



21

State Farm
P.O. Box 106133
Atlanta, GA 30348-6133
Phone- (800) 491-4138
Fax- (800) 497-4137

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.

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21

GOSS, DEWEY

59-2X86-874

Insured: GOSS, DEWEY
Property: 1709 Nw Frontier Dr
Lake City, FL 32055-7218
Home: 386-867-1038
Cellular: 386-438-9833
Type of Loss: Hail
Deductible: \$1,000.00
Date of Loss: 3/23/2013
Date Inspected: 8/28/2013

Estimate: 59-2X86-874
Claim Number: 592X86874
Policy Number: 80-KP-9023-4
Price List: FLGA28_AUG13
Restoration/Service/Remodel

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

Line Item Total	11,926.85
Material Sales Tax	318.51
Subtotal	12,245.36
General Contractor Overhead	1,224.59
General Contractor Profit	1,224.59
Replacement Cost Value (Including General Contractor Overhead and Profit)	14,694.54
Less Depreciation (Including Taxes)	(5,407.06)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(1,081.46)
Less Deductible	(1,000.00)
Net Actual Cash Value Payment	\$7,206.02

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	5,407.06
General Contractor O&P on Depreciation	1,081.46
Replacement Cost Benefits	6,488.52
Total Maximum Additional Amount Available If Incurred	6,488.52
Total Amount of Claim If Incurred	\$13,694.54

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

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 Cellular: 386-438-9833
 Type of Loss: Hail
 Deductible: \$0.00
 Date of Loss: 3/23/2013
 Date Inspected: 8/28/2013

Estimate: 59-2X86-874
 Claim Number: 592X86874
 Policy Number: 80-KP-9023-4
 Price List: FLGA28_AUG13
 Restoration/Service/Remodel

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail - HL - BC
 - Code Upgrade**

Line Item Total	2,289.35
Material Sales Tax	55.94
Subtotal	2,345.29
General Contractor Overhead	234.53
General Contractor Profit	234.53
Replacement Cost Value (Including General Contractor Overhead and Profit)	2,814.35
Less Depreciation (Including Taxes)	(533.60)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(106.72)
Less Deductible	(0.00)
Net Actual Cash Value Payment	\$2,174.03

Maximum Additional Amounts Available If Incurred:

Paid When Incurred (PWI) items refer to items, which may not be necessary in the repair of your property damaged by a covered loss. If incurred, or contracted to be completed, reimbursement of reasonable costs will be made up to the maximum amounts identified as eligible for PWI in the estimate.

Total Line Item Depreciation (Including Taxes)	533.60
General Contractor O&P on Depreciation	106.72
Replacement Cost Benefits	640.32
Total Line Items Paid When Incurred (PWI) (Including Taxes)	518.19
General Contractor Overhead	51.82
General Contractor Profit	51.82
Total Maximum Additional Amount Available If Incurred	1,262.15
Total Amount of Claim If Incurred	\$3,436.18

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

21

To: Name: GOSS, DEWEY
Address: 1709 Nw Frontier Dr
City: Lake City
State/Zip: FL, 32055-7218

Insured: GOSS, DEWEY
Date of Loss: 3/23/2013

Claim Number: 592X86874
Cause of Loss: HAIL

Your insurance policy provides replacement cost coverage for some or all of the loss or damage to your dwelling or structures. Replacement cost coverage 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; and
2. Notify us within 30 days after the work has been completed.
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 **\$14,694.54**. The enclosed claim payment to you of **\$7,206.02** 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 **\$6,488.52**.

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim representative prior to beginning repairs

All policy provisions apply to your claim.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.



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

To: Name: GOSS, DEWEY
Address: 1709 Nw Frontier Dr
City: Lake City
State/Zip: FL, 32055-7218

Insured: GOSS, DEWEY
Date of Loss: 3/23/2013

Claim Number: 592X86874
Cause of Loss: HAIL

Your insurance policy provides replacement cost coverage for some or all of the loss or damage to your dwelling or structures. Replacement cost coverage 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; and
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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.

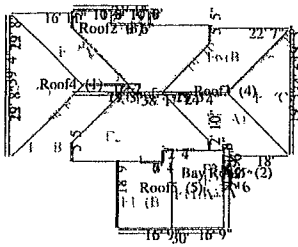
The estimate to repair or replace your damaged property is **\$2,814.35**. The enclosed claim payment to you of **\$2,174.03** is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from 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 **\$640.32**.

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim representative prior to beginning repairs.

All policy provisions apply to your claim.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Main Level



Roof

3,964.71 Surface Area	39.65 Number of Squares
364.51 Total Perimeter Length	94.97 Total Ridge Length
114.45 Total Hip Length	

QUANTITY	UNIT	PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
1. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt								
39.65	SQ	42.21	0.00	334.72	2,008.35			2,008.35
3. 3 tab - 25 yr. - composition shingle roofing - incl. felt								
45.67	SQ	176.57	276.88	1,668.18	10,009.01	(5,605.04)		4,403.97
4. Re-nailing of roof sheathing - complete re-nail								
3,964.71	SF	0.13	2.78	103.64	621.83		621.83	0.00
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.								
5. R&R Drip edge								
364.51	LF	1.93	20.16	144.74	868.40	(347.36)		521.04
This item did not previously exist or expands the scope of repairs, but is required by current building codes.								
6. R&R Flashing - pipe jack								
3.00	EA	30.45	1.60	18.58	111.53	(44.62)		66.91
This item did not previously exist or expands the scope of repairs, but is required by current building codes.								
7. R&R Continuous ridge vent - aluminum								
22.00	LF	6.47	4.51	29.38	176.23	(70.47)		105.76
8. R&R Flashing, 14" wide								
4.00	LF	3.03	0.33	2.48	14.93	(5.96)		8.97
9. R&R Valley metal								
89.75	LF	4.04	10.30	74.58	447.48	(178.98)		268.50
This item did not previously exist or expands the scope of repairs, but is required by current building codes.								
10. R&R Exhaust cap - through roof - 6" to 8"								
1.00	EA	68.00	2.32	14.06	84.38	(33.77)		50.61
11. R&R Skylight flashing kit - dome								
1.00	EA	68.67	3.57	14.46	86.70	(69.36)		17.34

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GOSS, DEWEY

59-2X86-874

21

CONTINUED - Roof

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
This item did not previously exist or expands the scope of repairs, but is required by current building codes.							
No damage found to skylight.							
49. Permit Fee (Pending Documentation from Contractor)							
1.00 EA	0.00 EN	0.00	0.00	0.00			0.00

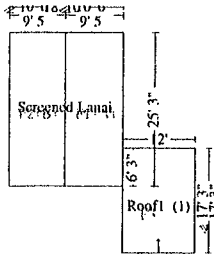
Totals: Roof 322.45 2,404.82 14,428.84 6,355.56 621.83 7,451.45

Area Totals: Main Level

727.95 Exterior Wall Area
 3,964.71 Surface Area 39.65 Number of Squares 729.01 Total Perimeter Length
 94.97 Total Ridge Length 114 45 Total Hip Length

Total: Main Level 322.45 2,404.82 14,428.84 6,355.56 621.83 7,451.45

Screened Enclosure



Screened Lanai

738.67 Surface Area 7.39 Number of Squares
 138.61 Total Perimeter Length 25 25 Total Ridge Length

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
14 R&R Patio/pool Enclosure - Rescreen							
806.00 SF	1.17	20 31	192.66	1,155.99			1,155.99

This item did not previously exist or expands the scope of repairs, but is required by current building codes.

Totals: Screened Lanai 20.31 192.66 1,155.99 0.00 0.00 1,155.99

Area Totals: Screened Enclosure

1,633.30 Exterior Wall Area
 738.67 Surface Area 7.39 Number of Squares 277 23 Total Perimeter Length
 25.25 Total Ridge Length

Total: Screened Enclosure 20.31 192.66 1,155.99 0.00 0.00 1,155.99

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21

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	GCO&P	RCV	DEPREC.	PWI	ACV
No wind/hail damage to elevation.							
Totals: Front Elevation		0.00	0.00	0.00	0.00	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

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
No wind/hail damage to elevation.							
Totals: Right Elevation		0.00	0.00	0.00	0.00	0.00	0.00

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	GCO&P	RCV	DEPREC.	PWI	ACV
No wind/hail damage to elevation.							
Totals: Rear Elevation		0.00	0.00	0.00	0.00	0.00	0.00

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	GCO&P	RCV	DEPREC.	PWI	ACV
No wind/hail damage to elevation.							

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GOSS, DEWEY

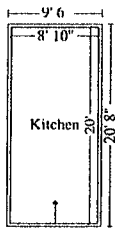
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21

CONTINUED - Left Elevation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
Totals: Left Elevation		0.00	0.00	0.00	0.00	0.00	0.00

Interior



Kitchen

Height: Sloped

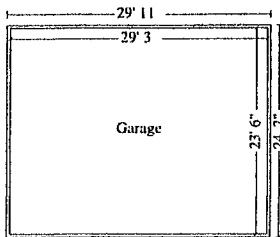
684.79 SF Walls	179.75 SF Ceiling
864.54 SF Walls & Ceiling	176.67 SF Floor
58.36 LF Ceil. Perimeter	57.67 LF Floor Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
41. R&R 1/2" drywall - hung, taped, ready for texture							
64.00 SF	1.47	1.97	19.22	115.27			115.27
42. R&R Batt insulation - 10" - R30 - unfaced batt							
64.00 SF	1.25	3.54	16.70	100.24			100.24
43. Seal the surface area w/latex based stain blocker - one coat							
64.00 SF	0.34	0.27	4.42	26.45	(21.17)		5.28
44. Paint the ceiling - one coat							
179.75 SF	0.39	1.26	14.28	85.64	(68.51)		17.13
45. Texture drywall - machine							
64.00 SF	0.24	0.27	3.14	18.77	(1.76)		17.01
46. Content Manipulation charge - per hour							
1.00 HR	25.12	0.00	5.02	30.14			30.14
47. Apply anti-microbial agent							
32.00 SF	0.18	0.07	1.18	7.01			7.01
48. Mask the floor per square foot - plastic and tape - 4 mil							
176.67 SF	0.14	0.62	5.06	30.41			30.41
50. Mask the walls per square foot - plastic and tape - 4 mil							
684.79 SF	0.14	2.40	19.66	117.93			117.93

21

CONTINUED - Kitchen

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
Totals: Kitchen		10.40	88.68	531.86	91.44	0.00	440.42

**Garage****Height: 9'**

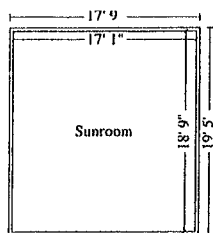
949.50 SF Walls	687.38 SF Ceiling
1,636.88 SF Walls & Ceiling	687.38 SF Floor
105.50 LF Ceil. Perimeter	105.50 LF Floor Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
32. R&R 1/2" drywall - hung, taped, ready for texture							
32.00 SF	1.47	0.99	9.62	57.65			57.65
33. R&R Batt insulation - 10" - R30 - unfaced batt							
32.00 SF	1.25	1.77	8.36	50.13			50.13
35. Seal the surface area w/latex based stain blocker - one coat							
32.00 SF	0.34	0.13	2.20	13.21	(10.56)		2.65
36. Paint the ceiling - one coat							
687.38 SF	0.39	4.81	54.58	327.47	(261.97)		65.50
37. Texture drywall - machine							
64.00 SF	0.24	0.27	3.14	18.77	(1.76)		17.01
38. Content Manipulation charge - per hour							
4.00 HR	25.12	0.00	20.10	120.58			120.58
39. Apply anti-microbial agent							
32.00 SF	0.18	0.07	1.18	7.01			7.01
40. Mask the floor per square foot - plastic and tape - 4 mil							
687.38 SF	0.14	2.41	19.72	118.36			118.36
Totals: Garage		10.45	118.90	713.18	274.29	0.00	438.89

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Sunroom

Height: 10'

716.67 SF Walls
1,036.98 SF Walls & Ceiling
71.67 LF Ceil. Perimeter

320.31 SF Ceiling
320.31 SF Floor
71.67 LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
18. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	1.47	0.99	9.62	57.65			57.65
20. R&R Batt insulation - 10" - R30 - unfaced batt	16.00 SF	1.25	0.88	4.18	25.06			25.06
22. R&R Batt insulation - 4" - R13 - unfaced batt	16.00 SF	0.65	0.39	2.16	12.95			12.95
23 Seal the surface area w/latex based stain blocker - one coat	32.00 SF	0.34	0.13	2.20	13.21	(10.56)		2.65
25. Paint the walls and ceiling - one coat	1,036.98 SF	0.39	7.26	82.34	494.02	(395.23)		98.79
26. Texture drywall - machine	64.00 SF	0.24	0.27	3.14	18.77	(1.76)		17.01
27 Content Manipulation charge - per hour	1.00 HR	25.12	0.00	5.02	30.14			30.14
29 Apply anti-microbial agent	32.00 SF	0.18	0.07	1.18	7.01			7.01
31. Mask the floor per square foot - plastic and tape - 4 mil	320.31 SF	0.14	1.12	9.18	55.14			55.14
51. Mask the walls per square foot - plastic and tape - 4 mil	716.67 SF	0.14	2.51	20.56	123.40			123.40

Totals: Sunroom **13.62** **139.58** **837.35** **407.55** **0.00** **429.80**

Area Totals: Interior

2,350.96 SF Walls
1,184.35 SF Floor
1,184.35 Floor Area
2,676.13 Exterior Wall Area

1,187.43 SF Ceiling
1,263.97 Total Area
242.83 Exterior Perimeter
of Walls

3,538.39 SF Walls and Ceiling
234.83 LF Floor Perimeter
235.53 LF Ceil. Perimeter
2,350.96 Interior Wall Area

Total: Interior **34.47** **347.16** **2,082.39** **773.28** **0.00** **1,309.11**

21

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	GCO&P	RCV	DEPREC.	PWI	ACV
52. Haul debris - per pickup truck load - including dump fees							
1.00 EA	110.93	0.00	22.18	133.11			133.11
Totals: Debris Removal		0.00	22.18	133.11	0.00	0.00	133.11

Labor Minimums Applied

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
13. Skylight labor minimum							
1.00 EA	120.21	0.00	24.04	144.25			144.25
21. Insulation labor minimum							
1.00 EA	11.98	0.00	2.40	14.38			14.38
19 Drywall labor minimum							
1.00 EA	49.43	0.00	9.88	59.31			59.31
30 Water extract/remediation labor minimum							
1.00 EA	93.71	0.00	18.74	112.45			112.45
Totals: Labor Minimums Applied		0.00	55.06	330.39	0.00	0.00	330.39

Line Item Totals: 59-2X86-874	377.23	3,021.88	18,130.72	7,128.84	621.83	10,380.05
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COVERAGE	TAX	GCO&P	RCV	DEPREC.	PWI	ACV
Coverage A - Dwelling - 35 Windstorm and Hail - HL	318.51	2,449.18	14,694.54	(6,488.52)	0.00	8,206.02
Coverage A - Dwelling - 35 Windstorm and Hail - HL - BC - Code Upgrade	58.72	572.70	3,436.18	(640.32)	621.83	2,174.03
Total	377.23	3,021.88	18,130.72	(7,128.84)	621.83	10,380.05

Grand Total Areas:

2,350.96 SF Walls

1,184.35 SF Floor

1,184.35 Floor Area

5,037.37 Exterior Wall Area

4,703.38 Surface Area

120.22 Total Ridge Length

1,187.43 SF Ceiling

1,263.97 Total Area

242.83 Exterior Perimeter of
Walls

47.03 Number of Squares

114.45 Total Hip Length

3,538.39 SF Walls and Ceiling

234.83 LF Floor Perimeter

235.53 LF Ceil. Perimeter

2,350.96 Interior Wall Area

1,006.24 Total Perimeter Length