



Texas Farm Bureau Insurance Companies

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

Insured:

Property:

Home:

Claim Rep.:

Estimator:

Claim Number: [REDACTED] **Policy Number:** [REDACTED] **Type of Loss:** HAIL

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

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

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

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

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

Price List: TXAU8X_NOV23

Restoration/Service/Remodel

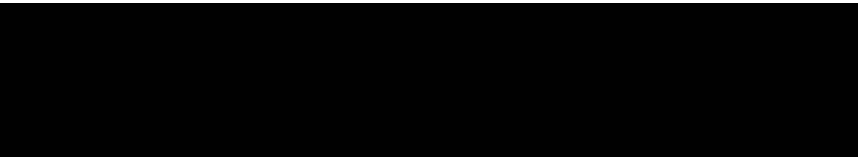
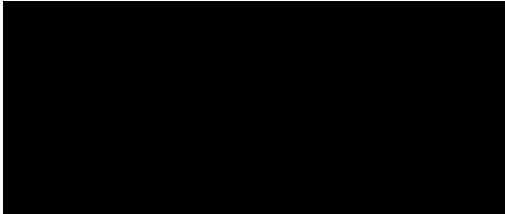
Estimate: [REDACTED]



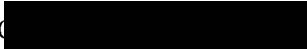
Texas Farm Bureau Insurance Companies

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

11/20/2023



Dear C



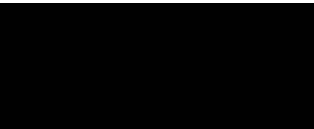
Enclosed is a copy of my estimate, which reflects the actual cash value of your covered loss. The estimate has been completed utilizing accepted pricing for your area. Any request for a supplement or price differences is subject to our inspection and prior approval.

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,



11/20/2023

Page: 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.





Texas Farm Bureau Insurance Companies

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

CONTINUED - Rear Elevation

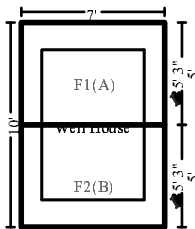
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
13. R&R Gutter / downspout - galvanized - 6" - soldered	58.00 LF	15.24	36.61	184.10	1,104.63	(828.48)	276.15
Totals: Rear Elevation			49.82	224.84	1,349.05	909.95	439.10

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
14. 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
Total: Exterior			619.73	4,640.12	27,840.74	11,743.04	16,097.70
Total: Source - HOVER Roof			619.73	4,640.12	27,840.74	11,743.04	16,097.70

SKETCH3

Main Level



Well House

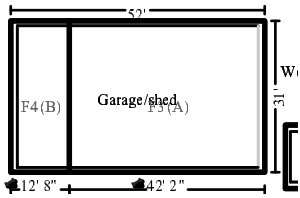
73.79 Surface Area	0.74 Number of Squares
35.08 Total Perimeter Length	7.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
15. R&R Wall/roof panel - corrugated - 26 gauge	73.79 SF	5.64	16.13	86.46	518.77	(207.52)	311.25
16. 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



Texas Farm Bureau Insurance Companies

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

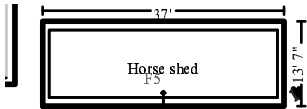


Garage/shed

1699.20 Surface Area
171.63 Total Perimeter Length

16.99 Number of Squares
31.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
17. R&R Metal roofing	1,699.20 SF	8.79	382.70	3,063.74	18,382.41	(2,450.97)	15,931.44
18. Hip / Ridge cap - metal roofing	31.00 LF	7.32	7.42	46.86	281.20	(37.49)	243.71
19. 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

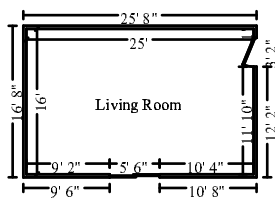


Horse shed

503.25 Surface Area
101.20 Total Perimeter Length

5.03 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
20. 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
21. 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
-------------	----------	------------	-----	-----	-----	---------	-----



Texas Farm Bureau Insurance Companies

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

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
22. 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
23. R&R Batt insulation - 10" - R30 - unfaced batt	64.00 SF	2.18	6.49	29.20	175.21	(0.00)	175.21
24. Apply anti-microbial agent to the surface area	64.00 SF	0.29	0.21	0.00	18.77	(0.00)	18.77
25. Contents - move out then reset - Large room	1.00 EA	102.81	0.00	0.00	102.81	(0.00)	102.81
26. Floor protection - heavy paper and tape	400.00 SF	0.54	2.31	0.00	218.31	(0.00)	218.31
27. Paint the surface area - two coats	256.00 SF	1.18	5.49	61.52	369.09	(123.02)	246.07
28. Paint the surface area - two coats	800.00 SF	1.18	17.16	192.24	1,153.40	(384.47)	768.93
29. 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
Totals: Living Room			35.72	339.02	2,373.97	507.49	1,866.48
Total: Main Level			566.52	4,314.24	26,225.20	4,209.85	22,015.35
Total: SKETCH3			566.52	4,314.24	26,225.20	4,209.85	22,015.35

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
30. Heat, vent, & air cond. labor minimum	1.00 EA	230.02	0.00	46.00	276.02	(0.00)	276.02
31. Fireplace repair labor minimum	1.00 EA	167.48	0.00	33.50	200.98	(0.00)	200.98
32. Drywall labor minimum	1.00 EA	325.41	0.00	65.08	390.49	(0.00)	390.49
33. Insulation labor minimum	1.00 EA	134.75	0.00	26.96	161.71	(0.00)	161.71
34. Water extract/remediation labor minimum	1.00 EA	140.98	0.00	28.20	169.18	(0.00)	169.18
Totals: Labor Minimums Applied			0.00	199.74	1,198.38	0.00	1,198.38
Line Item Totals:			1,186.25	9,154.10	55,264.32	15,952.89	39,311.43



Texas Farm Bureau Insurance Companies

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

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	

Coverage	Item Total	%	ACV Total	%
MAIN DWELLING	31,474.15	56.95%	19,199.20	48.84%
HOUSEHOLD GOODS	0.00	0.00%	0.00	0.00%
TEN PERCENT EXTENSION	23,790.17	43.05%	20,112.23	51.16%
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%
Total	55,264.32	100.00%	39,311.43	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	25,627.97
Material Sales Tax	657.12
Subtotal	26,285.09
Overhead	2,594.53
Profit	2,594.53
Replacement Cost Value	\$31,474.15
Less Depreciation	(12,274.95)
Actual Cash Value	19,199.20
Net Claim	19,199.20
Total Recoverable Depreciation	12,274.95
Net Claim if Depreciation is Recovered	\$31,474.15

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)
Net Claim	\$15,430.00
Total Depreciation	3,677.94
Less Residual Amount Over Limit(s)	(3,677.94)
Total Recoverable Depreciation	0.00
Net Claim if Depreciation is Recovered	\$15,430.00

Gerald Craig