



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

ZEMON, DAVID

11-80C4-41V

Insured:	ZEMON, DAVID	Estimate:	11-80C4-41V
Property:	3814 BALLARD DR	Claim Number:	1180C441V
	MARIETTA, GA 30064-5926	Policy Number:	11KCM1600
Cellular:	636-395-0126	Price List:	GAAT28_AUG24
Type of Loss:	Hail		Restoration/Service/Remodel
Deductible:	\$4,740.00		
Date of Loss:	8/18/2024		
Date Inspected:	2/28/2025		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	10,659.00
Material Sales Tax	370.84
Replacement Cost Value	11,029.84
Less Depreciation (Including Taxes)	(3,372.61)
Less Deductible	(4,740.00)
Net Actual Cash Value Payment	\$2,917.23

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,372.61
Replacement Cost Benefits	3,372.61
Total Maximum Additional Amount Available If Incurred	3,372.61
Total Amount of Claim If Incurred	\$6,289.84

Smith, Jesse

866-787-8676 x 6989

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



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

To: Name: ZEMON, DAVID
Address: 3814 BALLARD DR
City: MARIETTA
State/Zip: GA, 30064-5926

Insured: ZEMON, DAVID
Date of Loss: 8/18/2024

Claim Number: 1180C441V
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 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 \$11,029.84 . The enclosed claim payment to you of \$2,917.23 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 \$ 3,372.61 .

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.

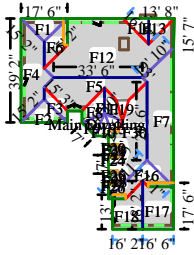
State Farm

ZEMON, DAVID

11-80C4-41V

Source - EagleView Roof & Walls

Exterior



Main Dwelling

4,601.91	Surface Area	46.02	Number of Squares
357.75	Total Perimeter Length	114.99	Total Ridge Length
185.31	Total Hip Length		

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. R&R Roof vent - turtle type - Metal						
6.00 EA	94.16	11.51	576.47	18/35 yrs Avg.	(296.47) 51.43%	280.00
2. R&R Rain cap - 4" to 5"						
2.00 EA	54.42	3.25	112.09	18/35 yrs Avg.	(57.64) 51.43%	54.45
3. Roofer - per hour						
6.00 HR	153.88	0.00	923.28			923.28
Labor hour for repairs to roof vents						
Totals: Main Dwelling		14.76	1,611.84		354.11	1,257.73

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
4. R&R Gutter / downspout - copper - up to 5"						
24.00 LF	29.07	28.28	725.96	18/75 yrs Avg.	(174.24) 24.00%	551.72
Totals: Front Elevation		28.28	725.96		174.24	551.72

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

State Farm

ZEMON, DAVID

11-80C4-41V

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
5. R&R Gutter / downspout - copper - up to 5"							
	48.00 LF	29.07	56.56	1,451.92	18/75 yrs Avg.	(348.46) 24.00%	1,103.46
Totals: Right Elevation			56.56	1,451.92		348.46	1,103.46

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
* 6. R&R Downspout - copper - up to 5"							
	48.00 LF	29.07	56.56	1,451.92	18/75 yrs Avg.	(348.46) 24.00%	1,103.46
Totals: Rear Elevation			56.56	1,451.92		348.46	1,103.46

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

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
7. R&R Gutter / downspout - copper - up to 5"							
	72.00 LF	29.07	84.84	2,177.88	18/75 yrs Avg.	(522.69) 24.00%	1,655.19
8. R&R Awning - Window/door - Aluminum or steel							
	36.00 LF	96.68	129.84	3,610.32	18/40 yrs Avg.	(1,624.65) 45.00%	1,985.67
Totals: Left Elevation			214.68	5,788.20		2,147.34	3,640.86

Area Totals: Exterior

5,852.78 SF Walls	344.06 Exterior Perimeter	5,852.78 SF Walls and Ceiling
5,852.78 Exterior Wall Area	of Walls	344.06 LF Floor Perimeter
4,601.91 Surface Area	46.02 Number of Squares	357.75 Total Perimeter Length
114.99 Total Ridge Length	185.31 Total Hip Length	

Total: Exterior	370.84	11,029.84	3,372.61	7,657.23
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State Farm

ZEMON, DAVID

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Area Totals: Source - EagleView Roof & Walls

5,852.78 SF Walls	344.06 Exterior Perimeter of Walls	5,852.78 SF Walls and Ceiling
5,852.78 Exterior Wall Area		344.06 LF Floor Perimeter
4,601.91 Surface Area	46.02 Number of Squares	357.75 Total Perimeter Length
114.99 Total Ridge Length	185.31 Total Hip Length	

Total: Source - EagleView Roof & Walls	370.84	11,029.84	3,372.61	7,657.23
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Line Item Totals: 11-80C4-41V	370.84	11,029.84	3,372.61	7,657.23
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Grand Total Areas:

5,852.78 SF Walls		5,852.78 SF Walls and Ceiling
		344.06 LF Floor Perimeter
5,852.78 Exterior Wall Area	344.06 Exterior Perimeter of Walls	
4,601.91 Surface Area	46.02 Number of Squares	357.75 Total Perimeter Length
114.99 Total Ridge Length	185.31 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.
AWN Awnings & Patio Covers					
R&R Awning - Window/door - Aluminum or steel	36.00 LF	\$3,610.32	\$1,985.67	\$0.00	\$1,624.65
TOTAL Awnings & Patio Covers		\$3,610.32	\$1,985.67	\$0.00	\$1,624.65
RFG Roofing					
Roofer - per hour	6.00 HR	\$923.28	\$923.28	\$0.00	\$0.00
R&R Rain cap - 4" to 5"	2.00 EA	\$112.09	\$54.45	\$0.00	\$57.64
R&R Roof vent - turtle type - Metal	6.00 EA	\$576.47	\$280.00	\$0.00	\$296.47
TOTAL ROOFING		\$1,611.84	\$1,257.73	\$0.00	\$354.11
SFG Soffit, Fascia, & Gutter					
R&R Downspout - copper - up to 5"	48.00 LF	\$1,451.92	\$1,103.46	\$0.00	\$348.46
R&R Gutter / downspout - copper - up to 5"	144.00 LF	\$4,355.76	\$3,310.37	\$0.00	\$1,045.39
TOTAL SOFFIT, FASCIA, & GUTTER		\$5,807.68	\$4,413.83	\$0.00	\$1,393.85
TOTALS		\$11,029.84	\$7,657.23	\$0.00	\$3,372.61

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

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