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:	WILLIAMSON, JOHN
Property:	1791 Hunters Ridge Dr Troy, OH 45373-6659
Cellular:	937-219-7655
Type of Loss:	Wind Damage
Deductible:	$3,859.00
Date of Loss:	3/15/2026
Date Inspected:	4/3/2026

Estimate:	35-98G8-87H
Claim Number:	3598G887H
Policy Number:	35CPE4393
Price List:	OHDT28_MAR26 Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	4,767.97
Material Sales Tax	99.29
Replacement Cost Value	4,867.26
Less Depreciation (Including Taxes)	(2,527.87)
Less Deductible	(3,859.00)
Actual Cash Value Total	(1,519.61)
Net Actual Cash Value Payment	$0.00

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	2,527.87		
Less Actual Cash Value Total	(1,519.61)		
Subtotal	1,008.26		
Replacement Cost Benefits		1,008.26	
Total Maximum Additional Amount Available If Incurred			1,008.26
Total Amount of Claim If Incurred			$1,008.26

Davis, Jim

866-787-8676 x 9489

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

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:	WILLIAMSON, JOHN
Property:	1791 Hunters Ridge Dr Troy, OH 45373-6659
Cellular:	937-219-7655
Type of Loss:	Wind Damage
Deductible:	$0.00
Date of Loss:	3/15/2026
Date Inspected:	4/3/2026

Estimate:	35-98G8-87H
Claim Number:	3598G887H
Policy Number:	35CPE4393
Price List:	OHDT28_MAR26 Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail - BC - OPT-OL Building Ordinance or Law

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

Davis, Jim
866-787-8676 x 9489

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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.

Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: WILLIAMSON, JOHN
Address: 1791 Hunters Ridge Dr
City: Troy
State/Zip: OH, 45373-6659

Insured:	WILLIAMSON, JOHN	Claim Number:	3598G887H
Date of Loss:	3/15/2026	Cause of Loss:	WIND

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 within 30 days 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.

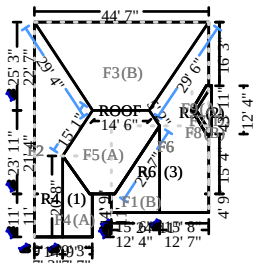
The estimate to repair or replace your damaged property is $4,867.26 . The enclosed claim payment to you of $0.00 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated 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 $ 1,008.26 .

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.

House

Main Level



ROOF

2,672.46	Surface Area	26.72	Number of Squares
222.51	Total Perimeter Length	58.43	Total Ridge Length
94.66	Total Hip Length		

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
********** **The following items are for the right slope labeled F-6, F-7 and F-8 **********							
1. Tear off, haul and dispose of comp. shingles - Laminated	6.38 SQ	66.20	0.00	422.36	19/30 yrs Avg.	(267.49) 63.33%	154.87
2. Roofing felt - 15 lb.	3.49 SQ	35.19	2.34	125.15	19/20 yrs Avg.	(100.12) 80.00%	25.03
This deduction accounts for the areas with ice and water shield.							
3. Ice & water barrier	288.98 SF						PWARR
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The square footage was determined by using the Pythagorean Calculator.							
4. Laminated - comp. shingle rfg. - w/out felt	7.33 SQ	247.86	64.57	1,881.38	19/30 yrs Avg.	(1,191.54) 63.33%	689.84
Auto Calculated Waste: 14.9%, 0.95SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 4.9%, 0.31SQ - (included in waste calculation above) Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 3 Apr 2026. Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 3 Apr 2026.							
5. Asphalt starter - universal starter course	57.70 LF	1.88	2.71	111.19	19/20 yrs Avg.	(88.95) 80.00%	22.24
6. Hip / Ridge cap - Standard profile - composition shingles	56.80 LF	5.74	10.97	337.00	19/30 yrs Avg.	(213.44) 63.33%	123.56
7. Exhaust cap - through roof - 6" to 8"	2.00 EA	103.03	7.20	213.26	19/35 yrs Avg.	(115.77) 54.29%	97.49
8. Flashing - pipe jack	1.00 EA	50.91	1.31	52.22	19/35 yrs Avg.	(28.35) 54.29%	23.87
9. R&R Gable cornice return - laminated	1.00 EA	95.82	0.57	96.39	19/30 yrs Avg.	(61.05) 63.33%	35.34

CONTINUED - ROOF

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 3 Apr 2026.							
10. Remove Additional charge for steep roof - 7/12 to 9/12 slope							
	6.38 SQ	16.60	0.00	105.91			105.91
11. Additional charge for steep roof - 7/12 to 9/12 slope							
	7.33 SQ	41.96	0.00	307.57			307.57
********** The following item is for theft slope of the front gable extension. **********							
12. Remove Laminated - comp. shingle rfg (per SHINGLE)							
	1.00 EA	7.00	0.00	7.00			7.00
13. Laminated - comp. shingle rfg (per SHINGLE)							
	1.00 EA	16.73	0.20	16.93			16.93
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 3 Apr 2026.							
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 3 Apr 2026.							
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.							
14. Roofer - per hour							
	0.25 HR	127.04	0.00	31.76			31.76
Allowance for the additional time to access this slope.							
Totals: ROOF			**89.87**	**3,708.12**		**2,066.71**	**1,641.41**

Area Totals: Main Level

170.62	Exterior Wall Area				
2,672.46	Surface Area	26.72	Number of Squares	222.51	Total Perimeter Length
58.43	Total Ridge Length	94.66	Total Hip Length		

Total: Main Level			**89.87**	**3,708.12**	**2,066.71**	**1,641.41**

Elevations

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 storm related damages found to these elevations.							
Totals: Elevations			**0.00**	**0.00**		**0.00**	**0.00**

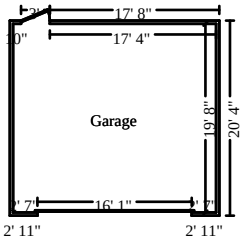
Area Totals: House

170.62	Exterior Wall Area				
2,672.46	Surface Area	26.72	Number of Squares	222.51	Total Perimeter Length
58.43	Total Ridge Length	94.66	Total Hip Length		

Total: House	**89.87**	**3,708.12**		**2,066.71**	**1,641.41**

Interior

Main Level

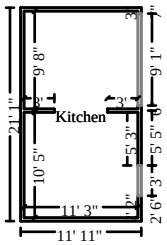


Garage **Height: 8'**

540.75	SF Walls	416.28	SF Ceiling
957.03	SF Walls & Ceiling	416.28	SF Floor
81.67	LF Ceil. Perimeter	65.58	LF Floor Perimeter

Door	**16' 1" X 7'**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into Exterior**

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
15. Drywall tape joint / repair - per LF							
	10.00 LF	11.00	0.36	110.36			110.36
16. Texture drywall - machine							
	12.00 SF	0.85	0.06	10.26			10.26
17. Seal/prime (1 coat) then paint (1 coat) the surface area							
	24.00 SF	1.13	0.40	27.52			27.52
18. Paint the ceiling - one coat							
	416.28 SF	0.79	4.95	333.81	19/15 yrs Avg.	(267.05) 80.00%	66.76
Totals: Garage			**5.77**	**481.95**		**267.05**	**214.90**



Kitchen **Height: 8'**

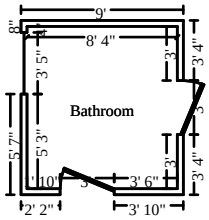
522.11	SF Walls	227.58	SF Ceiling
749.69	SF Walls & Ceiling	227.58	SF Floor
75.33	LF Ceil. Perimeter	63.25	LF Floor Perimeter

Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into Exterior**
Missing Wall - Goes to Floor	**9' 1" X 6' 8"**	**Opens into Exterior**

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV

CONTINUED - Kitchen

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
19. Seal the surface area w/latex based stain blocker - one coat							
	3.00 SF	0.71	0.02	2.15			2.15
20. Paint the ceiling - one coat							
	227.58 SF	0.79	2.71	182.50	19/15 yrs Avg.	(146.00) 80.00%	36.50
Totals: Kitchen			**2.73**	**184.65**		**146.00**	**38.65**



Bathroom **Height: 8'**

277.33 SF Walls	75.00 SF Ceiling
352.33 SF Walls & Ceiling	75.00 SF Floor
34.67 LF Ceil. Perimeter	34.67 LF Floor Perimeter

Window	**3' 5" X 4'**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into Exterior**
Door	**3' X 6' 8"**	**Opens into Exterior**

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
21. Seal/prime (1 coat) then paint (1 coat) the surface area							
	2.00 SF	1.13	0.03	2.29			2.29
22. Paint the ceiling - one coat							
	75.00 SF	0.79	0.89	60.14	19/15 yrs Avg.	(48.11) 80.00%	12.03
Totals: Bathroom			**0.92**	**62.43**		**48.11**	**14.32**

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

CONTINUED - Debris Removal

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
23. Haul debris - per pickup truck load - including dump fees							
	0.25 EA	159.97	0.00	39.99			39.99
This item is for all job related debris other than roof debris for slopes F-6, F-7, and F-8.							
Totals: Debris Removal			**0.00**	**39.99**		**0.00**	**39.99**

Area Totals: Main Level

1,340.19	SF Walls	718.85	SF Ceiling	2,059.05	SF Walls and Ceiling
718.85	SF Floor	782.19	Total Area	163.50	LF Floor Perimeter
718.85	Floor Area	187.67	Exterior Perimeter of Walls	191.67	LF Ceil. Perimeter
1,495.86	Exterior Wall Area			1,441.53	Interior Wall Area

Total: Main Level	**9.42**	**769.02**	**461.16**	**307.86**

Area Totals: Interior

1,340.19	SF Walls	718.85	SF Ceiling	2,059.05	SF Walls and Ceiling
718.85	SF Floor	782.19	Total Area	163.50	LF Floor Perimeter
718.85	Floor Area	187.67	Exterior Perimeter of Walls	191.67	LF Ceil. Perimeter
1,495.86	Exterior Wall Area			1,441.53	Interior Wall Area

Total: Interior	**9.42**	**769.02**	**461.16**	**307.86**

Labor Minimums Applied

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
24. Drywall labor minimum							
	1.00 EA	390.12	0.00	390.12			390.12
Totals: Labor Minimums Applied			**0.00**	**390.12**		**0.00**	**390.12**
Line Item Totals: 35-98G8-87H			**99.29**	**4,867.26**		**2,527.87**	**2,339.39**

COVERAGE	TAX	RCV	DEPREC.	ACV
Coverage A - Dwelling - 35 Windstorm and Hail	99.29	4,867.26	(2,527.87)	2,339.39
Coverage A - Dwelling - 35 Windstorm and Hail - BC - OPT-OL Building Ordinance or Law	0.00	0.00	(0.00)	0.00
Total	99.29	4,867.26	(2,527.87)	2,339.39

Grand Total Areas:

1,340.19	SF Walls	718.85	SF Ceiling	2,059.05	SF Walls and Ceiling
718.85	SF Floor			163.50	LF Floor Perimeter
				191.67	LF Ceil. Perimeter
718.85	Floor Area	782.19	Total Area	1,441.53	Interior Wall Area
1,666.48	Exterior Wall Area	187.67	Exterior Perimeter of Walls		
2,672.46	Surface Area	26.72	Number of Squares	222.51	Total Perimeter Length
58.43	Total Ridge Length	94.66	Total Hip Length		

Trade Summary

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

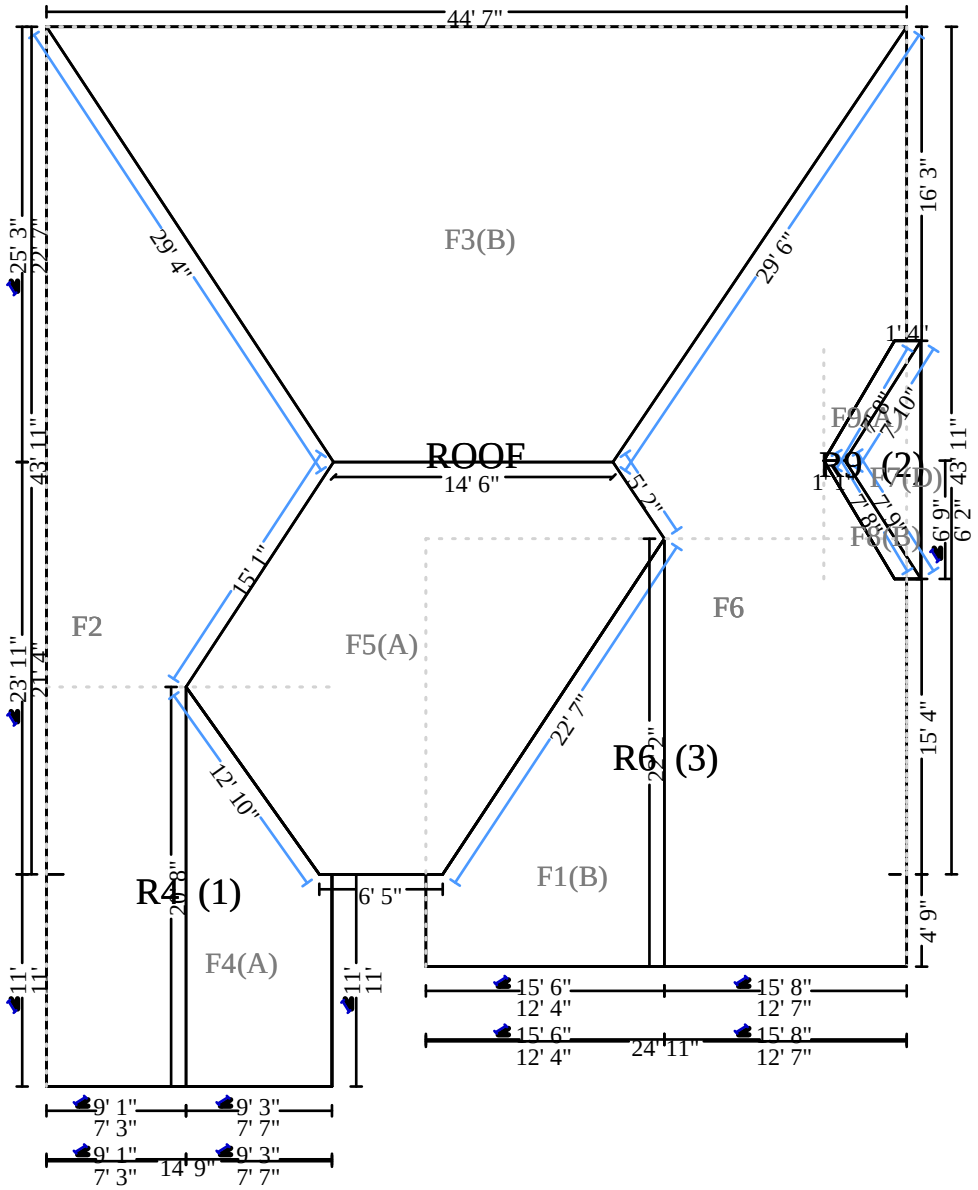
DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
DMO GENERAL DEMOLITION					
Haul debris - per pickup truck load - including dump fees	0.25 EA	$39.99	$39.99	$0.00	$0.00
TOTAL GENERAL DEMOLITION		**$39.99**	**$39.99**	**$0.00**	**$0.00**
DRY DRYWALL					
Drywall labor minimum	1.00 EA	$390.12	$390.12	$0.00	$0.00
Drywall tape joint / repair - per LF	10.00 LF	$110.36	$110.36	$0.00	$0.00
Texture drywall - machine	12.00 SF	$10.26	$10.26	$0.00	$0.00
TOTAL DRYWALL		**$510.74**	**$510.74**	**$0.00**	**$0.00**
PNT PAINTING					
Paint the ceiling - one coat	718.86 SF	$576.45	$115.29	$0.00	$461.16
Seal the surface area w/latex based stain blocker - one coat	3.00 SF	$2.15	$2.15	$0.00	$0.00
Seal/prime (1 coat) then paint (1 coat) {V}	26.00 SF	$29.81	$29.81	$0.00	$0.00
TOTAL PAINTING		**$608.41**	**$147.25**	**$0.00**	**$461.16**
RFG ROOFING					
Laminated - comp. shingle rfg (per SHINGLE)	1.00 EA	$16.93	$16.93	$0.00	$0.00
Remove Laminated - comp. shingle rfg (per SHINGLE)	1.00 EA	$7.00	$7.00	$0.00	$0.00
Laminated - comp. shingle rfg. - w/out felt	7.33 SQ	$1,881.38	$689.84	$0.00	$1,191.54
Tear off, haul and dispose of comp. shingles - Laminated	6.38 SQ	$422.36	$154.87	$0.00	$267.49
Asphalt starter - universal starter course	57.70 LF	$111.19	$22.24	$0.00	$88.95
Roofing felt - 15 lb.	3.49 SQ	$125.15	$25.03	$0.00	$100.12
Flashing - pipe jack	1.00 EA	$52.22	$23.87	$0.00	$28.35
R&R Gable cornice return - laminated	1.00 EA	$96.39	$35.34	$0.00	$61.05
Ice & water barrier	288.98 SF	$0.00	$0.00	$0.00	$0.00
Roofer - per hour	0.25 HR	$31.76	$31.76	$0.00	$0.00
Hip / Ridge cap - Standard profile - composition shingles	56.80 LF	$337.00	$123.56	$0.00	$213.44
Additional charge for steep roof - 7/12 to 9/12 slope	7.33 SQ	$307.57	$307.57	$0.00	$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	6.38 SQ	$105.91	$105.91	$0.00	$0.00
Exhaust cap - through roof - 6" to 8"	2.00 EA	$213.26	$97.49	$0.00	$115.77
TOTAL ROOFING		**$3,708.12**	**$1,641.41**	**$0.00**	**$2,066.71**

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

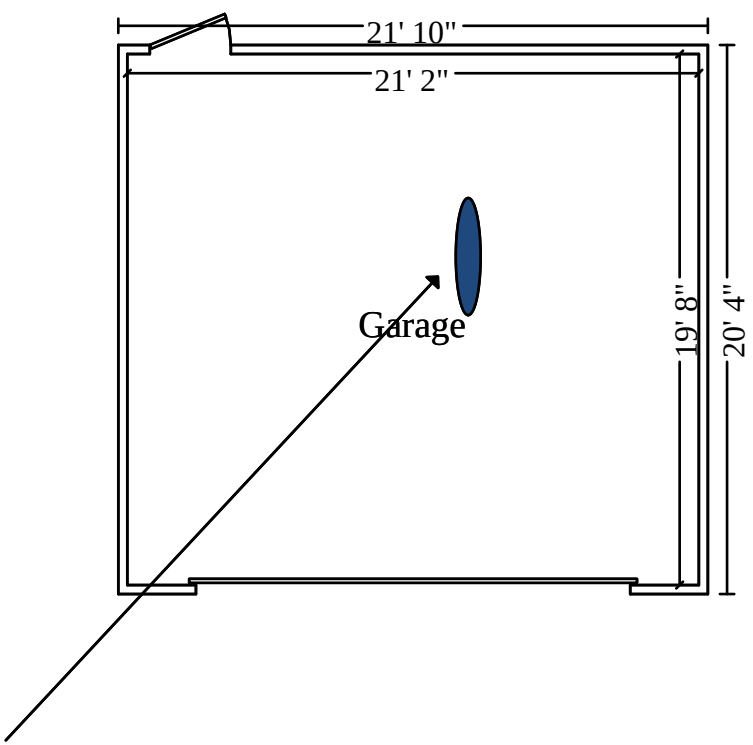
Trade Summary

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

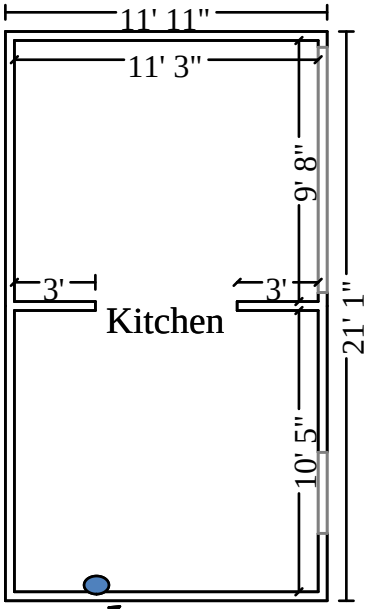
DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
TOTALS		**$4,867.26**	**$2,339.39**	**$0.00**	**$2,527.87**

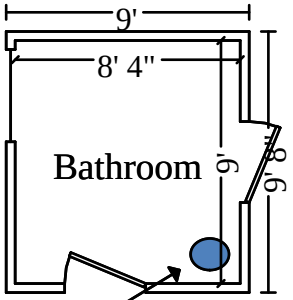

44' 7"
F3(B)
ROOF
14' 6"
29' 4"
29' 6"
16' 3"
25' 3"
22' 7"
43' 11"
15' 1"
5' 2"
F2
F5(A)
F6
23' 11"
21' 4"
R6 (3)
22' 2"
12' 10"
22' 7"
15' 4"
R4 (1)
20' 8"
6' 5"
F1(B)
4' 9"
F4(A)
11'
11'
15' 6"
12' 4"
15' 8"
12' 7"
24' 11"
9' 1"
7' 3"
9' 3"
7' 7"
14' 9"
1' 4"
F3(D)
F5(D)
6' 9"
6' 2"

Main Level



Water damage to drywall joint tape





Water stain on drywall



Main Level