



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Insured:
Property:

Home:

Claim Rep.:

Estimator:

Home:

Business:

Cell:

E-mail:

Business:

E-mail:

Claim Number:

Policy Number:

Type of Loss: HAIL

Date Created: 11/13/2023 7:58 AM

Date of Loss: 11/9/2023 12:00 AM

Date Inspected: 11/16/2023 3:34 PM

Date Estimate Completed: 11/20/2023 8:29 AM

Date Received: 11/10/2023 12:00 AM

Date Entered: 11/13/2023 7:57 AM

Source List: TXAU8X_NOV23

Restoration/Service/Remodel

Estimate:



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

1/5/2024

[REDACTED]

Insured:

Claim No:

Policy No:

Date of Loss:

Property:

[REDACTED]

Dear [REDACTED]

[REDACTED]

Enclosed is a copy of my estimate, which reflects the actual cash value of your covered loss. The estimate has been completed utilizing accepted pricing for your area. Any request for a supplement or price differences is subject to our inspection and prior approval.

Payment of your claim will be issued and mailed to you separately. If you have a mortgagee listed on your policy, the mortgage company will be included as a payee on the check. Please check with your mortgagee to determine the steps necessary to obtain their endorsement on the check.

Enclosed is a copy of the Replacement Cost form which explains the replacement cost provision contained in your policy and is the basis for our payment on this claim. Should you have any questions about the estimate, please give me a call.

Thank you for allowing me the opportunity to inspect your property, and thank you for placing your confidence in Texas Farm Bureau Insurance Companies.

Sincerely,

[REDACTED]

[REDACTED]

1/5/2024

ge: 2

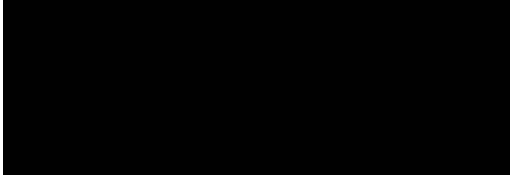


Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

STATEMENT AS TO FULL COST OF REPAIR OR REPLACEMENT UNDER THE REPLACEMENT COST COVERAGE

Subject to the Terms and Conditions of this Policy



One of the most important provisions of your insurance policy is REPLACEMENT COST COVERAGE. This coverage provides for payment for the full cost of repair or replacement of your damaged property without deduction for depreciation less your policy deductible amount. The repairs must be completed with like kind and quality of material before the full cost is payable.

Upon completion of repair or replacement, we will pay the Additional amount claimed under Replacement Cost Coverage, but our payment will not exceed the smallest of the following: (1) the applicable limit of liability under the policy; (2) the cost to repair or replace damaged property with material of like kind and quality, or (3) the amount actually and necessarily spent to repair or replace the damaged property.

REPAIRS OR REPLACEMENT MUST BE MADE WITHIN 365 DAYS FROM THE DATE OF LOSS. IF THE REPAIRS CANNOT BE COMPLETED WITHIN THE 365-DAY TIME SPAN, AN ADDITIONAL 180-DAY EXTENSION WILL BE GRANTED IF WRITTEN REQUEST FOR THE EXTENSION IS RECEIVED WITHIN 365 DAYS OF THE DATE OF LOSS.

ALL REPLACEMENT OF PERSONAL PROPERTY MUST BE COMPLETED WITHIN 365 DAYS AFTER THE LOSS.

Your Additional Claim of \$12,274.95, based on the attached LOSS RECAP report should include submission of the amount actually and necessarily incurred to repair or replace the damaged property, such as repair invoices, receipts or canceled checks.

As required by law, we will also require reasonable proof of payment of the deductible. Reasonable proof of payment of the deductible includes a canceled check, money order receipt, credit card statement, or copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time.



1/5/2024

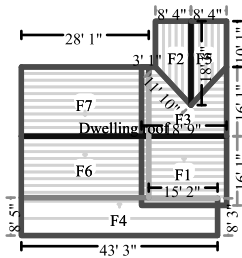
age: 3

Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Source - HOVER Roof

Exterior



Dwelling roof

1987.76 Surface Area
243.14 Total Perimeter Length

19.88 Number of Squares
65.34 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R Metal roofing	1,987.76	SF	8.79	447.69	3,584.02	21,504.12	(8,028.19)	13,475.93
2. Hip / Ridge cap - metal roofing	65.34	LF	7.32	15.63	98.78	592.70	(221.28)	371.42
3. R&R Drip edge	243.14	LF	3.59	23.27	179.22	1,075.36	(806.53)	268.83
4. R&R Flat roof exhaust vent / cap - gooseneck 12"	1.00	EA	113.96	3.14	23.42	140.52	(20.07)	120.45
5. R&R Sidewall flashing for metal roofing - 26 gauge	52.00	LF	4.88	9.09	52.58	315.43	(117.74)	197.69
6. R&R Flashing, 14" wide	29.00	LF	5.98	4.86	35.68	213.96	(160.50)	53.46
7. Remove Additional charge for high roof (2 stories or greater)	8.00	SQ	5.74	0.00	9.18	55.10	(0.00)	55.10
8. Additional charge for high roof (2 stories or greater)	8.80	SQ	25.59	0.00	45.04	270.23	(0.00)	270.23
9. R&R Flue cap	1.00	EA	160.36	9.74	34.02	204.12	(153.10)	51.02
10. Prime & paint metal roofing	1,987.76	SF	1.12	41.00	453.46	2,720.75	(0.00)	2,720.75
11. Butyl tape / sealing metal roofing panels for low slopes	662.59	LF	1.28	6.56	170.94	1,025.62	(0.00)	1,025.62
12. Paint trim - one coat	91.01	LF	1.21	0.83	22.18	133.13	(0.00)	133.13
13. R&R Closure strips for metal roofing - inside and/or outside	130.68	LF	3.33	5.50	88.14	528.80	(0.00)	528.80
14. Butyl tape / sealing metal roofing panels for low slopes	239.62	LF	1.28	2.37	61.82	370.90	(0.00)	370.90
15. R&R Closure strips for metal roofing - inside and/or outside	25.67	LF	3.33	1.08	17.32	103.88	(0.00)	103.88
16. R&R Counterflashing - Apron flashing	31.60	LF	13.04	4.54	83.30	499.90	(0.00)	499.90
17. Paint trim - one coat	31.60	LF	1.21	0.29	7.70	46.23	(0.00)	46.23
18. Digital satellite system - alignment and calibration only	1.00	EA	129.94	0.00	25.98	155.92	(0.00)	155.92
19. Digital satellite system - Detach & reset	1.00	EA	43.31	0.00	8.66	51.97	(0.00)	51.97
20. Remove Furnace vent - aluminum, 4"	6.00	LF	0.66	0.00	0.80	4.76	(0.00)	4.76
21. R&R Furnace vent - aluminum, 4"	6.00	LF	16.66	4.06	20.82	124.84	(0.00)	124.84
22. R&R Furnace vent - rain cap and storm collar, 8"	1.00	EA	104.23	4.05	21.66	129.94	(0.00)	129.94
23. R&R Pitch transition flashing for metal roofing - 26 gauge	25.67	LF	7.44	8.62	39.92	239.52	(0.00)	239.52
24. R&R Rafters - 2x6 stick frame roof	16.00	BF	4.33	1.19	14.10	84.57	(0.00)	84.57



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

CONTINUED - Dwelling roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
25. R&R Soffit - wood	20.00 SF	8.46	4.69	34.78	208.67	(0.00)	208.67
26. R&R Fascia - 2" x 8" - softwood - re-sawn	20.00 LF	13.20	9.04	54.60	327.64	(0.00)	327.64
27. Hip/ridge/rake/eave nailer board - 1x4	24.00 LF	2.53	1.21	12.38	74.31	(0.00)	74.31
Totals: Dwelling roof			608.45	5,200.50	31,202.89	9,507.41	21,695.48

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. R&R Gutter / downspout - galvanized - 6" - soldered	78.00 LF	15.24	49.23	247.58	1,485.53	(1,114.16)	371.37
29. Stain & finish post/wood beam 6" x 6"	40.00 LF	6.52	3.63	52.88	317.31	(105.76)	211.55
Totals: Front Elevation			52.86	300.46	1,802.84	1,219.92	582.92

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
30. Central air - condenser repair - fan guard	1.00 EA	190.47	13.21	40.74	244.42	(81.47)	162.95
31. R&R Gutter / downspout - galvanized - 6" - soldered	58.00 LF	15.24	36.61	184.10	1,104.63	(828.48)	276.15
Totals: Rear Elevation			49.82	224.84	1,349.05	909.95	439.10

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
32. Stain & finish post/wood beam 6" x 6"	40.00 LF	6.52	3.63	52.88	317.31	(105.76)	211.55
Totals: Left Elevation			3.63	52.88	317.31	105.76	211.55



Texas Farm Bureau Insurance Companies

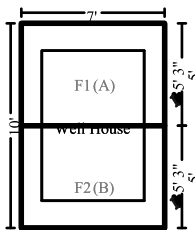
7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
33. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	580.65	0.00	116.14	696.79	(0.00)	696.79
Totals: Debris Removal			0.00	116.14	696.79	0.00	696.79
Total: Exterior			714.76	5,894.82	35,368.88	11,743.04	23,625.84
Total: Source - HOVER Roof			714.76	5,894.82	35,368.88	11,743.04	23,625.84

SKETCH3

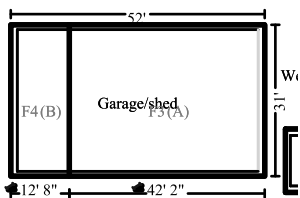
Main Level



Well House

73.79 Surface Area	0.74 Number of Squares
35.08 Total Perimeter Length	7.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
34. R&R Wall/roof panel - corrugated - 26 gauge	73.79 SF	5.64	16.13	86.46	518.77	(207.52)	311.25
35. R&R Ridge cap - metal roofing	7.00 LF	7.03	1.67	10.18	61.06	(24.42)	36.64
Totals: Well House			17.80	96.64	579.83	231.94	347.89



Garage/shed

1699.20 Surface Area	16.99 Number of Squares
171.63 Total Perimeter Length	31.00 Total Ridge Length

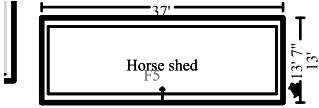
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
36. R&R Metal roofing	1,699.20 SF	8.79	382.70	3,063.74	18,382.41	(2,450.97)	15,931.44
37. Hip / Ridge cap - metal roofing	31.00 LF	7.32	7.42	46.86	281.20	(37.49)	243.71
38. R&R Drip edge	171.63 LF	3.59	16.42	126.52	759.09	(216.89)	542.20
Totals: Garage/shed			406.54	3,237.12	19,422.70	2,705.35	16,717.35



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

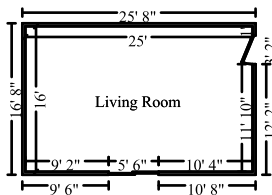
Horse shed



503.25 Surface Area
101.20 Total Perimeter Length

5.03 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
39. R&R Wall/roof panel - corrugated - 29 gauge - galv.	503.25 SF	4.67	69.75	484.00	2,903.93	(387.17)	2,516.76
40. R&R Gutter / downspout - aluminum - 6"	54.00 LF	13.90	36.71	157.46	944.77	(377.90)	566.87
Totals: Horse shed			106.46	641.46	3,848.70	765.07	3,083.63



Living Room

Height: 8'

656.00 SF Walls
1056.00 SF Walls & Ceiling
44.44 SY Flooring
82.00 LF Ceil. Perimeter

400.00 SF Ceiling
400.00 SF Floor
82.00 LF Floor Perimeter

Door	5' 6" X 6' 8"	Opens into Exterior
Door	3' 2" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
41. R&R 5/8" drywall - hung, taped, floated, ready for paint	64.00 SF	3.63	3.48	47.16	282.96	(0.00)	282.96
42. R&R Batt insulation - 10" - R30 - unfaced batt	64.00 SF	2.18	6.49	29.20	175.21	(0.00)	175.21
43. Apply anti-microbial agent to the surface area	64.00 SF	0.29	0.21	0.00	18.77	(0.00)	18.77
44. Contents - move out then reset - Large room	1.00 EA	102.81	0.00	0.00	102.81	(0.00)	102.81
45. Floor protection - heavy paper and tape	400.00 SF	0.54	2.31	0.00	218.31	(0.00)	218.31
46. Paint the surface area - two coats	256.00 SF	1.18	5.49	61.52	369.09	(123.02)	246.07
47. Paint the surface area - two coats	800.00 SF	1.18	17.16	192.24	1,153.40	(384.47)	768.93
48. Mask and prep for paint - plastic, paper, tape (per LF)	26.00 LF	1.69	0.58	8.90	53.42	(0.00)	53.42
49. Tape joint for new to existing drywall - per LF	32.00 LF	11.19	0.77	71.78	430.63	(0.00)	430.63
Totals: Living Room			36.49	410.80	2,804.60	507.49	2,297.11
Total: Main Level			567.29	4,386.02	26,655.83	4,209.85	22,445.98



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Total: SKETCH3 567.29 4,386.02 26,655.83 4,209.85 22,445.98

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
50. Heat, vent, & air cond. labor minimum	1.00 EA	120.12	0.00	24.02	144.14	(0.00)	144.14
51. Fireplace repair labor minimum	1.00 EA	167.48	0.00	33.50	200.98	(0.00)	200.98
52. Insulation labor minimum	1.00 EA	134.75	0.00	26.96	161.71	(0.00)	161.71
53. Water extract/remediation labor minimum	1.00 EA	140.98	0.00	28.20	169.18	(0.00)	169.18
54. Framing labor minimum	1.00 EA	170.10	0.00	34.02	204.12	(0.00)	204.12
55. Siding labor minimum	1.00 EA	82.30	0.00	16.46	98.76	(0.00)	98.76

Totals: Labor Minimums Applied 0.00 163.16 978.89 0.00 978.89

Line Item Totals: 1,282.05 10,444.00 63,003.60 15,952.89 47,050.71

Grand Total Areas:

656.00 SF Walls	400.00 SF Ceiling	1,056.00 SF Walls and Ceiling
400.00 SF Floor	44.44 SY Flooring	82.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	82.00 LF Ceil. Perimeter
400.00 Floor Area	427.78 Total Area	656.00 Interior Wall Area
2,994.52 Exterior Wall Area	84.67 Exterior Perimeter of Walls	
4,264.00 Surface Area	42.64 Number of Squares	551.05 Total Perimeter Length
103.34 Total Ridge Length	0.00 Total Hip Length	



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Coverage	Item Total	%	ACV Total	%
MAIN DWELLING	39,213.43	62.24%	26,938.48	57.25%
HOUSEHOLD GOODS	0.00	0.00%	0.00	0.00%
TEN PERCENT EXTENSION	23,790.17	37.76%	20,112.23	42.75%
HO POLICY - FORM: A4	0.00	0.00%	0.00	0.00%
145 COSMETIC DMG EXCLUSION (HAIL CAUSE)	0.00	0.00%	0.00	0.00%
ENDR 796 796 ACV CALCULATION ENDORSEMENT	0.00	0.00%	0.00	0.00%
ENDR 7040 REPLACEMENT COST CONTENTS FORM-A POLS	0.00	0.00%	0.00	0.00%
ENDR 1050 RESIDENCE GLASS COVERAGE-MAIN DWELLING	0.00	0.00%	0.00	0.00%
DR - Debris Removal	0.00	0.00%	0.00	0.00%
Total	63,003.60	100.00%	47,050.71	100.00%



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Summary for MAIN DWELLING

Line Item Total	31,981.55
Material Sales Tax	752.92
Subtotal	32,734.47
Overhead	3,239.48
Profit	3,239.48
Replacement Cost Value	\$39,213.43
Less Depreciation	(12,274.95)
Actual Cash Value	\$26,938.48
Less Prior Payment(s)	(19,199.20)
Net Claim Remaining	\$7,739.28
Total Recoverable Depreciation	12,274.95
Net Claim Remaining if Depreciation is Recovered	\$20,014.23

Gerald Craig



Texas Farm Bureau Insurance Companies

7420 Fish Pond Road
Waco, TX 76710
WWW.TXFB-INS.COM

Summary for TEN PERCENT EXTENSION

Line Item Total	19,296.00
Material Sales Tax	529.13
Subtotal	19,825.13
Overhead	1,982.52
Profit	1,982.52
Replacement Cost Value	\$23,790.17
Less Depreciation	(3,677.94)
Actual Cash Value	\$20,112.23
Less Deductible	(1,543.00)
Less Amount Over Limit(s)	(3,139.23)
Less Prior Payment(s)	(15,430.00)
Net Claim Remaining	\$0.00
Total Depreciation	3,677.94
Less Residual Amount Over Limit(s)	(3,677.94)
Total Recoverable Depreciation	0.00
Net Claim Remaining if Depreciation is Recovered	\$0.00

Gerald Craig