

Claim Rep Draft

Structural Damage Claim Policy

When you have a covered structural damage claim to your real property, you should know:

- 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.
- If you select a contractor whose estimate is the same as or lower than our estimate, based on the same scope of damages, we will pay based upon their estimate. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs.
- 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.

Claim Rep Draft

Insured: [REDACTED]
Property: [REDACTED]
Home: [REDACTED]
Type of Loss: Hail
Deductible: \$2,167.00
Date of Loss: 4/9/2013
Date Inspected: 8/21/2013

Estimate: [REDACTED]
Claim Number: [REDACTED]
Policy Number: [REDACTED]
Price List: [REDACTED]
Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail - HL

Line Item Total	28,541.06
Replacement Cost Value	28,541.06
Less Deductible	(2,167.00)
Net Payment	<u>\$26,374.06</u>

Team 1 Boulogny, Jenny
855-283-0441
Young, Chaka

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

Claim Rep Draft

CONTINUED - House Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
12. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA			
Above line items for disposal of asbestos slates				
13. R&R Ridge cap - fiber cement composite shingles	67.00 LF			
* 14. Roofing permit per City of Omaha	1.00 EA	208.96 EN	0.00	208.96
Totals: House Roof			0.00	28,541.06

Gutters

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
15. R&R Gutter / downspout - galvanized - up to 5"	108.00 LF			
16. Soffit & Fascia Installer - per hour	3.00 HR			
17. Prime & paint gutter / downspout	108.00 LF			
Totals: Gutters			0.00	0.00

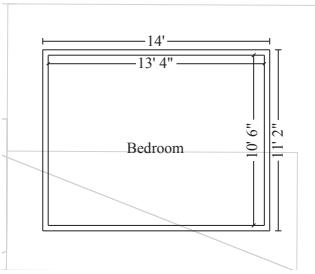
Area Totals: Source - Eagle View

1,711.10 Exterior Wall Area			
1,842.04 Surface Area	18.42 Number of Squares		303.02 Total Perimeter Length
54.61 Total Ridge Length	9.84 Total Hip Length		

Total: Source - Eagle View			0.00	28,541.06
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Interior

Claim Rep Draft

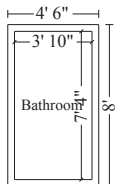


Bedroom

Height: 8'

381.33 SF Walls	140.00 SF Ceiling
521.33 SF Walls & Ceiling	140.00 SF Floor
47.67 LF Ceil. Perimeter	47.67 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
18. Content Manipulation charge - per hour	1.00 HR			
19. Floor protection - self-adhesive plastic film	140.00 SF			
20. R&R Three coat plaster over metal lath	16.00 SF			
21. R&R Blown-in insulation - 16" depth - R44	16.00 SF			
22. Apply anti-microbial agent	16.00 SF			
23. Seal the surface area w/latex based stain blocker - one coat	25.00 SF			
24. Thin coat plaster (no lath)	140.00 SF			
25. Paint the ceiling - two coats	140.00 SF			
26. Detach & Reset Crown molding - 3 1/4"	47.67 LF			
27. Paint crown molding - one coat	47.67 LF			
28. Clean floor and seal - wood	140.00 SF			
Totals: Bedroom			0.00	0.00



Bathroom

Height: 8'

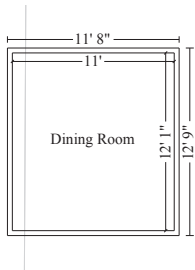
178.67 SF Walls	28.11 SF Ceiling
206.78 SF Walls & Ceiling	28.11 SF Floor
22.33 LF Ceil. Perimeter	22.33 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
29. Floor protection - self-adhesive plastic film	28.11 SF			

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CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
30. R&R Three coat plaster over metal lath	16.00 SF			
31. R&R Blown-in insulation - 16" depth - R44	16.00 SF			
32. Apply anti-microbial agent	16.00 SF			
33. Seal the surface area w/latex based stain blocker - one coat	25.00 SF			
34. Thin coat plaster (no lath)	28.11 SF			
35. Paint the ceiling - two coats	28.11 SF			
36. Content Manipulation charge - per hour	1.00 HR			
Totals: Bathroom			0.00	0.00



Dining Room

Height: 8'

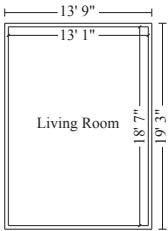
369.23 SF Walls	132.85 SF Ceiling
502.08 SF Walls & Ceiling	132.85 SF Floor
46.15 LF Ceil. Perimeter	46.15 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
37. Content Manipulation charge - per hour	1.00 HR			
38. Floor protection - self-adhesive plastic film	132.85 SF			
39. R&R Three coat plaster over metal lath	16.00 SF			
40. R&R Blown-in insulation - 16" depth - R44	16.00 SF			
41. Apply anti-microbial agent	16.00 SF			
42. Seal the surface area w/latex based stain blocker - one coat	25.00 SF			
43. Thin coat plaster (no lath)	132.85 SF			

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CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
44. Paint the ceiling - two coats	132.85 SF			
45. Detach & Reset Crown molding - 3 1/4"	46.15 LF			
46. Paint crown molding - one coat	46.15 LF			
47. Clean floor and seal - wood	132.85 SF			
Totals: Dining Room			0.00	0.00



Living Room

Height: 8'

506.67 SF Walls	243.13 SF Ceiling
749.80 SF Walls & Ceiling	243.13 SF Floor
63.33 LF Ceil. Perimeter	63.33 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
48. Content Manipulation charge - per hour	1.00 HR			
49. Floor protection - self-adhesive plastic film	243.13 SF			
50. R&R Three coat plaster over metal lath	16.00 SF			
51. R&R Blown-in insulation - 16" depth - R44	16.00 SF			
52. Apply anti-microbial agent	16.00 SF			
53. Seal the surface area w/latex based stain blocker - one coat	25.00 SF			
54. Thin coat plaster (no lath)	243.13 SF			
55. Paint the ceiling - two coats	243.13 SF			
56. Detach & Reset Crown molding - 3 1/4"	63.33 LF			
57. Paint crown molding - one coat	63.33 LF			

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CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
58. Clean floor and seal - wood	243.13 SF			
Totals: Living Room			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
59. R&R Window screen, 10 - 16 SF	4.00 EA			
Totals: Right Elevation			0.00	0.00

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
60. Single axle dump truck - per load - including dump fees	1.00 EA			
Totals: Debris Removal			0.00	0.00

Area Totals: Source - Eagle View

1,435.90 SF Walls	544.09 SF Ceiling	1,979.99 SF Walls and Ceiling
544.09 SF Floor	605.70 Total Area	179.49 LF Floor Perimeter
544.09 Floor Area	190.15 Exterior Perimeter of Walls	179.49 LF Ceil. Perimeter
3,422.48 Exterior Wall Area		1,435.90 Interior Wall Area
1,842.04 Surface Area	18.42 Number of Squares	303.02 Total Perimeter Length
54.61 Total Ridge Length	9.84 Total Hip Length	

Total: Source - Eagle View			0.00	28,541.06
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Line Item Totals:			0.00	28,541.06
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Claim Rep Draft

Grand Total Areas:

1,435.90 SF Walls
544.09 SF Floor

544.09 Floor Area
3,422.48 Exterior Wall Area

1,842.04 Surface Area
54.61 Total Ridge Length

544.09 SF Ceiling

605.70 Total Area
190.15 Exterior Perimeter of
Walls

18.42 Number of Squares
9.84 Total Hip Length

1,979.99 SF Walls and Ceiling
179.49 LF Floor Perimeter
179.49 LF Ceil. Perimeter

1,435.90 Interior Wall Area

303.02 Total Perimeter Length

Claim Rep Draft

Source - Eagle View

Source - Eagle View

House Roof

AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
73. Per Mccoy Roofing Invoice *							
28,332.10	0.00	0.00	0.00	0.00	0.00	0.00	28,332.10
14. Roofing permit per City of Omaha*							
208.96	0.00	0.00	0.00	0.00	0.00	0.00	208.96
Totals: House Roof							
28,541.06	0.00	0.00	0.00	0.00	0.00	0.00	28,541.06

Gutters

AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Gutters							
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals: Source - Eagle View							
28,541.06	0.00	0.00	0.00	0.00	0.00	0.00	28,541.06

Interior

Bedroom

AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Bedroom							
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Bathroom

AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Bathroom							
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Dining Room

Claim Rep Draft

	AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Dining Room								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Living Room

	AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Living Room								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Right Elevation

	AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Right Elevation								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Debris Removal

	AMOUNT	GC OVERHEAD	GC PROFIT	MATERIAL SALES TAX	CLN MAT SALES TAX	CLEANING TOTAL TAX	STORAGE RENTAL TAX	RCV
Totals: Debris Removal								
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Totals: Source - Eagle View								
	28,541.06	0.00	0.00	0.00	0.00	0.00	0.00	28,541.06

Totals:								
	28,541.06	0.00	0.00	0.00	0.00	0.00	0.00	28,541.06

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.
CLN CLEANING					
Clean floor and seal - wood	515.98 SF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CLEANING		\$0.00	\$0.00	\$0.00	\$0.00
CON CONTENT MANIPULATION					
Content Manipulation charge - per hour	4.00 HR	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CONTENT MANIPULATION		\$0.00	\$0.00	\$0.00	\$0.00
DMO GENERAL DEMOLITION					
Single axle dump truck - per load - including dump fees	1.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
Floor protection - self-adhesive plastic film	544.09 SF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$0.00	\$0.00	\$0.00	\$0.00
FNC FINISH CARPENTRY / TRIMWORK					
Detach & Reset Crown molding - 3 1/4"	157.15 LF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FINISH CARPENTRY / TRIMWORK		\$0.00	\$0.00	\$0.00	\$0.00
HMR HAZARDOUS MATERIAL REMEDIATION					
Add for personal protective equipment - Heavy duty	8.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL HAZARDOUS MATERIAL REMEDIATION		\$0.00	\$0.00	\$0.00	\$0.00
INS INSULATION					
R&R Blown-in insulation - 16" depth - R44	64.00 SF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL INSULATION		\$0.00	\$0.00	\$0.00	\$0.00
PLA INTERIOR LATH & PLASTER					
R&R Three coat plaster over metal lath	64.00 SF	\$0.00	\$0.00	\$0.00	\$0.00
Thin coat plaster (no lath)	544.09 SF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL INTERIOR LATH & PLASTER		\$0.00	\$0.00	\$0.00	\$0.00
PNT PAINTING					
Paint crown molding - one coat	157.15 LF	\$0.00	\$0.00	\$0.00	\$0.00
Prime & paint gutter / downspout	108.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
Paint the ceiling - two coats	544.09 SF	\$0.00	\$0.00	\$0.00	\$0.00
Seal the surface area w/latex based stain blocker - one coat	100.00 SF	\$0.00	\$0.00	\$0.00	\$0.00

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.
PNT PAINTING					
TOTAL PAINTING		\$0.00	\$0.00	\$0.00	\$0.00
RFG ROOFING					
Tear off rigid asbestos shingles (no haul off)	18.42 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Per Mccoy Roofing Invoice	1.00 EA	\$28,332.10	\$28,332.10	\$0.00	\$0.00
Roofing permit per City of Omaha	1.00 EA	\$208.96	\$208.96	\$0.00	\$0.00
Fiber cement composite roofing - Slate style	20.50 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Drip edge	164.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
Drip edge/gutter apron	108.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
Ice & water shield	792.05 SF	\$0.00	\$0.00	\$0.00	\$0.00
Total scope of work per signed contract from McCoy Roofing	1.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
R&R Ridge cap - fiber cement composite shingles	67.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
Additional charge for steep roof - 7/12 to 9/12 slope	13.50 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	12.22 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Additional charge for steep roof greater than 12/12 slope	4.50 SQ	\$0.00	\$0.00	\$0.00	\$0.00
Remove Additional charge for steep roof greater than 12/12 slope	4.09 SQ	\$0.00	\$0.00	\$0.00	\$0.00
R&R Valley metal - (W) profile	49.29 LF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL ROOFING		\$28,541.06	\$28,541.06	\$0.00	\$0.00
SFG SOFFIT, FASCIA, & GUTTER					
R&R Gutter / downspout - galvanized - up to 5"	108.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
Soffit & Fascia Installer - per hour	3.00 HR	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL SOFFIT, FASCIA, & GUTTER		\$0.00	\$0.00	\$0.00	\$0.00
WDR WINDOW REGLAZING & REPAIR					
R&R Window screen, 10 - 16 SF	4.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL WINDOW REGLAZING & REPAIR		\$0.00	\$0.00	\$0.00	\$0.00
WTR WATER EXTRACTION & REMEDIATION					
Apply anti-microbial agent	64.00 SF	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL WATER EXTRACTION & REMEDIATION		\$0.00	\$0.00	\$0.00	\$0.00

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		\$28,541.06	\$28,541.06	\$0.00	\$0.00

Claim Rep Draft

Recap of Taxes, Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (7%)	Cln Mat Sales Tax (7%)	Cleaning Total Tax (7%)	Storage Rental Tax (7%)
Line Items	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00

Claim Rep Draft

Recap by Room

Estimate: [REDACTED]

Area: Source - Eagle View

Area: Source - Eagle View

House Roof

28,541.06 100.00%

Area Subtotal: Source - Eagle View

28,541.06 100.00%

Area Subtotal: Source - Eagle View

28,541.06 100.00%

Subtotal of Areas

28,541.06 100.00%

Total

28,541.06 100.00%

Claim Rep Draft

Recap by Category

Items	Total	%
ROOFING	28,541.06	100.00%
Subtotal	28,541.06	100.00%

Claim Rep Draft

Time & Material Breakdown

Items	Quantity	Unit Price	Total Cost
ROOFING			
Supplies -			
Supplies for Per Mccoy Roofing Invoice	1.00 EA	11,616.160	11,616.16
Supplies for Roofing permit per City of Omaha	1.00 EA	85.670	85.67
		Supplies:	11,701.83
Contractor Labor -			
Labor for Per Mccoy Roofing Invoice	1.00 EA	16,715.940	16,715.94
Labor for Roofing permit per City of Omaha	1.00 EA	123.290	123.29
		Labor:	16,839.23
		ROOFING Subtotal:	28,541.06
Supplies			11,701.83
Labor			16,839.23
Subtotal			28,541.06