State Farm Claims
P.O. Box 106170
Atlanta, GA 30348-6170
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.

SAMPLE

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.*

Insured:	ZABEL, PAMELA	Estimate:	35-S544-2P9
Property:	655 E Loy Rd Piqua, OH 45356	Claim Number:	35S5442P9
		Policy Number:	95E4U5147
Home:	937-773-3325	Price List:	OHDT28_MAR26 Restoration/Service/Remodel
Cellular:	937-541-3325		
Type of Loss:	Wind Damage		
Deductible:	$4,928.00		
Date of Loss:	3/13/2026		
Date Inspected:	3/26/2026		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	4,448.74
Material Sales Tax	95.66
Replacement Cost Value	4,544.40
Less Deductible	(4,928.00)
Replacement Cost Value Total	(383.60)
Net Payment	$0.00

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Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Insured:	ZABEL, PAMELA	Estimate:	35-S544-2P9
Property:	655 E Loy Rd Piqua, OH 45356	Claim Number:	35S5442P9
		Policy Number:	95E4U5147
Home:	937-773-3325	Price List:	OHDT28_MAR26 Restoration/Service/Remodel
Cellular:	937-541-3325		
Type of Loss:	Wind Damage		
Deductible:	$0.00		
Date of Loss:	3/13/2026		
Date Inspected:	3/26/2026		

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

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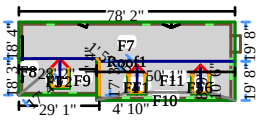
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Source - EagleView Roof & Walls

Dwelling

Roof1



3,071.41	Surface Area	30.71	Number of Squares
325.54	Total Perimeter Length	110.00	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
Front slope				
1. Tear off composition shingles - Laminated (no haul off)	6.92 SQ	47.85	0.00	331.12
2. Laminated - comp. shingle rfg. - w/out felt	7.00 SQ	247.86	61.67	1,796.69
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 30 Mar 2026.				
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.				
3. Roofing felt - 30 lb.	6.92 SQ	43.01	8.42	306.05
4. Asphalt starter - universal starter course	50.10 LF	1.88	2.35	96.54
5. R&R Continuous ridge vent - shingle-over style	50.10 LF	10.97	15.89	565.49
6. Remove Additional charge for steep roof - 10/12 - 12/12 slope	6.92 SQ	26.07	0.00	180.40
7. Additional charge for steep roof - 10/12 - 12/12 slope	6.92 SQ	65.96	0.00	456.44
Right slope				
No accidental direct physical loss				
Back slope				
No accidental direct physical loss				
Left slope				
8. Remove Laminated - comp. shingle rfg (per SHINGLE)	5.00 EA	7.00	0.00	35.00
9. Laminated - comp. shingle rfg (per SHINGLE)	5.00 EA	16.73	1.00	84.65

CONTINUED - Roof1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 30 Mar 2026.				
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.				
10. Remove Additional charge for steep roof - 10/12 - 12/12 slope	0.05 SQ	26.07	0.00	1.30
11. Additional charge for steep roof - 10/12 - 12/12 slope	0.05 SQ	65.96	0.00	3.30
Totals: Roof1			**89.33**	**3,856.98**

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
No accidental direct physical loss				
Totals: Front Elevation			**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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
12. R&R Siding - vinyl	30.00 SF	6.27	4.75	192.85
Component SDGVINYL from this line item was priced by ITEL Vinyl Siding Pricing (VSP) on 30 Mar 2026.				
Totals: Right Elevation			**4.75**	**192.85**

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
No accidental direct physical loss				
Totals: Back Elevation			**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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
13. R&R Siding - vinyl	10.00 SF	6.27	1.58	64.28
Component SDGVINYL from this line item was priced by ITEL Vinyl Siding Pricing (VSP) on 30 Mar 2026.				
Totals: Left Elevation			**1.58**	**64.28**

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
14. Tandem axle dump trailer - per load - including dump fees	1.00 EA	198.26	0.00	198.26
Totals: Debris Removal			**0.00**	**198.26**

Area Totals: Dwelling

2,705.38 SF Walls	285.22 Exterior Perimeter of Walls	2,705.38 SF Walls and Ceiling
2,705.38 Exterior Wall Area		285.22 LF Floor Perimeter
3,071.41 Surface Area	30.71 Number of Squares	325.54 Total Perimeter Length
110.00 Total Ridge Length		

Total: Dwelling	**95.66**	**4,312.37**

Area Totals: Source - EagleView Roof & Walls

2,705.38	SF Walls	285.22	Exterior Perimeter of Walls	2,705.38	SF Walls and Ceiling
2,705.38	Exterior Wall Area			285.22	LF Floor Perimeter
3,071.41	Surface Area	30.71	Number of Squares	325.54	Total Perimeter Length
110.00	Total Ridge Length				

Total: Source - EagleView Roof & Walls	**95.66**	**4,312.37**

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
15. Siding labor minimum	1.00 EA	232.03	0.00	232.03
Totals: Labor Minimums Applied			**0.00**	**232.03**

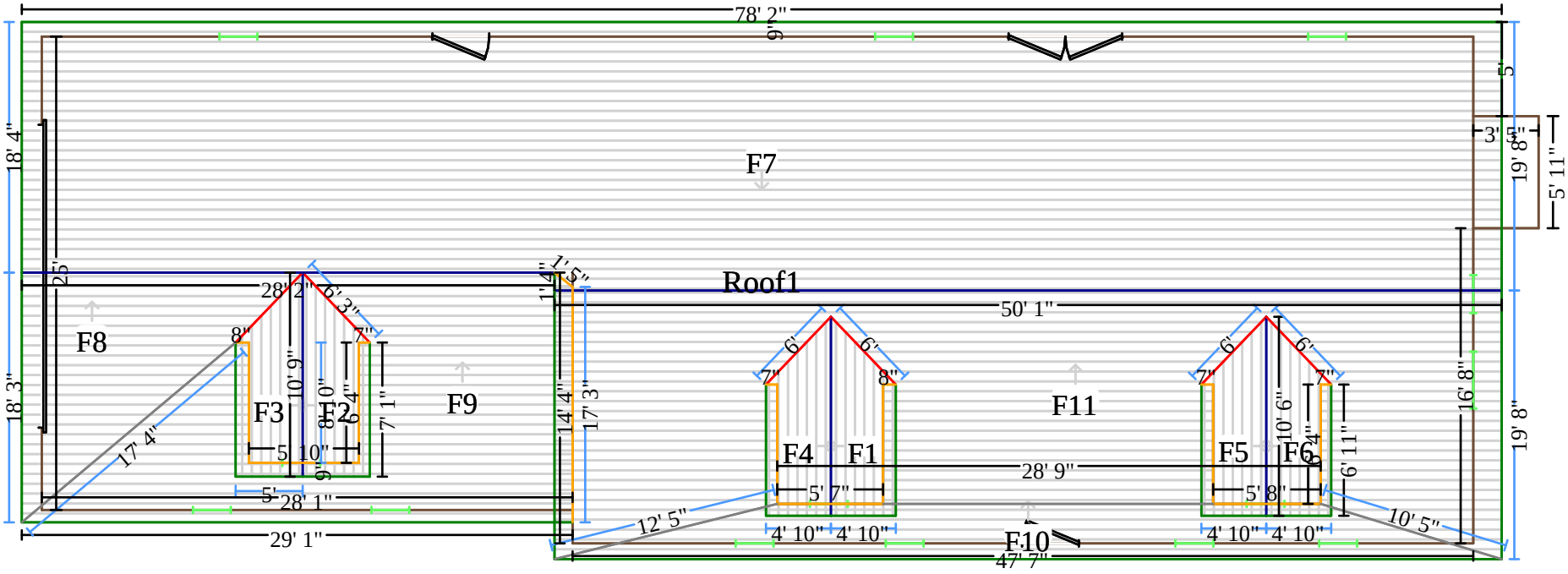
Line Item Totals: 35-S544-2P9	**95.66**	**4,544.40**

Grand Total Areas:

2,705.38	SF Walls			2,705.38	SF Walls and Ceiling
				285.22	LF Floor Perimeter
2,705.38	Exterior Wall Area	285.22	Exterior Perimeter of Walls		
3,071.41	Surface Area	30.71	Number of Squares	325.54	Total Perimeter Length
110.00	Total Ridge Length				

Recap of Taxes, Overhead and Profit

	GC Overhead (0%)	GC Profit (0%)	Material Tax (0%)	Material Sales Tax (7%)	Cln Matl Tax (7%)	Cln&Carpet Svc Tax (7%)
Line Items	0.00	0.00	0.00	95.66	0.00	0.00
Total	**0.00**	**0.00**	**0.00**	**95.66**	**0.00**	**0.00**


78' 2"
9'
5'
18' 4"
F7
3'
19' 8"
5' 11"
2'5"
28' 2"
6' 3"
1' 4"
1' 5"
Roof1
50' 1"
F8
8"
7"
F3
F2
F9
F11
F4
F1
F5
F6
10' 9"
10' 0"
6' 4"
7' 1"
14' 4"
17' 3"
16' 8"
19' 8"
18' 3"
17' 4"
5' 10"
9"
5'
28' 1"
29' 1"
6'
7"
8"
5' 7"
28' 9"
4' 10"
4' 10"
10' 6"
6' 11"
5' 8"
12' 5"
10' 5"
F10
47' 7"

N

Dwelling