	\$0.00	\$243.49
RFG ROOFING					
Laminated - comp. shingle rfg. - w/ felt	54.33 SQ	\$11,615.64	\$2,942.63	\$0.00	\$8,673.01
Tear off, haul and dispose of comp. shingles - Laminated	45.16 SQ	\$2,401.61	\$2,401.61	\$0.00	\$0.00
Asphalt starter - universal starter course	318.38 LF	\$604.23	\$120.85	\$0.00	\$483.38
Digital satellite system - Detach & reset	1.00 EA	\$27.74	\$27.74	\$0.00	\$0.00
Drip edge	321.67 LF	\$654.96	\$235.79	\$0.00	\$419.17
Flashing - pipe jack	7.00 EA	\$255.81	\$92.09	\$0.00	\$163.72
Roofing labor minimum	1.00 EA	\$384.19	\$384.19	\$0.00	\$0.00
Ridge cap - composition shingles	340.00 LF	\$1,199.37	\$239.87	\$0.00	\$959.50
Additional charge for steep roof - 7/12 to 9/12 slope	54.33 SQ	\$1,987.93	\$1,987.93	\$0.00	\$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	45.16 SQ	\$606.05	\$606.05	\$0.00	\$0.00
R&R Rain cap - 4" to 5"	1.00 EA	\$36.68	\$13.20	\$0.00	\$23.48
R&R Rain cap - 8"	2.00 EA	\$94.42	\$51.25	\$0.00	\$43.17

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

Date: 4/13/2020 12:44 PM

Page: 10

Trade Summary

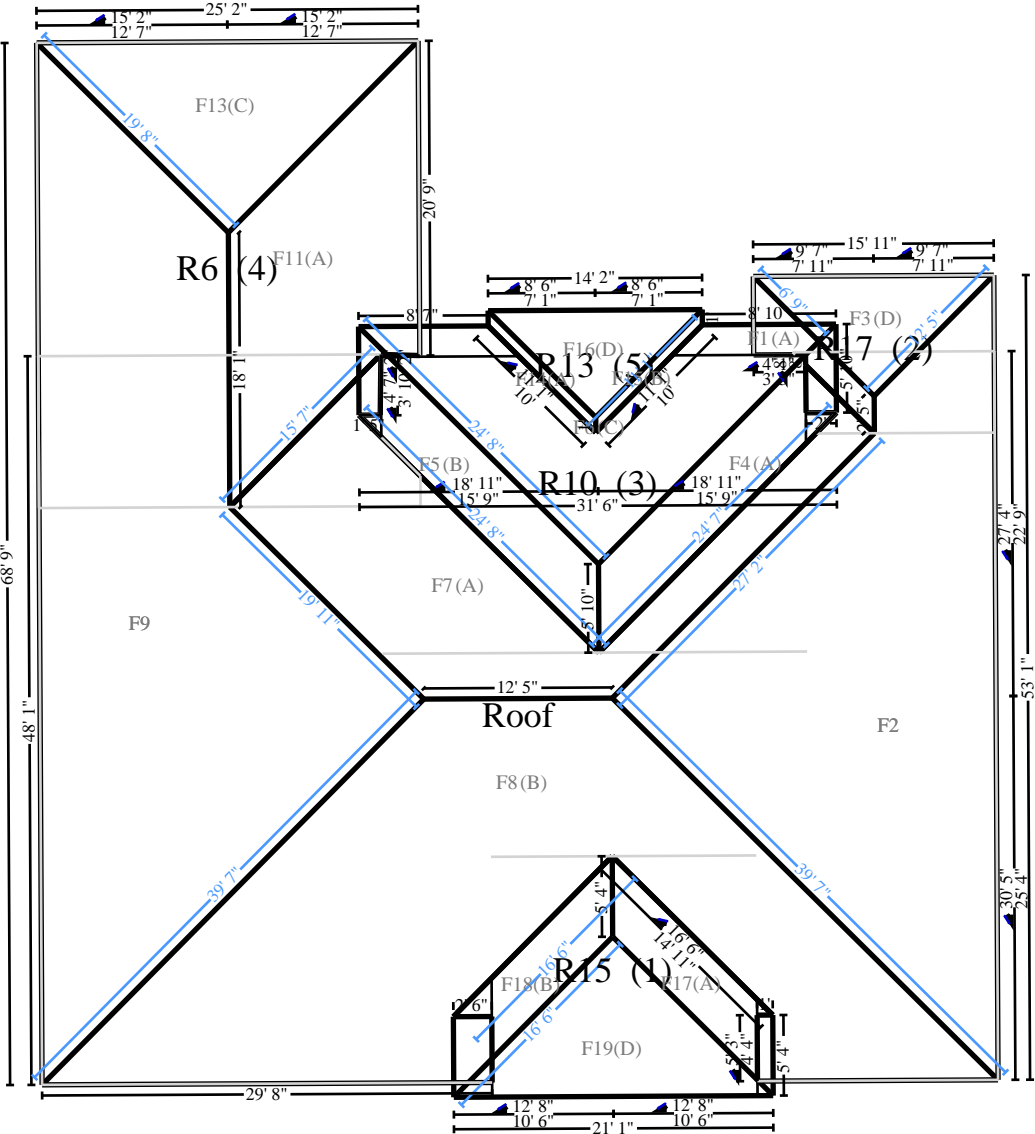
Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
RFG ROOFING					
Continuous ridge vent - shingle-over style	39.17 LF	\$305.19	\$61.04	\$0.00	\$244.15
Valley metal	126.91 LF	\$616.49	\$221.94	\$0.00	\$394.55
TOTAL ROOFING		\$20,790.31	\$9,386.18	\$0.00	\$11,404.13
TOTALS		\$22,002.31	\$10,354.69	\$0.00	\$11,647.62

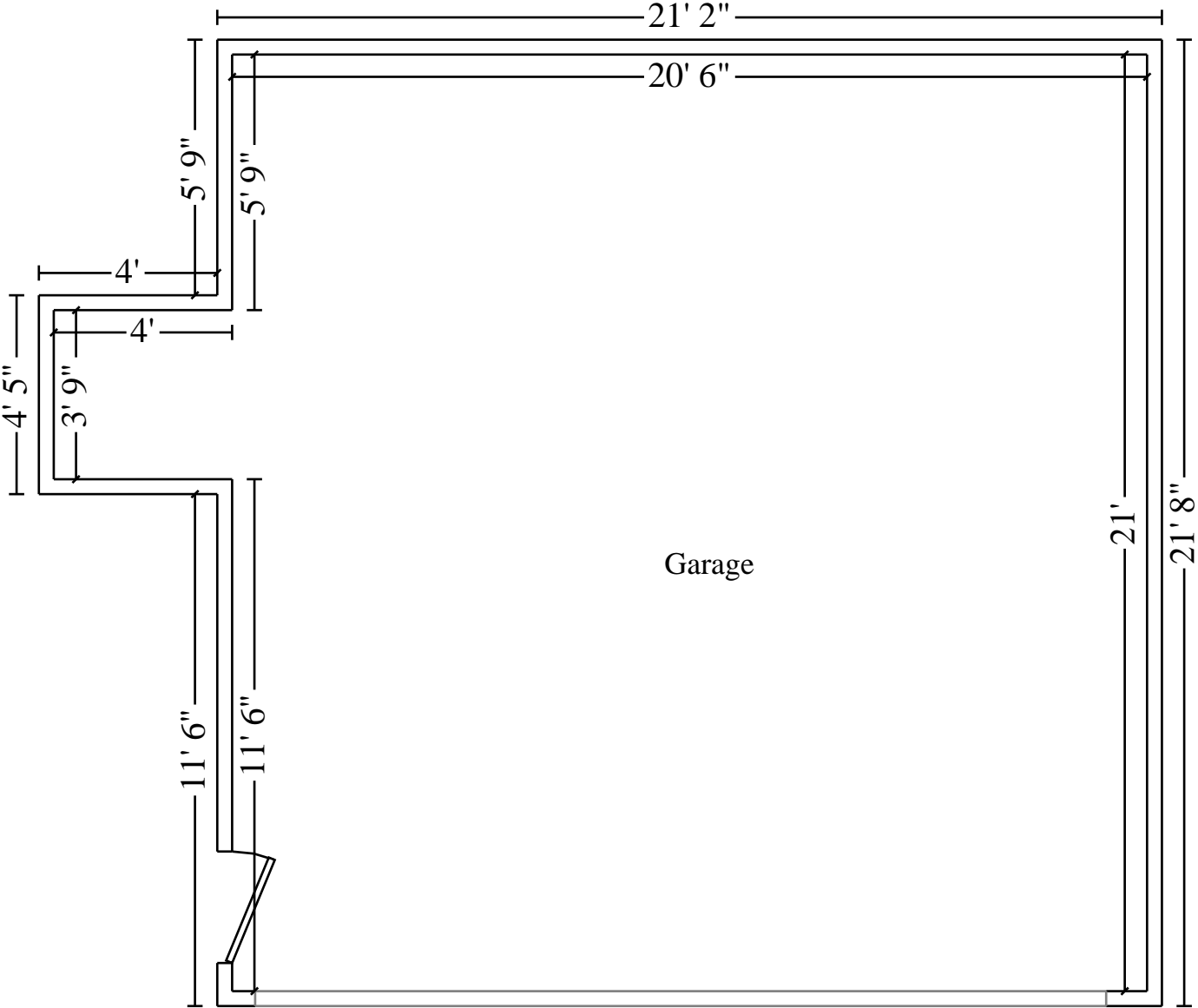
Note: Slight variances may be found within report sections due to rounding

Date: 4/13/2020 12:44 PM

Page: 11



Dwelling



Interior