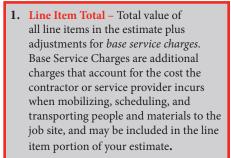


Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only. Please refer to the estimate for specifics of your claim.

State Farm Insurance							
Insured:	Smith, Joe & Jane		Estimate:	00-000	-000		
Property:	1 Main Street	C	laim Number:	00-000	-000		
	Anywhere, IL 00000-000) P	olicy Number:	00-00-0	000-0		
Type of Loss:	Type of Loss: Other Pr			ILBL8F	NOV	09A	
Deductible:	Deductible: \$500.00				Restoration/Service/ Remodel		
				F = Factored In,			
				D = Do Not Apply			
Summary for Dwelling							
Line Item Total	1					5,953.10	
Material Sales T		10.000% x	1 520 00			152.00	
Subtotal	ux e	10.00070 x	1,520.00			6,105.10	
	ctor Overhead 2 @	10.0% x	6,105.10			610.51	
General Contractor Profit @ 10.0%						610.51	
Replacement Cost Value (Including General Contractor Overhead and Pr				Profit) 3		7,326.12	
Less Depreciation (Including Taxes)						(832.50)	
Less General Contractor Overhead & Profit on Recoverable &						(166 = 0)	
Non-recoverable Depreciation Less Deductible						(166.50) (500.00)	
Net Actual Cash Value Payment 6						\$5,827.12	
Maximum Additional Amounts Available If Incurred:							
Total Line Item Depreciation (Including Taxes) 4 8				2.50			
Less Non-recoverable Depreciation (Including Taxes) 7				<00>			
Subtotal				31	2.50		
General Contractor O&P on Depreciation 16				6.50			
	ntractor O&P on Non-rec	overable Depre	eciation <104				
Subtotal		11	1 0	6	2.50		
Total Maximum Additional Amount Available If Incurred8Total Amount of Claim If Incurred9					_	375.00	
Total Amount of	Claim If Incurred				_	\$6,202.12	
Claim Representative							
ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.							

You may be contacted in the future by a State Farm Reinspector to review the handling of your claim. We appreciate your cooperation.



- 2. General Contractor's Overhead and Profit – General contractor's charge for coordinating your repairs.
- 3. Replacement Cost Value (RCV) Estimated cost to repair or replace damaged property.
- 4. Depreciation The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
- 5. Deductible The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
- 6. Net Actual Cash Value Payment (ACV) – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
- 7. Non Recoverable Depreciation *Depreciation* applied to items that are not eligible for replacement cost benefits.
- 8. Total Maximum Additional Amount if Incurred – Total amount of recoverable depreciation after actual repair or replacement of the property.
- **9.** Total Amount of Claim if Incurred Total amount of the claim, including *net actual cash value payment and total maximum additional amount available if incurred.*