



## 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*.



MCDANIEL, GENE

06-02C9-81Q

Insured: MCDANIEL, GENE  
Property: 7145 S UKRAINE ST  
AURORA, CO 80016-2372  
Cellular: 303-968-7974  
Type of Loss: Hail  
Deductible: \$1,923.00  
Date of Loss: 6/1/2019  
Date Inspected: 6/11/2019

Estimate: 06-02C9-81Q  
Claim Number: 0602C981Q  
Policy Number: 06-KV-5473-9  
Price List: CODE28\_JUN19  
Restoration/Service/Remodel

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail**

Line Item Total	19,379.51
Material Sales Tax	449.07
Replacement Cost Value	19,828.58
Less Depreciation (Including Taxes)	(7,973.42)
Less Deductible	(1,923.00)
Net Actual Cash Value Payment	\$9,932.16

**Maximum Additional Amounts Available If Incurred:**

Total Line Item Depreciation (Including Taxes)	7,973.42
Replacement Cost Benefits	7,973.42
Total Maximum Additional Amount Available If Incurred	7,973.42
Total Amount of Claim If Incurred	\$17,905.58

Hadley, Jackie  
253-948-1643

**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: MCDANIEL, GENE  
Address: 7145 S UKRAINE ST  
City: AURORA  
State/Zip: CO, 80016-2372

Insured: MCDANIEL, GENE  
Date of Loss: 6/1/2019

Claim Number: 0602C981Q  
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. Notify us within 30 days 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 \$19,828.58. The enclosed claim payment to you of \$9,932.16 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 \$ 7,973.42.

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**

0.00 SF Walls  
0.00 SF Floor  
0.00 SF Long Wall

0.00 SF Ceiling  
0.00 SF Short Wall

0.00 SF Walls & Ceiling  
0.00 LF Floor Perimeter  
0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Tear off, haul and dispose of comp. shingles - 3 tab 32.06 SQ	49.99	0.00	1,602.68	13/25 yrs Avg.	(833.39) 52.00%	769.29
2. Laminated - comp. shingle rfg. - w/ felt 37.00 SQ	295.84	355.26	11,301.34	13/30 yrs Avg.	(4,897.25) 43.33%	6,404.09
3. Step flashing 86.00 LF	11.03	9.36	957.94	13/35 yrs Avg.	(355.81) 37.14%	602.13
4. Additional charge for high roof (2 stories or greater) 25.54 SQ	4.85	0.00	123.87			123.87
5. Additional charge for high roof (2 stories or greater) 29.37 SQ	23.64	0.00	694.31			694.31
6. Roof vent - turtle type - Metal 5.00 EA	65.68	5.88	334.28	13/35 yrs Avg.	(124.16) 37.14%	210.12
7. Drip edge 368.00 LF	2.59	20.02	973.14	13/35 yrs Avg.	(361.46) 37.14%	611.68
8. Ice & water barrier 1,173.00 SF	2.08	35.66	2,475.50	13/30 yrs Avg.	(1,072.71) 43.33%	1,402.79
9. R&R Rain cap - 4" to 5" 2.00 EA	41.12	2.49	84.73	13/35 yrs Avg.	(31.46) 37.14%	53.27
10. Prime & paint roof vent 7.00 EA	27.56	3.96	196.88	13/15 yrs Avg.	(157.51) 80.00%	39.37
* 17. Roofing (Bid Item)-Solar City cost to remove solar panels 1.00 EA	500.00 *	0.00	500.00			500.00
<b>Totals: Roof</b>		<b>432.63</b>	<b>19,244.67</b>		<b>7,833.75</b>	<b>11,410.92</b>

**Exterior****Front Elevation**

0.00 SF Walls  
0.00 SF Floor  
0.00 SF Long Wall

0.00 SF Ceiling  
0.00 SF Short Wall

0.00 SF Walls & Ceiling  
0.00 LF Floor Perimeter  
0.00 LF Ceil. Perimeter



QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
11. Paint overhead door - Large - 1 coat (per side)						
2.00 EA	89.83	5.27	184.93	5/15 yrs Avg.	(61.65) 33.33%	123.28

<b>Totals: Front Elevation</b>	<b>5.27</b>	<b>184.93</b>	<b>61.65</b>	<b>123.28</b>
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**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
12. Comb and straighten a/c condenser fins - with trip charge						
1.00 EA	218.93	0.00	218.93			218.93

<b>Totals: Right Elevation</b>	<b>0.00</b>	<b>218.93</b>	<b>0.00</b>	<b>218.93</b>
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**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
13. R&R Window screen, 1 - 9 SF						
4.00 EA	42.22	11.17	180.05	13/30 yrs Avg.	(78.02) 43.33%	102.03

<b>Totals: Left Elevation</b>	<b>11.17</b>	<b>180.05</b>	<b>78.02</b>	<b>102.03</b>
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**Back 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
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No accidental damage found this elevation.

## CONTINUED - Back Elevation

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Totals: Back Elevation		0.00	0.00		0.00	0.00
Area Totals: Exterior						
Total: Exterior		16.44	583.91		139.67	444.24
Line Item Totals: 06-02C9-81Q		449.07	19,828.58		7,973.42	11,855.16

Grand Total Areas:

**Recap of Taxes, Overhead and Profit**

	<b>GC Overhead (0%)</b>	<b>GC Profit (0%)</b>	<b>Material Sales Tax (8%)</b>	<b>Manuf. Home Tax (8%)</b>	<b>Storage Rental Tax (8%)</b>	<b>Local Food Tax (5.1%)</b>
<b>Line Items</b>	0.00	0.00	449.07	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>449.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>