



FARMERS®

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Email: claimsdocuments@hpcs.com
National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994
Fax: (877) 217-1389

July 22, 2013

Scott Stanley

██████████
OMAHA NE 68154

RE: Insured: ██████████
Claim Unit Number: ██████████
Policy Number: ██████████
Loss Date: ██████████
Location of Loss: ██████████

Dear Mr. Stanley:

I have attached the revised estimate. It's a secured document so please follow the links to retrieve it. Also - if you have any questions/concerns/problems on this claim please contact me and I can help. I want to make sure the rest of the claims process goes smoothly. Thank you!

It is our goal to provide you with the best possible service. If you have any questions about your claim, please do not hesitate to contact me directly at (913)904-2947.

Sincerely,
Farmers Insurance Exchange

Jamie Brown
Catastrophe Claims Representative
(913)904-2947

Enclosure(s):
Est. First Choice - DNC



Farmers Insurance Exchange
 PO Box 268994
 Oklahoma City, OK 73126-8994
 Toll Free Phone 1-800-435-7764 Toll Free Fax 1-877-217-1389

CLAIM NO.:		Reinspection <input type="checkbox"/>	INSURED	
Policy No.: [REDACTED] Date of Loss: 04/09/2013 12:00 AM Type of Loss: Hail Deductible: <i>multiple</i> Year Built: 1978 Cat No.: XH0		[REDACTED] Home phone: [REDACTED] Business phone: Mobile phone: Bus. Fax: [REDACTED] Contact: Loss address: [REDACTED]		
Adjuster: [REDACTED] Phone: [REDACTED] Email: [REDACTED]				
Originated: 04/17/2013, 3:24 PM by API DataPump				
POLICY [REDACTED]				
Policy Type: Homeowners		Renewed: time(s)		
Effective from:		to:		
Coverage		Limits	Deductible	Reserve
Building		\$181,000.00	\$1,000.00	
Code Upgrade		\$18,100.00		



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I appreciate the opportunity to provide you this estimate of repair.

This is my estimate of the damages to your property and the scope of repairs for that damage. If it appears reasonably likely that a general contractor will be needed to coordinate and supervise the repairs, your claim payment will include an amount for general contractor overhead and profit.

Please note this estimate reflects the extent of known covered damages to your property. No supplemental or additional payments will be issued for any repair of damages not listed in this scope without prior approval. Any depreciation applied to this estimate of repair is based on average quality, condition, age and useful life unless otherwise noted.

If additional damage is to be added to the estimated scope of repairs, per the terms of your insurance contract I must be permitted the opportunity to view and inspect this additional damage and approve the additional repairs. This approval must be obtained prior to your replacement or repair of the additional damage.

Should you receive an estimate of repairs that exceeds this estimate, please provide me with a copy by:

1. Faxing the estimate to: 1-877-217-1389 (attention to your claim number), or
2. Mailing the estimate to: NATIONAL DOCUMENT CENTER, P.O. BOX 268994, OKLAHOMA CITY, OK 73126-8994 (attention to your claim number).

If your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate. However, these costs are not included as part of the estimate summary page unless we are paying the full Replacement Cost Value at this time. Otherwise, ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

It is your responsibility to direct and manage the activities of any independent contractor providing repair services. Your policy does not guarantee the work of contractors or repairmen.

If I can be of any further assistance to you, please do not hesitate to contact me.



Description	Quantity	Unit Price	Per	RC	Age/Life	Dep. %	Depreciation	ACV	
ESTIMATE: Structure 2									
In progress									
FLOORPLAN: Floorplan									
Kitchen/dining room									
Length: 27'7" Width: 15'2" Height: 8' Flat Walls: 684.00 SF Walls-subs: 599.17 SF Walls-subs-cas-bsbd: 554.92 SF Doors: 39.00 SF Windows: 45.83 SF Openings: 0.00 SF Missing Walls: 0.00 SF Floor: 418.35 SF Ceiling: 418.35 SF Perim (F): 78.92 LF Perim (C): 85.50 LF									
1 Sand, Stain & Finish Wood Floor	418.35	\$4.12	SF	\$1,723.60	2/12	16.67%	\$287.32 ✓		\$1,436.28
2 Base Molding Colonial, 3 1/4" - Replace	18.10	\$2.87	LF	\$51.94	2/100	2%	\$1.04 ✓		\$50.90
Includes 6% waste on quantity.									
3 Base Molding Colonial, 3 1/4" - Tear Out	17.08	\$0.22	LF	\$3.76	2/100	2%	\$0.08 ✓	\$3.68	
4 Base Molding Colonial, 3 1/4" - Paint	17.08	\$0.88	LF	\$15.03	2/7	28.57%	\$4.29 ✓	\$10.74	
5 Base Molding Colonial, 3 1/4" - Rem/Reset	39.01	\$1.62	LF	\$63.20	2/0	0%	\$0.00	\$63.20	
6 Walls 1 Coat, Roller - Paint	532.09	\$0.33	SF	\$175.59	2/7	28.57%	\$50.17 ✓	\$125.42	
7 Prep & Mask For Painting (SF)	599.17	\$0.19	SF	\$113.85	2/0	0%	\$0.00	\$113.85	
8 Contents, Move & Protect	5	\$36.94	HR	\$184.70	2/0	0%	\$0.00	\$184.70	
9 Switch Plate - Rem/Reset	7	\$2.60	EA	\$18.20	2/0	0%	\$0.00	\$18.20	
10 Drywall, Ceiling 1/2", Taped - Remove	5.00	\$0.33	SF	\$1.65	2/75	2.67%	\$0.04 ✓	\$1.61	
11 Drywall, Ceiling 1/2", Taped - Replace	5.25	\$1.23	SF	\$6.46	2/75	2.67%	\$0.17 ✓	\$6.29	
Includes 5% waste on quantity.									
12 Seal Walls Roller - Seal	20.00	\$0.33	SF	\$6.60	2/7	28.57%	\$1.89 ✓	\$4.71	
Kitchen/dining room - Subtotal (12 items)				\$2,364.58			\$345.00	\$2,019.58	
Floorplan - Subtotal (12 items)				\$2,364.58			\$345.00	\$2,019.58	



Description	Quantity	Unit Price	Per	RC	Age/Life	Dep. %	Depreciation	ACV
ESTIMATE: Structure 2								
In progress								
ROOFPLAN: Roofplan 2								

General Items

13 Depreciation is based on age, condition and useful life.

14	Texture, Ceiling Stipple - Remove	237.67	\$0.89	SF	\$211.53	2/25	8%	\$16.92 ✓	\$194.61
15	Texture, Ceiling Stipple - Replace	237.67	\$0.37	SF	\$87.94	2/25	8%	\$7.04 ✓	\$80.90
16	Seal Ceiling, 1 Coat Average - Seal	6.00	\$0.39	SF	\$2.34	2/7	28.57%	\$0.67 ✓	\$1.67
17	Paint Textured Ceiling Roller - Paint	237.67	\$0.81	SF	\$192.52	2/7	28.57%	\$55.00 ✓	\$137.52
18	Floor, Cover & Protect	237.67	\$0.17	SF	\$40.40	2/0	0%	\$0.00	\$40.40
19	Shingles, 3-Tab, Fiberglass 25 YR. - Tear Out	27.54	\$34.01	SQ	\$936.64	5/25	20%	\$187.33 ✓	\$749.31
20	Felt #15, 15 LB - Replace	27.54	\$16.89	SQ	\$465.15	5/20	25%	\$116.29 ✓	\$348.86
21	Shingles, 3-Tab, Fiberglass 25 YR. - Replace	30.29	\$158.60	SQ	\$4,803.99	5/25	20%	\$960.80 ✓	\$3,843.19
	Includes 10% waste on quantity.								
22	Ridge Shingles Fiberglass - Replace	208.14	\$2.97	LF	\$618.17	5/20	25%	\$154.54 ✓	\$463.63
	Includes 5% waste on quantity.								
23	Flashing, Plumbing Vent Plastic - Tear Out	1	\$6.27	EA	\$6.27	5/25	20%	\$1.25 ✓	\$5.02
24	Flashing, Plumbing Vent Plastic - Replace	1	\$23.99	EA	\$23.99	5/25	20%	\$4.80 ✓	\$19.19
25	Flashing, Plumbing Vent Lead - Tear Out	2	\$6.27	EA	\$12.54	5/50	10%	\$1.25 ✓	\$11.29
26	Flashing, Plumbing Vent Lead - Replace	2	\$50.67	EA	\$101.34	5/50	10%	\$10.13 ✓	\$91.21
27	Valley Flashing, W-Style Galvanized - Tear Out	51.51	\$1.01	LF	\$52.03	5/25	20%	\$10.41 ✓	\$41.62
28	Valley Flashing, W-Style Galvanized - Replace	54.09	\$3.69	LF	\$199.59	5/25	20%	\$39.92 ✓	\$159.67
	Includes 5% waste on quantity.								



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Description	Quantity	Unit Price	Per	RC	Age/Life	Dep. %	Depreciation	ACV
ESTIMATE: Structure 2								
In progress								
29 Roof Vent, Box Aluminum, 12"x12" - Tear Out	9	\$7.42	EA	\$66.78	5/25	20%	\$13.36 ✓	\$53.42
30 Roof Vent, Box Aluminum, 12"x12" - Replace	9	\$38.05	EA	\$342.45	5/25	20%	\$68.49 ✓	\$273.96
31 Vent Cap, Furnace Aluminum, 6" - Remove	1	\$7.47	EA	\$7.47	5/25	20%	\$1.49 ✓	\$5.98
32 Vent Cap, Furnace Aluminum, 6" - Replace	1	\$41.54	EA	\$41.54	5/25	20%	\$8.31 ✓	\$33.23
33 Fireplace, Chimney Chase Cover - Remove	1	\$9.85	EA	\$9.85	5/25	20%	\$1.97 ✓	\$7.88
34 Fireplace, Chimney Chase Cover - Replace	1	\$234.63	EA	\$234.63	5/25	20%	\$46.93 ✓	\$187.70
35 Roof Vent, Powered Medium - Remove	1	\$36.06	EA	\$36.06	5/25	20%	\$7.21 ✓	\$28.85
36 Roof Vent, Powered Medium - Replace	1	\$198.87	EA	\$198.87	5/25	20%	\$39.77 ✓	\$159.10
37 Chimney Cap Metal w/Spark Arrestor 10" - Remove	1	\$6.39	EA	\$6.39	5/25	20%	\$1.28 ✓	\$5.11
38 Chimney Cap Metal w/Spark Arrestor 10" - Replace	1	\$107.26	EA	\$107.26	5/25	20%	\$21.45 ✓	\$85.81
39 Chimney Cricket Small - Remove	1	\$1.47	EA	\$1.47	5/100	5%	\$0.07 ✓	\$1.40
40 Chimney Cricket Small - Replace	1	\$12.25	EA	\$12.25	5/100	5%	\$0.61 ✓	\$11.64
41 Steep Roof Charge, Roof Covering 7/12-9/12 - Tear Out	26.64	\$15.21	SQ	\$405.19	5/25	20%	\$81.04 ✓	\$324.15
42 Steep Roof Charge, Roof Covering 7/12-9/12 - Replace	29.30	\$33.15	SQ	\$971.30	5/25	20%	\$194.26 ✓	\$777.04

Includes 10% waste on quantity.



Description	Quantity	Unit Price	Per	RC	Age/Life	Dep. %	Depreciation	ACV
ESTIMATE: Structure 2								
In progress								
43 Height Allowance, Roof Covering Over 1 Story - Tear Out	10.86	\$12.78	SQ	\$138.79	5/25	20%	\$27.76 ✓	\$111.03
44 Height Allowance, Roof Covering Over 1 Story - Replace	11.95	\$13.92	SQ	\$166.34	5/25	20%	\$33.27 ✓	\$133.07
Includes 10% waste on quantity.								
45 Dumpster 20 Yard	1	\$288.73	EA	\$288.73	5/0	0%	\$0.00	\$288.73
46 Wrap Window/Door Casing Under 4 Bends - Remove	56.00	\$0.44	LF	\$24.64	5/50	10%	\$2.46 ✓	\$22.18
47 Wrap Window/Door Casing Under 4 Bends - Replace	61.60	\$2.51	LF	\$154.62	5/50	10%	\$15.46 ✓	\$139.16
Includes 10% waste on quantity.								
48 Storage Shed	1	\$1,403.75	EA	\$1,403.75	5/10	50%	\$701.88 ✓	\$701.87
49 Solar Lights	1	\$40.00	EA	\$40.00	5/9	55.56%	\$22.22 ✓	\$17.78
50 Power Wash - Clean	207.00	\$0.18	SF	\$37.26	2/0	0%	\$0.00	\$37.26
Includes rails and steps								
51 Decking, Paint - Paint	122.67	\$1.17	SF	\$143.52	2/7	28.57%	\$41.00 ✓	\$102.52
52 Deck Steps - Paint	9	\$10.20	EA	\$91.80	2/7	28.57%	\$26.23 ✓	\$65.57
53 Deck Railing Complete Treated Pine - Paint	48.00	\$5.07	LF	\$243.36	2/7	28.57%	\$69.53 ✓	\$173.83
54 Deck Railing Complete Treated Pine - Seal	48.00	\$3.11	LF	\$149.28	2/7	28.57%	\$42.65 ✓	\$106.63
55 Gutter, Aluminum 5" - Tear Out	201.00	\$0.63	LF	\$126.63	5/18	27.78%	\$35.18 ✓	\$91.45
56 Gutter, Aluminum 5" - Replace	211.05	\$6.49	LF	\$1,369.72	5/18	27.78%	\$380.51 ✓	\$989.21
Includes 5% waste on quantity.								
57 Downspout, Aluminum 3"x4" - Tear Out	136.00	\$0.83	LF	\$112.88	5/20	25%	\$28.22 ✓	\$84.66
58 Downspout, Aluminum 3"x4" - Replace	142.80	\$5.30	LF	\$756.84	5/20	25%	\$189.21 ✓	\$567.63
Includes 5% waste on quantity.								
59 Gutter, Galvanized 5" - Tear Out	221.07	\$0.63	LF	\$139.27	5/18	27.78%	\$38.69 ✓	\$100.58



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Description	Quantity	Unit Price	Per	RC	Age/Life	Dep. %	Depreciation	ACV
ESTIMATE: Structure 2								
In progress								
60 Gutter, Galvanized 5" - Replace	232.05	\$5.59	LF	\$1,297.16	5/18	27.78%	\$360.35 ✓	\$936.81
Includes 5% waste on quantity.								
61 Height Allowance, Gutters - Tear Out	103.48	\$0.24	LF	\$24.84		28%	\$6.96 ✓	\$17.88
62 Height Allowance, Gutters - Replace	108.65	\$0.34	LF	\$36.94		28%	\$10.34 ✓	\$26.60
Includes 5% waste on quantity.								
63 Gutter/Downspout 2 Coats - Paint	558.07	\$1.57	LF	\$876.17	2/7	28.57%	\$250.32 ✓	\$625.85
64 Gutter Cover Good - Replace	39.86	\$4.78	LF	\$190.53	5/25	20%	\$38.11 ✓	\$152.42
Includes 5% waste on quantity.								
65 Gutter Cover Good - Tear Out	37.96	\$0.46	LF	\$17.46	5/25	20%	\$3.49 ✓	\$13.97
66 Fixture, Light, Exterior Good - Remove	1	\$21.89	EA	\$21.89	5/35	14.29%	\$3.13 ✓	\$18.76
67 Fixture, Light, Exterior Good - Replace	1	\$85.57	EA	\$85.57	5/35	14.29%	\$12.23 ✓	\$73.34
68 Bird Feeder	1	\$46.03	EA	\$46.03	5/0	0%	\$0.00	\$46.03
69 Roofer's Work	3	\$44.62	HR	\$133.86			\$0.00	\$133.86
Allowance to lift shingles to 2nd story.								
General Items - Subtotal (57 items)				\$18,313.83			\$4,391.79	\$13,922.04
Code Upgrade								
70 Felt #15, 15 LB - Replace	20.89	\$16.89	SQ	\$(352.84)			\$0.00	\$(352.84)
Credit Item.								
Your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate but are not included as part of the Summary Replacement Cost Value or Actual Cash Value. Ordinance or law costs are not paid under your policy until incurred, unless your loss is settled at this time for its full Replacement Cost Value.								
71 Ice/Water Shield Single Layer - Replace	664.68	\$3.34	LF	\$2,220.04			\$0.00	\$2,220.04
Code Upgrade - Subtotal (2 items)				\$1,867.20			\$0.00	\$1,867.20
Playset								
72 Power Wash - Clean	31.50	\$0.18	SF	\$5.68	4/0	0%	\$0.00	\$5.68
73 Stain Playset - Seal	180.00	\$0.62	LF	\$111.60	4/7	57.14%	\$63.77 ✓	\$47.83
Playset - Subtotal (2 items)				\$117.28			\$63.77	\$53.51



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Description	Quantity	Unit Price	Per	RC	Age/Life	Dep. %	Depreciation	ACV
ESTIMATE: Structure 2								
In progress								

Exterior painting

74 Door Trim Set 2 1/2", 1 Side - Paint	1	\$14.29	EA	\$14.29	3/7	42.86%	\$6.12 ✓	\$8.17
75 Power Wash - Clean	223.00	\$0.18	SF	\$40.14	0/0	0%	\$0.00	\$40.14
76 Trim 1" X 4" - Paint	46.00	\$0.88	LF	\$40.48	3/7	42.86%	\$17.35 ✓	\$23.13
77 Trim 1" X 6" - Paint	5.00	\$1.07	LF	\$5.35	3/7	42.86%	\$2.29 ✓	\$3.06
Exterior painting - Subtotal (4 items)				\$100.26			\$25.76	\$74.50
Roofplan 2 - Subtotal (65 items)				\$20,398.57			\$4,481.32	\$15,917.25





ESTIMATE: Structure 2

In progress

Total Materials:	\$10,217.69
Total Labor:	\$12,068.54
Total Equipment:	\$476.92
Subtotal:	\$22,763.15

Adjustments for minimum charges (O&P and taxes are applied):

Minimum Charge, Drywall 2 Trips:	\$44.26
Subtotal:	\$22,807.41

Add 10.00% overhead:	\$2,280.74
Add 10.00% profit:	\$2,280.74
Subtotal:	\$27,368.89

Sales Tax 7.000% (applies to materials only, some items excluded):	\$744.09
Replacement Cost Value:	\$28,112.98

Replacement Cost on Coverage Building:	\$25,733.69
Less Recoverable Depreciation (includes taxes):	\$(4,937.56)
Net ACV on Coverage Building:	\$20,796.13
Coverage Building Deductible:	\$(1,000.00)
Net ACV on Coverage Building Total after Deductible:	\$19,796.13
Amount Payable on Coverage Building:	\$19,796.13
Net Coverage Building after Deductible if Depreciation Is Recovered:	\$24,733.69
Amount Payable on Coverage Building if Depreciation Is Recovered:	\$24,733.69

Replacement Cost on Coverage Code Upgrade:	\$2,379.29
Net ACV on Coverage Code Upgrade:	\$2,379.29
Coverage Code Upgrade Deductible:	\$0.00
Net ACV on Coverage Code Upgrade Total after Deductible:	\$2,379.29
Amount Payable on Coverage Code Upgrade:	\$2,379.29

Net Estimate:	\$22,175.42
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Total Recoverable Depreciation:	\$4,937.56
Net Estimate if Depreciation is Recovered:	\$27,112.98

Finalization