



Truck 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: TARAWATI HIRILALL AND DERRICK HIRILALL
Property: 6310 BROADVIEW DR
PRIOR LAKE, MN 55372-3453
Home: 6310 BROADVIEW DR
PRIOR LAKE, MN 55372-3453

Other: (651) 210-0375

Claim Rep.: Michael Williams
Business: po box 268994
Oklahoma City, OK 73126-8994

Business: (913) 201-6551
E-mail: michael.williams@farmersinsurance.com

Claimant: TARAWATI HIRILALL

Estimator: Michael Williams
Business: po box 268994
Oklahoma City, OK 73126-8994

Business: (913) 201-6551
E-mail: michael.williams@farmersinsurance.com

Claim Number: 3013035118-1-1

Policy Number: 0324939297

Type of Loss: Hail

Date of Loss: 7/18/2019 12:00 AM
Date Inspected:

Date Received: 7/19/2019 5:29 PM
Date Entered: 7/24/2019 6:56 PM

Price List: MNMN8X_JUL19
Restoration/Service/Remodel
Estimate: TARAWATI_HIRILALL



Truck 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

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

Attached is the estimate for repair of the damages to your property. This estimate represents the Actual Cash Value of your claim, which is the replacement cost of the damages less any applicable depreciation. Depreciation is based on the average quality, age, condition and useful life of the damaged property, unless otherwise noted. Actual cash value for roof materials is determined using either the scheduled roof table if in the policy or the age, condition and useful life of your roof materials. The applicable policy deductible(s) will be deducted from these amounts unless it is applied to another line of coverage.

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.

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 # 3013035118-1-1" 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.

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

Michael Williams
michael.williams@farmersinsurance.com
(913) 201-6551



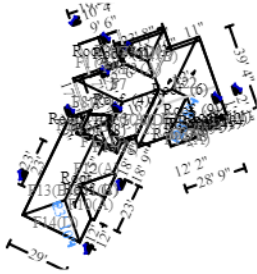
Truck Insurance Exchange

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

TARAWATI_HIRILALL

Source - Eagle View

Source - Eagle View



Roof

5615.23 Surface Area
 467.47 Total Perimeter Length
 259.51 Total Hip Length

56.15 Number of Squares
 112.98 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off composition shingles (no haul off)	56.15 SQ	37.81	0.00	2,123.03	15/NA	Avg.	49.9%	(1,059.39)	1,063.64
2. Laminated - comp. shingle rfg. - w/out felt	61.77 SQ	251.47	448.04	15,981.34	15/30 yrs	Avg.	49.9%	(7,974.69)	8,006.65
3. Roofing felt - 15 lb.	39.65 SQ	37.82	19.01	1,518.57	15/20 yrs	Avg.	49.9%	(757.77)	760.80
4. Ice & water barrier	1,650.10 SF	2.14	38.94	3,570.15	15/30 yrs	Avg.	49.9%	(1,781.50)	1,788.65
5. Ridge cap - High profile - composition shingles	372.50 LF	6.86	88.73	2,644.08	15/30 yrs	Avg.	49.9%	(1,319.40)	1,324.68
6. Valley metal - (W) profile - painted	184.84 LF	8.30	53.30	1,587.47	15/35 yrs	Avg.	49.9%	(792.15)	795.32
7. Drip edge	102.27 LF	2.65	5.13	276.15	15/35 yrs	Avg.	49.9%	(137.80)	138.35
On the rakes.									
8. Roof vent - turtle type - Detach & reset	18.00 EA	70.19	0.77	1,264.19	15/NA	Avg.	49.9%	(630.83)	633.36
9. Flashing - pipe jack	2.00 EA	48.19	1.30	97.68	15/35 yrs	Avg.	49.9%	(48.74)	48.94
10. Digital satellite system - Detach & reset	1.00 EA	34.08	0.00	34.08	15/NA	Avg.	49.9%	(17.01)	17.07
11. Remove Additional charge for steep roof - 7/12 to 9/12 slope	52.90 SQ	14.00	0.00	740.60	15/NA	Avg.	49.9%	(369.56)	371.04
12. Additional charge for steep roof - 7/12 to 9/12 slope	58.19 SQ	55.17	0.00	3,210.34	15/NA	Avg.	49.9%	(1,601.96)	1,608.38
13. Additional charge for high roof (2 stories or greater)	37.35 SQ	5.29	0.00	197.58	15/NA	Avg.	49.9%	(98.59)	98.99
14. Additional charge for high roof (2 stories or greater)	41.09 SQ	24.37	0.00	1,001.36	15/NA	Avg.	49.9%	(499.68)	501.68



Truck 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

CONTINUED - Roof

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
I observed hail damage that did not affect the functionality of the roof vents, flue caps, gutters and downspouts on your home. These components have been omitted from the estimate, as your policy does not provide coverage for marring damage from wind and hail to metal roof coverings or materials, gutters, and downspouts on any dwelling, and all metal materials that are part of a separate structure.								
Totals: Roof		655.22	34,246.62				17,089.07	17,157.55
Total: Source - Eagle View		655.22	34,246.62				17,089.07	17,157.55
Total: Source - Eagle View		655.22	34,246.62				17,089.07	17,157.55

Back Door

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
15. R&R Patio door screen, 36" wide								
2.00 EA	62.33	7.08	131.74	15/40 yrs	Avg.	37.5%	(49.41)	82.33
Totals: Back Door		7.08	131.74				49.41	82.33

A/C

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. Comb and straighten a/c condenser fins - with trip charge								
1.00 EA	173.50	0.00	173.50	0/NA	Avg.	0%	(0.00)	173.50
17. Comb and straighten a/c condenser fins - w/out trip charge								
1.00 EA	74.32	0.00	74.32	0/NA	Avg.	0%	(0.00)	74.32
Totals: A/C		0.00	247.82				0.00	247.82

Debris Removal

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. Dumpster load - Approx. 30 yards, 5-7 tons of debris								
1.00 EA	540.00	0.00	540.00	0/NA	Avg.	0%	(0.00)	540.00



Truck 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

CONTINUED - Debris Removal

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Debris Removal		0.00	540.00				0.00	540.00

Labor Minimums Applied

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
19. Door labor minimum*								
1.00 EA	160.86	0.00	160.86	0/NA	Avg.	0%	(0.00)	160.86
Totals: Labor Minimums Applied		0.00	160.86				0.00	160.86

Line Item Totals: TARAWATI_ HIRILALL	662.30	35,327.04					17,138.48	18,188.56
---	---------------	------------------	--	--	--	--	------------------	------------------

[%] - 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
3,468.52 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
5,615.23 Surface Area	56.15 Number of Squares	467.47 Total Perimeter Length
112.98 Total Ridge Length	259.51 Total Hip Length	



Truck 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

Summary for Building

Line Item Total	34,664.74
Matl Sales Tax Reimb	662.30
Replacement Cost Value	\$35,327.04
Less Depreciation	(17,138.48)
Actual Cash Value	\$18,188.56
Less Deductible	(2,500.00)
Net Claim	\$15,688.56
Total Recoverable Depreciation	17,138.48
Net Claim if Depreciation is Recovered	\$32,827.04

Michael Williams



Truck 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

Recap of Taxes

	Matl Sales Tax Reimb (7.375%)	Manuf. Home Tax (7.375%)	Clothing Acc Tax (7.375%)
Line Items	662.30	0.00	0.00
Total	662.30	0.00	0.00

