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:	OWENS, WILLIAM
Property:	482 MAYFIELD CT TROY, OH 45373-1811
Cellular:	937-430-9467
Type of Loss:	Wind Damage
Deductible:	$2,859.00
Date of Loss:	3/13/2026
Date Inspected:	3/20/2026

Estimate:	35-97V2-76X
Claim Number:	3597V276X
Policy Number:	70J3M4845
Price List:	OHDT28_MAR26 Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	9,525.42
Material Sales Tax	250.64
Replacement Cost Value	9,776.06
Less Depreciation (Including Taxes)	(3,876.28)
Less Deductible	(2,859.00)
Net Actual Cash Value Payment	$3,040.78

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,876.28	
Replacement Cost Benefits	3,876.28	
Total Maximum Additional Amount Available If Incurred		3,876.28
Total Amount of Claim If Incurred		$6,917.06

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.

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

To: Name: OWENS, WILLIAM
Address: 482 MAYFIELD CT
City: TROY
State/Zip: OH, 45373-1811

Insured:	OWENS, WILLIAM	Claim Number:	3597V276X
Date of Loss:	3/13/2026	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.

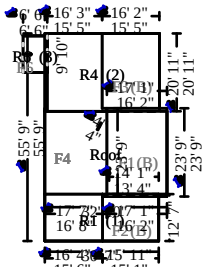
The estimate to repair or replace your damaged property is $9,776.06 . The enclosed claim payment to you of $3,040.78 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated 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 $ 3,876.28 .

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

1,947.73	Surface Area	19.48	Number of Squares
256.21	Total Perimeter Length	55.79	Total Ridge Length

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
3. Tear off, haul and dispose of comp. shingles - Laminated	19.48 SQ	66.20	0.00	1,289.58			1,289.58
7. Laminated - comp. shingle rfg. - w/out felt	19.33 SQ	247.86	170.29	4,961.42	14/30 yrs Avg.	(2,315.33) 46.67%	2,646.09
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %. Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 22 Mar 2026.							
13. Roofing felt - 15 lb.	13.79 SQ	35.19	9.24	494.51	14/20 yrs Avg.	(346.16) 70.00%	148.35
The deduction is for the area where IWS will be installed.							
14. Ice & water barrier	569.14 SF	1.71	22.31	995.54	14/30 yrs Avg.	(464.58) 46.67%	530.96
11. Drip edge	123.05 LF	2.73	9.65	345.58	14/35 yrs Avg.	(138.23) 40.00%	207.35
16. Hip / Ridge cap - Standard profile - composition shingles	55.79 LF	5.74	10.78	331.01	14/30 yrs Avg.	(154.47) 46.67%	176.54
15. Continuous ridge vent - shingle-over style	55.79 LF	9.90	17.69	570.01	14/35 yrs Avg.	(228.01) 40.00%	342.00
10. Asphalt starter - universal starter course	123.05 LF	1.88	5.77	237.10	14/20 yrs Avg.	(165.97) 70.00%	71.13
17. Exhaust cap - through roof - 6" to 8"	1.00 EA	103.03	3.60	106.63	14/35 yrs Avg.	(42.65) 40.00%	63.98
18. Flashing - pipe jack	1.00 EA	50.91	1.31	52.22	14/35 yrs Avg.	(20.88) 40.00%	31.34
Totals: Roof			**250.64**	**9,383.60**		**3,876.28**	**5,507.32**

Area Totals: Main Level

865.95 Exterior Wall Area			
1,947.73 Surface Area	19.48 Number of Squares	256.21 Total Perimeter Length	
55.79 Total Ridge Length			

Total: Main Level	**250.64**	**9,383.60**		**3,876.28**	**5,507.32**

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
1. Detach & Reset Soffit - vinyl							
	1.00 SF	4.25	0.00	4.25			4.25
Totals: Front Elevation			**0.00**	**4.25**		**0.00**	**4.25**

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
Additional debris removal is not warranted at this time.							
Totals: Debris Removal			**0.00**	**0.00**		**0.00**	**0.00**

Area Totals: House

865.95 Exterior Wall Area		
1,947.73 Surface Area	19.48 Number of Squares	256.21 Total Perimeter Length
55.79 Total Ridge Length		

Total: House	**250.64**	**9,387.85**		**3,876.28**	**5,511.57**

Labor Minimums Applied

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

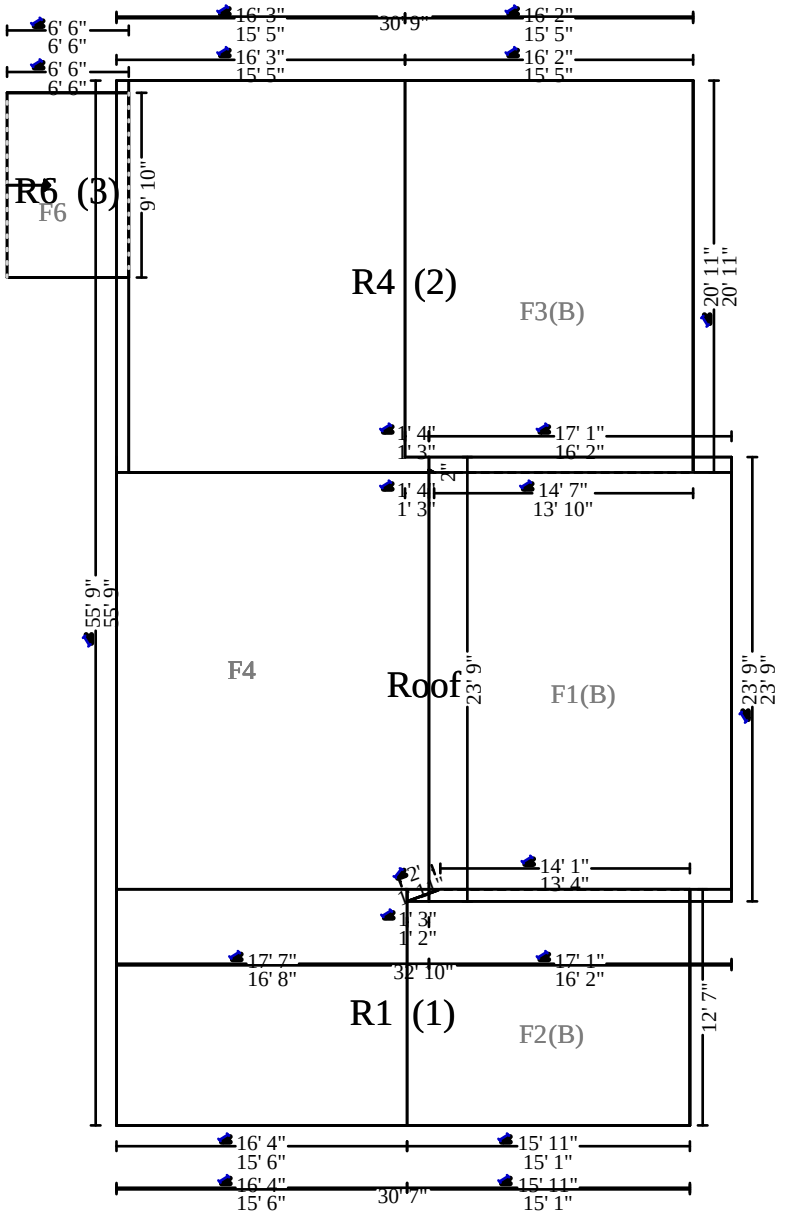
CONTINUED - Labor Minimums Applied

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
2. Siding labor minimum							
	1.00 EA	388.21	0.00	388.21			388.21
Totals: Labor Minimums Applied			**0.00**	**388.21**		**0.00**	**388.21**
Line Item Totals: 35-97V2-76X			**250.64**	**9,776.06**		**3,876.28**	**5,899.78**

Grand Total Areas:

865.95 Exterior Wall Area

1,947.73 Surface Area
19.48 Number of Squares
256.21 Total Perimeter Length
55.79 Total Ridge Length


6' 6"
6' 6"
16' 3"
15' 5"
30' 9"
16' 2"
15' 5"
16' 3"
15' 5"
16' 2"
15' 5"
6' 6"
6' 6"
9' 10"
R6 (3)
F6
R4 (2)
F3(B)
20' 11"
20' 11"
1' 4"
1' 3"
17' 1"
16' 2"
2"
1' 4"
1' 3"
14' 7"
13' 10"
55' 9"
55' 9"
F4
Roof
23' 9"
F1(B)
23' 9"
23' 9"
14' 1"
13' 4"
1' 3"
1' 2"
17' 7"
16' 8"
32' 10"
17' 1"
16' 2"
R1 (1)
F2(B)
12' 7"
16' 4"
15' 6"
15' 11"
15' 1"
16' 4"
15' 6"
30' 7"
15' 11"
15' 1"

N

Main Level