

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.

Date: 7/15/2021 12:34 PM 132214.1 06-18-2009 Page: 1



# **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.

	Sta	ate Farm In	surance	
Insured:	Smith, Joe & Jane		Estimate:	00-0000-000
Property:	1 Main Street		Claim number:	00-0000-000
	Anywhere, IL 0000	00-0000	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
	Su	mmary for	Dwelling	
Line Item Total	1			5,953.10
Material Sales Ta	<del></del>	@	10.000% x 1,520.0	
Subtotal				6,105.10
General Contract	tor Overhead 2	@	10.0% x 6,105.1	0 610.51
General Contract	tor Profit	@	10.0% x 6,105.1	0
Replacement Co	st Value (Including	General Contrac	tor Overhead and Prof	it 3 7,326.12
Less Depreciatio	n (Including Taxes)	4		(832.50)
Less General Co	ntractor Overhead 8	Record Profit on Record	verable &	
Non - recoverable	e Depreciation			(166.50)
Less Deductible	5			
Net Actual Cash	Value Payment 6	L'		
Max	imum Additio	nal Amoun	ts Available If I	ncurred:
Total Line Item D	epreciation (Includir	ng Taxes) 4	832.5	0
Less Non - recov	erable Depreciation	(Including Taxe	s) 7	
Subtotal				312.50
General Contract	tor O&P on Depreci	ation	166.5	0
Less General Co	ntractor O&P on No	n - recoverable	Depreciation	
Subtotal				_
Total Maximum A	Additional Amounts	Available If Incui	red 8	
Total Amount of	Claim If Incurred 9			
Claim Representa	ative			
ALL AMOUNTS	PAYARI F ARF SI	IR IECT TO THE	TERMS CONDITION	IS AND LIMITS OF

- 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.

1002989 Date:

YOUR POLICY.

7/15/2021 12:34 PM Page: 2

LLAMAS, SARAH 43-17D6-46T

LLAMAS, SARAH Insured: Estimate: 43-17D6-46T Property: 2705 LAKE RIDGE DR Claim Number: 4317D646T LITTLE ELM. TX 75068-3403 Policy Number: 43E5N1357

Cellular: 469-328-4174 Price List: TXDF28 MAR21

Type of Loss: Hail Restoration/Service/Remodel

Deductible: \$3,500.00 Date of Loss: 2/25/2021 3/8/2021 Date Inspected:

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

Line Item Total	16,210.41
Material Sales Tax	422.32
Replacement Cost Value	16,632.73
Less Depreciation (Including Taxes)	(2,793.62)
Less Deductible	(3,500.00)
Net Actual Cash Value Payment	\$10,339.11

#### **Maximum Additional Amounts Available If Incurred:**

Total Line Item Depreciation (Including Taxes)	2,793.62	
Replacement Cost Benefits	2,793.62	
Total Maximum Additional Amount Available If Incurred		2,793.62
Total Amount of Claim If Incurred		\$13,132.73
	<del></del>	

Hail Reconciliation Unit

844-458-4300 x 66

statefarmfireclaims@statefarm.com

#### ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

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7/15/2021 12:34 PM Date: Page: 3

LLAMAS, SARAH 43-17D6-46T

Insured: LLAMAS, SARAH Estimate: 43-17D6-46T
Property: 2705 LAKE RIDGE DR Claim Number: 4317D646T
LITTLE ELM, TX 75068-3403 Policy Number: 43E5N1357

Cellular: 469-328-4174 Price List: TXDF28 MAR21

Type of Loss: Hail Restoration/Service/Remodel
Deductible: \$0.00

Deductible: \$0.00
Date of Loss: 2/25/2021
Date Inspected: 3/8/2021

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

Line Item Total	0.00
Replacement Cost Value	0.00
Less Deductible	(0.00)
Net Payment	\$0.00

Hail Reconciliation Unit

844-458-4300 x 66

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# ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

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# **Explanation of Building Replacement Cost Benefits Homeowner Policy**

Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: LLAMAS, SARAH

Address: 2705 LAKE RIDGE DR

City: LITTLE ELM State/Zip: TX, 75068-3403

Insured: LLAMAS, SARAH Claim Number: 4317D646T

Date of Loss: 2/25/2021 Cause of Loss: HAIL

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits 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;
- 2. Promptly notify us after the work has been completed; and
- 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.

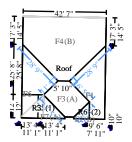
The estimate to repair or replace your damaged property is \$16,632.73. The enclosed claim payment to you of \$10,339.11 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the 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 \$2,793.62.

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.

Date: 7/15/2021 12:34 PM FC0006615-TX 10/22/2020 Page: 5

Source - Eagle View Source - Eagle View



Roof

2,661.04 Surface Area204.51 Total Perimeter Length85.34 Total Hip Length

26.61 Number of Squares26.55 Total Ridge Length

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Remove Laminated - comp. shi	ngle rfg w/ felt					
26.61 SQ	53.28	0.00	1,417.78			1,417.78
3. Laminated - comp. shingle rfg.	- w/ felt					
29.33 SQ						REVISED
4. R&R Ridge cap - Standard prof	file - composition shing	les				
111.89 LF	7.28	21.97	836.53	7/30 yrs Avg.	(133.58) 23.33%	702.95
13. Asphalt starter - universal start	ter course					
204.51 LF	1.96	10.63	411.47	7/20 yrs Avg.	(144.01) 35.00%	267.46
7. R&R Power attic vent cover on	•					
4.00 EA	93.02	10.03	382.11			382.11
8. Remove Additional charge for s						
26.61 SQ	12.97	0.00	345.13			345.13
9. Additional charge for steep roof	-					
30.60 SQ	38.55	0.00	1,179.63			1,179.63
18. Remove Additional charge for	•	•				
26.61 SQ	4.90	0.00	130.39			130.39
19. Additional charge for high roo		0.00	<b>704.40</b>			<b>501.10</b>
30.60 SQ	17.03	0.00	521.12			521.12
28. R&R Flue cap	124.20	7.15	121 52	7/10	(45.14)	96.20
1.00 EA	124.38	7.15	131.53	7/18 yrs Avg.	(45.14) 38.89%	86.39
12. Digital satellite system - Detac						
1.00 EA	35.85	0.00	35.85			35.85
21. R&R Drip edge		4.			(00.54)	
204.51 LF	2.42	12.49	507.40	7/35 yrs Avg.	(89.21) 20.00%	418.19
* 22. Seal & paint drip - two coats	3					
204.51 LF	1.47	1.86	302.49	7/15 yrs Avg.	(141.16) 46.67%	161.33
5. R&R Exhaust cap - through roo	of - 6" to 8"					
3.00 EA	86.58	8.47	268.21			268.21

#### **CONTINUED - Roof**

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
25. Prime & paint roof vent						
3.00 EA	34.94	1.55	106.37	7/15 yrs Avg.	(49.64) 46.67%	56.73
27. R&R Flashing - pipe jack						
7.00 EA	45.76	6.76	327.08			327.08
14. Prime & paint roof jack						
7.00 EA	34.94	3.62	248.20	7/15 yrs Avg.	(115.83) 46.67%	132.37
42. R&R Gutter / downspout - alu	minum - up to 5"					
124.20 LF **Start revisions 7/15/2021**	6.11	27.67	786.53			786.53
43. Laminated - comp. shingle rfg	w/ felt					
30.00 SQ	228.85	253.19	7,118.69	7/30 yrs Avg.	(1,661.03) 23.33%	5,457.66
44. Valley metal						
29.76 LF						<b>PWARR</b>

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	365.39	15,056.51	2,379.60	12,676.91

#### **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
30. R&R Overhead door panel - up	to 12'					
1.00 EA	264.12	12.38	276.50	7/35 yrs Avg.	(48.35) 20.00%	228.15
32. Paint overhead door - Large - 2	coats (per side)					
1.00 EA	168.22	4.02	172.24	7/15 yrs Avg.	(80.38) 46.67%	91.86
33. R&R Glazing bead - Vinyl				_		
27.00 LF	2.99	4.52	85.25	7/18 yrs Avg.	(30.01) 38.89%	55.24
<b>Totals: Front Elevation</b>		20.92	533.99		158.74	375.25

LLAMAS, SARAH 43-17D6-46T

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
* 40. R&R Downspout - aluminur	n - up to 5"					
40.00 LF	6.11	8.91	253.31	7/25 yrs	(65.66)	187.65
				Avg.	28.00%	
41. R&R Glazing bead - Vinyl						
36.00 LF	2.99	6.03	113.67	7/18 yrs	(40.01)	73.66
				Avg.	38.89%	
<b>Totals: Left Elevation</b>		14.94	366.98		105.67	261.31

#### **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

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* 35. R&R Downspout - aluminur	n - up to 5"					
40.00 LF	6.11	8.91	253.31	7/25 yrs	(65.66)	187.65
				Avg.	28.00%	
37. R&R Glazing bead - Vinyl						
6.00 LF	2.99	1.00	18.94	7/18 yrs	(6.67)	12.27
				Avg.	38.89%	
Totals: Right Elevation		9.91	272.25		72.33	199.92

#### **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

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* 38. R&R Downspout - aluminun	n - up to 5"					
20.00 LF	6.11	4.46	126.66	7/25 yrs Avg.	(32.83) 28.00%	93.83

#### **CONTINUED - Rear Elevation**

QUANTITY	UNIT PRICE		TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
39. R&R Glazing bead - Vinyl							
40.00 LF	2.99		6.70	126.30	7/18 yrs	(44.45)	81.85
					Avg.	38.89%	
<b>Totals: Rear Elevation</b>			11.16	252.96		77.28	175.68
Area Totals: Source - Eagle View							
1,408.96 Exterior Wa	ll Area						
2,661.04 Surface Are	a	26.61	Number of	f Squares	204.5	1 Total Perimet	er Length
26.55 Total Ridge	Length	85.34	Total Hip	Length			
Total: Source - Eagle View			422.32	16,482.69		2,793.62	13,689.07
Area Totals: Source - Eagle View							
1,408.96 Exterior Wa	ll Area						
2,661.04 Surface Are	a	26.61	Number of	f Squares	204.5	1 Total Perimet	er Length
26.55 Total Ridge	Length	85.34	Total Hip	Length			
Total: Source - Eagle View			422.32	16,482.69		2,793.62	13,689.07

#### **Labor Minimums Applied**

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV		
34. Window labor minimum								
1.00 EA	100.20	0.00	100.20			100.20		
* 31. Overhead door labor minimu	m							
1.00 EA	49.84	0.00	49.84			49.84		
Totals: Labor Minimums Applie	d	0.00	150.04		0.00	150.04		
Line Item Totals: 43-17D6-46T		422.32	16,632.73		2,793.62	13,839.11		
COVERAGE			TAX	RCV	DEPREC.	ACV		
Coverage A - Dwelling - 35 Winds	torm and Hail		422.32	16,632.73	(2,793.62)	13,839.11		
Coverage A - Dwelling - 35 Winds Upgrade	torm and Hail - BC - Code		0.00	0.00	(0.00)	0.00		
Total			422.32	16,632.73	(2,793.62)	13,839.11		

LLAMAS, SARAH 43-17D6-46T

#### **Grand Total Areas:**

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

## **Trade Summary**

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

DESCR	IPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
DOR	DOORS					
Overh	ead door labor minimum	1.00 EA	\$49.84	\$49.84	\$0.00	\$0.00
	Overhead door panel - up to 12'	1.00 EA	\$276.50 <b>\$326.34</b>	\$228.15 <b>\$277.99</b>	\$0.00 <b>\$0.00</b>	\$48.35 <b>\$48.35</b>
			φ3 <b>2</b> 0.34	\$411. <del>99</del>	φυ.υυ	φ <b>40.33</b>
<u>FPL</u>	FIREPLACES					
	Flue cap L <b>FIREPLACES</b>	1.00 EA	\$131.53 <b>\$131.53</b>	\$86.39 <b>\$86.39</b>	\$0.00 <b>\$0.00</b>	\$45.14 <b>\$45.14</b>
PNT	PAINTING					
Paint of side)	overhead door - Large - 2 coats (per	1.00 EA	\$172.24	\$91.86	\$0.00	\$80.38
Prime	& paint roof jack	7.00 EA	\$248.20	\$132.37	\$0.00	\$115.83
Seal &	z paint drip - two coats	204.51 LF	\$302.49	\$161.33	\$0.00	\$141.16
	& paint roof vent L <b>PAINTING</b>	3.00 EA	\$106.37 <b>\$829.30</b>	\$56.73 <b>\$442.29</b>	\$0.00 <b>\$0.00</b>	\$49.64 <b>\$387.01</b>
RFG	ROOFING					
Lamin	nated - comp. shingle rfg w/ felt	29.33 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Lamin	nated - comp. shingle rfg w/ felt	30.00 SQ	\$7,118.69	\$5,457.66	\$0.00	\$1,661.03
Remo w/ felt	ve Laminated - comp. shingle rfg	26.61 SQ	\$1,417.78	\$1,417.78	\$0.00	\$0.00
Aspha	alt starter - universal starter course	204.51 LF	\$411.47	\$267.46	\$0.00	\$144.01
Digita	l satellite system - Detach & reset	1.00 EA	\$35.85	\$35.85	\$0.00	\$0.00
R&R	Drip edge	204.51 LF	\$507.40	\$418.19	\$0.00	\$89.21
R&R	Flashing - pipe jack	7.00 EA	\$327.08	\$327.08	\$0.00	\$0.00
Additi or gre	ional charge for high roof (2 stories ater)	30.60 SQ	\$521.12	\$521.12	\$0.00	\$0.00
	ve Additional charge for high roof (2 s 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
	Ridge cap - Standard profile - osition shingles	111.89 LF	\$836.53	\$702.95	\$0.00	\$133.58
Additi 9/12 s	ional charge for steep roof - 7/12 to lope	30.60 SQ	\$1,179.63	\$1,179.63	\$0.00	\$0.00
	ve Additional charge for steep roof - o 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
-	/ metal L <b>ROOFING</b>	29.76 LF	\$0.00 <b>\$13,481.39</b>	\$0.00 <b>\$11,453.56</b>	\$0.00 <b>\$0.00</b>	\$0.00 <b>\$2,027.83</b>

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

## **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.
SFG SOFFIT, FASCIA, & GUTTER					
R&R Downspout - aluminum - up to 5"	100.00 LF	\$633.28	\$469.13	\$0.00	\$164.15
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	\$1,255.66	\$0.00	\$164.15
WDR WINDOW REGLAZING & REP.	AIR				
R&R Glazing bead - Vinyl	109.00 LF	\$344.16	\$223.02	\$0.00	\$121.14
TOTAL WINDOW REGLAZING & REPA	AIR	\$344.16	\$223.02	\$0.00	\$121.14
WDW WINDOWS - WOOD					
Window labor minimum	1.00 EA	\$100.20	\$100.20	\$0.00	\$0.00
TOTAL WINDOWS - WOOD		\$100.20	\$100.20	\$0.00	\$0.00
TOTALS		\$16,632.73	\$13,839.11	\$0.00	\$2,793.62

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



Source - Eagle View

Date: 7/15/2021 12:34 PM