



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

Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- 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.
- 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

LLAMAS, SARAH

43-17D6-46T

Insured: LLAMAS, SARAH
 Property: 2705 LAKE RIDGE DR
 LITTLE ELM, TX 75068-3403
 Cellular: 469-328-4174
 Type of Loss: Hail
 Deductible: \$3,500.00
 Date of Loss: 2/25/2021
 Date Inspected: 3/8/2021

Estimate: 43-17D6-46T
 Claim Number: 4317D646T
 Policy Number: 43E5N1357
 Price List: TXDF28_MAR21
 Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	18,749.82
Material Sales Tax	387.67
Replacement Cost Value	19,137.49
Less Deductible	(3,500.00)
Net Payment	\$15,637.49

Hail Reconciliation Unit
 844-458-4300 x 66
 statefarmfireclaims@statefarm.com

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State Farm

LLAMAS, SARAH

43-17D6-46T

Insured: LLAMAS, SARAH
 Property: 2705 LAKE RIDGE DR
 LITTLE ELM, TX 75068-3403
 Cellular: 469-328-4174
 Type of Loss: Hail
 Deductible: \$0.00
 Date of Loss: 2/25/2021
 Date Inspected: 3/8/2021

Estimate: 43-17D6-46T
 Claim Number: 4317D646T
 Policy Number: 43E5N1357
 Price List: TXDF28_MAR21
 Restoration/Service/Remodel

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail - BC -
 Code Upgrade**

Line Item Total	151.78
Material Sales Tax	4.98
	<hr/>
Replacement Cost Value	156.76
Less Deductible	(0.00)
	<hr/>
Net Payment	<u>\$156.76</u>

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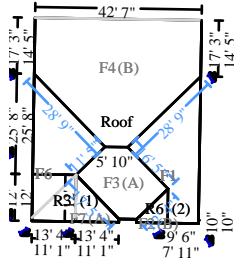
State Farm

LLAMAS, SARAH

43-17D6-46T

Source - Eagle View

Source - Eagle View



Roof

2,661.04	Surface Area	26.61	Number of Squares
204.51	Total Perimeter Length	26.55	Total Ridge Length
85.34	Total Hip Length		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
1. Remove Laminated - comp. shingle rfg. - w/ felt	26.61 SQ	53.28	0.00	1,417.78
2. Laminated - comp. shingle rfg. - w/ felt	29.33 SQ			REVISED
3. R&R Ridge cap - Standard profile - composition shingles	111.89 LF	7.28	21.97	836.53
4. Asphalt starter - universal starter course	204.51 LF	1.96	10.63	411.47
5. R&R Power attic vent cover only - metal	4.00 EA	93.02	10.03	382.11
6. Remove Additional charge for steep roof - 7/12 to 9/12 slope	26.61 SQ	12.97	0.00	345.13
7. Additional charge for steep roof - 7/12 to 9/12 slope	30.60 SQ	38.55	0.00	1,179.63
8. Remove Additional charge for high roof (2 stories or greater)	26.61 SQ	4.90	0.00	130.39
9. Additional charge for high roof (2 stories or greater)	30.60 SQ	17.03	0.00	521.12
10. R&R Flue cap	1.00 EA	124.38	7.15	131.53
11. Digital satellite system - Detach & reset	1.00 EA	35.85	0.00	35.85
12. R&R Drip edge	204.51 LF	2.42	12.49	507.40
* 13. Seal & paint drip - two coats	204.51 LF	1.47	1.86	302.49
14. R&R Exhaust cap - through roof - 6" to 8"	3.00 EA	86.58	8.47	268.21
15. Prime & paint roof vent	3.00 EA	34.94	1.55	106.37
16. R&R Flashing - pipe jack	7.00 EA	45.76	6.76	327.08
17. Prime & paint roof jack	7.00 EA	34.94	3.62	248.20

State Farm

LLAMAS, SARAH

43-17D6-46T

CONTINUED - Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
18. R&R Gutter / downspout - aluminum - up to 5"	124.20 LF	6.11	27.67	786.53
Start revisions 7/15/2021				
19. Laminated - comp. shingle rfg. - w/ felt	30.00 SQ	228.85	253.19	7,118.69
20. Valley metal	29.76 LF	5.10	4.98	156.76
This item did not previously exist or expands the scope of repairs, but is required by current building codes.				
The following code upgrade item is paid when actually repaired or replaced. 29.76LF of Valley metal @ 5.10per LF = \$156.76.				
End revisions 7/15/2021				
Totals: Roof			370.37	15,213.27

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
21. R&R Overhead door panel - up to 12'	1.00 EA			PER INVOICE
22. Paint overhead door - Large - 2 coats (per side)	1.00 EA			PER INVOICE
23. R&R Glazing bead - Vinyl	27.00 LF			PER INVOICE
* 24. Window Reglazing & Repair (Bid Item) Window Pros	1.00 EA	1,738.86 *EN	0.00	1,738.86
per contractor vinyl beading \$ 1169.10 + glass broke \$569.76=\$1738.86				
*** VAA7PA REVISION 12/22/21 ***				
* 25. Regions Commercial Roofing - Overhead Door	1.00 EA	1,708.84 EN	0.00	1,708.84
*** END VAA7PA REVISION ***				
Totals: Front Elevation			0.00	3,447.70

State Farm

LLAMAS, SARAH

43-17D6-46T

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
* 26. R&R Downspout - aluminum - up to 5"	40.00 LF	6.11	8.91	253.31
27. R&R Glazing bead - Vinyl	36.00 LF			PER INVOICE
Totals: Left Elevation			8.91	253.31

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
* 28. R&R Downspout - aluminum - up to 5"	40.00 LF	6.11	8.91	253.31
29. R&R Glazing bead - Vinyl	6.00 LF			PER INVOICE
Totals: Right Elevation			8.91	253.31

Rear 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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
* 30. R&R Downspout - aluminum - up to 5"	20.00 LF	6.11	4.46	126.66
31. R&R Glazing bead - Vinyl	40.00 LF			PER INVOICE
Totals: Rear Elevation			4.46	126.66

Area Totals: Source - Eagle View

1,408.96 Exterior Wall Area			
2,661.04 Surface Area	26.61 Number of Squares		204.51 Total Perimeter Length
26.55 Total Ridge Length	85.34 Total Hip Length		

Total: Source - Eagle View			392.65	19,294.25
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State Farm

LLAMAS, SARAH

43-17D6-46T

Area Totals: Source - Eagle View

1,408.96 Exterior Wall Area

2,661.04 Surface Area

26.55 Total Ridge Length

26.61 Number of Squares

85.34 Total Hip Length

204.51 Total Perimeter Length

Total: Source - Eagle View

392.65

19,294.25

Line Item Totals: 43-17D6-46T

392.65

19,294.25

COVERAGE

TAX

RCV

Coverage A - Dwelling - 35 Windstorm and Hail

387.67

19,137.49

Coverage A - Dwelling - 35 Windstorm and Hail - BC - Code Upgrade

4.98

156.76

Total

392.65

19,294.25

Grand Total Areas:

1,408.96 Exterior Wall Area

2,661.04 Surface Area

26.55 Total Ridge Length

26.61 Number of Squares

85.34 Total Hip Length

204.51 Total Perimeter 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.
DOR DOORS					
Regions Commercial Roofing - Overhead Door	1.00 EA	\$1,708.84	\$1,708.84	\$0.00	\$0.00
R&R Overhead door panel - up to 12'	1.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL DOORS		\$1,708.84	\$1,708.84	\$0.00	\$0.00
FPL FIREPLACES					
R&R Flue cap	1.00 EA	\$131.53	\$131.53	\$0.00	\$0.00
TOTAL FIREPLACES		\$131.53	\$131.53	\$0.00	\$0.00
PNT PAINTING					
Paint overhead door - Large - 2 coats (per side)	1.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
Prime & paint roof jack	7.00 EA	\$248.20	\$248.20	\$0.00	\$0.00
Seal & paint drip - two coats	204.51 LF	\$302.49	\$302.49	\$0.00	\$0.00
Prime & paint roof vent	3.00 EA	\$106.37	\$106.37	\$0.00	\$0.00
TOTAL PAINTING		\$657.06	\$657.06	\$0.00	\$0.00
RFG ROOFING					
Laminated - comp. shingle rfg. - w/ felt	29.33 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Laminated - comp. shingle rfg. - w/ felt	30.00 SQ	\$7,118.69	\$7,118.69	\$0.00	\$0.00
Remove Laminated - comp. shingle rfg. - w/ felt	26.61 SQ	\$1,417.78	\$1,417.78	\$0.00	\$0.00
Asphalt starter - universal starter course	204.51 LF	\$411.47	\$411.47	\$0.00	\$0.00
Digital satellite system - Detach & reset	1.00 EA	\$35.85	\$35.85	\$0.00	\$0.00
R&R Drip edge	204.51 LF	\$507.40	\$507.40	\$0.00	\$0.00
R&R Flashing - pipe jack	7.00 EA	\$327.08	\$327.08	\$0.00	\$0.00
Additional charge for high roof (2 stories or greater)	30.60 SQ	\$521.12	\$521.12	\$0.00	\$0.00
Remove Additional charge for high roof (2 stories or greater)	26.61 SQ	\$130.39	\$130.39	\$0.00	\$0.00
R&R Power attic vent cover only - metal	4.00 EA	\$382.11	\$382.11	\$0.00	\$0.00
R&R Ridge cap - Standard profile - composition shingles	111.89 LF	\$836.53	\$836.53	\$0.00	\$0.00
Additional charge for steep roof - 7/12 to 9/12 slope	30.60 SQ	\$1,179.63	\$1,179.63	\$0.00	\$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	26.61 SQ	\$345.13	\$345.13	\$0.00	\$0.00
R&R Exhaust cap - through roof - 6" to 8"	3.00 EA	\$268.21	\$268.21	\$0.00	\$0.00
Valley metal	29.76 LF	\$156.76	\$156.76	\$0.00	\$0.00

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

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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					
TOTAL ROOFING		\$13,638.15	\$13,638.15	\$0.00	\$0.00
SFG SOFFIT, FASCIA, & GUTTER					
R&R Downspout - aluminum - up to 5"	100.00 LF	\$633.28	\$633.28	\$0.00	\$0.00
R&R Gutter / downspout - aluminum - up to 5"	124.20 LF	\$786.53	\$786.53	\$0.00	\$0.00
TOTAL SOFFIT, FASCIA, & GUTTER		\$1,419.81	\$1,419.81	\$0.00	\$0.00
WDR WINDOW REGLAZING & REPAIR					
Window Reglazing & Repair (Bid Item) Window Pros	1.00 EA	\$1,738.86	\$1,738.86	\$0.00	\$0.00
R&R Glazing bead - Vinyl	109.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL WINDOW REGLAZING & REPAIR		\$1,738.86	\$1,738.86	\$0.00	\$0.00
TOTALS		\$19,294.25	\$19,294.25	\$0.00	\$0.00

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

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