



Fire Insurance Exchange

PO Box 268994
Oklahoma City, OK 73126-8994
Toll Free Phone 1-800-435-7764
Toll Free Fax 1-877-217-1389
myclaim@farmersinsurance.com

Insured:
Property:

Home:

Cell:

Claim Rep.: Justin Wahl
Business: PO Box 268994
Oklahoma City, OK 73126-8994

Business: (469) 782-4692
E-mail: myclaims@farmersinsurance.com

Claimant:

Estimator: Justin Wahl
Business: PO Box 268994
Oklahoma City, OK 73126-8994

Business: (469) 782-4692
E-mail: myclaims@farmersinsurance.com

Claim Number:

Policy Number:

Type of Loss: Hail

Date Contacted: 10/13/2017 12:00 AM
Date of Loss: 4/10/2017 12:00 AM
Date Inspected: 10/17/2017 9:00 AM
Date Est. Completed: 11/20/2017 12:45 PM

Date Received: 10/6/2017 5:59 PM
Date Entered: 10/15/2017 1:55 PM

Price List: TXDF8X_OCT17
Restoration/Service/Remodel
Estimate:



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We appreciate the opportunity to serve your insurance needs and we want to make sure you have a clear understanding of how your claim will be processed.

Attached is the estimate for the repairs of the damages to your property, also called the Replacement Cost Value of your loss. If depreciation was applied to the estimated repair costs, then the Replacement Cost Value less the depreciation is the Actual Cash Value of your loss. Depreciation is based on the average quality, age, condition and useful life of the damaged property, unless otherwise noted. The applicable policy deductible(s) will be deducted from these amounts.

If it appears reasonably likely that a general contractor will be needed to coordinate and supervise the repairs, the estimate also includes an amount for general contractor overhead and profit, unless your policy provides that general contractor overhead and profit will only be paid if incurred. In addition, if your policy provides that any amounts for the matching of undamaged materials will only be paid if incurred, then those estimated amounts will be shown under a section of the estimate labeled Matching of Undamaged Property.

Please note this estimate reflects the extent of known covered damages to the property referenced above. No supplemental or additional payments will be issued for repairs that have not been included in this estimate, without prior approval. This approval must be obtained prior to replacement or repair. We must have the opportunity to view and inspect any proposed changes or additional work.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # [REDACTED]" and forward this information to us by:

1. E-mailing to myclaim@farmersinsurance.com or
2. Faxing to 877-217-1389, or
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, OK 73126-8994.

Once you have completed the repairs to your property, you may make a Replacement Cost claim for up to the amount of the recoverable depreciation withheld. Any depreciation shown as "non-recoverable" does not qualify for reimbursement. Please refer to the Conditions section of your policy for specific time limits within which you must claim the recoverable depreciation. Once you complete the repairs, please send your supporting documentation to us as outlined above. In any case, your total claim will not exceed the amount you actually spent making the repairs, minus your policy deductible. Estimated costs not actually incurred, like general contractor overhead and profit, will offset recoverable depreciation.

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 or contained in a separate estimate we will provide to you. However, these costs are not included as part of the Actual Cash Value of this estimate. Ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

We wish to inform you there are time limits set forth in the Conditions section of your policy which may affect the time within which you may pursue your claim. We suggest that you review the Conditions section of your policy, as may be endorsed, particularly noting the 'Suit Against Us' or 'Legal Action Against Us' provision.

Although as a service we may refer contractors or repairmen to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

We encourage you to visit www.farmers.com to learn more about our self-service options available to you; including the ability to view your claim status, upload documents and photos and find local service providers.



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Thank you for the opportunity to serve your insurance needs. If you have any questions regarding this claim, please feel free to contact us.

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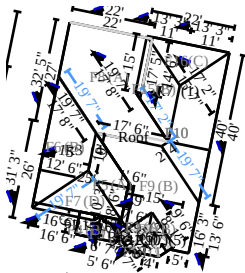
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Source - Eagle View

Generals

Generals

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. R&R Glazing bead - Vinyl									
47.00 LF	1.57	2.25	15.22	91.26	0/18 yrs	Avg.	0%	(0.00)	91.26
2. R&R Window screen, 1 - 9 SF									
2.00 EA	35.70	4.93	15.26	91.59	0/30 yrs	Avg.	0%	(0.00)	91.59
ctr provided support photo									
3. Comb and straighten a/c condenser fins - with trip charge									
1.00 EA	155.79	0.00	31.16	186.95	6/NA	Avg.	0%	(0.00)	186.95
4. Comb and straighten a/c condenser fins - w/out trip charge									
1.00 EA	66.64	0.00	13.32	79.96	0/NA	Avg.	0%	(0.00)	79.96
Total: Generals		7.18	74.96	449.76				0.00	449.76



Roof

2773.14 Surface Area
255.27 Total Perimeter Length
154.28 Total Hip Length
27.73 Number of Squares
52.03 Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
5. Tear off composition shingles (no haul off)									
27.73 SQ	28.91	0.00	160.34	962.01	6/NA	Avg.	20% [%]	(192.39)	769.62
6. Laminated - comp. shingle rfg. - w/out felt									
30.50 SQ	175.43	208.24	1,111.76	6,670.62	6/30 yrs	Avg.	20%	(1,334.13)	5,336.49
7. Roofing felt - 15 lb.									
27.73 SQ	25.07	12.83	141.60	849.62	6/20 yrs	Avg.	30%	(254.89)	594.73
8. Ridge cap - composition shingles									
170.32 LF	3.16	11.38	109.92	659.51	6/25 yrs	Avg.	24%	(158.28)	501.23
9. Ridge cap - venting ridge cap shingles									
36.00 LF	8.71	12.36	65.20	391.12	0/30 yrs	Avg.	20% [%]	(78.22)	312.90
10. Remove Additional charge for steep roof - 7/12 to 9/12 slope									
27.73 SQ	10.78	0.00	59.78	358.71	6/NA	Avg.	20% [%]	(71.75)	286.96
11. Additional charge for steep roof - 7/12 to 9/12 slope									
30.50 SQ	34.28	0.00	209.10	1,254.64	6/NA	Avg.	20% [%]	(250.93)	1,003.71



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CONTINUED - Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. Detach & Reset Roof vent - turtle type - Metal									
7.00 EA	43.79	0.31	61.36	368.20	6/35 yrs	Avg.	17.14%	(0.00)	368.20
13. Gable cornice return - laminated - 2 stories or greater									
2.00 EA	73.34	0.86	29.52	177.06	0/30 yrs	Avg.	0%	(0.00)	177.06
these will be damaged during tear off									
14. Flashing - pipe jack									
5.00 EA	33.45	3.70	34.20	205.15	6/35 yrs	Avg.	17.14%	(35.16)	169.99
15. Prime & paint roof jack									
5.00 EA	25.94	2.52	26.44	158.66	6/15 yrs	Avg.	40%	(63.47)	95.19
16. Dumpster load - Approx. 20 yards, 4 tons of debris									
1.00 EA	393.00	0.00	78.60	471.60	0/NA	Avg.	0%	(0.00)	471.60
17. R&R Clothes dryer vent - installed									
1.00 EA	58.35	2.23	12.12	72.70	6/30 yrs	Avg.	20%	(14.54)	58.16
18. Drip edge									
255.27 LF	1.83	12.85	96.00	575.99	0/35 yrs	Avg.	0%	(0.00)	575.99
this will be damaged during tear off									
19. Step flashing									
53.00 LF	8.18	7.17	88.14	528.85	0/35 yrs	Avg.	0%	(0.00)	528.85
this will be damaged during tear off									
20. Chimney flashing - average (32" x 36")									
1.00 EA	305.57	5.49	62.22	373.28	0/35 yrs	Avg.	0%	(0.00)	373.28
this will be damaged during tear off									
21. Counterflashing - Apron flashing									
27.00 LF	7.56	2.81	41.38	248.31	0/35 yrs	Avg.	0%	(0.00)	248.31
required per code									
22. Roofer - per hour									
4.00 HR	105.00	0.00	84.00	504.00	0/NA	Avg.	0%	(0.00)	504.00
to allow for hand carrying based on not being able to load roof									
Totals: Roof		282.75	2,471.68	14,830.03				2,453.76	12,376.27
Total: Generals		289.93	2,546.64	15,279.79				2,453.76	12,826.03
Total: Source - Eagle View		289.93	2,546.64	15,279.79				2,453.76	12,826.03

Gutters



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QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
23. Gutter / downspout - Detach & reset									
295.00 LF	2.98	0.00	175.82	1,054.92	0/NA	Avg.	0%	(0.00)	1,054.92
allowing to detach gutters so drip edge can be installed underneath									
24. Two ladders with jacks and plank (per day)									
2.00 DA	100.83	0.00	40.34	242.00	0/NA	Avg.	0%	(0.00)	242.00
Totals: Gutters		0.00	216.16	1,296.92					0.00
									1,296.92

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Window labor minimum*									
1.00 EA	81.05	0.00	16.22	97.27	0/NA	Avg.	0%	(0.00)	97.27
Totals: Labor Minimums Applied		0.00	16.22	97.27					0.00
									97.27

Line Item Totals:		289.93	2,779.02	16,673.98					2,453.76
									14,220.22

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
2,344.24 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,773.14 Surface Area	27.73 Number of Squares	255.27 Total Perimeter Length
52.03 Total Ridge Length	154.28 Total Hip Length	



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Summary for A-Building / Mobile Home

Line Item Total	13,605.03
Material Sales Tax	289.93
Subtotal	13,894.96
Overhead	1,389.51
Profit	1,389.51
Replacement Cost Value	\$16,673.98
Less Depreciation	(2,453.76)
Actual Cash Value	\$14,220.22
Less Deductible	(4,200.00)
Net Claim	\$10,020.22
Total Recoverable Depreciation	2,453.76
Net Claim if Depreciation is Recovered	\$12,473.98

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)
Line Items	1,389.51	1,389.51	289.93	0.00	0.00	0.00	0.00
Total	1,389.51	1,389.51	289.93	0.00	0.00	0.00	0.00

