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CIRCUIT COURT OF
DALLAS COUNTY, ALABAMA
CHERYL STRONG RATCLIFF, CLERK

IN THE CIRCUIT COURT OF DALLAS COUNTY, ALABAMA

ANNIE ARNOLD,
individually and on behalf of all
other Alabama residents similarly situated,
707 Mwenye Street
Selma, AL 36701

Plaintiffs,

v.

STATE FARM FIRE AND CASUALTY
COMPANY

c/o CSC-Lawyers Incorporating Service, Inc.
150 South Perry Street
Montgomery, AL 36104

Defendantt.

Case No.: _____

Judge: _____

CLASS ACTION COMPLAINT WITH JURY DEMAND

Introduction

COMES NOW Plaintiff, Annie Arnold (“Arnold”), individually and on behalf of all others similarly situated, and for her Class Action Complaint against Defendant State Farm Fire and Casualty Company, states and alleges the following:

1. Defendant State Farm Fire and Casualty Company (“State Farm”) is currently, or at a point in time relevant to this action was, licensed to sell property and casualty insurance in the State of Alabama.
2. On or about June 5, 2013, Arnold’s house located at 798 Mweyne Street, Selma, Alabama (the “Insured Property”) suffered damage covered by Policy Number 01-48-1214-5 (the “Policy”), issued to Arnold by State Farm. The damage to the Insured Property required replacement and/or repair.

3. While State Farm did compensate Arnold for certain damage to her property, as alleged in detail below, under its actual cash value (“ACV”) calculation, State Farm systematically and improperly depreciated the cost of the labor required to repair the damage to the Insured Property. As a result, State Farm underpaid Arnold’s claim, thus leaving her under-indemnified.

4. By underpaying Plaintiff’s claim, State Farm denied Plaintiff access to funds necessary to pick up the pieces during a period of great need and tremendous stress. This is directly contrary to the purpose of insurance – to protect insureds when they are in such need.

5. State Farm’s systematic underpayment of claims is not limited to Plaintiff’s claim. On information and belief, State Farm consistently depreciates the cost of labor from its ACV calculations for structural damage claims made throughout Alabama and has been doing so at all times relevant to the allegations of this Complaint. This includes payments to victims of natural disasters such as tornado and other wind storms, victims of fire, and those who have suffered from any other form of covered real property loss.

6. Alabama law allows an insurer to depreciate the value of building materials, but does not allow the depreciation of the cost of labor. As a result, and as detailed below, by depreciating labor costs from its ACV calculations throughout Alabama, State Farm has engaged, and continues to engage, in a systematic and unlawful pattern of underpayment of insurance claims.

Parties

7. Plaintiff Annie Arnold is a resident of Dallas County, Alabama.

8. Defendant State Farm is an insurance company domiciled in the State of Illinois and is believed to be licensed to do business in the State of Alabama. Defendant can be served

through its service of process agent, CSC-Lawyers Incorporating Service, Inc., 150 South Perry Street, Montgomery, AL 36104.

Jurisdiction and Venue

9. Subject matter jurisdiction is proper in this Court because this Court is a court of general jurisdiction.

10. In determining the amount in controversy, Plaintiff clarifies that she is not seeking the aggregate amount of depreciated labor costs for herself and all proposed class members throughout the proposed class period. Instead, depreciated labor costs for ACV payments are sometimes later paid to policyholders upon further adjustment of their claims. If amounts for depreciated labor are later repaid to a policyholder, those amounts would not be included in the damages sought by Plaintiff on behalf of herself and the proposed class members.

11. This Court has personal jurisdiction over State Farm as State Farm is licensed to do business in the State of Alabama and has had more than minimum contacts with the State of Alabama and has availed itself of the privilege of conducting business in this state.

12. Venue is proper in this Court because the claims asserted herein arise out of transactions between Plaintiff and State Farm that occurred in Dallas County.

Factual Background

13. At all times relevant to this action, the Insured Property was insured under State Farm Policy No. 01-48-1214-5. A true and correct copy of the insurance policy is attached hereto as Exhibit A.

14. On or about June 5, 2013, the Insured Property suffered damage covered by the Policy. The damage to the Insured Property required replacement and/or repair. Plaintiff timely submitted a claim to State Farm requesting payment for the covered loss.

15. State Farm subsequently confirmed that Plaintiff had sustained a covered loss to the Insured Property, and that State Farm was obligated to pay Plaintiff's claim for her covered loss pursuant to the terms of her Policy.

16. Soon after the June 5, 2013 loss, State Farm sent an adjuster to inspect the damage to the Insured Property. As set forth in written estimates and correspondence to Plaintiff, State Farm's adjuster determined that Plaintiff had suffered a covered loss in the amount of \$95,719.54 to the Insured Property. The estimate included the cost of materials and labor required to complete the removal of damaged materials and subsequent repairs. A copy of the estimate provided to Plaintiff is attached as Exhibit B.

17. In calculating its payment obligations to Plaintiff, State Farm subtracted from the adjuster's replacement cost determination the \$2,000.00 deductible provided for in the policy plus an additional \$21,486.26 for depreciation. This resulted in a net ACV payment of \$72,233.28.

18. The estimate upon which State Farm's ACV payment for the Insured Property was based indicates that State Farm depreciated both material costs and labor costs associated with removal of damaged materials and repairs to the house. For example, State Farm estimated the cost of removing and replacing gutter and downspouts to be \$106.20. State Farm then depreciated from the total replacement cost estimate to remove and replace the gutter and downspouts, which constitutes labor and materials, \$42.49 to arrive at what it designates as an "ACV" of \$63.71.

Policy Terms and Claims Settlement Practices

19. The policy of insurance State Farm issued to Arnold and other members of the proposed class provides replacement cost value ("RCV") coverage for both total loss of and partial loss to covered dwellings and other structures and, in some cases, ACV coverage.

20. At all times relevant to this cause of action, State Farm's custom and practice has been to pay its RCV policy holders the ACV of covered loss claims, net of any applicable deductible. In order to qualify for additional payment and recover the full RCV of the covered loss where RCV coverage is available under the insurance policy, the insured party must repair, rebuild or replace the damaged property within a specific time frame and submit proof to State Farm that the repair or replacement was timely completed. Costs that exceed the amount of the ACV payment are the responsibility of the policy holder.

21. At all times relevant hereto, State Farm's methodology for calculating ACV has been to determine the cost of removal of damaged materials and repair or replacement of the damaged materials, then deduct depreciation.

22. In the context of insurance law, "depreciation" is defined as "[a] decline in an asset's value because of use, wear, obsolescence, or age." BLACK'S LAW DICTIONARY 506 (9th ed. 2009). Materials used in the repair or replacement of damaged property e.g. roofing shingles or metal, diminished in value over time due to use, wear, obsolescence, and age. As such, these are assets that can be depreciated. In contrast, labor is not susceptible to aging or wear. Its value does not diminish over time. Depreciation simply cannot be applied to labor costs.

23. The basic purpose of property insurance is to provide indemnity to policyholders. To indemnify means to put the insured back in the position he or she enjoyed before the loss – no better and no worse. A policy that provides for payment of the ACV of a covered loss is an indemnity contract because the purpose of the ACV payment is to make the insured whole but not to benefit him or her because a loss occurred. See APPLEMAN ON INSURANCE 2D § 3823. An RCV policy expands the basic concept of indemnity to include coverage for repairs and replacement costs that exceed the ACV of the loss.

24. In order to recover the RCV of their covered losses, Plaintiff and other proposed class members are required to pay the out of pocket the difference between the cost of materials and labor necessary to repair or replace the damaged property and the depreciated ACV payment they received from Defendant. While an insurer may lawfully depreciate material costs in calculating the amount of an ACV payment owed to an insured, it may not depreciate labor costs. Defendant's failure to pay the full cost of the labor necessary to repair or replace Plaintiff's damaged property in the ACV payments left Plaintiff under-indemnified and underpaid for her losses.

25. Defendant materially breached its duty to indemnify Plaintiff by depreciating labor costs associated with repairs to the Insured Properties in the ACV payments, thereby paying Plaintiff less than what they were entitled to receive under the terms of the insurance contract.

Class Action Allegations

26. Pursuant to Rule 23 of the Alabama Rules of Civil Procedure, Plaintiff brings this action on her own behalf and on behalf and all others similarly situated. This action satisfies the Rule 23 requirements of commonality, numerosity, and superiority.

27. The proposed class which Plaintiff seeks to represent is defined as follows:

All persons and entities that received "actual cash value" payments, directly or indirectly, from State Farm for loss or damage to a dwelling, business, or other structure located in the State of Alabama, such payments arising from events that occurred from March 1, 2007 through the date of trial of this Action, where the cost of labor was depreciated. Excluded from the Class are: (1) all persons and entities that received payment from State Farm in the full amount of insurance shown on the declarations page; (2) State Farm and its affiliates, officers, and directors; (3) members of the judiciary and their staff to whom this action is assigned; and (4) Plaintiff's counsel.

28. The members of the proposed class are so numerous that joinder of all members is impractical. Plaintiff reasonably believes that hundreds if not thousands of people geographically

dispersed across Alabama have been damaged by Defendant's actions. The names and addresses of the members of the proposed class are identifiable through records maintained by Defendant, and proposed class members may be notified of the pendency of this action by mailed, published and/or electronic notice.

29. Common questions of law and fact exist as to all proposed class members and predominate over any questions affecting only individual proposed class members. The questions of law and fact common to the proposed class include, but are not limited to:

- A. Whether Defendant's insurance policies allow Defendant to depreciate labor in calculating ACV payments for covered losses;
- B. Whether Defendant's insurance policies are ambiguous concerning the depreciation of labor costs in calculating ACV payments, and if so, how Defendant's insurance policies should be interpreted;
- C. Whether Defendant's depreciation of labor costs in making ACV payments for covered losses is a breach of the insurance contracts issued by Defendant to Plaintiff and other proposed class members.
- D. Whether Plaintiff and other proposed class members have been damaged by Defendant's breaches, as alleged herein, and if so:
 1. What is the nature and extent of those damages; and
 2. What relief should be awarded to Plaintiff and other proposed class members.

30. Plaintiff's claim is typical of the claims of all the proposed class members, as they are all similarly affected by Defendant's custom and practice of unlawful and unjust conduct and their claims are based on such conduct. Further, Plaintiff's claims are typical of the claims of all proposed class members because their claims arise from the same or similar underlying facts and are based on the same factual and legal theories. Plaintiff is no different in any material respect from any other member of the proposed class – all members of the proposed class had labor unlawfully depreciated by State Farm.

31. Plaintiff and her counsel will fairly and adequately protect the interests of the members of the proposed class. Plaintiff's interests do not conflict with the interests of the class she seeks to represent. Plaintiff has retained counsel who are competent and experienced in class action litigation and complex insurance-related cases and will fairly and adequately represent the interests of the proposed class. Plaintiff and her counsel will prosecute this action vigorously.

32. A class action is superior to all available methods for the fair and efficient adjudication of this controversy. Joining all proposed class members in one action is impracticable, and prosecuting individual actions is not feasible. The size of the individual claims is likely not large enough to justify filing a separate action for each claim. For many, if not most class members, a class action is the only procedural mechanism that will afford them an opportunity for legal redress and justice. Even if proposed class members had the resources to pursue individual litigation, that method would be unduly burdensome to the courts in which such cases would proceed. Individual litigation exacerbates the delay and increases the expense for all parties, as well as the court system. Moreover individual litigation could result in inconsistent adjudications of common issues of law and fact.

33. In contrast, a class action will minimize case management difficulties and provide multiple benefits to the litigating parties, including efficiency, economy of scale, unitary adjudication with consistent results and equal protection of the rights of Plaintiff and proposed class members. These benefits would result from the comprehensive and efficient supervision of the litigation by a single court.

34. No unusual difficulties are anticipated in the management of this case as a class action.

35. Class certification is further warranted because Defendant has acted or refused to act on grounds that apply generally to the proposed class, so that final injunctive relief or corresponding declaratory relief is appropriate respecting the proposed class as a whole.

Fraudulent Concealment and Equitable Estoppel

36. At all times relevant to the allegations set forth herein, Defendant owed a fiduciary duty to, and/or had a special relationship with, Plaintiff and other proposed class members.

37. Throughout the claims process, Plaintiff and other proposed class members asked Defendant to pay them what they were entitled to receive as the ACV of their covered losses under the terms of the applicable insurance policy. Defendant affirmatively responded to Plaintiff and other proposed class members that their ACV payments were the full amount owed under policies and that no additional money was owed under the ACV calculation.

38. Throughout the claims process, Defendant affirmatively responded to Plaintiff and other class members by providing them with worksheets purporting to detail any and all deductions for depreciation assessed in determining the ACV calculation pursuant to Alabama Department of Insurance Administrative Code Chapter 482-1-125-.09(2). However, in violation of its duty under Alabama Department of Insurance Administrative Code Chapter 482-1-125-.09(2) to detail any and all depreciation deductions, Defendant failed to detail, or even disclose, its depreciation of labor costs.

39. Neither Defendant's insurance policies in force during the proposed class period nor its adjuster's worksheets disclose that State Farm depreciates labor costs. Given State Farm's practice of depreciating labor costs, the insurance policies and adjuster worksheets are thus materially misleading.

40. Plaintiff and other proposed class members justifiably and reasonably relied upon Defendant's representations that they had received all they were entitled to recover as ACV payments from Defendant under the terms of their policies. Plaintiff and other proposes class members likewise justifiably and reasonably relied upon Defendant's insurance policies and adjuster worksheets, neither of which disclosed that State Farm depreciated labor costs in determining the ACV of claims.

41. Defendant had a duty to disclose to Plaintiff and other proposed class members that they were entitled to recover the full cost of labor necessary to remove damaged materials and repair or replace their property in their ACV payments. Defendant not only failed to disclose this information, but they also, by failing to disclose that it was depreciating labor costs in its insurance policies and adjuster worksheets, acted in a manner designed to conceal its practice of labor depreciation from Plaintiff and other proposed class members. Because of Defendant's actions, Plaintiff and other proposed class members could not have known they had been underpaid on their claims through the exercise of due diligence.

42. As the party to the insurance policy with superior knowledge, Defendant intended, or at least expected, that its conduct in concealing the depreciation of labor expenses in determining ACV would be acted upon by, or influence, Plaintiff and other proposed class members.

43. At all times throughout the proposed class period, Defendant knew that it was depreciating labor costs in determining ACV.

44. Given Defendant's concealment of its depreciation of labor costs in determining ACV, Plaintiff and other proposed class members lacked knowledge, or the means to know, that Defendant was depreciating labor costs in determining ACV.

45. At all times during the proposed class period, Plaintiff and other proposed class members relied in good faith upon the conduct and statements of Defendant.

46. Defendant's fraudulent concealment of its depreciation of labor costs prevented Plaintiff and other proposed class members from promptly challenging Defendant's conduct.

47. Defendant's fraudulent concealment tolls the running of any statute of limitations or contractual attempt to shorten a statute of limitations that may otherwise be applicable to the claims for relief asserted herein.

Count I – Breach of Contract

48. Plaintiff hereby incorporates by reference all preceding paragraphs as if fully set forth herein.

49. Defendant entered into policies of insurance with Plaintiff and other members of the proposed class. These policies govern the relationship between Defendant and Plaintiff and other proposed class members, as well as the manner in which claims for covered losses are handled.

50. The insurance policies at issue were drafted by Defendant and are essentially identical in all respects material to this litigation.

51. Plaintiff and other proposed class members complied with all material provisions and fulfilled their respective duties with regard to their policies.

52. The policies of insurance Defendant issued to Plaintiff and other proposed class members state that in the event of a loss Defendant may fulfill their initial contractual obligation to an insured party by paying the ACV of the loss. At all times relevant hereto, Defendant's custom and practice has been, and is, to make such payments based upon Defendant's calculation of the ACV for the loss, net of any applicable deductible.

53. Defendant breached its contractual duty to pay Plaintiff and other proposed class members the ACV of their claims by unlawfully depreciating labor costs.

54. Defendant's actions in breaching its contractual obligations to Plaintiff and other proposed class members benefitted, and continue to benefit, Defendant. Likewise, Defendant's actions damaged, and continue to damage, Plaintiff and other proposed class members.

55. Defendant's actions in breaching its contractual obligations, as described herein, are the direct and proximate cause of damages to Plaintiff and other proposed class members.

56. Accordingly, Plaintiff and other proposed class members are entitled to recover damages sufficient to make them whole for the amounts Defendant unlawfully withheld from their ACV payments as labor cost depreciation.

Demand for Relief

WHEREFORE, Plaintiff, individually and on behalf of all others similarly situated, request that the Court grant the following relief:

- A. Certify that this lawsuit may be prosecuted as a class action pursuant to Rule 23 of the Alabama Rules of Civil Procedure;
- B. Appoint Plaintiff and Plaintiff's counsel to represent the proposed class;
- C. Declare that Defendant has breached its contractual obligations to the Plaintiff and the proposed class by depreciating labor costs;
- D. Award Plaintiff and the proposed class damages in an amount equal to the total amount of depreciated labor costs withheld on Plaintiff's and proposed class members' claims that has not been paid to Plaintiff and proposed class members;

- E. Award Plaintiff and the proposed class pre-judgment and post-judgment interest on its liquidated and unliquidated damages;
- F. Enjoin Defendant from engaging in the unlawful and unjust conduct complained of herein;
- G. Award the proposed class all expenses and costs of this action, and require Defendant to pay the costs and expenses of class notice and claims administration;
- H. Trial by Jury; and
- I. Any and all other relief to which Plaintiff and the other proposed class members appear to be entitled.

Respectfully submitted,

/s/ David P. Martin
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Certified Policy Record

I, the undersigned, do hereby confirm that I am custodian of the records pertaining to the issuance of policies by State Farm Fire and Casualty Company.

I certify that the attached documents represent a true and accurate record of the terms and conditions of Policy Number 01-48-1214-5 including any endorsements, if applicable, for the policy term(s) 11-27-2012 TO 11-27-2013 and insuring Annie P Arnold of 798 Mwenye St , Selma AL 36701-8608 based on available records.

The policy was in effect on the loss date of 06-05-2013.

The policy was cancelled effective 07-05-2013.

Tevera Tabron

Tevera Tabron
Underwriting Team Manager
Date: 1/31/2017

State of Georgia
County of Fulton

Subscribed and sworn to before me this 31st day of January, 2017.

KELLI D JACKSON
NOTARY PUBLIC
Gwinnett County
State of Georgia
My Commission Expires June 24, 2019

Kelli D Jackson
Notary Public

My Commission Expires: _____



This policy is one of the broadest forms available today, and provides you with outstanding value for your insurance dollars. However, we want to point out that every policy contains limitations and exclusions. Please read your policy carefully, especially "Losses Not Insured" and all exclusions.

SAMPLE

**State Farm®
Homeowners
Policy**

FP-7955

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HOMEOWNERS POLICY

DECLARATIONS CONTINUED

We agree to provide the insurance described in this policy:

1. based on your payment of premium for the coverages you chose;
2. based on your compliance with all applicable provisions of this policy; and
3. in reliance on your statements in these **Declarations**.

You agree, by acceptance of this policy, that:

1. you will pay premiums when due and comply with the provisions of the policy;
2. the statements in these **Declarations** are your statements and are true;

3. we insure you on the basis your statements are true; and
4. this policy contains all of the agreements between you and us and any of our agents.

Unless otherwise indicated in the application, you state that during the three years preceding the time of your application for this insurance your Loss History and Insurance History are as follows:

1. Loss History: you have not had any losses, insured or not; and
2. Insurance History: you have not had any insurer or agency cancel or refuse to issue or renew similar insurance to you or any household member.

DEFINITIONS

"You" and "your" mean the "named insured" shown in the **Declarations**. Your spouse is included if a resident of your household. "We", "us" and "our" mean the Company shown in the **Declarations**.

Certain words and phrases are defined as follows:

1. "**bodily injury**" means physical injury, sickness, or disease to a person. This includes required care, loss of services and death resulting therefrom.

Bodily injury does not include:

- a. any of the following which are communicable: disease, bacteria, parasite, virus, or other organism, any of which are transmitted by any **insured** to any other person;
- b. the exposure to any such disease, bacteria, parasite, virus, or other organism by any **insured** to any other person; or
- c. emotional distress, mental anguish, humiliation, mental distress, mental injury, or any similar injury unless it arises out of actual physical injury to some person.

2. "**business**" means a trade, profession or occupation. This includes farming.

3. "**Declarations**" means the policy **Declarations**, any amended **Declarations**, the most recent renewal notice or certificate, an Evidence of Insurance form or any endorsement changing any of these.

4. "**insured**" means you and, if residents of your household:
 - a. your relatives; and

- b. any other person under the age of 21 who is in the care of a person described above.

Under Section II, "**insured**" also means:

- c. with respect to animals or watercraft to which this policy applies, the person or organization legally responsible for them. However, the animal or watercraft must be owned by you or a person included in 4.a. or 4.b. A person or organization using or having custody of these animals or watercraft in the course of a **business**, or without permission of the owner, is not an **insured**; and

d. with respect to any vehicle to which this policy applies, any person while engaged in your employment or the employment of a person included in 4.a. or 4.b.

5. "insured location" means:

- a. the residence premises;
- b. the part of any other premises, other structures and grounds used by you as a residence. This includes premises, structures and grounds you acquire while this policy is in effect for your use as a residence;
- c. any premises used by you in connection with the premises included in 5.a. or 5.b.;
- d. any part of a premises not owned by an insured but where an insured is temporarily residing;
- e. land owned by or rented to an insured on which a one or two family dwelling is being constructed as a residence for an insured;
- f. individual or family cemetery plots or burial vaults owned by an insured;
- g. any part of a premises occasionally rented to an insured for other than business purposes;
- h. vacant land owned by or rented to an insured. This does not include farm land; and
- i. farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.

6. "motor vehicle", when used in Section II of this policy, means:

- a. a motorized land vehicle designed for travel on public roads or subject to motor vehicle registration. A motorized land vehicle in dead storage on an insured location is not a motor vehicle;
- b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration. A boat, camp, home or utility trailer not being towed by

or carried on a vehicle included in 6.a. is not a motor vehicle;

- c. a motorized golf cart, snowmobile, motorized bicycle, motorized tricycle, all-terrain vehicle or any other similar type equipment owned by an insured and designed or used for recreational or utility purposes off public roads, while off an insured location. A motorized golf cart while used for golfing purposes is not a motor vehicle; and
- d. any vehicle while being towed by or carried on a vehicle included in 6.a., 6.b. or 6.c.

7. "occurrence", when used in Section II of this policy, means an accident, including exposure to conditions, which results in:

- a. bodily injury; or
- b. property damage;

during the policy period. Repeated or continuous exposure to the same general conditions is considered to be one occurrence.

8. "property damage" means physical damage to or destruction of tangible property, including loss of use of this property. Theft or conversion of property by any insured is not property damage.

9. "residence employee" means an employee of an insured who performs duties, including household or domestic services, in connection with the maintenance or use of the residence premises. This includes employees who perform similar duties elsewhere for you. This does not include employees while performing duties in connection with the business of an insured.

10. "residence premises" means:

- a. the one, two, three or four-family dwelling, other structures and grounds; or
- b. that part of any other building;

where you reside and which is shown in the Declarations.

SECTION I - COVERAGES

COVERAGE A - DWELLING

1. **Dwelling.** We cover the dwelling used principally as a private residence on the **residence premises** shown in the **Declarations**.

Dwelling includes:

- a. structures attached to the dwelling;
 - b. materials and supplies located on or adjacent to the **residence premises** for use in the construction, alteration or repair of the dwelling or other structures on the **residence premises**;
 - c. foundation, floor slab and footings supporting the dwelling; and
 - d. wall-to-wall carpeting attached to the dwelling.
2. **Dwelling Extension.** We cover other structures on the **residence premises**, separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line, or similar connection are considered to be other structures.

We do not cover other structures:

- a. not permanently attached to or otherwise forming a part of the realty;
- b. used in whole or in part for **business** purposes; or
- c. rented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage.

3. **Property Not Covered.** We do not cover:

- a. land, including the land necessary to support any Coverage A property;
- b. any costs required to replace, rebuild, stabilize, or otherwise restore the land; or
- c. the costs of repair techniques designed to compensate for or prevent land instability to any property, whether or not insured under Coverage A.

COVERAGE B - PERSONAL PROPERTY

1. **Property Covered.** We cover personal property owned or used by an **insured** while it is anywhere in the world. This includes structures not permanently attached to or

otherwise forming a part of the realty. At your request, we will cover personal property owned by others while the property is on the part of the **residence premises** occupied exclusively by an **insured**. At your request, we will also cover personal property owned by a guest or a **residence employee**, while the property is in any other residence occupied by an **insured**.

We cover personal property usually situated at an **insured's** residence, other than the **residence premises**, for up to \$1,000 or 10% of the Coverage B limit, whichever is greater. This limitation does not apply to personal property in a newly acquired principal residence for the first 30 days after you start moving the property there. If the **residence premises** is a newly acquired principal residence, personal property in your immediate past principal residence is not subject to this limitation for the first 30 days after the inception of this policy.

Special Limits of Liability. These limits do not increase the Coverage B limit. The special limit for each of the following categories is the total limit for each loss for all property in that category:

- a. \$200 on money, coins and medals, including any of these that are a part of a collection, and bank notes;
- b. \$1,000 on property used or intended for use in a **business**, including merchandise held as samples or for sale or for delivery after sale, while on the **residence premises**. This coverage is limited to \$250 on such property away from the **residence premises**.
Electronic data processing system equipment or the recording or storage media used with that equipment is not included under this coverage;
- c. \$1,000 on securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports and tickets;
- d. \$1,000 on watercraft of all types and outboard motors, including their trailers, furnishings and equipment;
- e. \$1,000 on trailers not used with watercraft;

- f. \$2,500 on stamps, trading cards and comic books, including any of these that are a part of a collection;
- g. \$2,500 for loss by theft of firearms;
- h. \$2,500 for loss by theft of silverware and goldware;
- i. \$5,000 on electronic data processing system equipment and the recording or storage media used with that equipment. There is no coverage for said equipment or media while located away from the **residence premises** except when said equipment or media are removed from the **residence premises** for the purpose of repair, servicing or temporary use. An **insured student's** equipment and media are covered while at a residence away from home; and
- j. \$5,000 on any one article and \$10,000 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), tapestry, wall-hanging or other similar article.

2. Property Not Covered. We do not cover:

- a. articles separately described and specifically insured in this or any other insurance;
- b. animals, birds or fish;
- c. any engine or motor propelled vehicle or machine, including the parts, designed for movement on land. We do cover those not licensed for use on public highways which are:
 - (1) used solely to service the **insured location**; or
 - (2) designed for assisting the handicapped;
- d. devices or instruments for the recording or reproduction of sound permanently attached to an engine or motor propelled vehicle. We do not cover tapes, wires, records or other mediums that may be used with these devices or instruments while in the vehicle;
- e. aircraft and parts;
- f. property of roomers, boarders, tenants and other residents not related to an **insured**. We do cover property of roomers, boarders and other residents related to an **insured**;
- g. property regularly rented or held for rental to others by an **insured**. This exclusion does not apply to

property of an **insured** in a sleeping room rented to others by an **insured**;

- h. property rented or held for rental to others away from the **residence premises**;
- i. any citizens band radios, radio telephones, radio transceivers, radio transmitters, radar or laser detectors, antennas and other similar equipment permanently attached to an engine or motor propelled vehicle;
- j. books of account, abstracts, drawings, card index systems and other records. This exclusion does not apply to any recording or storage media for electronic data processing. We will cover the cost of blank books, cards or other blank material plus the cost of labor you incur for transcribing or copying such records; or
- k. recording or storage media for electronic data processing that cannot be replaced with other of like kind and quality on the current retail market.

COVERAGE C - LOSS OF USE

1. **Additional Living Expense.** When a Loss Insured causes the **residence premises** to become uninhabitable, we will cover the necessary increase in cost you incur to maintain your standard of living for up to 24 months. Our payment is limited to incurred costs for the shortest of: (a) the time required to repair or replace the premises; (b) the time required for your household to settle elsewhere; or (c) 24 months. This coverage is not reduced by the expiration of this policy.
2. **Fair Rental Value.** When a Loss Insured causes that part of the **residence premises** rented to others or held for rental by you to become uninhabitable, we will cover its fair rental value. Payment shall be for the shortest time required to repair or replace the part of the premises rented or held for rental, but not to exceed 12 months. This period of time is not limited by expiration of this policy. Fair rental value shall not include any expense that does not continue while that part of the **residence premises** rented or held for rental is uninhabitable.
3. **Prohibited Use.** When a civil authority prohibits your use of the **residence premises** because of direct damage to a neighboring premises by a Loss Insured, we will cover any resulting Additional Living Expense and Fair Rental

Value. Coverage is for a period not exceeding two weeks while use is prohibited.

We do not cover loss or expense due to cancellation of a lease or agreement.

SECTION I - ADDITIONAL COVERAGES

The following Additional Coverages are subject to all the terms, provisions, exclusions and conditions of this policy.

1. Debris Removal. We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property.

When the amount payable for the property damage plus the debris removal exceeds the limit for the damaged property, an additional 5% of that limit is available for debris removal expense. This additional amount of insurance does not apply to Additional Coverage, item 3. Trees, Shrubs and Other Plants.

We will also pay up to \$500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the **residence premises** when the tree has caused a Loss Insured to Coverage A property.

2. Temporary Repairs. If damage is caused by a Loss Insured, we will pay the reasonable and necessary cost you incur for temporary repairs to covered property to protect the property from further immediate damage or loss. This coverage does not increase the limit applying to the property being repaired.

3. Trees, Shrubs and Other Plants. We cover outdoor trees, shrubs, plants or lawns, on the **residence premises**, for direct loss caused by the following: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles (not owned or operated by a resident of the **residence premises**), Vandalism or malicious mischief or Theft.

The limit for this coverage, including the removal of debris, shall not exceed 5% of the amount shown in the **Declarations** for COVERAGE A - DWELLING. We will not pay more than \$500 for any one outdoor tree, shrub or plant, including debris removal expense. This coverage may increase the limit otherwise applicable. We do not cover property grown for **business** purposes.

4. Fire Department Service Charge. We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges. This means charges incurred when the fire department is called to save or protect covered property from a Loss Insured. No deductible applies to this coverage. This coverage may increase the limit otherwise applicable.

5. Property Removed. Covered property, while being removed from a premises endangered by a Loss Insured, is covered for any accidental direct physical loss. This coverage also applies to the property for up to 30 days while removed. We will also pay for reasonable expenses incurred by you for the removal and return of the covered property. This coverage does not increase the limit applying to the property being removed.

6. Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money.

a. We will pay up to \$1,000 for:

- (1) the legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards and bank fund transfer cards issued to or registered in an **insured's** name. If an **insured** has not complied with all terms and conditions under which the cards are issued, we do not cover use by an **insured** or anyone else;
- (2) loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and
- (3) loss to an **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

No deductible applies to this coverage.

We will not pay more than the limit stated above for forgery or alteration committed by any one person. This limit applies when the forgery or alteration involves one or more instruments in the same loss.

b. We do not cover loss arising out of **business** pursuits or dishonesty of an **insured**.

c. Defense:

- (1) We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend claims or suits ends when

the amount we pay for the loss equals our limit of liability.

(2) If claim is made or a suit is brought against an **insured** for liability under the Credit Card or Bank Fund Transfer Card coverage, we will provide a defense. This defense is at our expense by counsel of our choice.

(3) We have the option to defend at our expense an **insured** or an **insured's** bank against any suit for the enforcement of payment under the Forgery coverage.

7. Power Interruption. We cover accidental direct physical loss caused directly or indirectly by a change of temperature which results from power interruption that takes place on the **residence premises**. The power interruption must be caused by a Loss Insured occurring on the **residence premises**. The power lines off the **residence premises** must remain energized. This coverage does not increase the limit applying to the damaged property.

8. Refrigerated Products. Coverage B is extended to cover the contents of deep freeze or refrigerated units on the **residence premises** for loss due to power failure or mechanical failure. If mechanical failure or power failure is known to you, all reasonable means must be used to protect the property insured from further damage or this coverage is void. Power failure or mechanical failure shall not include:

- a. removal of a plug from an electrical outlet; or
- b. turning off an electrical switch unless caused by a Loss Insured.

This coverage does not increase the limit applying to the damaged property.

9. Arson Reward. We will pay \$1,000 for information which leads to an arson conviction in connection with a fire loss to property covered by this policy. This coverage may increase the limit otherwise applicable. However, the \$1,000 limit shall not be increased regardless of the number of persons providing information.

10. Volcanic Action. We cover direct physical loss to a covered building or covered property contained in a building resulting from the eruption of a volcano when the loss is directly and immediately caused by:

- a. volcanic blast or airborne shock waves;
- b. ash, dust or particulate matter; or
- c. lava flow.

We will also pay for the removal of that ash, dust or particulate matter which has caused direct physical loss to a covered building or covered property contained in a building.

One or more volcanic eruptions that occur within a 72-hour period shall be considered one volcanic eruption.

This coverage does not increase the limit applying to the damaged property.

11. Collapse. We insure only for direct physical loss to covered property involving the sudden, entire collapse of a building or any part of a building.

Collapse means actually fallen down or fallen into pieces. It does not include settling, cracking, shrinking, bulging, expansion, sagging or bowing.

The collapse must be directly and immediately caused only by one or more of the following:

- a. perils described in **SECTION 1 - LOSSES INSURED, COVERAGE B - PERSONAL PROPERTY**. These perils apply to covered building and personal property for loss insured by this Additional Coverage;
- b. hidden decay of a supporting or weight-bearing structural member of the building;
- c. hidden insect or vermin damage to a structural member of the building;
- d. weight of contents, equipment, animals or people;
- e. weight of ice, snow, sleet or rain which collects on a roof; or
- f. use of defective material or methods in the construction (includes remodeling or renovation) of the building, if the collapse occurs during the course of the construction of the building.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b., c., d., e. and f. unless the

loss is the direct and immediate cause of the collapse of the building.

This coverage does not increase the limit applying to the damaged property.

12. **Locks.** We will pay the reasonable expenses you incur to re-key locks on exterior doors of the dwelling located on the residence premises, when the keys to those locks are a part of a covered theft loss.

No deductible applies to this coverage.

INFLATION COVERAGE

The limits of liability shown in the **Declarations** for Coverage A, Coverage B and, when applicable, Option ID will be

increased at the same rate as the increase in the Inflation Coverage Index shown in the **Declarations**.

To find the limits on a given date:

1. divide the Index on that date by the Index as of the effective date of this Inflation Coverage provision; then
2. multiply the resulting factor by the limits of liability for Coverage A, Coverage B and Option ID separately.

The limits of liability will not be reduced to less than the amounts shown in the **Declarations**.

If during the term of this policy the Coverage A limit of liability is changed at your request, the effective date of this Inflation Coverage provision is changed to coincide with the effective date of such change.

SECTION I - LOSSES INSURED

COVERAGE A - DWELLING

We insure for accidental direct physical loss to the property described in Coverage A, except as provided in **SECTION I - LOSSES NOT INSURED**.

COVERAGE B - PERSONAL PROPERTY

We insure for accidental direct physical loss to property described in Coverage B caused by the following perils, except as provided in **SECTION I - LOSSES NOT INSURED**:

1. **Fire or lightning.**
2. **Windstorm or hail.** This peril does not include loss to property contained in a building caused by rain, snow, sleet, sand or dust. This limitation does not apply when the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft of all types and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.
3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft,** including self-propelled missiles and space-craft.

6. **Vehicles,** meaning impact by a vehicle.
7. **Smoke,** meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.
8. **Vandalism or malicious mischief,** meaning only willful and malicious damage to or destruction of property.
9. **Theft,** including attempted theft and loss of property from a known location when it is probable that the property has been stolen.

This peril does not include:

- a. loss of a precious or semi-precious stone from its setting;
- b. loss caused by theft:
 - (1) committed by an insured or by any other person regularly residing on the insured location. Property of a student who is an insured is covered while located at a residence away from home, if the theft is committed by a person who is not an insured;
 - (2) in or to a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and occupied; or

(3) from the part of a **residence premises** rented to others:

- (a) caused by a tenant, members of the tenant's household, or the tenant's employees;
- (b) of money, bank notes, bullion, gold, gold-ware, silver, silverware, pewterware, platinum, coins and medals;
- (c) of securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps; or
- (d) of jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones;

c. loss caused by theft that occurs away from the **residence premises** of:

- (1) property while at any other residence owned, rented to, or occupied by an **insured**, except while an **insured** is temporarily residing there. Property of a student who is an **insured** is covered while at a residence away from home;
- (2) watercraft of all types, including their furnishings, equipment and outboard motors; or
- (3) trailers and campers designed to be pulled by or carried on a vehicle.

If the **residence premises** is a newly acquired principal residence, property in the immediate past principal residence shall not be considered property away from the **residence premises** for the first 30 days after the inception of this policy.

10. **Falling objects.** This peril does not include loss to property contained in a building unless the roof or an exterior wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

11. **Weight of ice, snow or sleet** which causes damage to property contained in a building.

12. **Sudden and accidental discharge or overflow** of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within a household appliance.

This peril does not include loss:

- a. to the system or appliance from which the water or steam escaped;
- b. caused by or resulting from freezing;
- c. caused by or resulting from water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area; or
- d. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, mold, or wet or dry rot.

13. **Sudden and accidental tearing asunder, cracking, burning or bulging** of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

This peril does not include loss:

- a. caused by or resulting from freezing; or
- b. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, mold, or wet or dry rot.

14. **Freezing** of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance.

This peril does not include loss on the **residence premises** while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:

- a. maintain heat in the building; or
- b. shut off the water supply and drain the system and appliances of water.

15. **Sudden and accidental damage** to electrical appliances, devices, fixtures and wiring from an increase or decrease of artificially generated electrical current. We will pay up to \$1,000 under this peril for each damaged item described above.

16. **Breakage of glass**, meaning damage to personal property caused by breakage of glass which is a part of a building on the **residence premises**. There is no coverage for loss or damage to the glass.

SECTION I - LOSSES NOT INSURED

1. We do not insure for any loss to the property described in Coverage A which consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through n. below, regardless of whether the loss occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

- a. collapse, except as specifically provided in **SECTION I - ADDITIONAL COVERAGES, Collapse**;
- b. freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion only applies while the dwelling is vacant, unoccupied or being constructed. This exclusion does not apply if you have used reasonable care to:
 - (1) maintain heat in the building; or
 - (2) shut off the water supply and drain the system and appliances of water;
- c. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a swimming pool, hot tub or spa, including their filtration and circulation systems, fence, pavement, patio, foundation, retaining wall, bulkhead, pier, wharf or dock;
- d. theft in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is completed and occupied;
- e. vandalism or malicious mischief or breakage of glass and safety glazing materials. If the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

- f. continuous or repeated seepage or leakage of water or steam from a:
 - (1) heating, air conditioning or automatic fire protective sprinkler system;
 - (2) household appliance; or
 - (3) plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings or floors;

which occurs over a period of time: If loss to covered property is caused by water or steam not otherwise excluded, we will cover the cost of tearing out and replacing any part of the building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which the water or steam escaped;

- g. wear, tear, marring, scratching, deterioration, inherent vice, latent defect or mechanical breakdown;
- h. corrosion, electrolysis or rust;
- i. mold, fungus or wet or dry rot;
- j. contamination;
- k. smog, smoke from agricultural smudging or industrial operations;
- l. settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundation, walls, floors; roofs or ceilings;
- m. birds, vermin, rodents, insects, or domestic animals. We do cover the breakage of glass or safety glazing material which is a part of a building, when caused by birds, vermin, rodents, insects or domestic animals; or

n. pressure from or presence of tree, shrub or plant roots.

However, we do insure for any resulting loss from items a. through m. unless the resulting loss is itself a Loss Not Insured by this Section.

2. We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

- a. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure.
- b. **Earth Movement**, meaning the sinking, rising, shifting, expanding or contracting of earth, all whether combined with water or not. Earth movement includes but is not limited to earthquake, landslide, mudflow, mudslide, sinkhole, subsidence, erosion or movement resulting from improper compaction, site selection or any other external forces. Earth movement also includes volcanic explosion or lava flow, except as specifically provided in **SECTION I - ADDITIONAL COVERAGES, Volcanic Action**.

However, we do insure for any direct loss by fire resulting from earth movement, provided the resulting fire loss is itself a Loss Insured.

c. **Water Damage**, meaning:

- (1) flood, surface water, waves, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, all whether driven by wind or not;
- (2) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove

subsurface water which is drained from the foundation area; or

- (3) water below the surface of the ground, including water which exerts pressure on; or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

However, we do insure for any direct loss by fire, explosion or theft resulting from water damage, provided the resulting loss is itself a Loss Insured.

- d. **Neglect**, meaning neglect of the insured to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered.
- e. **War**, including any undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
- f. **Nuclear Hazard**, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion or smoke.

However, we do insure for any direct loss by fire resulting from the nuclear hazard, provided the resulting fire loss is itself a Loss Insured.

3. We do not insure under any coverage for any loss consisting of one or more of the items below. Further, we do not insure for loss described in paragraphs 1. and 2. immediately above regardless of whether one or more of the following: (a) directly or indirectly cause, contribute to or aggravate the loss; or (b) occur before, at the same time, or after the loss or any other cause of the loss:

- a. conduct, act, failure to act, or decision of any person, group, organization or governmental body whether intentional, wrongful, negligent, or without fault;

b. defect, weakness, inadequacy, fault or unsoundness in:

- (1) planning, zoning, development, surveying, siting;
- (2) design, specifications, workmanship, construction, grading, compaction;
- (3) materials used in construction or repair; or
- (4) maintenance;

of any property (including land, structures, or improvements of any kind) whether on or off the **residence premises**; or

c. weather conditions.

However, we do insure for any resulting loss from items a., b. and c. unless the resulting loss is itself a Loss Not Insured by this Section.

SECTION I - LOSS SETTLEMENT

Only the Loss Settlement provisions shown in the **Declarations** apply. We will settle covered property losses according to the following.

COVERAGE A - DWELLING

1. A1 - Replacement Cost Loss Settlement - Similar Construction.

a. We will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the **Declarations**, the damaged part of the property covered under **SECTION I - COVERAGES, COVERAGE A - DWELLING**, except for wood fences, subject to the following:

- (1) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the **Declarations**, not to exceed the cost to repair or replace the damaged part of the property;
- (2) when the repair or replacement is actually completed, we will pay the covered additional amount you actually and necessarily spend to repair or replace the damaged part of the property, or an amount up to the applicable limit of liability shown in the **Declarations**, whichever is less;
- (3) to receive any additional payments on a replacement cost basis, you must complete the actual repair or replacement of the damaged part of the property within two years after the date of loss, and notify us within 30 days after the work has been completed; and

(4) we will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure, except as provided under **Option OL - Building Ordinance or Law Coverage**.

b. Wood Fences: We will pay the actual cash value at the time of loss for loss or damage to wood fences, not to exceed the limit of liability shown in the **Declarations** for **COVERAGE A - DWELLING - EXTENSION**.

2. A2 - Replacement Cost Loss Settlement - Common Construction.

a. We will pay the cost to repair or replace with common construction and for the same use on the premises shown in the **Declarations**, the damaged part of the property covered under **SECTION I - COVERAGES, COVERAGE A - DWELLING**, except for wood fences, subject to the following:

- (1) we will pay only for repair or replacement of the damaged part of the property with common construction techniques and materials commonly used by the building trades in standard new construction. We will not pay the cost to repair or replace obsolete, antique or custom construction with like kind and quality;
- (2) until actual repair or replacement is completed, we will pay only the actual cash value at the time of the loss of the damaged part of the property, up to the applicable limit of liability shown in the **Declarations**, not to exceed the cost to repair or

replace the damaged part of the property as described in a.(1) above;

- (3) when the repair or replacement is actually completed as described in a.(1) above, we will pay the covered additional amount you actually and necessarily spend to repair or replace the damaged part of the property, or an amount up to the applicable limit of liability shown in the **Declarations**, whichever is less;
- (4) to receive any additional payments on a replacement cost basis, you must complete the actual repair or replacement of the damaged part of the property within two years after the date of loss, and notify us within 30 days after the work has been completed; and
- (5) we will not pay for increased costs resulting from enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure, except as provided under **Option OL - Building Ordinance or Law Coverage**.

b. **Wood Fences:** We will pay the actual cash value at the time of loss for loss or damage to wood fences, not to exceed the limit of liability shown in the **Declarations** for **COVERAGE A - DWELLING EXTENSION**.

COVERAGE B - PERSONAL PROPERTY

1. B1 - Limited Replacement Cost Loss Settlement.

- a. We will pay the cost to repair or replace property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below, subject to the following:
 - (1) until repair or replacement is completed, we will pay only the cost to repair or replace less depreciation;
 - (2) after repair or replacement is completed, we will pay the difference between the cost to repair or replace less depreciation and the cost you have

actually and necessarily spent to repair or replace the property; and

- (3) if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace less depreciation.

b. We will pay market value at the time of loss for:

- (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
- (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and
- (3) property not useful for its intended purpose.

However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:

- (1) our cost to replace at the time of loss;
- (2) the full cost of repair;
- (3) any special limit of liability described in the policy; or
- (4) any applicable Coverage B limit of liability.

2. B2 - Depreciated Loss Settlement.

- a. We will pay the cost to repair or replace less depreciation at the time of loss for property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below.
- b. We will pay market value at the time of loss for:
 - (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
 - (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and
 - (3) property not useful for its intended purpose.

However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:

- (1) our cost to replace at the time of loss;
- (2) the full cost of repair;

(3) any special limit of liability described in the policy; or

(4) any applicable Coverage B limit of liability.

SECTION I - CONDITIONS

1. Insurable Interest and Limit of Liability. Even if more than one person has an insurable interest in the property covered, we shall not be liable:

- a. to the insured for an amount greater than the insured's interest; or
- b. for more than the applicable limit of liability.

2. Your Duties After Loss. After a loss to which this insurance may apply, you shall see that the following duties are performed:

- a. give immediate notice to us or our agent. Also notify the police if the loss is caused by theft. Also notify the credit card company or bank if the loss involves a credit card or bank fund transfer card;
- b. protect the property from further damage or loss, make reasonable and necessary temporary repairs required to protect the property, keep an accurate record of repair expenditures;
- c. prepare an inventory of damaged or stolen personal property. Show in detail the quantity, description, age, replacement cost and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;
- d. as often as we reasonably require:
 - (1) exhibit the damaged property;
 - (2) provide us with records and documents we request and permit us to make copies;
 - (3) submit to and subscribe, while not in the presence of any other insured:
 - (a) statements; and
 - (b) examinations under oath; and

(4) produce employees, members of the insured's household or others for examination under oath to the extent it is within the insured's power to do so; and

e. submit to us, within 60 days after the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

- (1) the time and cause of loss;
- (2) interest of the insured and all others in the property involved and all encumbrances on the property;
- (3) other insurance which may cover the loss;
- (4) changes in title or occupancy of the property during the term of this policy;
- (5) specifications of any damaged building and detailed estimates for repair of the damage;
- (6) an inventory of damaged or stolen personal property described in 2.c.;
- (7) receipts for additional living expenses incurred and records supporting the fair rental value loss; and
- (8) evidence or affidavit supporting a claim under the Credit Card, Bank Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

3. Loss to a Pair or Set. In case of loss to a pair or set, we may elect to:

- a. repair or replace any part to restore the pair or set to its value before the loss; or
- b. pay the difference between the depreciated value of the property before and after the loss.

4. Appraisal. If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, disinterested appraiser. Each shall notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the **residence premises** is located to select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us.

5. Other Insurance. If a loss covered by this policy is also covered by other insurance, we will pay only our share of the loss. Our share is the proportion of the loss that the applicable limit under this policy bears to the total amount of insurance covering the loss.

6. Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions. The action must be started within one year after the date of loss or damage.

7. Our Option. We may repair or replace any part of the property damaged or stolen with similar property. Any property we pay for or replace becomes our property.

8. Loss Payment. We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss and:

- a. reach agreement with you;
- b. there is an entry of a final judgment; or
- c. there is a filing of an appraisal award with us.

9. Abandonment of Property. We need not accept any property abandoned by an insured.

10. Mortgage Clause. The word "mortgagee" includes trustee.

a. If a mortgagee is named in this policy, any loss payable under Coverage A shall be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment shall be the same as the order of precedence of the mortgages.

b. If we deny your claim, that denial shall not apply to a valid claim of the mortgagee, if the mortgagee:

- (1) notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
- (2) pays on demand any premium due under this policy, if you have not paid the premium; and
- (3) submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the mortgagee.

c. If this policy is cancelled by us, the mortgagee shall be notified at least 10 days before the date cancellation takes effect. Proof of mailing shall be proof of notice.

d. If we pay the mortgagee for any loss and deny payment to you:

- (1) we are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
- (2) at our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we shall receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

e. Subrogation shall not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

11. No Benefit to Bailee. We will not recognize an assignment or grant coverage for the benefit of a person or organization holding, storing or transporting property for

a fee. This applies regardless of any other provision of this policy.

12. **Intentional Acts.** If you or any person insured under this policy causes or procures a loss to property covered

under this policy for the purpose of obtaining insurance benefits, then this policy is void and we will not pay you or any other insured for this loss.

SECTION II - LIABILITY COVERAGES

COVERAGE L - PERSONAL LIABILITY

If a claim is made or a suit is brought against an insured for damages because of **bodily injury** or **property damage** to which this coverage applies, caused by an **occurrence**, we will:

1. pay up to our limit of liability for the damages for which the **insured** is legally liable; and
2. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damages, to effect settlement or satisfy a judgment resulting from the **occurrence**, equals our limit of liability.

COVERAGE M - MEDICAL PAYMENTS TO OTHERS

We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing **bodily injury**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage applies only:

1. to a person on the **insured location** with the permission of an **insured**;
2. to a person off the **insured location**, if the **bodily injury**:
 - a. arises out of a condition on the **insured location** or the ways immediately adjoining;
 - b. is caused by the activities of an **insured**;
 - c. is caused by a **residence employee** in the course of the **residence employee's** employment by an **insured**; or
 - d. is caused by an animal owned by or in the care of an **insured**; or
3. to a **residence employee** if the **occurrence** causing **bodily injury** occurs off the **insured location** and arises

out of or in the course of the **residence employee's** employment by an **insured**.

SECTION II - ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

1. Claim Expenses. We pay:

- a. expenses we incur and costs taxed against an **insured** in suits we defend;
- b. premiums on bonds required in suits we defend, but not for bond amounts greater than the Coverage L limit. We are not obligated to apply for or furnish any bond;
- c. reasonable expenses an **insured** incurs at our request. This includes actual loss of earnings (but not loss of other income) up to \$100 per day for aiding us in the investigation or defense of claims or suits;
- d. prejudgment interest awarded against the **insured** on that part of the judgment we pay; and
- e. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.

2. First Aid Expenses. We will pay expenses for first aid to others incurred by an **insured** for **bodily injury** covered under this policy. We will not pay for first aid to you or any other **insured**.

3. Damage to Property of Others.

- a. We will pay for **property damage** to property of others caused by an **insured**.
- b. We will not pay more than the smallest of the following amounts:
 - (1) replacement cost at the time of loss;
 - (2) full cost of repair; or

(3) \$500 in any one occurrence.

c. We will not pay for **property damage**:

- (1) if insurance is otherwise provided in this policy;
- (2) caused intentionally by an **insured** who is 13 years of age or older;
- (3) to property, other than a rented golf cart, owned by or rented to an **insured**, a tenant of an **insured**, or a resident in your household; or

(4) arising out of:

- (a) **business** pursuits;
- (b) any act or omission in connection with a premises an **insured** owns, rents or controls, other than the **insured location**; or
- (c) the ownership, maintenance, or use of a **motor vehicle**, aircraft, or watercraft, including airboat, air cushion, personal watercraft, sail board or similar type watercraft.

SECTION II - EXCLUSIONS

1. Coverage L and Coverage M do not apply to:

a. **bodily injury** or **property damage**:

- (1) which is either expected or intended by the **insured**; or
- (2) which is the result of willful and malicious acts of the **insured**;

b. **bodily injury** or **property damage** arising out of **business** pursuits of any **insured** or the rental or holding for rental of any part of any premises by any **insured**. This exclusion does not apply:

- (1) to activities which are ordinarily incident to non-**business** pursuits;
- (2) with respect to Coverage L to the occasional or part-time **business** pursuits of an **insured** who is under 19 years of age;

(3) to the rental or holding for rental of a residence of yours:

- (a) on an occasional basis for the exclusive use as a residence;
- (b) in part, unless intended for use as a residence by more than two roomers or boarders; or
- (c) in part, as an office, school, studio or private garage;

(4) when the dwelling on the **residence premises** is a two, three or four-family dwelling and you oc-

cupy one part and rent or hold for rental the other part; or

(5) to farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations;

c. **bodily injury** or **property damage** arising out of the rendering or failing to render professional services;

d. **bodily injury** or **property damage** arising out of any premises currently owned or rented to any **insured** which is not an **insured location**. This exclusion does not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**;

e. **bodily injury** or **property damage** arising out of the ownership, maintenance, use, loading or unloading of:

- (1) an aircraft;
- (2) a **motor vehicle** owned or operated by or rented or loaned to any **insured**; or
- (3) a watercraft:
 - (a) owned by or rented to any **insured** if it has inboard or inboard-outdrive motor power of more than 50 horsepower;
 - (b) owned by or rented to any **insured** if it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length;

- (c) powered by one or more outboard motors with more than 25 total horsepower owned by any **insured**;
- (d) designated as an airboat, air cushion, or similar type of craft; or
- (e) owned by any **insured** which is a personal watercraft using a water jet pump powered by an internal combustion engine as the primary source of propulsion.

This exclusion does not apply to **bodily injury** to a **residence employee** arising out of and in the course of the **residence employee's** employment by an **insured**. Exclusion e.(3) does not apply while the watercraft is on the **residence premises**;

- f. **bodily injury** or **property damage** arising out of:
 - (1) the entrustment by any **insured** to any person;
 - (2) the supervision by any **insured** of any person;
 - (3) any liability statutorily imposed on any **insured**; or
 - (4) any liability assumed through an unwritten or written agreement by any **insured**;
 with regard to the ownership, maintenance or use of any aircraft, watercraft, or motor vehicle which is not covered under Section II of this policy;

- g. **bodily injury** or **property damage** caused directly or indirectly by war, including undeclared war, or any warlike act including destruction or seizure or use for a military purpose, or any consequence of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;

- h. **bodily injury** to you or any **insured** within the meaning of part a. or b. of the definition of **insured**.

This exclusion also applies to any claim made or suit brought against you or any **insured** to share damages with or repay someone else who may be obligated to pay damages because of the **bodily injury** sustained by you or any **insured** within the meaning of part a. or b. of the definition of **insured**;

- i. any claim made or suit brought against any **insured** by:

- (1) any person who is in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**; or

- (2) any person who makes a claim because of **bodily injury** to any person who is in the care of any **insured** because of child care services provided by or at the direction of:

- (a) any **insured**;
- (b) any employee of any **insured**; or
- (c) any other person actually or apparently acting on behalf of any **insured**.

This exclusion does not apply to the occasional child care services provided by any **insured**, or to the part-time child care services provided by any **insured** who is under 19 years of age; or

- j. **bodily injury** or **property damage** arising out of an **insured's** participation in, or preparation or practice for any prearranged or organized race, speed or demolition contest, or similar competition involving a motorized land vehicle or motorized watercraft. This exclusion does not apply to a sailing vessel less than 26 feet in overall length with or without auxiliary power.

2. Coverage L does not apply to:

- a. liability:
 - (1) for your share of any loss assessment charged against all members of an association of property owners; or
 - (2) assumed under any unwritten contract or agreement, or by contract or agreement in connection with a **business** of the **insured**;
- b. **property damage** to property currently owned by any **insured**;
- c. **property damage** to property rented to, occupied or used by or in the care of any **insured**. This exclusion

does not apply to **property damage** caused by fire, smoke or explosion;

- d. **bodily injury** to a person eligible to receive any benefits required to be provided or voluntarily provided by an **insured** under a workers' compensation, non-occupational disability, or occupational disease law;
- e. **bodily injury** or **property damage** for which an **insured** under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors.

3. Coverage M does not apply to **bodily injury**:

- a. to a **residence employee** if it occurs off the **insured location** and does not arise out of or in the course of the **residence employee's** employment by an **insured**;
- b. to a person eligible to receive any benefits required to be provided or voluntarily provided under any workers' compensation, non-occupational disability or occupational disease law;
- c. from nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these;
- d. to a person other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**.

SECTION II - CONDITIONS

- 1. **Limit of Liability.** The Coverage L limit is shown in the **Declarations**. This is our limit for all damages from each **occurrence** regardless of the number of **insureds**, claims made or persons injured.

The Coverage M limit is shown in the **Declarations**. This is our limit for all medical expense for **bodily injury** to one person as the result of one accident.

- 2. **Severability of Insurance.** This insurance applies separately to each **insured**. This condition shall not increase our limit of liability for any one **occurrence**.

- 3. **Duties After Loss.** In case of an accident or **occurrence**, the **insured** shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed:

- a. give written notice to us or our agent as soon as practicable, which sets forth:

- (1) the identity of this policy and **insured**;
- (2) reasonably available information on the time, place and circumstances of the accident or **occurrence**; and

- (3) names and addresses of any claimants and available witnesses;

- b. immediately forward to us every notice, demand, summons or other process relating to the accident or **occurrence**;

- c. at our request, assist in:

- (1) making settlement;
- (2) the enforcement of any right of contribution or indemnity against a person or organization who may be liable to an **insured**;
- (3) the conduct of suits and attend hearings and trials; and
- (4) securing and giving evidence and obtaining the attendance of witnesses;

- d. under the coverage - **Damage to Property of Others**, exhibit the damaged property if within the **insured's** control; and

- e. the **insured** shall not, except at the **insured's** own cost, voluntarily make payments, assume obligations or incur expenses. This does not apply to expense for first aid to others at the time of the **bodily injury**.

4. Duties of an Injured Person - Coverage M. The injured person, or, when appropriate, someone acting on behalf of that person, shall:

- a. give us written proof of claim, under oath if required, as soon as practicable;
- b. execute authorization to allow us to obtain copies of medical reports and records; and
- c. submit to physical examination by a physician selected by us when and as often as we reasonably require.

5. Payment of Claim - Coverage M. Payment under this coverage is not an admission of liability by an insured or us.

6. Suit Against Us. No action shall be brought against us unless there has been compliance with the policy provisions.

No one shall have the right to join us as a party to an action against an insured. Further, no action with respect to Coverage L shall be brought against us until the obligation of the insured has been determined by final judgment or agreement signed by us.

7. Bankruptcy of an Insured. Bankruptcy or insolvency of an insured shall not relieve us of our obligation under this policy.

8. Other Insurance - Coverage L. This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

SECTION I AND SECTION II - CONDITIONS

1. Policy Period. This policy applies only to loss under Section I or **bodily injury or property damage** under Section II which occurs during the period this policy is in effect.

2. Concealment or Fraud. This policy is void as to you and any other insured, if you or any other insured under this policy has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance, whether before or after a loss.

3. Liberalization Clause. If we adopt any revision which would broaden coverage under this policy without additional premium, within 60 days prior to or during the period this policy is in effect, the broadened coverage will immediately apply to this policy.

4. Waiver or Change of Policy Provisions. A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights.

5. Cancellation.

- a. You may cancel this policy at any time by notifying us in writing of the date cancellation is to take effect. We may waive the requirement that the notice be in writing by confirming the date and time of cancellation to you in writing.

- b. We may cancel this policy only for the reasons stated in this condition. We will notify you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the **Declarations**. Proof of mailing shall be sufficient proof of notice:

(1) When you have not paid the premium, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to us or our agent or under any finance or credit plan.

(2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason. We may cancel by notifying you at least 10 days before the date cancellation takes effect.

(3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:

- (a) if there has been a material misrepresentation of fact which, if known to us, would have caused us not to issue this policy; or

(b) if the risk has changed substantially since the policy was issued.

We may cancel this policy by notifying you at least 30 days before the date cancellation takes effect.

(4) When this policy is written for a period longer than one year, we may cancel for any reason at anniversary. We may cancel by notifying you at least 30 days before the date cancellation takes effect.

c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. When you request cancellation, the return premium will be based on our rules for such cancellation. The return premium may be less than a full pro rata refund. When we cancel, the return premium will be pro rata.

d. The return premium may not be refunded with the notice of cancellation or when the policy is returned to us. In such cases, we will refund it within a reasonable time after the date cancellation takes effect.

6. **Nonrenewal.** We may elect not to renew this policy. If we elect not to renew, a written notice will be delivered to you, or mailed to you at your mailing address shown in the **Declarations**. The notice will be mailed or delivered at least 30 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.

7. **Assignment.** Assignment of this policy shall not be valid unless we give our written consent.

8. **Subrogation.** An **insured** may waive in writing before a loss all rights of recovery against any person. If not

waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an **insured** shall:

- a. sign and deliver all related papers;
- b. cooperate with us in a reasonable manner; and
- c. do nothing after a loss to prejudice such rights.

Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.

9. **Death.** If any person shown in the **Declarations** or the spouse, if a resident of the same household, dies:

a. we insure the legal representative of the deceased. This condition applies only with respect to the premises and property of the deceased covered under this policy at the time of death;

b. **insured** includes:

- (1) any member of your household who is an **insured** at the time of your death, but only while a resident of the **residence premises**; and
- (2) with respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

10. **Conformity to State Law.** When a policy provision is in conflict with the applicable law of the State in which this policy is issued, the law of the State will apply.

OPTIONAL POLICY PROVISIONS

Each Optional Policy Provision applies only as shown in the **Declarations** and is subject to all the terms, provisions, exclusions and conditions of this policy.

Option AI - Additional Insured. The definition of **insured** is extended to include the person or organization shown in the **Declarations** as an Additional Insured or whose name is on file with us. Coverage is with respect to:

- 1. Section I - Coverage A; or

2. Section II - Coverages L and M but only with respect to the **residence premises**. This coverage does not apply to **bodily injury** to an employee arising out of or in the course of the employee's employment by the person or organization.

This option applies only with respect to the location shown in the **Declarations**.

Option BP - Business Property. The **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability**, item b., for property used or intended for use in a **business**,

including merchandise held as samples or for sale or for delivery after sale, is changed as follows:

The \$1,000 limit is replaced with the amount shown in the **Declarations** for this option.

Option BU - Business Pursuits. SECTION II - EXCLUSIONS, item 1.b. is modified as follows:

1. Section II coverage applies to the **business** pursuits of an **insured** who is a:

- a. clerical office employee, salesperson, collector, messenger; or
- b. teacher (except college, university and professional athletic coaches), school principal or school administrator;

while acting within the scope of the above listed occupations.

2. However, no coverage is provided:

a. for **bodily injury** or **property damage** arising out of a **business** owned or financially controlled by the **insured** or by a partnership of which the **insured** is a partner or member;

b. for **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature (other than teaching or school administration). This exclusion includes but is not limited to:

- (1) computer programming, architectural, engineering or industrial design services;
- (2) medical, surgical, dental or other services or treatment conducive to the health of persons or animals; and
- (3) beauty or barber services or treatment;

c. for **bodily injury** to a fellow employee of the **insured** injured in the course of employment; or

d. when the **insured** is a member of the faculty or teaching staff of a school or college:

- (1) for **bodily injury** or **property damage** arising out of the maintenance, use, loading or unloading of:

(a) draft or saddle animals, including vehicles for use with them; or

(b) aircraft, **motor vehicles**, recreational motor vehicles or watercraft, airboats, air cushions or personal watercraft which use a water jet pump powered by an internal combustion engine as the primary source of propulsion;

owned or operated, or hired by or for the **insured** or employer of the **insured** or used by the **insured** for the purpose of instruction in the use thereof; or

(2) under Coverage M for **bodily injury** to a pupil arising out of corporal punishment administered by or at the direction of the **insured**.

Option FA - Firearms. Firearms are insured for accidental direct physical loss or damage.

The limits for this option are shown in the **Declarations**. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.

The following additional provisions apply:

1. we do not insure for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following:

- a. mechanical breakdown, wear and tear, gradual deterioration;
- b. insects or vermin;
- c. any process of refinishing, renovating, or repairing;
- d. dampness of atmosphere or extremes of temperatures;
- e. inherent defect or faulty manufacture;
- f. rust, fouling or explosion of firearms;
- g. breakage, marring, scratching, tearing or denting unless caused by fire, thieves or accidents to conveyances; or
- h. infidelity of an **insured's** employees or persons to whom the insured property may be entrusted or rented;

2. our limit for loss by any Coverage B peril except theft is the limit shown in the **Declarations** for Coverage B, plus the aggregate limit;
3. our limits for loss by theft are those shown in the **Declarations** for this option. These limits apply in lieu of the Coverage B theft limit; and
4. our limits for loss by any covered peril except those in items 2. and 3. are those shown in the **Declarations**.

Option HC - Home Computer. The **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability**, item i., for electronic data processing system equipment and the recording or storage media used with that equipment is increased to be the amount shown in the **Declarations** for this option.

Option ID - Increased Dwelling Limit. We will settle losses to damaged building structures covered under **COVERAGE A - DWELLING** according to the **SECTION I - LOSS SETTLEMENT** provision shown in the **Declarations**.

If the amount you actually and necessarily spend to repair or replace damaged building structures exceeds the applicable limit of liability shown in the **Declarations**, we will pay the additional amounts not to exceed:

1. the Option ID limit of liability shown in the **Declarations** to repair or replace the Dwelling; or
2. 10% of the Option ID limit of liability to repair or replace building structures covered under **COVERAGE A - DWELLING, Dwelling Extension**.

Report Increased Values. You must notify us within 90 days of the start of any new building structure costing \$5,000 or more; or any additions to or remodeling of building structures which increase their values by \$5,000 or more. You must pay any additional premium due for the increased value. We will not pay more than the applicable limit of liability shown in the **Declarations**, if you fail to notify us of the increased value within 90 days.

Option IO - Incidental Business. The coverage provided by this option applies only to that incidental **business** occupancy on file with us.

1. **COVERAGE A - DWELLING, Dwelling Extension**, item 2.b. is deleted.
2. **COVERAGE B - PERSONAL PROPERTY** is extended to include equipment, supplies and furnishings usual and

incidental to this **business** occupancy. This Optional Policy Provision does not include electronic data processing system equipment or the recording or storage media used with that equipment or merchandise held as samples or for sale or for delivery after sale.

The Option IO limits are shown in the **Declarations**. The first limit applies to property on the **residence premises**. The second limit applies to property while off the **residence premises**. These limits are in addition to the **COVERAGE B - PERSONAL PROPERTY, Special Limits of Liability** on property used or intended for use in a **business**.

3. Under Section II, the **residence premises** is not considered **business** property because an **insured** occupies a part of it as an incidental **business**.

4. **SECTION II - EXCLUSIONS**, item 1.b. of Coverage L and Coverage M is replaced with the following:

b. **bodily injury or property damage** arising out of **business** pursuits of an **insured** or the rental or holding for rental of any part of any premises by an **insured**. This exclusion does not apply:

- (1) to activities which are ordinarily incident to non-**business** pursuits or to **business** pursuits of an **insured** which are necessary or incidental to the use of the **residence premises** as an incidental **business**;
- (2) with respect to Coverage L to the occasional or part-time **business** pursuits of an **insured** who is under 19 years of age;
- (3) to the rental or holding for rental of a residence of yours:
 - (a) on an occasional basis for exclusive use as a residence;
 - (b) in part, unless intended for use as a residence by more than two roomers or boarders; or
 - (c) in part, as an incidental **business** or private garage;
- (4) when the dwelling on the **residence premises** is a two family dwelling and you occupy

one part and rent or hold for rental the other part; or

- (5) to farm land (without buildings), rented or held for rental to others, but not to exceed a total of 500 acres, regardless of the number of locations.

5. This insurance does not apply to:

- a. **bodily injury** to an employee of an **insured** arising out of the **residence premises** as an incidental **business** other than to a **residence employee** while engaged in the employee's employment by an **insured**;
- b. **bodily injury** to a pupil arising out of corporal punishment administered by or at the direction of the **insured**;
- c. liability arising out of any acts, errors or omissions of an **insured**, or any other person for whose acts an **insured** is liable, resulting from the preparation or approval of data, plans, designs, opinions, reports, programs, specifications, supervisory inspections or engineering services in the conduct of an **insured's** incidental **business** involving data processing, computer consulting or computer programming; or
- d. any claim made or suit brought against any **insured** by:
 - (1) any person who is in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;
 - (b) any employee of any **insured**; or
 - (c) any other person actually or apparently acting on behalf of any **insured**; or
 - (2) any person who makes a claim because of **bodily injury** to any person who is in the care of any **insured** because of child care services provided by or at the direction of:
 - (a) any **insured**;

(b) any employee of any **insured**; or

(c) any other person actually or apparently acting on behalf of any **insured**.

Coverage M does not apply to any person indicated in (1) and (2) above.

This exclusion does not apply to the occasional child care services provided by any **insured**, or to the part-time child care services provided by any **insured** who is under 19 years of age.

Option JF - Jewelry and Furs. Jewelry, watches, fur garments and garments trimmed with fur, precious and semi-precious stones, gold other than goldware, silver other than silverware and platinum are insured for accidental direct physical loss or damage.

The limits for this option are shown in the **Declarations**. The first amount is the limit for any one article; the second amount is the aggregate limit for each loss.

The following additional provisions apply:

1. we do not insure for any loss to the property described in this option either consisting of, or directly and immediately caused by, one or more of the following:
 - a. mechanical breakdown, wear and tear, gradual deterioration;
 - b. insects or vermin;
 - c. inherent vice; or
 - d. seizure or destruction under quarantine or customs regulations;
2. our limit for loss by any Coverage B peril except theft is the limit shown in the **Declarations** for Coverage B, plus the aggregate limit;
3. our limits for loss by theft are those shown in the **Declarations** for this option; and
4. our limits for loss by any covered peril except those in items 2. and 3. are those shown in the **Declarations** for this option.

Option OL - Building Ordinance or Law.

1. Coverage Provided.

The total limit of insurance provided by this Building Ordinance or Law provision will not exceed an amount equal to the Option OL percentage shown in the **Declarations** of the Coverage A limit shown in the **Declarations** at the time of the loss, as adjusted by the inflation coverage provisions of the policy. This is an additional amount of insurance and applies only to the dwelling.

2. Damaged Portions of Dwelling.

When the dwelling covered under **COVERAGE A - DWELLING** is damaged by a Loss Insured we will pay for the increased cost to repair or rebuild the physically damaged portion of the dwelling caused by the enforcement of a building, zoning or land use ordinance or law if the enforcement is directly caused by the same Loss Insured and the requirement is in effect at the time the Loss Insured occurs.

3. Undamaged Portions of Damaged Dwelling.

When the dwelling covered under **COVERAGE A - DWELLING** is damaged by a Loss Insured we will also pay for:

- a. the cost to demolish and clear the site of the undamaged portions of the dwelling caused by the enforcement of a building, zoning or land use ordinance or law if the enforcement is directly caused by the same Loss Insured and the requirement is in effect at the time the Loss Insured occurs; and
- b. loss to the undamaged portion of the dwelling caused by enforcement of any ordinance or law if:
 - (1) the enforcement is directly caused by the same Loss Insured;
 - (2) the enforcement requires the demolition of portions of the same dwelling not damaged by the same Loss Insured;
 - (3) the ordinance or law regulates the construction or repair of the dwelling, or establishes zoning or

land use requirements at the described premises; and

- (4) the ordinance or law is in force at the time of the occurrence of the same Loss Insured; or
- c. the legally required changes to the undamaged portion of the dwelling caused by the enforcement of a building, zoning or land use ordinance or law if the enforcement is directly caused by the same Loss Insured and the requirement is in effect at the time the Loss Insured occurs.

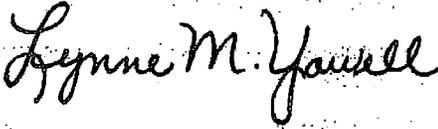
4. Building Ordinance or Law Coverage Limitations.

- a. We will not pay for any increased cost of construction under this coverage:
 - (1) until the dwelling is actually repaired or replaced at the same or another premises in the same general vicinity; and
 - (2) unless the repairs or replacement are made as soon as reasonably possible after the loss, not to exceed two years.
- b. We will not pay more for loss to the undamaged portion of the dwelling caused by the enforcement of any ordinance or law than:
 - (1) the depreciated value of the undamaged portion of the dwelling, if the dwelling is not repaired or replaced;
 - (2) the amount you actually spend to replace the undamaged portion of the dwelling if the dwelling is repaired or replaced.
- c. We will not pay more under this coverage than the amount you actually spend:
 - (1) for the increased cost to repair or rebuild the dwelling at the same or another premises in the same general vicinity if relocation is required by ordinance or law; and
 - (2) to demolish and clear the site of the undamaged portions of the dwelling caused by enforcement of building, zoning or land use ordinance or law.

We will never pay for more than a dwelling of the same height, floor area and style on the same or similar premises as the dwelling, subject to the limit provided in paragraph 1. **Coverage Provided** of this option.

Option SG - Silverware and Goldware Theft. The COVER-AGE B - PERSONAL PROPERTY, Special Limits of Liability, item h., for theft of silverware and goldware is increased to be the amount shown in the Declarations for this option.

IN WITNESS WHEREOF, this Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.



Secretary



President

The Board of Directors, in accordance with Article VI(c) of this Company's Articles of Incorporation, may from time to time distribute equitably to the holders of the participating policies issued by said Company such sums out of its earnings as in its judgment are proper.



State Farm Fire and Casualty Company

11350 Johns Creek Parkway
Duluth, GA 30098-0001

POLICY NUMBER	01-48-1214-5
HOMEOWNERS AVAILABLE COVERAGE NOTICE	
SEE RENEWAL CERTIFICATE	

AT2 H-09- 2064-F285 H W F

002564 0001

ARNOLD, ANNIE P
798 MWENYE ST
SELMA AL 36701-8608



ST.
0109-400G0H

IT IS IMPORTANT THAT YOU OCCASIONALLY REVIEW THE COVERAGES AND LIMITS IN YOUR HOMEOWNERS POLICY TO BE CERTAIN YOUR NEEDS ARE BEING MET. THE FOLLOWING INFORMATION WILL ASSIST YOU IN THE REVIEW PROCESS.

THE COVERAGE LIMITS FOR COVERAGE A - DWELLING, COVERAGE B - PERSONAL PROPERTY, COVERAGE L - PERSONAL LIABILITY, AND COVERAGE M - MEDICAL PAYMENTS TO OTHERS ARE LISTED ON THE ACCOMPANYING RENEWAL NOTICE. PLEASE REVIEW THESE LIMITS TO DETERMINE IF THEY ARE ADEQUATE IN THE EVENT OF A LOSS.

THE FOLLOWING IS A **PARTIAL LIST** OF THE OPTIONAL COVERAGES YOU HAVE **NOT** ADDED TO YOUR POLICY. THEY MAY BE AVAILABLE TO YOU FOR AN ADDITIONAL PREMIUM.

Back-Up of Sewer or Drain (for damage caused by water from outside the plumbing system which backs up through sewers or drains)

Building Ordinance or Law (higher limits)

Business Property (for higher limits)

Business Pursuits Liability (for teachers, school administrators, sales persons, and clerical workers)

Child Care Liability (for those providing child care in their home)

Earthquake

Firearms (for broadened coverage and higher limits)

Home Computers (for higher limits)

Identity Restoration

Incidental Business Liability (for those with an incidental office, studio, or school in the home)

Increased Dwelling (additional amount of insurance in the event that repair or replacement exceeds Coverage A - Dwelling limit of liability, available only for policies insured to at least 100% of replacement cost)

****Optional Coverages continued on the reverse side****

This notice contains only a general description of the coverages and is not a contract. All coverages are subject to the provisions in the policy itself. Should you have a need for any of these coverages or higher limits, contact your State Farm Agent to discuss details, cost and eligibility.

IMPORTANT INFORMATION ABOUT DAMAGE CAUSED BY FLOODING

This policy does not cover damage to your property caused by flooding. You may be eligible for such coverage through the National Flood Insurance Program ("NFIP"), if you live in a participating community. For more information, contact your State Farm® agent or visit floodsmart.gov.

0110088J 07-02-2008

THE FOLLOWING IS A **PARTIAL LIST** OF THE OPTIONAL COVERAGES YOU HAVE **NOT** ADDED TO YOUR POLICY. THEY MAY BE AVAILABLE TO YOU FOR AN ADDITIONAL PREMIUM.

Loss Assessment (for neighborhoods with Homeowners Associations)

Nurses Professional Liability (for those in the nursing profession)

Personal Injury (for your liability to others caused by certain acts of libel, slander, invasion of privacy, false arrest)

Limited Replacement Cost on Contents

Silverware/Goldware (for broadened coverage and higher limits)



State Farm Fire and Casualty Company

11350 Johns Creek Parkway
Duluth, GA 30098-0001

H-09- 2064-F285 H W F

002564 0001

ARNOLD, ANNIE P
798 MWENYE ST
SELMA AL 36701-8608



ST: 0209-810601

Location: Same as Mailing Address

SFPP No: 0334768909

Loss Settlement Provisions (See Policy)

- A1 Replacement Cost - Similar Construction
- B2 Depreciated Loss Settlement - Coverage B

Forms, Options, and Endorsements

Homeowners Policy	FP-7955
Ordinance/Law 10%/ \$9,720	OPT OL
Jewelry and Furs \$2,500/\$5,000	OPT JF
Homeowners Policy Endorsement	* FE-3413

*Effective: NOV 27 2012

RENEWAL CERTIFICATE

POLICY NUMBER	01-48-1214-5
Homeowners Policy NOV 27 2012 to NOV 27 2013	
BILLED THROUGH SFPP	

Coverages and Limits

Section I

A Dwelling		\$97,200
Dwelling Extension	Up To	9,720
B Personal Property		53,460
C Loss of Use		Actual Loss Sustained

Deductibles - Section I

All Losses	2,000
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Section II

L Personal Liability	\$100,000
Damage to Property of Others	500
M Medical Payments to Others (Each Person)	1,000

Annual Premium \$893.00

Premium Reductions

Home/Auto Discount	334.00
Claim Record Discount	334.00

Inflation Coverage Index: 229.0

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

136-3076 L8 10-11-2010 (01130890)

Thanks for letting us serve you. We appreciate our long term customers.
Agent GUS COLVIN III

Moving? See your State Farm agent.
See reverse for important information.
Prepared OCT 15 2012

Mortgagee: GMAC MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS

Loan No: 7431982826

Your premium was influenced by information from consumer reports:

Please refer to the enclosed insert for additional details.

Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

State Farm

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Page 1 of 9

IMPORTANT NOTICE . . . about your policy

Effective with this renewal, **HOMEOWNERS POLICY ENDORSEMENT (Alabama), FE-3413** replaces endorsements **FE-5320, FE-5398, FE-5452, FE-5480, FE-5801, FE-5831, FE-5843, FE-7201.2** and changes your Homeowners booklet, **FP-7955**.

Some of these changes reduce, eliminate or broaden coverage. Other changes, although not intended to change coverage, could potentially reduce or eliminate coverage depending on how they are interpreted. In that regard, they should be viewed as either an actual or a potential reduction in coverage.

This Notice provides a brief description of some of the changes. We encourage you to read your new endorsement and note the following changes:

REDUCTIONS IN COVERAGE OR LIMITS

- The Special Limits of Liability under Coverage B – Personal Property, has changed so the \$5,000 limit on electronic data processing equipment now applies to mobile personal communication equipment, global positioning systems, mobile personal electronic devices used for reproduction of sound and standard media or non-media equipment used with any of these devices.
- There is no coverage under Coverage B – Personal Property, Property Not Covered for:
 - Videos or other media that may be used with equipment permanently attached to motor vehicles or other motorized land conveyances.
 - Data, sound or video that cannot be replaced with like kind and quality on the retail market that is transferred onto mobile communication equipment, global positioning systems or electronic devices used for the reproduction of video or sound.
 - Outdoor hardscape property used for aesthetic purposes, except as provided in Section I – Additional Coverages, item 3.
- Language is added to Coverage C – Loss of Use, Prohibited Use, to state when physical damage by a covered cause of loss occurs to property other than covered property located on the residence premises, we will pay the Additional Living Expense and Fair Rental Value, for a continuous period not to exceed two weeks. Coverage applies when access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage and the described premises is within the area, but not more than one mile from where the damaged property is located.
- Language is added to Section II – Additional Coverages, Claim Expenses to state that when we provide a defense against a suit, we will pay the costs taxed against you; however, such costs do not include attorney fees.
- Language is added to Section II – Conditions, Limit of Liability to state the coverage limit shown in the Declarations applies to the policy period during which the injury or damage first occurs and no additional coverage or limits will be available for the occurrence under any additional policy periods this policy remains in force.

POTENTIAL REDUCTIONS IN COVERAGE

- Language is added to the definition of "occurrence" to state that an accident must first result in bodily injury or property damage during the policy period. All bodily injury and property damage resulting from one accident, series of related accidents or from continuous and repeated exposure to the same general conditions is considered to be one occurrence.
- Lawns and artificial grass have been added to Coverage A, Property Not Covered, item 3. However, limited coverage is available under Section I – Additional Coverages, item 3.
- There is no coverage under Coverage B – Personal Property, Property Not Covered for:
 - Books or records of accounts receivable, abstracts or other journals, architectural or technical drawings, card index systems or other records.
 - Contraband, or any property used in the course of illegal consumption, possession, import, export or trade.

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CONTINUED

- Section I – Additional Coverage, Collapse, is revised to state coverage for collapse of a building caused by decay, deterioration, insect damage or vermin damage that is hidden from view is excluded if the hidden damage is known to an insured prior to the collapse.
- Language is added to Section I – Losses Not Insured to state there is no coverage for loss caused by flood, surface water, waves (including tidal wave, tsunami, and seiche), tides, tidal water, overflow of any body of water, or spray, or surge from any of these, all whether driven by wind or not. There is also no coverage for material carried or otherwise moved by any water described in the water exclusion.
- Section II – Additional Coverages, Claim Expenses is changed to state we will pay prejudgment interest, when owed by law, but only on the lesser of that part of the damages we pay or the policy's Coverage L limit.
- Language is added to Option OL – Building Ordinance or Law to state we will not pay for legally required changes to specific dwelling features, systems or components that have not been physically damaged by the Loss Insured.

BROADENINGS OR ADDITIONS OF COVERAGE

- Liability coverage is extended to include commercially manufactured 2, 3 or 4 wheeled personal conveyances powered by an unmodified motor of no more than 1 horsepower and capable of a top speed of no more than 20 miles per hour.
- The Special Limits of Liability under Coverage B – Personal Property, has changed as indicated below:
 - The limit for property used or intended to be used for business has increased to \$1,500. The limit for such property away from the residence premises has increased to \$750.
 - The limit on watercraft, outboard motors, including their trailers, furnishings and equipment has increased to \$1,500.
 - The limit on trailers not used with watercraft has increased to \$1,500.
 - Limited property coverage up to \$500 is added for certain low-powered commercially manufactured personal conveyances.
- Language in Section I – Additional Coverages, Trees, Shrubs and Landscaping is added to cover live or artificial plants, artificial grass and hardscape property used for aesthetic purposes not permanently affixed to the realty. The coverage limit for any one outdoor tree, shrub, plant or hardscape item has increased to \$750.
- The coverage limit under Section I – Losses Insured, Coverage B – Personal Property, Sudden and accidental damage to electrical appliances, devices, fixtures and wiring has increased to up to \$1,500 for each damaged item.
- Section II – Additional Coverages, Claim Expenses, is revised to state the most we will pay for all reasonable expenses incurred by the insured at our request, including loss of earnings, is \$200 per day.

OTHER CHANGES

- Under Coverage B – Personal Property, Special Limits of Liability, gift certificates, gift cards, rechargeable debit cards, and phone cards are specifically listed along with securities, checks, and other negotiable instruments as being subject to a special coverage limit of \$1,000.
- Language is added to Section I and Section II Conditions, Premium, that describes when the premium is due, the rates the premium is based upon, and the effect this policy may have on other coverages obtainable from, or other premiums paid to, the State Farm Companies.
- A Section I and Section II Condition, Change of Policy Address, is added to state we may change the named insured's address in the Declarations and our records to the most recent address provided to us by you or the United States Postal Service.
- In the OPTIONAL POLICY PROVISIONS (if shown in the Declarations):
 - Option BP – Business Property – The coverage limit purchased with this optional provision now replaces the \$1,500 limit in the policy rather than the previous \$1,000 limit.

State Farm



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- o Option HC – Home Computer – The coverage limit purchased now applies to mobile personal communication equipment, global positioning systems, and mobile personal electronic devices in addition to electronic data processing system equipment.



Please read endorsement **FE-3413** carefully and keep it with your policy. If you have any questions, please contact your State Farm® agent.

This message is provided for informational purposes only, and it does not change, modify or invalidate any of the provisions, terms or conditions of your policy, or any other applicable endorsements.

ST-0409-G10G01



FE-3413 HOMEOWNERS POLICY ENDORSEMENT (Alabama)

DEFINITIONS

Definitions 6. and 7. are replaced by the following:

6. "motor vehicle", when used in Section II of this policy, means:
 - a. a land motor vehicle designed for travel on public roads or subject to motor vehicle registration;
 - b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration;
 - c. a "recreational vehicle" while off an insured location. "Recreational vehicle" means a motorized vehicle designed for recreation principally off public roads that is owned or leased by an insured. This includes, but is not limited to, a motorized all terrain vehicle, amphibious vehicle, dune buggy, go-cart, golf cart, snowmobile, trailbike, minibike and personal assistive mobility device. "Leased" does not include temporary rental;
 - d. a "locomotive" while off an insured location. "Locomotive" means a self-propelled vehicle for pulling or pushing freight or passenger cars on tracks that is large enough to carry a person and is owned or leased by an insured. "Leased" does not include temporary rental;
 - e. a bulldozer, track loader, backhoe, high-hoe, trencher, grader, crane, self-propelled scraper, excavator, pipe-layer, cherry picker, telehandler, logging vehicle, mining vehicle or road building vehicle that is owned or leased by an insured while off an insured location. "Leased" does not include temporary rental; and
 - f. any vehicle while being towed or pushed by or carried on a vehicle included in a., b., c., d. or e.
7. "occurrence", when used in Section II of this policy, means an accident, including exposure to conditions, which first results in:
 - a. bodily injury; or
 - b. property damage;

during the policy period. All bodily injury and property damage resulting from one accident, series of related accidents or from continuous and repeated exposure to the same general conditions is considered to be one occurrence.

Definitions 11. and 12. are added:

11. "fungus" means any type or form of fungus, including mold, mildew, mycotoxins, spores, scents or by-products produced or released by fungi.
12. "State Farm Companies" means one or more of the following:
 - a. State Farm Mutual Automobile Insurance Company;
 - b. State Farm Fire and Casualty Company; and
 - c. subsidiaries or affiliates of either a. or b. above.

SECTION I – COVERAGES

COVERAGE A – DWELLING

Item 2., Dwelling Extension, is replaced by the following:

2. **Dwelling Extension.** We cover other structures on the **residence premises**, separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line, or similar connection are considered to be other structures.

We do not cover other structures:

- a. not permanently attached to or otherwise forming a part of the realty;
- b. used in whole or in part for **business** purposes unless such use consists solely of use of office space for paperwork, computer work or use of a telephone, and consists solely of activities that are:
 - (1) duties of the insured's employment by another; and
 - (2) performed solely by the insured; or
- c. rented or held for rental to a person not a tenant of the dwelling, unless used solely as a private garage.

The following item is added to item 3. **Property Not Covered:**

- d. lawns or artificial grass, except as provided in **SECTION I – ADDITIONAL COVERAGES.**

COVERAGE B – PERSONAL PROPERTY

Special Limits of Liability is replaced by the following:

Special Limits of Liability. These limits do not increase the Coverage B limit. The special limit for each of the following categories is the total limit for each loss for all property in that category:

- a. \$200 on money, coins and medals, including any of these that are a part of a collection, and bank notes;
- b. \$1,500 on property used or intended for use in a **business**, including merchandise held as samples or for sale or for delivery after sale, while on the **residence premises**. This coverage is limited to \$750 on such property away from the **residence premises**.
Electronic data processing system equipment or the recording or storage media used with that equipment is not included under this coverage;
- c. \$1,000 on securities, checks, cashiers checks, travelers checks, money orders, gift certificates, gift cards, rechargeable debit cards, phone cards and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports and tickets;
- d. \$1,500 on watercraft of all types and outboard motors, including their trailers, furnishings and equipment;
- e. \$1,500 on trailers not used with watercraft;

- f. \$2,500 on stamps, trading cards and comic books, including any of these that are a part of a collection;
- g. \$2,500 for loss by theft of firearms;
- h. \$2,500 for loss by theft of silverware and goldware;
- i. \$5,000 on electronic data processing system equipment, including but not limited to mobile personal communication equipment, global positioning systems, mobile personal electronic devices used for the reproduction of sound, and standard media or non-media equipment for use with the above devices;
- j. \$5,000 on any one article and \$10,000 in the aggregate for loss by theft of any rug, carpet (except wall-to-wall carpet), tapestry, wall-hanging or other similar article; and
- k. \$500 on commercially manufactured 2, 3 or 4 wheeled personal conveyances powered only by or assisted by an unmodified motor or engine with a manufacturer's power rating of no more than 1 horsepower and capable of a top speed of no more than 20 miles per hour. This does not include those not licensed for use on public highways which are designed for assisting the handicapped.

Item 2., **Property Not Covered**, is replaced by the following:

2. **Property Not Covered.** We do not cover:

- a. articles separately described and specifically insured in this or any other insurance;
- b. animals, birds or fish;
- c. any engine or motor-propelled vehicle or machine, including the parts, designed for movement on land, except as provided in **Special Limits of Liability**, item k. We do cover those not licensed for use on public highways which are:
 - (1) used solely to service the **insured location**; or
 - (2) designed for assisting the handicapped;
- d. devices or instruments for the recording or reproduction of video or sound permanently attached to an engine or motor-propelled vehicle. We do not cover tapes, discs, wires, videos or other media that may be used with these devices or instruments while in the vehicle;
- e. aircraft and parts;
- f. property of roomers, boarders, tenants and other residents not related to an **insured**. We do cover property of roomers, boarders and other residents related to an **insured**;
- g. property regularly rented or held for rental to others by an **insured**. This exclusion does not apply to property of an **insured** in a sleeping room rented to others by an **insured**;

State Farm



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- h. property rented or held for rental to others away from the **residence premises**;
- i. any radio devices or transmitters, global positioning systems, radar or laser detectors, antennas and all other similar equipment permanently attached to an engine or motor-propelled vehicle;
- j. books or records of accounts receivable, abstracts or other journals, architectural or technical drawings, card index systems or other records. This exclusion does not apply to any recording or storage media for electronic data processing. We will cover the cost of blank books, cards or other blank material plus the cost of labor you incur for transcribing or copying such records;
- k. recording or storage media for electronic data processing that cannot be replaced with other of like kind and quality on the current retail market;
- l. purchased or created data, sound or video that cannot be replaced with like kind and quality on the current retail market which is transferred or downloaded onto mobile communication equipment, global positioning systems or electronic devices used for the reproduction of video or sound;
- m. contraband, or any property used in the course of illegal consumption, possession, import, export or trade; or
- n. outdoor hardscape property used for aesthetic purposes except as provided in **SECTION I – ADDITIONAL COVERAGES**.

COVERAGE C – LOSS OF USE

Item 3., **Prohibited Use**, is replaced by the following:

- 3. **Prohibited Use**. We cover Additional Living Expense and Fair Rental Value, for a continuous period not to exceed two weeks, beginning when a civil authority issues an order of evacuation or prohibits your use of the **residence premises**, provided that:
 - a. direct physical damage occurs to any property, other than covered property located on the **residence premises**, arising from a cause of loss that would be a Loss Insured under this policy if the damage had occurred to property on the **residence premises**;
 - b. the **residence premises** is within one mile of property damaged by a cause of loss identified in 3.a. above; and
 - c. the action of the civil authority is taken in response to:
 - (1) dangerous physical conditions resulting from the continuation of the cause of loss identified in 3.a. above;
 - (2) dangerous physical conditions resulting from the damage caused by the cause of loss identified in 3.a. above; or
 - (3) the need to gain free access to property damaged by the cause of loss identified in 3.a. above.

We do not cover loss or expense due to cancellation of a lease or agreement.

SECTION I – ADDITIONAL COVERAGES

Items 1., 3. and 11. are replaced by the following:

- 1. **Debris Removal**. We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property. The following coverages and limits also apply:
 - a. When the amount payable for the property damage plus the debris removal exceeds the limit for damaged property, an additional 5% of that limit is available for debris removal expense. This additional amount of insurance does not apply to Additional Coverage, item 3. **Trees, Shrubs and Landscaping**.
 - b. We will also pay up to \$500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the **residence premises**, unless otherwise excluded. This coverage applies when:
 - (1) the tree has caused a Loss Insured to Coverage A property; or
 - (2) the tree debris felled by windstorm, hail, or weight of snow or ice blocks:
 - (a) the driveway, on the **residence premises**, and prevents land motor vehicle access to or from the dwelling; or
 - (b) a ramp designed to assist the handicapped, on the **residence premises** and prevents access to or from the dwelling.
- 3. **Trees, Shrubs and Landscaping**. We cover outdoor:
 - a. trees, shrubs, live or artificial plants, and lawns;
 - b. artificial grass; and
 - c. hardscape property used for aesthetic purposes not permanently affixed to realty,

on the **residence premises**, for direct loss caused by the following: Fire or lightning, Explosion, Riot or

civil commotion, Aircraft, Vehicles (not owned or operated by a resident of the residence premises), Vandalism or malicious mischief or Theft.

The limit for this coverage, including the removal of debris, shall not exceed 5% of the amount shown in the **Declarations** for **COVERAGE A – DWELLING**. We will not pay more than \$750 for any one outdoor tree, shrub, plant or hardscape item, including debris removal expense. This coverage may increase the limit otherwise applicable. We do not cover property grown for **business** purposes.

11. **Collapse.** We insure only for direct physical loss to covered property involving the sudden, entire collapse of a building or any part of a building.

Collapse means actually fallen down or fallen into pieces. It does not include settling, cracking, shrinking, bulging, expansion, sagging or bowing.

The collapse must be directly and immediately caused only by one or more of the following:

- a. perils described in **SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY**. These perils apply to covered building and personal property for loss insured by this Additional Coverage;
- b. decay, deterioration, insect damage or vermin damage, all that are hidden from view, of a:
 - (1) connector; or
 - (2) structural member of a building;
 unless the presence of such damage is known to an insured prior to collapse;
- c. weight of contents, equipment, animals or people;
- d. weight of ice, snow, sleet or rain which collects on a roof, porch or deck; or
- e. use of defective material or methods in the construction (includes remodeling or renovation) of the building, if the collapse occurs during the course of the construction of the building.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf, dock, trellis or antenna or its supporting structure is not included under items b., c., d. and e. unless the loss is the direct and immediate cause of the collapse of the building.

This coverage does not increase the limit applying to the damaged property.

SECTION I – LOSSES INSURED

COVERAGE B – PERSONAL PROPERTY

Items 9.b.(3)(c), 12.d., 13.b. and 15. are replaced by the following:

9. b. (3) (c) of securities, checks, cashiers checks, travelers checks, money orders, gift certificates, gift cards, rechargeable debit cards, phone cards and other negotiable instruments, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports and tickets;
12. d. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, or wet or dry rot.
13. b. caused by or resulting from continuous or repeated seepage or leakage of water or steam which occurs over a period of time and results in deterioration, corrosion, rust, or wet or dry rot.
15. **Sudden and accidental damage** to electrical appliances, devices, fixtures and wiring from an increase or decrease of artificially generated electrical current. We will pay up to \$1,500 under this peril for each damaged item described above.

SECTION I – LOSSES NOT INSURED

Items 1.i. and 2.c. are replaced by the following:

1. i. wet or dry rot;
2. c. **Water**, meaning:
 - (1) flood, surface water, waves (including tidal wave, tsunami, and seiche), tides, tidal water, overflow of any body of water, or spray or surge from any of these, all whether driven by wind or not;
 - (2) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area;
 - (3) water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure; or
 - (4) material carried or otherwise moved by any of the water, as described in paragraphs (1) through (3) above.

StateFarm



FE-3413C

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However, we do insure for any direct loss by fire, explosion or theft resulting from water, provided the resulting loss is itself a Loss Insured.

The following item is added:

2. g. **Fungus.** We also do not cover:

- (1) any loss of use or delay in rebuilding, repairing or replacing covered property, including any associated cost or expense, due to interference at the **residence premises** or location of the rebuilding, repair or replacement, by **fungus**;
- (2) any remediation of **fungus**, including the cost to:
 - (a) remove the **fungus** from covered property or to repair, restore or replace that property; or
 - (b) tear out and replace any part of the building or other property as needed to gain access to the **fungus**; or
- (3) the cost of any testing or monitoring of air or property to confirm the type, absence, presence or level of **fungus**, whether performed prior to, during or after removal, repair, restoration or replacement of covered property.

SECTION I – CONDITIONS

Item 6., **Suit Against Us**, reference to “one year” is changed to “six years”.

SECTION II – LIABILITY COVERAGES

SECTION II – ADDITIONAL COVERAGES

Items 1.a., 1.c. and 1.d. are replaced by the following:

1. **Claim Expenses.** We pay:

- a. expenses we incur and costs taxed against an **insured** in suits we defend. Taxed costs do not include attorney fees;
- c. reasonable expenses an **insured** incurs at our request. This includes actual loss of earnings (but not loss of other income) up to \$200 per day for aiding us in the investigation or defense of claims or suits;
- d. interest the **insured** is legally liable to pay on damages payable under Coverage L above before a judgment, but only the interest on the lesser of:
 - (1) that part of the damages we pay; or
 - (2) the Coverage L limit; and

SECTION II – CONDITIONS

Item 1., **Limit of Liability**, is replaced by the following:

1. **Limit of Liability.** The Coverage L limit is shown in the **Declarations**. This is the limit for all damages from each **occurrence** for the policy period in which the **bodily injury** or **property damage** first occurs, regardless of the number of **insureds**, claims made or persons injured. No additional limits or coverage will be available for the **occurrence** under any additional policy periods while this policy remains in force.

The Coverage M limit is shown in the **Declarations**. This is our limit for all medical expense for **bodily injury** to one person as the result of one accident.

The following condition is added to item 4., **Duties of an Injured Person – Coverage M**:

- d. the injured person, or, when appropriate, someone acting on behalf of that person, shall:
 - (1) provide us with any required authorizations; and
 - (2) submit to us all information we need to comply with state or federal law.

SECTION I AND SECTION II – CONDITIONS

Item 8., **Subrogation**, is replaced by the following:

- a. If any **insured** to or for whom we make payment under this policy has rights to recover damages from another, those rights are automatically transferred to us to the extent of our payment. We are subrogated to the full extent of our payment and our rights are not dependent on whether that **insured** is fully compensated for their loss or is made whole. The application of a deductible under this policy shall not prevent any **insured** from being considered fully compensated or made whole.
- b. If any **insured** to or for whom we have made payment has not recovered from any party liable for the damages, that **insured** shall:
 - (1) take no action after a loss prejudicing our rights under this contract;
 - (2) keep these rights in trust for us;
 - (3) sign and deliver any legal papers we need;
 - (4) when we ask, take action through our representative to recover our payments;
 - (5) cooperate with us in a reasonable manner.
- c. If any **insured** to or for whom we have made payment recovers from any other party liable for the damages:
 - (1) that **insured** shall hold in trust for us the proceeds of the recovery; and

- (2) that insured shall reimburse us to the extent of our payment.
- d. Any insured may waive in writing before a loss all rights of recovery against any person.

Subrogation does not apply under SECTION II to MEDICAL PAYMENTS TO OTHERS or Damage to Property of Others.

The following conditions are added:

11. Premium.

- a. Unless as otherwise provided by an alternative payment plan in effect with the State Farm Companies with respect to the premium for this policy, the premium is due and payable in full on or before the first day of the policy period shown in the most recently issued Declarations.
- b. The renewal premium for this policy will be based upon the rates in effect, the coverages carried, the applicable limits, deductibles and other elements that affect the premium applicable at the time of renewal.
- c. The premium for this policy may vary based upon:
- (1) the purchase of other products or services from the State Farm Companies;
 - (2) the purchase of products or services from an organization that has entered into an agreement or contract with the State Farm Companies. The State Farm Companies do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
 - (3) an agreement, concerning the insurance provided by this policy, that the State Farm Companies has with an organization of which you are a member, employee, subscriber, licensee, or franchisee.
- d. Your purchase of this policy may allow:
- (1) you to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the State Farm Companies, subject to their applicable eligibility rules; or
 - (2) the premium or price for other products or services purchased by you, including non-insurance products or services, to vary. Such other products or services must be provided by the State Farm Companies or by an organization that has entered into

an agreement or contract with the State Farm Companies. The State Farm Companies do not warrant the merchantability, fitness or quality of any product or service offered or provided by that organization.

12. Right to Inspect. We have the right but are not obligated to perform the following:

- a. make inspections and surveys of the insured location at any time;
- b. provide you with reports on conditions we find; or
- c. recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged.

We do not:

- a. make safety inspections;
- b. undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public;
- c. warrant that conditions are safe or healthful; or
- d. warrant that conditions comply with laws, regulations, codes or standards.

This condition applies not only to us but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.

13. Joint and Individual Interests. When there are two or more named insureds, each acts for all to cancel or change the policy.

14. Change of Policy Address. We may change the named insured's policy address as shown in the Declarations and in our records to the most recent address provided to us by:

- a. you; or
- b. the United States Postal Service.

OPTIONAL POLICY PROVISIONS

Option BP – Business Property is replaced by the following:

Option BP – Business Property. The COVERAGE B – PERSONAL PROPERTY, Special Limits of Liability, item b., for property used or intended for use in a business, including merchandise held as samples or for sale or for delivery after sale, is changed as follows:

The \$1,500 limit is replaced with the amount shown in the Declarations for this option.

StateFarm



FE-3413C

Page 9 of 9

Option HC – Home Computer is replaced by the following:

Option HC – Home Computer. The **COVERAGE B – PERSONAL PROPERTY, Special Limits of Liability**, item i., is increased to be the amount shown in the **Declarations** for this option.



Option OL – Building Ordinance or Law.

Item 3.c. is replaced by the following:

- c. legally required changes to the undamaged portion of the dwelling caused by the enforcement of a building, zoning or land use ordinance or law, if:
 - (1) the enforcement is directly caused by the same Loss Insured;

- (2) the requirement is in effect at the time the Loss Insured occurs; and
- (3) the legally required changes are made to the undamaged portions of specific dwelling features, systems or components that have been physically damaged by the Loss Insured.

We will not pay for legally required changes to specific dwelling features, systems or components that have not been physically damaged by the Loss Insured.

All other policy provisions apply.

FE-3413

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STI-0709-S10G01



State Farm Fire and Casualty Company

16058

01-48-1214-5

553-3117.3

This Notice Is Being Provided Pursuant To The Federal Fair Credit Reporting Act And Any Applicable State Law



STI-0806-410G01

The amount you pay for homeowners insurance is influenced by many factors, including the coverages you have, the type of construction, information from a consumer report, and the likelihood of future claims. Please refer to your renewal certificate for information about factors that affect your premium. The premium associated with the use of credit has increased. Our use of credit information from the consumer report determines *insurance* risk, but not *credit* risk. This report is obtained from LexisNexis Risk Solutions, Inc., a consumer reporting agency. LexisNexis only provides information, does not make any decisions about your insurance, and is unable to provide any reasons for State Farm's decision.

We encourage you to obtain a free copy of the consumer report used by contacting LexisNexis within 60 days of receiving this notice. Please submit your request for the credit report used to:

LexisNexis Consumer Center
P. O. Box 105108
Atlanta, GA 30348
Phone: 1-800-456-6004
Internet Address: www.consumerdisclosure.com

In an effort to protect consumer privacy, the consumer reporting agency will only release consumer report information to the consumer. If you contact the vendor listed above to obtain the consumer report information used by State Farm® to rate your policy, the vendor will attempt to verify that you are the person whose consumer report information was obtained by asking you to answer one or more questions regarding that information. If your consumer report information was not used, your agent can advise you whose consumer report information was obtained to rate your policy and that person can request the information from the vendor.

If your credit history was adversely influenced by certain life events such as catastrophic illness or injury, death of an immediate family member, temporary loss of employment, divorce, military deployment overseas or identity theft, please talk to your agent about requesting an additional review of your information. Or, if the information in your consumer reports is incomplete or inaccurate, you have the right to dispute it with LexisNexis. If a correction is made as a result of your dispute, please tell your agent so State Farm may reconsider its decision.

State Farm Fire and Casualty Company
Bloomington, IL

553-3117.3 (C)

State Farm Fire and Casualty Company

553-2474

PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Certificate reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-2474 (10/07)

553-2948

NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the "Date Prepared" on your Renewal Certificate are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Certificate are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Certificate will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-2948 (C) (10/08)

State Farm



State Farm Fire and Casualty Company

16059

01-48-1214-5

553-3143

IMPORTANT NOTICE . . . Information Regarding Your Premium

Claims and information from other State Farm® policies in your household may have been used to determine the premium shown. A policy may be considered "in your household" if, according to our records, the policy has a name and address in common with this policy.

Consumer reports may also be used to determine the price you are charged. We may obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

553-3143 (C) (10/09)

553-2798

IMPORTANT NOTICE . . . Discounts and Rating

The longer you are insured with State Farm® and the fewer claims you have, the lower your premium. For policyholders insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Premium adjustments under the Claim Record Rating Plan are based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Plan(s) that applies in your state/province, claims considered for the Plans generally include claims resulting in a paid loss and may include weather-related claims. Additionally, depending on your state/province's plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Free Discount is in effect in your state/province, the Claim Record Rating Plan that applies in your state/province, and the claims we consider for the Plans, please contact your State Farm agent.

553-2798 (C) (10/07)

553-2642

IMPORTANT NOTICE**Utilities Rating Plan**

A premium discount is available under the Utilities Rating Plan when a dwelling's utility system has been completely updated within the last nine years. To be eligible for the premium discount, a dwelling's electrical, plumbing, heating, and cooling systems must be completely updated.

If you have updated all the utility systems in your dwelling within the last 9 years, you may be eligible for a premium discount. Contact your State Farm® agent to see if you qualify.

553-2642 (C) (10/06)

To:

From: State Farm

Fax: FDIP ISCC SS2

Powered by KOFAX® at: 17-01-26-14: 04 Doc: 741 Page: 002

ARNOLD, ANNIE

01-301Q-960



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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Page: 1

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 CIRCUIT COURT OF
 DALLAS COUNTY, ALABAMA
 CHERYL STRONG RATCLIFF, CLERK





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: 00-0000-000	
Property: 1 Main Street	Claim number: 00-0000-000	
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0	
Type of Loss: Other	Price List: ILBL8F_MAR 13	
Deductible: \$1,000.00	Restoration/Service/Remodel	
	F = Factored In,	
	D = Do Not Apply	
Summary for Dwelling		
Line Item Total [1]		8,953.10
Material Sales Tax @ 10.000% x 1,520.00		
Subtotal		8,105.10
General Contractor Overhead [2] @ 10.00% x 6,105.10		610.51
General Contractor Profit @ 10.00% x 6,105.10		
Replacement Cost Value (Including General Contractor Overhead and Profit) [3]		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable Depreciation		
Non-recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		
Maximum Additional Amounts Available If Incurred:		
Total Line Item Depreciation (Including Taxes) [4]	832.50	
Less Non-recoverable Depreciation (Including Taxes) [7]		
Subtotal		312.50
General Contractor O&P on Depreciation	166.50	
Less General Contractor O&P on Non-recoverable Depreciation		
Subtotal		
Total Maximum Additional Amounts Available If Incurred [8]		
Total Amount of Claim If Incurred [9]		
Claim Representative _____		
ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.		

1. **Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
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*.

ARNOLD, ANNIE

01-301Q-960

Insured:	ARNOLD, ANNIE	Estimate:	01-301Q-960
Property:	798 Mwenye St	Claim Number:	01301Q960
	Selma, AL 36701-8608	Policy Number:	01-48-1214-5
Home:	[REDACTED]	Price List:	ALMO28 JUN13
Cellular:	[REDACTED]		Restoration/Service/Remodel
Type of Loss:	Fire		
Deductible:	\$2,000.00		
Date of Loss:	6/5/2013		
Date Inspected:	6/7/2013		

Summary for Coverage A - Dwelling Extension - 33 Fire, Lightning, & Removal - UN

Line Item Total	77,031.06
Material Sales Tax	2,734.60
Subtotal	79,765.66
General Contractor Overhead	7,976.94
General Contractor Profit	7,976.94
Replacement Cost Value (Including General Contractor Overhead and Profit)	95,719.54
Less Depreciation (Including Taxes)	(17,904.90)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(3,581.36)
Less Deductible	(2,000.00)
Net Actual Cash Value Payment	\$72,233.28

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	17,904.90
Less Non-recoverable Depreciation (Including Taxes)	<47.37>
Subtotal	17,857.53
General Contractor O&P on Depreciation	3,581.36
Less General Contractor O&P on Non-recoverable Depreciation	<9.48>
Subtotal	3,571.88
Replacement Cost Benefits	21,429.41
Total Maximum Additional Amount Available If Incurred	21,429.41
Total Amount of Claim If Incurred	\$93,662.69

Robinson, Chris
334-467-2071

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

**Explanation of Building Replacement Cost Benefits****Homeowner Policy****Coverage A - Dwelling Extension - 33 Fire, Lightning, & Removal
- UN**

To: Name: ARNOLD, ANNIE
 Address: 798 Mwenye St
 City: Selma
 State/Zip: AL, 36701-8608

Insured: ARNOLD, ANNIE
 Date of Loss: 6/5/2013

Claim Number: 01301Q960
 Cause of Loss: FIRE

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 **\$95,719.54**. The enclosed claim payment to you of **\$72,233.28** 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 **\$21,429.41**.

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.

To:

From: State Farm

Fax: FOIP ISCC SS2

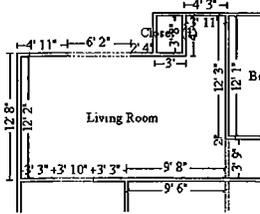
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ARNOLD, ANNIE

01-301Q-960

SKETCH1

Main Level



Living Room

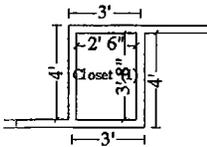
Height: 8'

497.35 SF Walls	259.00 SF Ceiling
756.35 SF Walls & Ceiling	259.00 SF Floor
72.33 LF Ceil. Perimeter	58.58 LF Floor Perimeter

- Missing Wall - Goes to Floor
- Missing Wall - Goes to Floor
- Missing Wall - Goes to Floor

- 3' 10" X 6' 10"
- 3' 9" X 6' 9"
- 6' 2" X 4' 10"

- Opens into DINING_ROOM
- Opens into HALLWAY
- Opens into Exterior



Subroom: Closet (1)

Height: 8'

98.67 SF Walls	9.17 SF Ceiling
107.83 SF Walls & Ceiling	9.17 SF Floor
12.33 LF Ceil. Perimeter	12.33 LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
1. R&R 1/2" drywall - hung, taped, floated, ready for paint	864.19 SF	1.71	28.65	301.30	1,807.72		1,807.72
3. Seal/prime then paint the walls and ceiling twice (3 coats)	864.19 SF	0.76	17.63	134.88	809.29	(202.33)	606.96
35. Seal stud wall for odor control	596.02 SF	0.56	7.60	68.28	409.65		409.65
5. R&R Crown molding - 3 1/4"	84.67 LF	3.41	8.78	59.50	357.01		357.01
7. Paint crown molding - two coats	84.67 LF	0.89	0.79	15.24	91.39	(22.86)	68.53
8. R&R Light fixture	1.00 EA	59.51	2.04	12.30	73.85	(29.55)	44.30
10. R&R Baseboard - 2 1/4"	70.92 LF	2.19	3.62	31.78	190.72		190.72
11. Paint baseboard - two coats	70.92 LF	0.85	0.66	12.20	73.14	(18.30)	54.84

Date: 7/3/2013 12:50 PM

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ARNOLD, ANNIE

01-301Q-960

CONTINUED - Living Room

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
12. Remove Carpet							
	268.17 SF	0.20	0.00	10.72	64.35		64.35
14. Carpet							
	260.00 SF	2.16	39.56	120.24	721.40	(180.35)	541.05
15. R&R Carpet pad							
	268.17 SF	0.60	10.71	34.32	205.94	(51.49)	154.45
16. R&R Batt insulation - 6" - R19 - unfaced batt							
	566.18 SF	0.89	24.06	105.60	633.56	(253.42)	380.14
18. R&R Aluminum window, single hung 9-12 sf (2 pane)							
	2.00 EA	184.35	20.54	77.84	467.08	(186.84)	280.24
20. R&R Exterior door - metal - insulated - flush or panel style							
	1.00 EA	276.23	16.55	58.58	351.36	(140.55)	210.81
* 22. R&R Interior door unit - CLOSET DOOR							
	1.00 EA	145.95	7.86	30.76	184.57	(73.82)	110.75
23. Door lockset & deadbolt - exterior							
	1.00 EA	82.75	5.35	17.64	105.74	(42.30)	63.44
25. Door knob - interior							
	1.00 EA	36.80	1.87	7.74	46.41	(18.57)	27.84
26. Paint door slab only - 2 coats (per side)							
	2.00 EA	19.43	1.07	8.00	47.93	(11.99)	35.94
27. Paint door or window opening - 2 coats (per side)							
	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
28. R&R Thermostat							
	1.00 EA	85.28	3.99	17.86	107.13	(42.85)	64.28
30. R&R Heat/AC register - Mechanically attached							
	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
31. R&R Window AC unit - mobile home							
	1.00 EA	352.18	20.42	74.52	447.12	(178.84)	268.28

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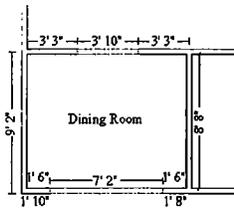
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01-301Q-960

CONTINUED - Living Room

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
32. Rewire - average residence - copper wiring	268.17 SF	2.55	7.52	138.26	829.61	(414.82)	414.79
33. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
34. R&R Outlet	6.00 EA	14.98	0.61	18.10	108.59	(54.31)	54.28
Totals: Living Room			231.86	1,374.48	8,246.50	1,965.10	6,281.40



Dining Room

Height: 8'

241.10 SF Walls	88.11 SF Ceiling
329.21 SF Walls & Ceiling	88.11 SF Floor
37.67 LF Ceil. Perimeter	26.67 LF Floor Perimeter

Missing Wall - Goes to Floor

7' 2" X 4' 9"

Opens into Exterior

Missing Wall - Goes to Floor

3' 10" X 6' 10"

Opens into LIVING_ROOM

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
60. R&R 1/2" drywall - hung, taped, floated, ready for paint	329.21 SF	1.71	10.91	114.78	688.64		688.64
61. Seal/prime then paint the walls and ceiling twice (3 coats)	329.21 SF	0.76	6.72	51.38	308.30	(77.07)	231.23
62. Seal stud wall for odor control	241.10 SF	0.56	3.07	27.62	165.71		165.71
63. R&R Crown molding - 3 1/4"	37.67 LF	3.41	3.91	26.48	158.85		158.85
64. Paint crown molding - two coats	37.67 LF	0.89	0.35	6.78	40.66	(10.17)	30.49

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CONTINUED - Dining Room

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
65. R&R Light fixture - High grade	1.00 EA	80.37	3.32	16.74	100.43	(40.16)	60.27
66. R&R Baseboard - 2 1/4"	26.67 LF	2.19	1.36	11.96	71.73		71.73
67. Paint baseboard - two coats	26.67 LF	0.85	0.25	4.60	27.52	(6.89)	20.63
68. R&R Batt insulation - 6" - R19 - unfaced batt	208.66 SF	0.89	8.87	38.92	233.50	(93.40)	140.10
69. R&R Aluminum window, single hung 9-12 sf (2 pane)	2.00 EA	184.35	20.54	77.84	467.08	(186.84)	280.24
70. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
71. R&R Heat/AC register - Mechanically attached	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
72. Rewire - average residence - copper wiring	88.11 SF	2.55	2.47	45.44	272.59	(136.30)	136.29
73. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
74. R&R Outlet	6.00 EA	14.98	0.61	18.10	108.59	(54.31)	54.28
75. R&R Vinyl tile	88.11 SF	3.25	13.78	60.02	360.16	(90.06)	270.10
76. Floor preparation for resilient flooring	88.11 SF	0.37	0.90	6.70	40.20		40.20
Totals: Dining Room			79.04	526.18	3,156.90	737.11	2,419.79

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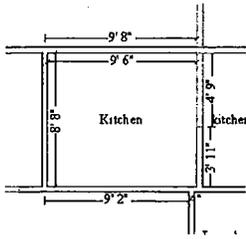
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Kitchen

Height: 8'

252.67 SF Walls	82.33 SF Ceiling
335.00 SF Walls & Ceiling	82.33 SF Floor
36.33 LF Ceil. Perimeter	31.58 LF Floor Perimeter

Missing Wall - Goes to Floor

4' 9" X 8'

Opens into KITCHEN_OFFS

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
79. R&R 1/2" drywall - hung, taped, floated, ready for paint	335.00 SF	1.71	11.11	116.80	700.76		700.76
80. Seal/prime then paint the walls and ceiling twice (3 coats)	335.00 SF	0.76	6.83	52.28	313.71	(78.44)	235.27
81. Seal stud wall for odor control	252.67 SF	0.56	3.22	28.94	173.66		173.66
82. R&R Crown molding - 3 1/4"	36.33 LF	3.41	3.77	25.54	153.19		153.19
83. Paint crown molding - two coats	36.33 LF	0.89	0.34	6.52	39.19	(9.78)	29.41
84. R&R Light fixture	1.00 EA	59.51	2.04	12.30	73.85	(29.55)	44.30
85. R&R Baseboard - 2 1/4"	31.58 LF	2.19	1.61	14.16	84.93		84.93
86. Paint baseboard - two coats	31.58 LF	0.85	0.29	5.42	32.55	(8.14)	24.41
87. R&R Vinyl tile	82.33 SF	3.25	12.88	56.08	336.53	(84.13)	252.40
88. Floor preparation for resilient flooring	82.33 SF	0.37	0.84	6.26	37.56		37.56
90. R&R Batt insulation - 6" - R19 - unfaced batt	208.67 SF	0.89	8.87	38.92	233.51	(93.40)	140.11
91. R&R Aluminum window, single hung 9-12 sf (2 pane)	1.00 EA	184.35	10.27	38.92	233.54	(93.43)	140.11

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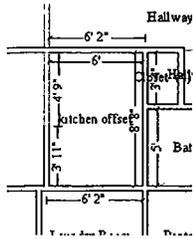
CONTINUED - Kitchen

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
143. R&R Door opening (jamb & casing) - 32" to 36" wide - paint grade	1.00 EA	98.37	4.81	20.64	123.82		123.82
97. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
99. R&R Heat/AC register - Mechanically attached	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
101. Rewire - average residence - copper wiring	82.33 SF	2.55	2.31	42.44	254.69	(127.35)	127.34
102. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
103. R&R Outlet	6.00 EA	14.98	0.61	18.10	108.59	(54.31)	54.28
144. R&R Cabinetry - upper (wall) units	11.08 LF	111.31	75.45	261.76	1,570.53	(628.23)	942.30
146. R&R Cabinetry - lower (base) units	12.50 LF	151.85	128.19	405.26	2,431.58	(972.63)	1,458.95
147. Countertop - post formed plastic laminate	12.50 LF	42.47	34.68	113.12	678.68	(271.46)	407.22
148. Sink - double	1.00 EA	278.97	17.38	59.28	355.63	(142.26)	213.37
150. Sink faucet - Kitchen	1.00 EA	150.37	8.66	31.82	190.85	(76.33)	114.52
151. Rough in plumbing - includes supply and waste lines	82.33 SF	2.41	5.25	40.74	244.41	(97.77)	146.64
152. R&R Range hood - High grade	1.00 EA	233.07	14.01	49.40	296.48	(118.59)	177.89
153. R&R Phone, TV, or speaker outlet	1.00 EA	17.55	0.40	3.58	21.53	(10.78)	10.75
Totals: Kitchen			355.80	1,467.10	8,802.71	2,938.49	5,864.22

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01-301Q-960



kitchen offset

Height: 8'

196.67 SF Walls	52.00 SF Ceiling
248.67 SF Walls & Ceiling	52.00 SF Floor
29.33 LF Ceil. Perimeter	24.58 LF Floor Perimeter

Missing Wall - Goes to Floor

4' 9" X 8'

Opens into KITCHEN

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
154. R&R 1/2" drywall - hung, taped, floated, ready for paint						
248.67 SF	1.71	8.24	86.68	520.15		520.15
155. Seal/prime then paint the walls and ceiling twice (3 coats)						
248.67 SF	0.76	5.07	38.82	232.88	(58.22)	174.66
156. Seal stud wall for odor control						
196.67 SF	0.56	2.51	22.52	135.17		135.17
157. R&R Crown molding - 3 1/4"						
29.33 LF	3.41	3.04	20.60	123.65		123.65
158. Paint crown molding - two coats						
29.33 LF	0.89	0.27	5.28	31.65	(7.92)	23.73
159. R&R Light fixture						
1.00 EA	59.51	2.04	12.30	73.85	(29.55)	44.30
160. R&R Baseboard - 2 1/4"						
24.58 LF	2.19	1.25	11.02	66.10		66.10
161. Paint baseboard - two coats						
24.58 LF	0.85	0.23	4.22	25.34	(6.34)	19.00
162. R&R Vinyl tile						
52.00 SF	3.25	8.13	35.42	212.55	(53.14)	159.41
163. Floor preparation for resilient flooring						
52.00 SF	0.37	0.53	3.94	23.71		23.71
164. R&R Batt insulation - 6" - R19 - unfaced batt						
101.17 SF	0.89	4.30	18.88	113.23	(45.28)	67.95
165. R&R Door opening (jamb & casing) - 32" to 36" wide - paint grade						
2.00 EA	98.37	9.61	41.26	247.61		247.61

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CONTINUED - kitchen offset

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
166. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
167. R&R Heat/AC register - Mechanically attached	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
168. Rewire - average residence - copper wiring	52.00 SF	2.55	1.46	26.82	160.88	(80.45)	80.43
169. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
170. R&R Outlet	2.00 EA	14.98	0.20	6.04	36.20	(18.10)	18.10
171. R&R Cabinetry - upper (wall) units	8.58 LF	111.31	58.42	202.70	1,216.16	(486.46)	729.70
173. R&R Shelving - 12" - in place	8.58 LF	6.97	1.95	12.36	74.12		74.12
174. R&R Breaker panel - 100 amp	1.00 EA	803.29	13.38	163.34	980.01	(490.02)	489.99
175. R&R Door chime	1.00 EA	114.11	3.40	23.50	141.01	(70.52)	70.49
Totals: kitchen offset			126.01	754.52	4,527.21	1,387.91	3,139.30



Laundry Room

Height: 8'

202.67 SF Walls	40.08 SF Ceiling
242.75 SF Walls & Ceiling	40.08 SF Floor
25.33 LF Ceil. Perimeter	25.33 LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
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CONTINUED - Laundry Room

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
176. R&R 1/2" drywall - hung, taped, floated, ready for paint	192.08 SF	1.71	6.37	66.96	401.78		401.78
* 195. Clean masonry - CLEAN INTERIOR BRICK WALL	50.67 SF	0.32	0.04	3.24	19.49		19.49
177. Seal/prime then paint the walls and ceiling twice (3 coats)	242.75 SF	0.76	4.95	37.90	227.34	(56.84)	170.50
178. Seal stud wall for odor control	152.00 SF	0.56	1.94	17.40	104.46		104.46
179. R&R Crown molding - 3 1/4"	25.33 LF	3.41	2.63	17.80	106.80		106.80
180. Paint crown molding - two coats	25.33 LF	0.89	0.24	4.54	27.32	(6.84)	20.48
181. R&R Porcelain light fixture	1.00 EA	28.57	0.47	5.82	34.86	(13.93)	20.93
182. R&R Baseboard - 2 1/4"	25.33 LF	2.19	1.29	11.36	68.12		68.12
183. Paint baseboard - two coats	25.33 LF	0.85	0.24	4.34	26.11	(6.52)	19.59
184. R&R Vinyl tile	40.08 SF	3.25	6.27	27.32	163.85	(40.96)	122.89
185. Floor preparation for resilient flooring	40.08 SF	0.37	0.41	3.04	18.28		18.28
186. R&R Batt insulation - 6" - R19 - unfaced batt	141.42 SF	0.89	6.01	26.38	158.26	(63.31)	94.95
187. R&R Door opening (jamb & casing) - 32" to 36" wide - paint grade	3.00 EA	98.37	14.42	61.90	371.43		371.43
188. Paint door or window opening - 2 coats (per side)	3.00 EA	18.88	0.95	11.52	69.11	(17.28)	51.83

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CONTINUED - Laundry Room

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
189. R&R Heat/AC register - Mechanically attached	2.00 EA	24.36	2.28	10.20	61.20	(24.48)	36.72
190. Rewire - average residence - copper wiring	40.08 SF	2.55	1.12	20.66	123.98	(62.00)	61.98
191. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
192. R&R Outlet	2.00 EA	14.98	0.20	6.04	36.20	(18.10)	18.10
194. Rough in plumbing - includes supply and waste lines	40.08 SF	2.41	2.56	19.84	118.99	(47.60)	71.39
197. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	276.23	16.55	58.58	351.36	(140.55)	210.81
198. Door lockset & deadbolt - exterior	1.00 EA	82.75	5.35	17.64	105.74	(42.30)	63.44
199. R&R Interior door unit	1.00 EA	145.95	7.86	30.76	184.57	(73.82)	110.75
200. Door dummy knob - interior	1.00 EA	21.77	1.01	4.56	27.34	(10.93)	16.41
201. Paint door slab only - 2 coats (per side)	2.00 EA	19.43	1.07	8.00	47.93	(11.99)	35.94
202. R&R Aluminum window, single hung 9-12 sf (2 pane)	1.00 EA	184.35	10.27	38.92	233.54	(93.43)	140.11
203. R&R Washing machine outlet box with valves	1.00 EA	177.24	2.68	35.98	215.90	(86.34)	129.56
204. R&R 220 volt outlet	1.00 EA	26.91	0.63	5.50	33.04	(16.54)	16.50
Totals: Laundry Room			98.02	562.26	3,373.29	851.92	2,521.37

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Pantry

Height: 8'

169.33 SF Walls	27.24 SF Ceiling
196.57 SF Walls & Ceiling	27.24 SF Floor
21.17 LF Ceil. Perimeter	21.17 LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
205. R&R 1/2" drywall - hung, taped, floated, ready for paint	196.57 SF	1.71	6.52	68.52	411.18		411.18
206. Seal/prime then paint the walls and ceiling twice (3 coats)	196.57 SF	0.76	4.01	30.68	184.08	(46.03)	138.05
207. Seal stud wall for odor control	127.00 SF	0.56	1.62	14.54	87.28		87.28
210. R&R Light fixture - Standard grade	1.00 EA	45.93	1.19	9.44	56.56	(22.61)	33.95
211. R&R Baseboard - 2 1/4"	21.17 LF	2.19	1.08	9.50	56.94		56.94
212. Paint baseboard - two coats	21.17 LF	0.85	0.20	3.64	21.83	(5.47)	16.36
213. R&R Vinyl tile	27.24 SF	3.25	4.26	18.56	111.35	(27.84)	83.51
214. Floor preparation for resilient flooring	27.24 SF	0.37	0.28	2.08	12.44		12.44
215. R&R Batt insulation - 6" - R19 - unfaced batt	111.90 SF	0.89	4.76	20.88	125.23	(50.10)	75.13
216. R&R Door opening (jamb & casing) - 32" to 36" wide - paint grade	3.00 EA	98.37	14.42	61.90	371.43		371.43
217. Paint door or window opening - 2 coats (per side)	3.00 EA	18.88	0.95	11.52	69.11	(17.28)	51.83
218. R&R Heat/AC register - Mechanically attached	2.00 EA	24.36	2.28	10.20	61.20	(24.48)	36.72
219. Rewire - average residence - copper wiring	27.24 SF	2.55	0.76	14.06	84.28	(42.15)	42.13

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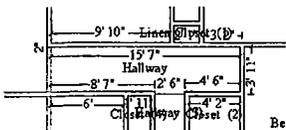
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CONTINUED - Pantry

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
220. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
221. R&R Outlet	2.00 EA	14.98	0.20	6.04	36.20	(18.10)	18.10
222. R&R Interior door unit	1.00 EA	145.95	7.86	30.76	184.57	(73.82)	110.75
223. Door dummy knob - interior	1.00 EA	21.77	1.01	4.56	27.34	(10.93)	16.41
224. Paint door slab only - 2 coats (per side)	2.00 EA	19.43	1.07	8.00	47.93	(11.99)	35.94
* 225. R&R Shelving - 12" - in place - 4 SHELVES	20.00 LF	6.97	4.56	28.80	172.76		172.76
226. R&R Air handler - with heat element - 3 ton	1.00 EA	1,319.02	61.33	276.06	1,656.41	(662.56)	993.85
Totals: Pantry			118.57	635.80	3,814.41	1,031.52	2,782.89



Hallway

Height: 8'

264.02 SF Walls	58.85 SF Ceiling
322.88 SF Walls & Ceiling	58.85 SF Floor
36.17 LF Ceil. Perimeter	32.42 LF Floor Perimeter

Missing Wall - Goes to Floor

3' 9" X 6' 9"

Opens into LIVING_ROOM

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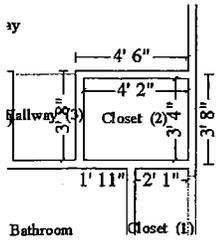
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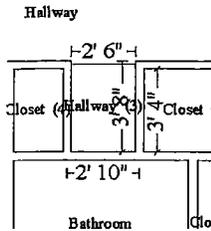
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Subroom: Closet (2) Height: 8'

120.00 SF Walls	13.89 SF Ceiling
133.89 SF Walls & Ceiling	13.89 SF Floor
15.00 LF Ceil. Perimeter	15.00 LF Floor Perimeter



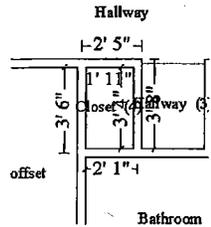
Subroom: Hallway (3) Height: 8'

78.67 SF Walls	8.75 SF Ceiling
87.42 SF Walls & Ceiling	8.75 SF Floor
9.83 LF Ceil. Perimeter	9.83 LF Floor Perimeter

Missing Wall

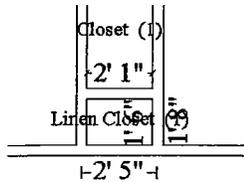
2' 6" X 8'

Opens into HALLWAY



Subroom: Closet (4) Height: 8'

84.00 SF Walls	6.39 SF Ceiling
90.39 SF Walls & Ceiling	6.39 SF Floor
10.50 LF Ceil. Perimeter	10.50 LF Floor Perimeter



Subroom: Linen Closet (1) Height: 8'

57.01 SF Walls	3.08 SF Ceiling
60.09 SF Walls & Ceiling	3.08 SF Floor
7.13 LF Ceil. Perimeter	7.13 LF Floor Perimeter

lway

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
36. R&R 1/2" drywall - hung, taped, floated, ready for paint	694.66 SF	1.71	23.03	242.16	1,453.05		1,453.05
37. Seal/prime then paint the walls and ceiling twice (3 coats)	694.66 SF	0.76	14.17	108.42	650.53	(162.63)	487.90
57. R&R Attic fan - 36" diameter, 12,100 CFM	1.00 EA	845.79	49.64	179.08	1,074.51	(429.80)	644.71
58. R&R Closet shelf and rod package	6.00 LF	17.18	1.96	21.02	126.06		126.06

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01-301Q-960

CONTINUED - Hallway

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
59. Seal & paint closet shelving - single shelf	2.00 EA	30.38	0.58	12.28	73.62	(18.42)	55.20
38. Seal stud wall for odor control	603.69 SF	0.56	7.70	69.16	414.93		414.93
39. R&R Crown molding - 3 1/4"	78.63 LF	3.41	8.15	55.26	331.54		331.54
40. Paint crown molding - two coats	78.63 LF	0.89	0.74	14.14	84.86	(21.23)	63.63
41. R&R Light fixture	1.00 EA	59.51	2.04	12.30	73.85	(29.55)	44.30
42. R&R Baseboard - 2 1/4"	74.88 LF	2.19	3.82	33.56	201.36		201.36
43. Paint baseboard - two coats	74.88 LF	0.85	0.70	12.88	77.23	(19.30)	57.93
44. R&R Vinyl tile	90.96 SF	3.25	14.23	61.96	371.81	(92.97)	278.84
45. Floor preparation for resilient flooring	100.00 SF	0.37	1.02	7.60	45.62		45.62
47. R&R Batt insulation - 6" - R19 - unfaced batt	90.96 SF	0.89	3.87	16.98	101.80	(40.71)	61.09
* 48. R&R Interior door unit - CLOSET DOORS	2.00 EA	145.95	15.72	61.52	369.14	(147.67)	221.47
49. Door knob - interior	2.00 EA	36.80	3.73	15.46	92.79	(37.11)	55.68
50. Paint door slab only - 2 coats (per side)	8.00 EA	19.43	4.30	31.94	191.68	(47.92)	143.76
51. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55

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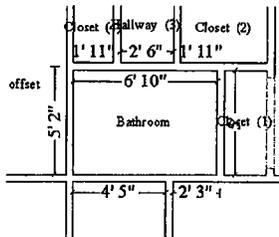
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CONTINUED - Hallway

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
52. Rewire - average residence - copper wiring	90.96 SF	2.55	2.55	46.92	281.42	(140.72)	140.70
53. R&R Switch	2.00 EA	15.01	0.21	6.06	36.29	(18.16)	18.13
54. R&R Outlet	2.00 EA	14.98	0.20	6.04	36.20	(18.10)	18.10
56. R&R Door opening (jamb & casing) - 32" to 36" wide - paint grade	8.00 EA	98.37	38.45	165.10	990.51		990.51
373. R&R Attic entrance cover and trim	1.00 EA	55.51	0.80	11.26	67.57		67.57
Totals: Hallway			198.24	1,198.78	7,192.44	1,235.81	5,956.63



Bathroom

Height: 8'

189.33 SF Walls	34.17 SF Ceiling
223.50 SF Walls & Ceiling	34.17 SF Floor
23.67 LF Ceil. Perimeter	23.67 LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
300. R&R 1/2" drywall - hung, taped, floated, ready for paint	128.83 SF	1.71	4.27	44.92	269.49		269.49
313. R&R 1/2" water rock (greenboard) hung, taped ready for texture	94.67 SF	1.67	4.18	32.48	194.76		194.76
301. Seal/prime then paint part of the walls twice (3 coats)	94.67 SF	0.76	1.93	14.78	88.66	(22.17)	66.49
314. R&R Ceramic/porcelain tile	94.67 SF	8.87	32.59	174.46	1,046.78	(418.71)	628.07

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CONTINUED - Bathroom

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
316. R&R Tile shower - up to 60 SF							
	1.00 EA	841.16	27.68	173.76	1,042.60	(417.03)	625.57
302. Seal stud wall for odor control							
	189.33 SF	0.56	2.41	21.68	130.11		130.11
303. R&R Light fixture - Standard grade							
	1.00 EA	45.93	1.19	9.44	56.56	(22.61)	33.95
304. R&R Batt insulation - 6" - R19 - unfaced batt							
	34.17 SF	0.89	1.45	6.38	38.25	(15.31)	22.94
* 305. R&R Interior door unit							
	1.00 EA	145.95	7.86	30.76	184.57	(73.82)	110.75
306. Door knob - interior							
	1.00 EA	36.80	1.87	7.74	46.41	(18.57)	27.84
307. Paint door slab only - 2 coats (per side)							
	1.00 EA	19.43	0.54	3.98	23.95	(6.00)	17.95
308. Paint door or window opening - 2 coats (per side)							
	1.00 EA	18.88	0.32	3.84	23.04	(5.76)	17.28
309. Rewire - average residence - copper wiring							
	34.17 SF	2.55	0.96	17.62	105.71	(52.87)	52.84
310. R&R Switch							
	1.00 EA	15.01	0.10	3.02	18.13	(9.08)	9.05
311. R&R Outlet							
	2.00 EA	14.98	0.20	6.04	36.20	(18.10)	18.10
312. R&R Door opening (jamb & casing) - 32" to 36" wide - paint grade							
	8.00 EA	98.37	38.45	165.10	990.51		990.51
317. R&R Medicine cabinet							
	1.00 EA	164.45	11.05	35.12	210.62	(84.24)	126.38
318. R&R Toilet							
	1.00 EA	309.16	13.75	64.60	387.51	(155.01)	232.50

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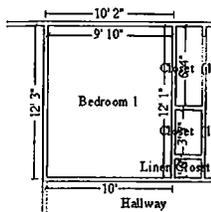
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CONTINUED - Bathroom

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
374. Toilet seat	1.00 EA	39.91	2.13	8.40	50.44	(20.17)	30.27
319. R&R Sink - single	1.00 EA	214.91	11.18	45.22	271.31	(108.52)	162.79
320. Sink faucet - Bathroom	1.00 EA	138.45	7.65	29.24	175.34	(70.14)	105.20
321. R&R Bath accessory - Standard grade	8.00 EA	20.09	4.47	33.04	198.23	(79.30)	118.93
322. R&R Ceramic tile base	23.67 LF	13.87	13.72	68.40	410.43	(164.18)	246.25
323. R&R Tile floor covering	34.17 SF	8.03	9.90	56.86	341.15	(85.30)	255.85
325. R&R Bathtub	1.00 EA	670.20	28.82	139.80	838.82	(335.53)	503.29
326. Tub/shower faucet	1.00 EA	244.78	12.14	51.38	308.30	(123.33)	184.97
327. Rough in plumbing - includes supply and waste lines	34.17 SF	2.41	2.18	16.92	101.45	(40.57)	60.88
372. R&R Bathroom ventilation fan, light, and heater	1.00 EA	220.24	13.45	46.74	280.43	(140.23)	140.20
Totals: Bathroom			256.44	1,311.72	7,869.76	2,486.55	5,383.21



Bedroom 1

Height: 8'

350.67 SF Walls	118.82 SF Ceiling
469.49 SF Walls & Ceiling	118.82 SF Floor
43.83 LF Ceil. Perimeter	43.83 LF Floor Perimeter

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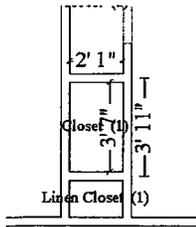
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Subroom: Closet (1)

Height: 8'

90.99 SF Walls	7.51 SF Ceiling
98.50 SF Walls & Ceiling	7.51 SF Floor
11.37 LF Ceil. Perimeter	11.37 LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
227. R&R 1/2" drywall - hung, taped, floated, ready for paint	567.99 SF	1.71	18.83	198.02	1,188.12		1,188.12
228. Seal/prime then paint the walls and ceiling twice (3 coats)	567.99 SF	0.76	11.59	88.66	531.92	(132.98)	398.94
229. Seal stud wall for odor control	441.66 SF	0.56	5.63	50.58	303.54		303.54
230. R&R Crown molding - 3 1/4"	55.21 LF	3.41	5.73	38.80	232.79		232.79
231. Paint crown molding - two coats	55.21 LF	0.89	0.52	9.92	59.58	(14.90)	44.68
232. R&R Ceiling fan & light - Standard grade	1.00 EA	212.01	4.88	43.40	260.29	(104.11)	156.18
233. R&R Baseboard - 2 1/4"	55.21 LF	2.19	2.82	24.74	148.47		148.47
234. Paint baseboard - two coats	55.21 LF	0.85	0.52	9.48	56.93	(14.22)	42.71
235. R&R Vinyl tile	126.33 SF	3.25	19.76	86.08	516.41	(129.10)	387.31
236. Floor preparation for resilient flooring	126.33 SF	0.37	1.29	9.60	57.63		57.63
238. R&R Batt insulation - 6" - R19 - unfaced batt	347.16 SF	0.89	14.75	64.76	388.48	(155.41)	233.07
239. R&R Aluminum window, single hung 9-12 sf (2 pane)	1.00 EA	184.35	10.27	38.92	233.54	(93.43)	140.11
* 241. R&R Interior door unit	2.00 EA	145.95	15.72	61.52	369.14	(147.67)	221.47

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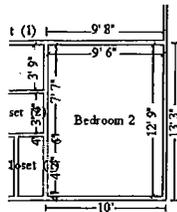
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CONTINUED - Bedroom 1

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
243. Door knob - interior	2.00 EA	36.80	3.73	15.46	92.79	(37.11)	55.68
244. Paint door slab only - 2 coats (per side)	2.00 EA	19.43	1.07	8.00	47.93	(11.99)	35.94
245. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
247. R&R Heat/AC register - Mechanically attached	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
248. R&R Window AC unit - mobile home	1.00 EA	352.18	20.42	74.52	447.12	(178.84)	268.28
249. Rewire - average residence - copper wiring	126.33 SF	2.55	3.54	65.12	390.80	(195.40)	195.40
250. R&R Switch	1.00 EA	15.01	0.10	3.02	18.13	(9.08)	9.05
251. R&R Outlet	4.00 EA	14.98	0.40	12.06	72.38	(36.20)	36.18
252. R&R Closet shelf and rod package	2.00 LF	17.18	0.65	7.02	42.03		42.03
Totals: Bedroom 1			143.99	922.44	5,534.67	1,284.19	4,250.48



Bedroom 2

Height: 8'

325.67 SF Walls	121.13 SF Ceiling
446.79 SF Walls & Ceiling	121.13 SF Floor
44.50 LF Ceil. Perimeter	40.17 LF Floor Perimeter

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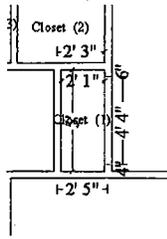
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Subroom: Closet (1)

Height: 8'

83.00 SF Walls	10.42 SF Ceiling
93.42 SF Walls & Ceiling	10.42 SF Floor
14.17 LF Ceil. Perimeter	9.83 LF Floor Perimeter

Missing Wall - Goes to Floor

4' 4" X 7'

Opens into BEDROOM_2

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
253. R&R 1/2" drywall - hung, taped, floated, ready for paint	540.21 SF	1.71	17.91	188.34	1,130.01		1,130.01
254. Seal/prime then paint the walls and ceiling twice (3 coats)	540.21 SF	0.76	11.02	84.32	505.90	(126.48)	379.42
255. Seal stud wall for odor control	408.67 SF	0.56	5.21	46.82	280.89		280.89
256. R&R Crown molding - 3 1/4"	58.67 LF	3.41	6.08	41.24	247.39		247.39
257. Paint crown molding - two coats	58.67 LF	0.89	0.55	10.56	63.33	(15.84)	47.49
258. R&R Ceiling fan & light - Standard grade	1.00 EA	212.01	4.88	43.40	260.29	(104.11)	156.18
259. R&R Baseboard - 2 1/4"	50.00 LF	2.19	2.55	22.42	134.47		134.47
260. Paint baseboard - two coats	50.00 LF	0.85	0.47	8.60	51.57	(12.91)	38.66
261. R&R Vinyl tile	131.54 SF	3.25	20.57	89.62	537.70	(134.42)	403.28
262. Floor preparation for resilient flooring	131.54 SF	0.37	1.34	10.00	60.01		60.01
263. R&R Batt insulation - 6" - R19 - unfaced batt	335.88 SF	0.89	14.27	62.64	375.84	(150.34)	225.50
264. R&R Aluminum window, single hung 9-12 sf (2 pane)	2.00 EA	184.35	20.54	77.84	467.08	(186.84)	280.24

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CONTINUED - Bedroom 2

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
* 265. R&R Interior door unit	1.00 EA	145.95	7.86	30.76	184.57	(73.82)	110.75
275. R&R Bypass (sliding) door set - Colonist	1.00 EA	134.76	6.67	28.30	169.73	(67.90)	101.83
266. Door knob - interior	1.00 EA	36.80	1.87	7.74	46.41	(18.57)	27.84
267. Paint door slab only - 2 coats (per side)	2.00 EA	19.43	1.07	8.00	47.93	(11.99)	35.94
268. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
269. R&R Heat/AC register - Mechanically attached	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
270. R&R Window AC unit - mobile home	1.00 EA	352.18	20.42	74.52	447.12	(178.84)	268.28
271. Rewire - average residence - copper wiring	131.54 SF	2.55	3.69	67.82	406.94	(203.49)	203.45
272. R&R Switch	1.00 EA	15.01	0.10	3.02	18.13	(9.08)	9.05
273. R&R Outlet	4.00 EA	14.98	0.40	12.06	72.38	(36.20)	36.18
274. R&R Closet shelf and rod package	2.00 LF	17.18	0.65	7.02	42.03		42.03
Totals: Bedroom 2			149.89	937.80	5,626.37	1,354.58	4,271.79

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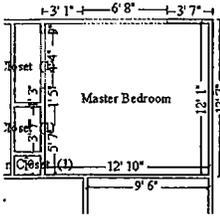
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Master Bedroom

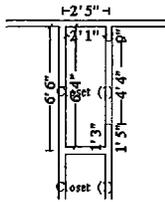
Height: 8'

338.89 SF Walls	155.07 SF Ceiling
493.96 SF Walls & Ceiling	155.07 SF Floor
49.83 LF Ceil. Perimeter	38.83 LF Floor Perimeter

Missing Wall - Goes to Floor

6' 8" X 4' 5"

Opens into Exterior



Subroom: Closet (1)

Height: 8'

104.33 SF Walls	13.19 SF Ceiling
117.53 SF Walls & Ceiling	13.19 SF Floor
16.83 LF Ceil. Perimeter	12.50 LF Floor Perimeter

Missing Wall - Goes to Floor

4' 4" X 7'

Opens into MASTER_BEDRO

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
276. R&R 1/2" drywall - hung, taped, floated, ready for paint	611.49 SF	1.71	20.27	213.20	1,279.12		1,279.12
277. Seal/prime then paint the walls and ceiling twice (3 coats)	611.49 SF	0.76	12.47	95.44	572.64	(143.16)	429.48
279. R&R Crown molding - 3 1/4"	66.67 LF	3.41	6.91	46.86	281.12		281.12
280. Paint crown molding - two coats	66.67 LF	0.89	0.62	11.98	71.94	(18.00)	53.94
281. R&R Ceiling fan & light - Standard grade	1.00 EA	212.01	4.88	43.40	260.29	(104.11)	156.18
282. R&R Baseboard - 2 1/4"	51.33 LF	2.19	2.62	23.00	138.03		138.03
283. Paint baseboard - two coats	51.33 LF	0.85	0.48	8.82	52.93	(13.23)	39.70
284. R&R Vinyl tile	168.26 SF	3.25	26.32	114.64	687.81	(171.96)	515.85
285. Floor preparation for resilient flooring	168.26 SF	0.37	1.72	12.80	76.78		76.78

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CONTINUED - Master Bedroom

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
286. R&R Batt insulation - 6" - R19 - unfaced batt	389.88 SF	0.89	16.57	72.72	436.28	(174.53)	261.75
287. R&R Aluminum window, single hung 9-12 sf (2 pane)	2.00 EA	184.35	20.54	77.84	467.08	(186.84)	280.24
* 288. R&R Interior door unit	1.00 EA	145.95	7.86	30.76	184.57	(73.82)	110.75
289. R&R Bypass (sliding) door set - Colonist	1.00 EA	134.76	6.67	28.30	169.73	(67.90)	101.83
290. Door knob - interior	1.00 EA	36.80	1.87	7.74	46.41	(18.57)	27.84
291. Paint door slab only - 2 coats (per side)	2.00 EA	19.43	1.07	8.00	47.93	(11.99)	35.94
292. Paint door or window opening - 2 coats (per side)	2.00 EA	18.88	0.63	7.68	46.07	(11.52)	34.55
293. R&R Heat/AC register - Mechanically attached	1.00 EA	24.36	1.14	5.08	30.58	(12.23)	18.35
294. R&R Window AC unit - mobile home	1.00 EA	352.18	20.42	74.52	447.12	(178.84)	268.28
295. Rewire - average residence - copper wiring	168.26 SF	2.55	4.72	86.76	520.54	(260.27)	260.27
296. R&R Switch	1.00 EA	15.01	0.10	3.02	18.13	(9.08)	9.05
297. R&R Outlet	4.00 EA	14.98	0.40	12.06	72.38	(36.20)	36.18
298. R&R Closet shelf and rod package	2.00 LF	17.18	0.65	7.02	42.03		42.03
299. R&R Stud wall - 2" x 4" - 12" oc	443.22 SF	2.25	33.15	206.10	1,236.50		1,236.50
Totals: Master Bedroom			192.08	1,197.74	7,186.01	1,492.25	5,693.76
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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.	ACV
368. Dumpster load - Approx. 12 yards, 1-3 tons of debris							
	4.00 EA	324.23	0.00	259.38	1,556.30		1,556.30
Totals: Debris Removal			0.00	259.38	1,556.30	0.00	1,556.30

Area Totals: Main Level

3,745.03 SF Walls	1,109.19 SF Ceiling	4,854.22 SF Walls and Ceiling
1,109.19 SF Floor	1,223.56 Total Area	455.33 LF Floor Perimeter
1,109.19 Floor Area	157.50 Exterior Perimeter of Walls	517.33 LF Ceil. Perimeter
1,324.21 Exterior Wall Area		3,745.03 Interior Wall Area

Total: Main Level			1,949.94	11,148.20	66,886.57	16,765.43	50,121.14
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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.	ACV
328. R&R Shutters - simulated wood (polystyrene)							
	6.00 EA	94.18	18.77	116.76	700.61	(280.25)	420.36
331. R&R Gutter / downspout - aluminum - up to 5"							
	22.50 LF	4.97	4.13	23.18	139.14	(55.64)	83.50
333. R&R Fascia - 1" x 6" - #1 pine							
	48.67 LF	5.34	6.04	53.18	319.12	(127.66)	191.46
334. R&R Soffit - wood							
	48.67 SF	4.37	5.25	43.60	261.54	(104.62)	156.92
335. R&R Soffit - box framing - 1' overhang							
	48.67 LF	4.86	3.76	48.08	288.38	(115.36)	173.02
337. Prime & paint exterior fascia - wood, 4"- 6" wide							
	48.67 LF	1.03	0.66	10.16	60.95	(15.23)	45.72
336. Prime & paint exterior soffit - wood							
	48.67 SF	1.37	1.45	13.64	81.77	(20.45)	61.32

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CONTINUED - Front Elevation

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
338. R&R Picket fence, 3' to 4' high							
	6.00 LF	19.04	4.18	23.68	142.10	<56.85>	85.25
340. Seal & paint - wood fence/gate							
	6.00 SF	0.83	0.18	1.04	6.20	(1.56)	4.64
341. Clean masonry							
	389.33 SF	0.32	0.33	24.98	149.90		149.90
369. R&R Ornamental iron corbel - 8"							
	1.00 EA	40.75	2.98	8.76	52.49		52.49
Totals: Front Elevation			47.73	367.06	2,202.20	777.62	1,424.58

Rear Elevation

0.00 SF Walls
 0.00 SF Floor
 0.00 SF Long Wall
 0.00 SF Ceiling
 0.00 SF Short Wall
 0.00 SF Walls & Ceiling
 0.00 LF Floor Perimeter
 0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
349. R&R Gutter / downspout - aluminum - up to 5"							
	17.17 LF	4.97	3.15	17.72	106.20	(42.49)	63.71
350. R&R Fascia - 1" x 6" - #1 pine							
	48.67 LF	5.34	6.04	53.18	319.12	(127.66)	191.46
351. R&R Soffit - wood							
	48.67 SF	4.37	5.25	43.60	261.54	(104.62)	156.92
352. R&R Soffit - box framing - 1' overhang							
	48.67 LF	4.86	3.76	48.08	288.38	(115.36)	173.02
353. Prime & paint exterior fascia - wood, 4" - 6" wide							
	48.67 LF	1.03	0.66	10.16	60.95	(15.23)	45.72
354. Prime & paint exterior soffit - wood							
	48.67 SF	1.37	1.45	13.64	81.77	(20.45)	61.32

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CONTINUED - Rear Elevation

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
355. Clean masonry	389.33 SF	0.32	0.33	24.98	149.90		149.90
357. Clean siding - wood	161.36 SF	0.20	0.14	6.48	38.89		38.89
* 356. Seal & paint wood siding - PAINT WOOD SIDING ON REAR OF HOME	161.36 SF	0.89	4.94	29.70	178.25	(44.55)	133.70
371. R&R Exterior light fixture - Standard grade	1.00 EA	63.56	1.63	13.04	78.23	(31.27)	46.96
375. R&R Meter mast for overhead power - 2" conduit	1.00 EA	420.64	8.43	85.82	514.89	(257.47)	257.42
376. R&R Breaker panel - 100 amp	1.00 EA	803.29	13.38	163.34	980.01	(490.02)	489.99
Totals: Rear Elevation			49.16	509.74	3,058.13	1,249.12	1,809.01

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.	ACV
358. R&R Shutters - simulated wood (polystyrene)	4.00 EA	94.18	12.52	77.86	467.10	(186.83)	280.27
359. R&R Fascia - 1" x 6" - #1 pine	32.33 LF	5.34	4.01	35.34	211.99	(84.77)	127.22
360. Prime & paint exterior fascia - wood, 4" - 6" wide	32.33 LF	1.03	0.44	6.74	40.48	(10.12)	30.36
361. R&R Attic vent - gable end - wood	1.00 EA	130.70	7.74	27.68	166.12	(66.44)	99.68

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CONTINUED - Right Elevation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
* 362. R&R Brick veneer - REMOVE AND REPLACE EXTERIOR BRICK WALL						
293.38 SF	9.61	91.52	582.18	3,493.08	(1,397.22)	2,095.86
Totals: Right Elevation		116.23	729.80	4,378.77	1,745.38	2,633.39

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.	ACV
365. R&R Fascia - 1" x 6" - #1 pine						
28.00 LF	5.34	3.47	30.60	183.59	(73.44)	110.15
366. Prime & paint exterior fascia - wood, 4" - 6" wide						
28.00 LF	1.03	0.38	5.84	35.06	(8.77)	26.29
367. Clean masonry						
293.38 SF	0.32	0.25	18.84	112.97		112.97
Totals: Left Elevation		4.10	55.28	331.62	82.21	249.41

Area Totals: SKETCH1

3,745.03 SF Walls	1,109.19 SF Ceiling	4,854.22 SF Walls and Ceiling
1,109.19 SF Floor	1,223.56 Total Area	455.33 LF Floor Perimeter
1,109.19 Floor Area	157.50 Exterior Perimeter of Walls	517.33 LF Ceil. Perimeter
1,324.21 Exterior Wall Area		3,745.03 Interior Wall Area

Total: SKETCH1		2,167.16	12,810.08	76,857.29	20,619.76	56,237.53
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SKETCH2

Main Level

Main Level

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
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CONTINUED - Main Level

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
104. 2" x 10" x 20' #2 & better Fir / Larch (material only)	1.00 EA	18.74	1.59	4.06	24.39		24.39
105. 2" x 10" x 16' #2 & better Fir / Larch (material only)	1.00 EA	14.87	1.26	3.24	19.37		19.37
106. 2" x 10" x 14' #2 & better Fir / Larch (material only)	1.00 EA	13.20	1.12	2.86	17.18		17.18
107. 2" x 10" x 8' #2 & better Fir / Larch (material only)	1.00 EA	7.50	0.64	1.62	9.76		9.76
108. 2" x 8" x 18' #2 & better Fir / Larch (material only)	34.00 EA	13.11	37.89	96.72	580.35		580.35
109. 2" x 8" x 16' #2 & better Fir / Larch (material only)	12.00 EA	11.44	11.67	29.80	178.75		178.75
110. 2" x 8" x 10' #2 & better Fir / Larch (material only)	5.00 EA	7.21	3.06	7.84	46.95		46.95
111. 2" x 8" x 8' #2 & better Fir / Larch (material only)	3.00 EA	5.77	1.47	3.76	22.54		22.54
112. 2" x 6" x 20' #2 & better Fir / Larch (material only)	3.00 EA	12.10	3.09	7.88	47.27		47.27
113. 2" x 6" x 8' #2 & better Fir / Larch (material only)	5.00 EA	4.79	2.04	5.20	31.19		31.19
114. 2" x 6" x 16' #2 & better Fir / Larch (material only)	4.00 EA	9.51	3.23	8.24	49.51		49.51
115. 2" x 6" x 18' #2 & better Fir / Larch (material only)	3.00 EA	10.54	2.69	6.86	41.17		41.17
116. 2" x 6" x 14' #2 & better Fir / Larch (material only)	3.00 EA	8.44	2.15	5.50	32.97		32.97
117. 2" x 6" x 10' #2 & better Fir / Larch (material only)	2.00 EA	5.99	1.02	2.60	15.60		15.60

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CONTINUED - Main Level

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
118. R&R Rafters - 2x8 - Labor only - (using rafter length)							
	777.27 LF	2.64	1.98	410.80	2,464.77		2,464.77
120. R&R Additional labor - 2x8-2x12 - 9/12 to 12/12 slope							
	23.96 LF	1.66	0.00	7.94	47.72		47.72
121. R&R Additional labor - 2x8-2x12 - 5/12 to 9/12 slope							
	44.35 LF	1.00	0.00	8.88	53.23		53.23
122. R&R Rafters - 2x10 - Labor only - (using rafter length)							
	47.67 LF	2.93	0.12	27.96	167.75		167.75
123. R&R Rafters - hip - 10" - Labor only (use hip length)							
	8.00 LF	18.95	0.03	30.32	181.95		181.95
124. R&R Rafters - 2x6 - Labor only - (using rafter length)							
	258.32 LF	2.21	0.66	114.32	685.87		685.87
125. R&R Additional labor - 2x4-2x6 - 9/12 to 12/12 slope							
	26.64 LF	1.09	0.00	5.80	34.83		34.83
126. R&R Additional labor - 2x4-2x6 - 5/12 to 9/12 slope							
	42.74 LF	0.66	0.00	5.64	33.85		33.85
128. R&R Sheathing - 1" x 6" - tongue and groove							
	1,696.00 SF	3.98	343.10	1,418.64	8,511.82		8,511.82
130. 2" x 4" x 20' #2 & better Fir / Larch (material only)							
	2.00 EA	7.52	1.28	3.26	19.58		19.58
131. 2" x 4" x 8' #2 & better Fir / Larch (material only)							
	12.00 EA	3.80	3.88	9.90	59.38		59.38
132. 2" x 4" x 16' #2 & better Fir / Larch (material only)							
	2.00 EA	7.54	1.28	3.28	19.64		19.64
133. 2" x 4" x 14' #2 & better Fir / Larch (material only)							
	4.00 EA	6.69	2.27	5.82	34.85		34.85
134. 2" x 4" x 12' #2 & better Fir / Larch (material only)							
	4.00 EA	5.72	1.94	4.96	29.78		29.78

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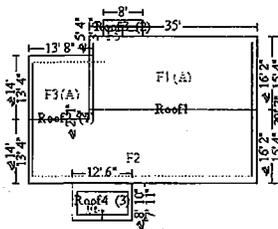
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CONTINUED - Main Level

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
135. 2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)	16.00 EA	3.68	5.00	12.78	76.66		76.66
136. R&R Sheathing - plywood - 3/4" CDX	224.00 SF	2.21	19.04	102.82	616.90		616.90
137. R&R Labor to frame 2" x 4" non-bearing wall - 16" oc	195.04 SF	1.18	0.33	46.10	276.58		276.58
Total: Main Level			453.83	2,405.40	14,432.16	0.00	14,432.16



Roof1

1,652.37 Surface Area
 228.28 Total Perimeter Length
 16.52 Number of Squares
 47.67 Total Ridge Length

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
138. Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	16.52 SQ	37.94	0.00	125.36	752.13		752.13
139. 3 tab - 20 yr. - composition shingle roofing - incl. felt	18.33 SQ	131.80	104.65	504.12	3,024.66	(756.15)	2,268.51
140. R&R Flashing - pipe jack	3.00 EA	26.33	1.65	16.14	96.78	(24.20)	72.58
141. R&R Exterior cover for ventilation duct, 5" or 6"	2.00 EA	57.69	3.85	23.86	143.09	(57.25)	85.84
142. R&R Roof vent - turtle type - Metal	2.00 EA	46.40	3.46	19.26	115.52	(28.90)	86.62
Totals: Roof1			113.61	688.74	4,132.18	866.50	3,265.68

Area Totals: Main Level

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195.04 Exterior Wall Area
 1,652.37 Surface Area
 47.67 Total Ridge Length
 16.52 Number of Squares
 456.57 Total Perimeter Length

Total: Main Level 567.44 3,094.14 18,564.34 866.50 17,697.84

Area Totals: SKETCH2

195.04 Exterior Wall Area
 1,652.37 Surface Area
 47.67 Total Ridge Length
 16.52 Number of Squares
 456.57 Total Perimeter Length

Total: SKETCH2 567.44 3,094.14 18,564.34 866.50 17,697.84

Labor Minimums Applied

	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	DEPREC.	ACV
332. Gutter labor minimum							
	1.00 EA	111.19	0.00	22.24	133.43		133.43
370. Ornamental iron labor minimum							
	1.00 EA	101.21	0.00	20.24	121.45		121.45
339. Fencing labor minimum							
	1.00 EA	35.85	0.00	7.18	43.03		43.03
Totals: Labor Minimums Applied			0.00	49.66	297.91	0.00	297.91
Line Item Totals: 01-301Q-960			2,734.60	15,953.88	95,719.54	21,486.26	74,233.28

Grand Total Areas:

3,745.03 SF Walls
 1,109.19 SF Floor
 1,109.19 Floor Area
 1,519.25 Exterior Wall Area
 1,652.37 Surface Area
 47.67 Total Ridge Length
 1,109.19 SF Ceiling
 1,223.56 Total Area
 157.50 Exterior Perimeter of Walls
 16.52 Number of Squares
 4,854.22 SF Walls and Ceiling
 455.33 LF Floor Perimeter
 517.33 LF Ceil. Perimeter
 3,745.03 Interior Wall Area

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Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
APP APPLIANCES						
R&R Range hood - High grade	1.00 EA	\$296.48	\$49.40	\$177.89	\$0.00	\$118.59
TOTAL APPLIANCES		\$296.48	\$49.40	\$177.89	\$0.00	\$118.59
CAB CABINETRY						
Countertop - post formed plastic laminate	12.50 LF	\$678.68	\$113.12	\$407.22	\$0.00	\$271.46
R&R Cabinetry - lower (base) units	12.50 LF	\$2,431.58	\$405.26	\$1,458.95	\$0.00	\$972.63
R&R Medicine cabinet	1.00 EA	\$210.62	\$35.12	\$126.38	\$0.00	\$84.24
R&R Cabinetry - upper (wall) units	19.66 LF	\$2,786.69	\$464.46	\$1,672.00	\$0.00	\$1,114.69
TOTAL CABINETRY		\$6,107.57	\$1,017.96	\$3,664.55	\$0.00	\$2,443.02
CLN CLEANING						
Clean masonry	1,072.04 SF	\$412.77	\$68.80	\$412.77	\$0.00	\$0.00
Clean masonry - CLEAN INTERIOR BRICK WALL	50.67 SF	\$19.49	\$3.24	\$19.49	\$0.00	\$0.00
Clean siding - wood	161.36 SF	\$38.89	\$6.48	\$38.89	\$0.00	\$0.00
TOTAL CLEANING		\$471.15	\$78.52	\$471.15	\$0.00	\$0.00
DMO GENERAL DEMOLITION						
Dumpster load - Approx. 12 yards, 1-3 tons of debris	4.00 EA	\$1,556.30	\$259.38	\$1,556.30	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$1,556.30	\$259.38	\$1,556.30	\$0.00	\$0.00
DOR DOORS						
R&R Interior door unit	2.00 EA	\$369.14	\$61.52	\$221.50	\$0.00	\$147.64
R&R Interior door unit	5.00 EA	\$922.85	\$153.80	\$553.72	\$0.00	\$369.13
R&R Interior door unit - CLOSET DOOR	1.00 EA	\$184.57	\$30.76	\$110.75	\$0.00	\$73.82
R&R Interior door unit - CLOSET DOORS	2.00 EA	\$369.14	\$61.52	\$221.47	\$0.00	\$147.67
R&R Bypass (sliding) door set - Colcnist	2.00 EA	\$339.46	\$56.60	\$203.66	\$0.00	\$135.80
R&R Exterior door - metal - insulated - flush or panel style	2.00 EA	\$702.72	\$117.16	\$421.62	\$0.00	\$281.10
TOTAL DOORS		\$2,887.88	\$481.36	\$1,732.72	\$0.00	\$1,155.16
DRY DRYWALL						
R&R 1/2" drywall - hung, taped, floated, ready for paint	4,708.90 SF	\$9,850.02	\$1,641.68	\$9,850.02	\$0.00	\$0.00
R&R 1/2" water rock (greenboard) hung, taped ready for texture	94.67 SF	\$194.76	\$32.48	\$194.76	\$0.00	\$0.00
TOTAL DRYWALL		\$10,044.78	\$1,674.16	\$10,044.78	\$0.00	\$0.00
ELE ELECTRICAL						

Note: Slight variances may be found within report sections due to rounding

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KOFAX® at: 17-01-26-14:04 Doc: 741 Page: 038**Trade Summary**

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
ELE ELECTRICAL						
R&R Bathroom ventilation fan, light, and heater	1.00 EA	\$280.43	\$46.74	\$140.20	\$0.00	\$140.23
R&R Breaker panel - 100 amp	2.00 EA	\$1,960.02	\$326.68	\$979.98	\$0.00	\$980.04
R&R Door chime	1.00 EA	\$141.01	\$23.50	\$70.49	\$0.00	\$70.52
R&R Meter mast for overhead power - 2" conduit	1.00 EA	\$514.89	\$85.82	\$257.42	\$0.00	\$257.47
R&R Phone, TV, or speaker outlet	1.00 EA	\$21.53	\$3.58	\$10.75	\$0.00	\$10.78
R&R 220 volt outlet	1.00 EA	\$33.04	\$5.50	\$16.50	\$0.00	\$16.54
R&R Outlet	40.00 EA	\$723.91	\$120.68	\$361.88	\$0.00	\$362.03
R&R Switch	18.00 EA	\$326.55	\$54.50	\$163.11	\$0.00	\$163.44
Rewire - average residence - copper wiring	1,109.19 SF	\$3,431.44	\$571.92	\$1,715.62	\$0.00	\$1,715.82
TOTAL ELECTRICAL		\$7,432.82	\$1,238.92	\$3,715.95	\$0.00	\$3,716.87
FCC FLOOR COVERING - CARPET						
Carpet	260.00 SF	\$721.40	\$120.24	\$541.05	\$0.00	\$180.35
Remove Carpet	268.17 SF	\$64.35	\$10.72	\$64.35	\$0.00	\$0.00
R&R Carpet pad	268.17 SF	\$205.94	\$34.32	\$154.45	\$0.00	\$51.49
TOTAL FLOOR COVERING - CARPET		\$991.69	\$165.28	\$759.85	\$0.00	\$231.84
FCT FLOOR COVERING - CERAMIC TILE						
R&R Tile floor covering	34.17 SF	\$341.15	\$56.86	\$255.85	\$0.00	\$85.30
TOTAL FLOOR COVERING - CERAMIC TILE		\$341.15	\$56.86	\$255.85	\$0.00	\$85.30
FCV FLOOR COVERING - VINYL						
Floor preparation for resilient flooring	815.89 SF	\$372.23	\$62.02	\$372.23	\$0.00	\$0.00
R&R Vinyl tile	806.85 SF	\$3,298.17	\$549.70	\$2,473.59	\$0.00	\$824.58
TOTAL FLOOR COVERING - VINYL		\$3,670.40	\$611.72	\$2,845.82	\$0.00	\$824.58
FEN FENCING						
Fencing labor minimum	1.00 EA	\$43.03	\$7.18	\$43.03	\$0.00	\$0.00
R&R Picket fence, 3' to 4' high	6.00 LF	\$142.10	\$23.68	\$85.25	<\$56.85>	\$0.00
TOTAL FENCING		\$185.13	\$30.86	\$128.28	<\$56.85>	\$0.00
FNC FINISH CARPENTRY / TRIMWORK						
R&R Attic entrance cover and trim	1.00 EA	\$67.57	\$11.26	\$67.57	\$0.00	\$0.00
R&R Baseboard - 2 1/4"	431.67 LF	\$1,160.87	\$193.50	\$1,160.87	\$0.00	\$0.00
R&R Closet shelf and rod package	12.00 LF	\$252.15	\$42.08	\$252.15	\$0.00	\$0.00
R&R Crown molding - 3 1/4"	472.51 LF	\$1,992.34	\$332.08	\$1,992.34	\$0.00	\$0.00

Note: Slight variances may be found within report sections due to rounding

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KOFAX[®] at: 17-01-26-14: 04 Doc: 741 Page: 039**Trade Summary**

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
FNC FINISH CARPENTRY / TRIMWORK						
R&R Door opening (jamb & casing) - 32"to36"wide - paint grade	25.00 EA	\$3,095.31	\$515.90	\$3,095.31	\$0.00	\$0.00
R&R Shelving - 12" - in place	8.58 LF	\$74.12	\$12.36	\$74.12	\$0.00	\$0.00
R&R Shelving - 12" - in place - 4 SHELVES	20.00 LF	\$172.76	\$28.80	\$172.76	\$0.00	\$0.00
TOTAL FINISH CARPENTRY / TRIMWORK		\$6,815.12	\$1,135.98	\$6,815.12	\$0.00	\$0.00
FNH FINISH HARDWARE						
R&R Bath accessory - Standard grade	8.00 EA	\$198.23	\$33.04	\$118.93	\$0.00	\$79.30
Door lockset & deadbolt - exterior	2.00 EA	\$211.48	\$35.28	\$126.88	\$0.00	\$84.60
Door dummy knob - interior	2.00 EA	\$54.68	\$9.12	\$32.82	\$0.00	\$21.86
Door knob - interior	8.00 EA	\$371.22	\$61.88	\$222.72	\$0.00	\$148.50
TOTAL FINISH HARDWARE		\$835.61	\$139.32	\$501.35	\$0.00	\$334.26
FRM FRAMING & ROUGH CARPENTRY						
2" x 10" x 14' #2 & better Fir / Larch (material only)	1.00 EA	\$17.18	\$2.86	\$17.18	\$0.00	\$0.00
2" x 10" x 16' #2 & better Fir / Larch (material only)	1.00 EA	\$19.37	\$3.24	\$19.37	\$0.00	\$0.00
2" x 10" x 20' #2 & better Fir / Larch (material only)	1.00 EA	\$24.39	\$4.06	\$24.39	\$0.00	\$0.00
2" x 10" x 8' #2 & better Fir / Larch (material only)	1.00 EA	\$9.76	\$1.62	\$9.76	\$0.00	\$0.00
2" x 4" x 12' #2 & better Fir / Larch (material only)	4.00 EA	\$29.78	\$4.96	\$29.78	\$0.00	\$0.00
2" x 4" x 14' #2 & better Fir / Larch (material only)	4.00 EA	\$34.85	\$5.82	\$34.85	\$0.00	\$0.00
2" x 4" x 16' #2 & better Fir / Larch (material only)	2.00 EA	\$19.64	\$3.28	\$19.64	\$0.00	\$0.00
2" x 4" x 20' #2 & better Fir / Larch (material only)	2.00 EA	\$19.58	\$3.26	\$19.58	\$0.00	\$0.00
2" x 4" x 8' #2 & better Fir / Larch (material only)	12.00 EA	\$59.38	\$9.90	\$59.38	\$0.00	\$0.00
2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only)	16.00 EA	\$76.66	\$12.78	\$76.66	\$0.00	\$0.00
2" x 6" x 10' #2 & better Fir / Larch (material only)	2.00 EA	\$15.60	\$2.60	\$15.60	\$0.00	\$0.00
2" x 6" x 14' #2 & better Fir / Larch (material only)	3.00 EA	\$32.97	\$5.50	\$32.97	\$0.00	\$0.00
2" x 6" x 16' #2 & better Fir / Larch (material only)	4.00 EA	\$49.51	\$8.24	\$49.51	\$0.00	\$0.00
2" x 6" x 18' #2 & better Fir / Larch (material only)	3.00 EA	\$41.17	\$6.86	\$41.17	\$0.00	\$0.00
2" x 6" x 20' #2 & better Fir / Larch (material only)	3.00 EA	\$47.27	\$7.88	\$47.27	\$0.00	\$0.00

Note: Slight variances may be found within report sections due to rounding

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KOFAX® at: 17-01-26-14: 04 Doc: 741 Page: 040**Trade Summary**

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
FRM FRAMING & ROUGH CARPENTRY						
only)						
2" x 6" x 8' #2 & better Fir / Larch (material only)	5.00 EA	\$31.19	\$5.20	\$31.19	\$0.00	\$0.00
2" x 8" x 10' #2 & better Fir / Larch (material only)	5.00 EA	\$46.95	\$7.84	\$46.95	\$0.00	\$0.00
2" x 8" x 16' #2 & better Fir / Larch (material only)	12.00 EA	\$178.75	\$29.80	\$178.75	\$0.00	\$0.00
2" x 8" x 18' #2 & better Fir / Larch (material only)	34.00 EA	\$580.35	\$96.72	\$580.35	\$0.00	\$0.00
2" x 8" x 8' #2 & better Fir / Larch (material only)	3.00 EA	\$22.54	\$3.76	\$22.54	\$0.00	\$0.00
R&R Stud wall - 2" x 4" - 12" oc	443.22 SF	\$1,236.50	\$206.10	\$1,236.50	\$0.00	\$0.00
R&R Labor to frame 2" x 4" non-bearing wall - 16" oc	195.04 SF	\$276.58	\$46.10	\$276.58	\$0.00	\$0.00
R&R Rafters - 2x10 - Labor only - (using rafter length)	47.67 LF	\$167.75	\$27.96	\$167.75	\$0.00	\$0.00
R&R Rafters - 2x6 - Labor only - (using rafter length)	258.32 LF	\$685.87	\$114.32	\$685.87	\$0.00	\$0.00
R&R Rafters - 2x8 - Labor only - (using rafter length)	777.27 LF	\$2,464.77	\$410.80	\$2,464.77	\$0.00	\$0.00
R&R Additional labor - 2x4-2x6 - 5/12 to 9/12 slope	42.74 LF	\$33.85	\$5.64	\$33.85	\$0.00	\$0.00
R&R Additional labor - 2x4-2x6 - 9/12 to 12/12 slope	26.64 LF	\$34.83	\$5.80	\$34.83	\$0.00	\$0.00
R&R Additional labor - 2x8-2x12 - 5/12 to 9/12 slope	44.35 LF	\$53.23	\$8.88	\$53.23	\$0.00	\$0.00
R&R Additional labor - 2x8-2x12 - 9/12 to 12/12 slope	23.96 LF	\$47.72	\$7.94	\$47.72	\$0.00	\$0.00
R&R Rafters - hip - 10" - Labor only (use hip length)	8.00 LF	\$181.95	\$30.32	\$181.95	\$0.00	\$0.00
R&R Sheathing - 1" x 6" - tongue and groove	1,696.00 SF	\$8,511.82	\$1,418.64	\$8,511.82	\$0.00	\$0.00
R&R Sheathing - plywood - 3/4" CDX	224.00 SF	\$616.90	\$102.82	\$616.90	\$0.00	\$0.00
TOTAL FRAMING & ROUGH CARPENTRY		\$15,668.66	\$2,611.50	\$15,668.66	\$0.00	\$0.00
HVC HEAT, VENT & AIR CONDITIONING						
R&R Air handler - with heat element - 3 ton	1.00 EA	\$1,656.41	\$276.06	\$993.85	\$0.00	\$662.56
R&R Attic fan - 36" diameter, 12,100 CFM	1.00 EA	\$1,074.51	\$179.08	\$644.71	\$0.00	\$429.80
R&R Heat/AC register - Mechanically attached	11.00 EA	\$336.46	\$55.96	\$201.89	\$0.00	\$134.57
R&R Thermostat	1.00 EA	\$107.13	\$17.86	\$64.28	\$0.00	\$42.85
R&R Exterior cover for ventilation duct, 5" or 6"	2.00 EA	\$143.09	\$23.86	\$85.84	\$0.00	\$57.25
R&R Window AC unit - mobile home	4.00 EA	\$1,788.48	\$298.08	\$1,073.12	\$0.00	\$715.36

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KOFAX at: 17-01-26-14:04 Doc: 741 Page: 041**Trade Summary**

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
HVC HEAT, VENT & AIR CONDITIONING						
TOTAL HEAT, VENT & AIR CONDITIONING		\$5,106.08	\$850.90	\$3,063.69	\$0.00	\$2,042.39
INS INSULATION						
R&R Batt insulation - 6" - R19 - unfaced batt	2,536.05 SF	\$2,837.94	\$473.06	\$1,702.73	\$0.00	\$1,135.21
TOTAL INSULATION		\$2,837.94	\$473.06	\$1,702.73	\$0.00	\$1,135.21
LIT LIGHT FIXTURES						
R&R Light fixture	4.00 EA	\$295.40	\$49.20	\$177.20	\$0.00	\$118.20
R&R Light fixture - High grade	1.00 EA	\$100.43	\$16.74	\$60.27	\$0.00	\$40.16
R&R Light fixture - Standard grade	2.00 EA	\$113.12	\$18.88	\$67.90	\$0.00	\$45.22
R&R Ceiling fan & light - Standard grade	3.00 EA	\$780.87	\$130.20	\$468.54	\$0.00	\$312.33
R&R Porcelain light fixture	1.00 EA	\$34.86	\$5.82	\$20.93	\$0.00	\$13.93
R&R Exterior light fixture - Standard grade	1.00 EA	\$78.23	\$13.04	\$46.96	\$0.00	\$31.27
TOTAL LIGHT FIXTURES		\$1,402.91	\$233.88	\$841.80	\$0.00	\$561.11
MAS MASONRY						
R&R Brick veneer - REMOVE AND REPLACE EXTERIOR BRICK WALL	293.38 SF	\$3,493.08	\$582.18	\$2,095.86	\$0.00	\$1,397.22
TOTAL MASONRY		\$3,493.08	\$582.18	\$2,095.86	\$0.00	\$1,397.22
ORI ORNAMENTAL IRON						
R&R Ornamental iron corbel - 8"	1.00 EA	\$52.49	\$8.76	\$52.49	\$0.00	\$0.00
Ornamental iron labor minimum	1.00 EA	\$121.45	\$20.24	\$121.45	\$0.00	\$0.00
TOTAL ORNAMENTAL IRON		\$173.94	\$29.00	\$173.94	\$0.00	\$0.00
PLM PLUMBING						
Sink faucet - Kitchen	1.00 EA	\$190.85	\$31.82	\$114.52	\$0.00	\$76.33
Sink faucet - Bathroom	1.00 EA	\$175.34	\$29.24	\$105.20	\$0.00	\$70.14
Rough in plumbing - includes supply and waste lines	156.58 SF	\$464.85	\$77.50	\$278.91	\$0.00	\$185.94
R&R Sink - single	1.00 EA	\$271.31	\$45.22	\$162.79	\$0.00	\$108.52
Sink - double	1.00 EA	\$355.63	\$59.28	\$213.37	\$0.00	\$142.26
R&R Toilet	1.00 EA	\$387.51	\$64.60	\$232.50	\$0.00	\$155.01
Toilet seat	1.00 EA	\$50.44	\$8.40	\$30.27	\$0.00	\$20.17
Tub/shower faucet	1.00 EA	\$308.30	\$51.38	\$184.97	\$0.00	\$123.33
R&R Bathtub	1.00 EA	\$838.82	\$139.80	\$503.29	\$0.00	\$335.53
R&R Washing machine outlet box with valves	1.00 EA	\$215.90	\$35.98	\$129.56	\$0.00	\$86.34

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Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
PLM PLUMBING						
TOTAL PLUMBING		\$3,258.95	\$543.22	\$1,955.38	\$0.00	\$1,303.57
PNT PAINTING						
Paint baseboard - two coats	431.67 LF	\$445.15	\$74.20	\$333.83	\$0.00	\$111.32
Seal & paint closet shelving - single shelf	2.00 EA	\$73.62	\$12.28	\$55.20	\$0.00	\$18.42
Paint crown molding - two coats	472.51 LF	\$509.92	\$84.96	\$382.38	\$0.00	\$127.54
Paint door slab only - 2 coats (per side)	21.00 EA	\$503.21	\$83.92	\$377.35	\$0.00	\$125.86
Prime & paint exterior fascia - wood, 4"- 6" wide	157.67 LF	\$197.44	\$32.90	\$148.09	\$0.00	\$49.35
Seal & paint - wood fence/gate	6.00 SF	\$6.20	\$1.04	\$4.64	\$0.00	\$1.56
Paint door or window opening - 2 coats (per side)	23.00 EA	\$529.82	\$88.32	\$397.34	\$0.00	\$132.48
Seal & paint wood siding - PAINT WOOD SIDING ON REAR OF HOME	161.36 SF	\$178.25	\$29.70	\$133.70	\$0.00	\$44.55
Prime & paint exterior soffit - wood	97.34 SF	\$163.54	\$27.28	\$122.64	\$0.00	\$40.90
Seal/prime then paint twice (3 coats)	4,725.41 SF	\$4,425.25	\$737.56	\$3,318.90	\$0.00	\$1,106.35
Seal stud wall for odor control	3,208.81 SF	\$2,205.40	\$367.54	\$2,205.40	\$0.00	\$0.00
TOTAL PAINTING		\$9,237.80	\$1,539.70	\$7,479.47	\$0.00	\$1,758.33
RFG ROOFING						
3 tab - 20 yr. - composition shingle roofing - incl. felt	18.33 SQ	\$3,024.66	\$504.12	\$2,268.51	\$0.00	\$756.15
Remove 3 tab - 20 yr. - composition shingle roofing - incl. felt	16.52 SQ	\$752.13	\$125.36	\$752.13	\$0.00	\$0.00
R&R Flashing - pipe jack	3.00 EA	\$96.78	\$16.14	\$72.58	\$0.00	\$24.20
R&R Roof vent - turtle type - Metal	2.00 EA	\$115.52	\$19.26	\$86.62	\$0.00	\$28.90
TOTAL ROOFING		\$3,989.09	\$664.88	\$3,179.84	\$0.00	\$809.25
SDG SIDING						
R&R Shutters - simulated wood (polystyrene)	10.00 EA	\$1,167.71	\$194.62	\$700.63	\$0.00	\$467.08
R&R Attic vent - gable end - wood	1.00 EA	\$166.12	\$27.68	\$99.68	\$0.00	\$66.44
TOTAL SIDING		\$1,333.83	\$222.30	\$800.31	\$0.00	\$533.52
SFG SOFFIT, FASCIA, & GUTTER						
R&R Fascia - 1" x 6" - #1 pine	157.67 LF	\$1,033.82	\$172.30	\$620.29	\$0.00	\$413.53
R&R Gutter / downspout - aluminum - up to 5"	39.67 LF	\$245.34	\$40.90	\$147.21	\$0.00	\$98.13
Gutter labor minimum	1.00 EA	\$133.43	\$22.24	\$133.43	\$0.00	\$0.00
R&R Soffit - wood	97.34 SF	\$523.08	\$87.20	\$313.84	\$0.00	\$209.24
R&R Soffit - box framing - 1' overhang	97.34 LF	\$576.76	\$96.16	\$346.04	\$0.00	\$230.72

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KOFAX® at: 17-01-26-14: 04 Doc: 741 Page: 043**Trade Summary**

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	GCO&P	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
SFG SOFFIT, FASCIA, & GUTTER						
TOTAL SOFFIT, FASCIA, & GUTTER		\$2,512.43	\$418.80	\$1,560.81	\$0.00	\$951.62
TIL TILE						
R&R Ceramic/porcelain tile	94.67 SF	\$1,046.78	\$174.46	\$628.07	\$0.00	\$418.71
R&R Ceramic tile base	23.67 LF	\$410.43	\$68.40	\$246.25	\$0.00	\$164.18
R&R Tile shower - up to 60 SF	1.00 EA	\$1,042.60	\$173.76	\$625.57	\$0.00	\$417.03
TOTAL TILE		\$2,499.81	\$416.62	\$1,499.89	\$0.00	\$999.92
WDA WINDOWS - ALUMINUM						
R&R Aluminum window, single hung 9-12 sf (2 pane)	11.00 EA	\$2,568.94	\$428.12	\$1,541.29	\$0.00	\$1,027.65
TOTAL WINDOWS - ALUMINUM		\$2,568.94	\$428.12	\$1,541.29	\$0.00	\$1,027.65
TOTALS		\$95,719.54	\$15,953.88	\$74,233.28	<\$56.85>	\$21,429.41

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ARNOLD, ANNIE

01-301Q-960

Time & Material Breakdown

General Contractor O&P Items	Quantity	Unit Price	Total Cost
APPLIANCES			
Material -			
Range hood - High grade	1.00 EA	164.790	164.79
		Material:	164.79
Contractor Labor -			
Demolition Laborer	0.25 HR	36.320	9.13*
Electrician	0.75 HR	78.600	59.15*
		Labor:	68.28
		APPLIANCES Subtotal:	233.07
CABINETRY			
Material -			
Cabinetry - upper unit - picture-frame doors	19.66 LF	80.114	1,574.96*
Cabinetry - lower unit - picture-frame doors	12.50 LF	120.650	1,508.12*
Countertop - post formed	12.75 LF	31.990	408.00*
Medicine cabinet	1.00 EA	130.000	130.00
		Material:	3,621.08
Contractor Labor -			
Demolition Laborer	5.19 HR	36.320	188.38*
Carpenter - Finish, Trim/Cabinet	17.00 HR	57.200	972.36*
		Labor:	1,160.74
		CABINETRY Subtotal:	4,781.82
CLEANING			
Supplies -			
General purpose cleaning chemical	1.37 GL	9.400	12.84*
		Supplies:	12.84
Contractor Labor -			
Cleaning Technician	15.12 HR	25.040	378.70*
		Labor:	378.70
		CLEANING Subtotal:	391.54
GENERAL DEMOLITION			
Equipment -			
Dumpster - Approx. 12 yds, 1-3 ton of debris	4.00 LO	324.232	1,296.92*
		Equipment:	1,296.92
		GENERAL DEMOLITION Subtotal:	1,296.92
DOORS			
Material -			
6d finish nails (based on 5 lb box)	1.80 LB	2.153	3.89*
Wood shims	1.26 BN	4.410	5.57*
Exterior door - metal flush or 6 panel - pre-hung unit	2.00 EA	178.065	356.13
Casing - 2 1/4"	413.53 LF	0.778	321.73
Wood screw - zinc plated - #10 x 3", 100 count box	0.21 BX	11.960	2.51

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General Contractor O&P Items	Quantity	Unit Price	Total Cost
Interior door - Colonist - pre-hung unit	10.00 EA	62.426	624.25*
Bypass (sliding) door hardware	2.00 EA	12.827	25.65
Interior door - Colonist - slab only	4.00 EA	32.830	131.33*
		Material:	1,471.06
Contractor Labor -			
Demolition Laborer	5.21 HR	36.320	189.12*
Carpenter - Finish, Trim/Cabinet	10.05 HR	57.200	575.08*
		Labor:	764.20
		Miscellaneous:	46.22
		DOORS Subtotal:	2,281.48

DRYWALL

Material -			
Gypsum board, 1/2"	5,541.91 SF	0.282	1,562.82
Metal corner bead	266.19 LF	0.200	53.24
Drywall joint compound - 50 lb box	16.62 BX	7.560	125.63*
Drywall nails (based on 25 to 50 lb box)	12.64 LB	2.217	28.03*
Drywall screws - grabber - (based on 25 to 50 lb box)	25.29 LB	2.444	61.80*
Perfotape - 500' roll	3.24 RL	3.058	9.92*
Water-resistant gypsum board (greenboard), 1/2"	110.65 SF	0.400	44.26
		Material:	1,885.70
Contractor Labor -			
Drywall Installer/Finisher	86.94 HR	55.620	4,835.52*
Demolition Laborer	39.68 HR	36.320	1,441.07*
		Labor:	6,276.59
		Miscellaneous:	48.04
		DRYWALL Subtotal:	8,210.33

ELECTRICAL

Material -			
Electrical box - non metallic - single gang	36.88 EA	1.706	62.93*
Electrical box - non metallic - double gang	2.77 EA	2.849	7.88*
Electrical box - non metallic 4" round	10.06 EA	3.277	32.96*
Outlet box - includes 4 connectors and plaster ring	1.48 EA	6.270	9.25*
Romex staples - per 100 count box	1.16 BX	2.150	2.51*
110 volt copper wiring (12/2 with ground)	621.22 LF	0.320	198.79
220 volt copper wiring (8/3 with ground)	23.30 LF	1.300	30.29
220 volt copper wiring (10/3 with ground)	23.30 LF	0.920	21.43*
Outlet or switch cover	58.84 EA	0.570	33.54
Switch, 15 amp - residential grade	17.97 EA	0.662	11.89*
Outlet, 15 amp - residential grade	39.87 EA	0.624	24.88
Breaker panel - 100 amp	2.00 EA	76.036	152.07
Circuit breaker - 110 volt - single pole	24.10 EA	4.650	112.05*
Circuit breaker - 220 volt - double pole	4.00 EA	12.700	50.81*
Phone, TV, or speaker outlet	1.00 EA	4.109	4.11
Door chime	1.00 EA	39.970	39.97
Bathroom fan, light, and heater	1.00 EA	158.269	158.27
220 volt outlet cover	1.00 EA	2.146	2.15
220 volt outlet	1.00 EA	5.309	5.31

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01-301Q-960

General Contractor O&P Items

	Quantity	Unit Price	Total Cost
Hub connector for 2" rigid conduit	1.00 EA	9.450	9.45
Rigid conduit, 2"	10.53 LF	3.960	41.69*
Aluminum service cable - 3-2/0 & 1-#1grd SBR 2/0-2/0-2/0-1	15.23 LF	2.400	36.55
Weatherhead for 2" rigid conduit	1.00 EA	11.530	11.53
		Material:	1,060.31
Contractor Labor -			
Demolition Laborer	6.51 HR	36.320	236.41*
Electrician	60.25 HR	78.600	4,735.74*
		Labor:	4,972.15
		Miscellaneous:	71.37
		ELECTRICAL Subtotal:	6,103.83

FLOOR COVERING - CARPET

Material -			
Carpet - Allowance	259.43 SF	1.754	455.05*
Carpet tackless strip - 400 lf/box	0.17 BX	27.020	4.69*
Carpet seaming tape - 66 lf per roll	0.52 RL	10.910	5.66*
Carpet pad - rebond, 6 lb	277.01 SF	0.455	126.04
		Material:	591.44
Contractor Labor -			
Demolition Laborer	2.14 HR	36.320	77.77*
Flooring Installer	2.65 HR	34.450	91.33*
		Labor:	169.10
Equipment -			
Carpet power stretcher	0.40 DA	25.200	10.18*
Carpet seaming iron	0.40 DA	13.400	5.42*
		Equipment:	15.60
		FLOOR COVERING - CARPET Subtotal:	776.14

FLOOR COVERING - CERAMIC TILE

Material -			
Ceramic tile grout - 25 lb bag	0.54 BG	13.201	7.15*
Thinset - multipurpose latex fortified - 50 lb bag	0.54 BG	16.260	8.81*
Ceramic/porcelain floor tile	37.93 SF	2.651	100.56*
		Material:	116.52
Contractor Labor -			
Demolition Laborer	1.71 HR	36.320	62.19*
Tile/Cultured Marble Installer	2.02 HR	43.860	88.50*
		Labor:	150.69
Equipment -			
Ceramic tile saw	0.13 DA	57.200	7.18*
		Equipment:	7.18
		FLOOR COVERING - CERAMIC TILE Subtotal:	274.39

FLOOR COVERING - VINYL

Material -

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General Contractor O&P Items	Quantity	Unit Price	Total Cost
Vinyl floor adhesive - 1 gallon	5.97 GL	16.341	97.59*
Floor patching compound - 5 lb box	9.16 BX	16.983	155.56
Vinyl floor tile - Average grade	19.91 BX	66.780	1,329.38*
		Material:	1,582.53
Contractor Labor -			
Demolition Laborer	18.44 HR	36.320	669.68*
Flooring Installer	18.32 HR	34.450	631.14*
		Labor:	1,300.82
		Miscellaneous:	40.80
		FLOOR COVERING - VINYL Subtotal:	2,924.15

FENCING

Material -			
Fence top-rail brackets	3.00 EA	0.508	1.52
1/2" to 5/8" x 4" cedar picket, 3'- Gothic cut	15.79 EA	1.200	18.96*
Post cement mix - 80 lb bag	0.97 BG	3.725	3.61
Fence post - 4" x 4" cedar	5.22 LF	2.585	13.50*
Fence rail - 2" x 4" x 8' - fence-grade cedar or equal	1.58 EA	7.020	11.09
7/16" crown, 16 guage galv. staple for air gun, 10,000 count	0.01 BX	72.560	0.52*
		Material:	49.20
Contractor Labor -			
Demolition Laborer	0.75 HR	36.320	27.24
Fencing Installer	0.94 HR	40.350	37.80*
Labor for Fencing labor minimum	1.00 EA	35.850	35.85
		Labor:	100.89
		FENCING Subtotal:	150.09

FINISH CARPENTRY / TRIMWORK

Material -			
Gypsum board, 1/2"	6.03 SF	0.282	1.70
Crown molding - 3 1/4"	498.52 LF	1.142	569.31
6d finish nails (based on 5 lb box)	10.48 LB	2.153	22.55*
Baseboard - 2 1/4" finger-joint pine	450.95 LF	0.560	252.53
Wood shims	3.29 BN	4.410	14.51
Casing - 2 1/4"	916.97 LF	0.778	713.40
Wood door jamb stock - finger-jointed pine, 4 9/16"	446.01 LF	1.530	682.39*
4d finish nails (based on 5 lb box)	1.20 LB	2.136	2.56
Combination closet shelf and rod bracket	4.51 EA	2.970	13.39
Closet rod	12.62 LF	1.490	18.80
12" particle board shelving	42.76 LF	1.100	47.04
1" x 4" Select grade pine - S4S	43.06 LF	0.997	42.93
		Material:	2,381.11
Contractor Labor -			
Demolition Laborer	14.22 HR	36.320	516.62*
Carpenter - Finish, Trim/Cabinet	42.49 HR	57.200	2,430.63*
		Labor:	2,947.25
		Miscellaneous:	148.38

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General Contractor O&P Items	Quantity	Unit Price	Total Cost
FINISH CARPENTRY / TRIMWORK Subtotal:			5,476.74
FINISH HARDWARE			
Material -			
Deadbolt	2.00 EA	32.000	64.00
Door lockset - exterior	2.00 EA	30.980	61.96
Door passage or lockset - interior	8.00 EA	21.970	175.76
Door dummy knob	2.00 EA	11.877	23.76*
Towel bar - Standard grade	8.00 EA	6.570	52.56
Material:			378.04
Contractor Labor -			
Demolition Laborer	0.80 HR	36.320	29.04*
Hardware Installer	5.22 HR	49.250	257.08*
Labor:			286.12
FINISH HARDWARE Subtotal:			664.16
FRAMING & ROUGH CARPENTRY			
Material -			
Fir/Larch, 2x10 #2 & better	70.67 LF	0.937	66.22
Fir/Larch, 2x8 #2 & better	882.64 LF	0.721	636.38
Fir/Larch, 2x6x20' #2 & better	3.00 EA	12.100	36.30
Fir/Larch, 2x6 #2 & better	165.76 LF	0.599	99.29
Fir/Larch, 2x6x18' #2 & better	3.00 EA	10.540	31.62
10d 1 1/2" joist hanger nails, 1 lb box, approx 150 count	5.23 LB	3.235	16.92
16d nails for nail gun - 2000 count box	0.57 BX	54.104	31.04*
8d smooth box nails, (based on 50 lb box)	78.34 LB	0.962	75.36
Fir/Larch, 2x4x20' #2 & better	2.00 EA	7.520	15.04
Fir/Larch, 2x4 #2 & better	1,128.76 LF	0.475	536.16
Sheathing - 1" x 6" - tongue and groove	3,772.46 LF	1.051	3,964.85*
Sheathing - plywood - 3/4" - CDX	7.75 SH	28.406	220.27*
Material:			5,729.45
Contractor Labor -			
Demolition Laborer	56.36 HR	36.320	2,047.04*
Carpenter - General Frammer	84.56 HR	56.660	4,791.45*
Labor:			6,838.49
Miscellaneous:			2.24
FRAMING & ROUGH CARPENTRY Subtotal:			12,570.18
HEAT, VENT & AIR CONDITIONING			
Material -			
Heat/AC register	11.00 EA	13.388	147.29*
Window AC unit - mobile home	4.00 EA	240.200	960.80
Thermostat	1.00 EA	41.730	41.73
Thermostat cable, 5 conductor (based on 250 ft roll)	26.32 LF	0.196	5.16
#12 copper wire - stranded or solid	95.69 LF	0.140	13.40
Electrical metallic tubing, 1" EMT conduit	31.90 LF	0.650	20.73*
Set screw connector for 1" EMT conduit	5.00 EA	0.610	3.05
Attic fan - 36" diameter, 12,100 CFM	1.00 EA	546.840	546.84
Air handler - w/no coil - 3 ton - Electric	1.00 EA	559.507	559.51

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General Contractor O&P Items	Quantity	Unit Price	Total Cost
Heat element for air handler - 10KW	1.00 EA	161.990	161.99
Exterior cover for appliance vent, 5" or 6"	2.00 EA	22.650	45.30
		Material:	2,505.80
Contractor Labor -			
Demolition Laborer	7.21 HR	36.320	261.74*
Heating / A.C. Mechanic	15.41 HR	79.330	1,222.64*
		Labor:	1,484.38
		Miscellaneous:	51.97
		HEAT, VENT & AIR CONDITIONING Subtotal:	4,042.15
INSULATION			
Material -			
Insulation - R-19 unfaced batt	2,697.93 SF	0.470	1,268.04*
		Material:	1,268.04
Contractor Labor -			
Demolition Laborer	14.66 HR	36.320	532.57*
Insulation Installer	13.10 HR	34.840	456.49*
		Labor:	989.06
		INSULATION Subtotal:	2,257.10
LIGHT FIXTURES			
Material -			
Light fixture	4.00 EA	24.000	96.00
Light fixture - Standard grade	2.00 EA	13.990	27.98
Ceiling fan & light - Standard grade	3.00 EA	57.420	172.26
Light fixture - High grade	1.00 EA	39.000	39.00
Porcelain light fixture	1.00 EA	5.490	5.49
Exterior light fixture - Standard grade	1.00 EA	19.200	19.20
		Material:	359.93
Contractor Labor -			
Demolition Laborer	2.72 HR	36.320	98.72*
Electrician	8.46 HR	78.600	665.26*
		Labor:	763.98
		Miscellaneous:	14.52
		LIGHT FIXTURES Subtotal:	1,138.43
MASONRY			
Material -			
Brick veneer	2,206.80 EA	0.451	995.26*
Mortar mix - 80# bag	10.87 BG	6.000	65.22
Washed sand	0.76 CY	20.000	15.17*
16 gauge wall ties	21.04 EA	0.050	1.05
		Material:	1,076.70
Contractor Labor -			
Demolition Laborer	13.33 HR	36.320	484.08*
Mason Brick/Stone	27.21 HR	46.250	1,258.60*

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General Contractor O&P Items**Quantity Unit Price Total Cost****Labor: 1,742.68****MASONRY Subtotal: 2,819.38****ORNAMENTAL IRON**

Material -

Ornamental iron corbel - 8" 1.00 EA 35.000 35.00

Material: 35.00

Contractor Labor -

Demolition Laborer 0.06 HR 36.320 2.18

Ornamental Iron Installer 0.08 HR 42.780 3.57*

Labor for Ornamental iron labor minimum 1.00 EA 101.210 101.21

Labor: 106.96**ORNAMENTAL IRON Subtotal: 141.96****PLUMBING**

Material -

"P" trap with flange - 1 1/2" ABS 2.32 EA 6.550 15.17*

3/8" ferrule & nut 5.00 EA 0.470 2.35

3/8" OD x 15" chrome or stainless steel supply line 5.00 EA 4.459 22.29*

Copper pipe, 1/2" 35.46 LF 1.207 42.81*

Copper pipe, 3/4" 3.22 LF 1.658 5.34

Copper pipe, 3/8" 6.72 LF 1.485 9.97*

Drain/Waste/Vent line, 2" ABS 11.64 LF 0.879 10.24*

Drain/Waste/Vent line, 3" ABS 6.65 LF 1.765 11.73*

Drain/Waste/Vent line, 4" ABS 6.10 LF 2.406 14.67*

Plastic floor drain - 3" drain 0.13 EA 7.991 1.05*

Fitting - 2" ell - ABS 1.11 EA 2.288 2.53*

Fitting - 3" ell - ABS 0.39 EA 6.662 2.63*

Fitting - 4" ell - ABS 0.26 EA 14.716 3.88*

Closet flange - ABS 0.26 EA 6.000 1.58*

Fitting - 2" wye or tee - ABS 0.53 EA 5.040 2.65*

Fitting - 3" wye or tee - ABS 0.26 EA 12.050 3.17*

Fitting - 4" wye or tee - ABS 0.13 EA 23.680 3.12*

1 1/2", 20 gauge, end joint continuous waste 1.00 EA 17.913 17.91

Sink - double bowl 1.00 EA 180.000 180.00

Sink faucet - Kitchen 1.00 EA 92.055 92.05*

Brass bolts used to secure bowl to the floor - two 1.00 EA 2.480 2.48

Toilet 1.00 EA 152.440 152.45*

Wax ring closet gasket 1.00 EA 1.940 1.94

Toilet seat 1.00 EA 25.000 25.00

Sink - single bowl 1.00 EA 125.000 125.00

Sink faucet - Bathroom 1.00 EA 80.129 80.13

Drain set for bath tub - 20 gauge brass 1.00 EA 62.088 62.09

Bathtub 1.00 EA 277.012 277.01

Tub/shower faucet complete w/valve 1.00 EA 142.780 142.78

Valve - boiler drain 2.00 EA 4.500 9.00

Washing machine outlet box 1.00 EA 22.570 22.57

Material: 1,345.59

Contractor Labor -

Demolition Laborer 2.92 HR 36.320 106.09*

Plumber 14.22 HR 80.470 1,144.46*

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General Contractor O&P Items**Quantity Unit Price Total Cost****Labor: 1,250.55****Miscellaneous: 5.21****PLUMBING Subtotal: 2,601.35****PAINTING**

Material -

Latex paint	35.38 GL	34.000	1,203.05*
Painter's putty	1.53 GL	17.271	26.35*
160 - 180 grit sandpaper - per sheet	37.96 SH	0.550	20.88
PVA - latex drywall primer/sealer	14.12 GL	15.130	213.64
Caulking - acrylic	10.63 TB	1.735	18.43*
Oil base sealer/primer	18.35 GL	26.230	481.32
Exterior sealer	1.60 GL	30.226	48.30*
Oil base paint	0.26 GL	53.770	13.95*
Sealer - stain blocker - latex based	0.10 GL	21.223	2.12
Paint thinner (mineral spirits)	0.01 GL	9.954	0.07*
Exterior oil base sealer	0.02 GL	35.114	0.73*
Exterior latex	0.90 GL	34.500	30.96*

Material: 2,059.80

Contractor Labor -

Painter

120.67 HR 45.000 5,430.26*

Labor: 5,430.26**Miscellaneous: 33.02****PAINTING Subtotal: 7,523.08****ROOFING**

Material -

1 1/4" roofing barbs, (based on 50 lb box)	36.66 LB	1.255	46.01
Composition shingles - 20 year - 3 tab	18.33 SQ	59.235	1,085.74*
15 lb ASTM roofing felt	4.58 RL	17.730	81.25*
Simplex roofing felt cap nails - (based on 50 lb box)	13.09 LB	1.392	18.22
Flashing - pipe jack - galvanized or plastic - up to 4"	3.00 EA	6.491	19.47
Roof vent - turtle type - metal	2.00 EA	20.366	40.74*

Material: 1,291.43

Contractor Labor -

Demolition Laborer

16.45 HR 36.320 597.34*

Roofer

18.27 HR 66.750 1,219.35*

Labor: 1,816.69

Equipment -

Landfill charge - per ton

2.07 TN 28.000 57.82*

Equipment: 57.82**Miscellaneous: 48.51****ROOFING Subtotal: 3,214.45****SIDING**

Material -

Shutters - simulated wood (polystyrene), 47" x 15"	10.00 EA	36.810	368.10
8d galvanized nails, (based on 50 lb box)	0.02 LB	1.540	0.03
Attic vent - gable end - wood	1.00 EA	90.990	91.00*

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General Contractor O&P Items	Quantity	Unit Price	Total Cost
Material:			459.13
Contractor Labor -			
Demolition Laborer	1.42 HR	36.320	51.46*
Siding Installer	7.61 HR	73.880	561.91*
Labor:			613.37
SIDING Subtotal:			1,072.50
SOFFIT, FASCIA, & GUTTER			
Material -			
Silicone caulk - 10 oz tube	0.42 TB	5.300	2.23
4d finish nails (based on 5 lb box)	0.69 LB	2.136	1.46*
16d nails for nail gun - 2000 count box	0.21 BX	54.104	11.15*
Fir/Larch, 2x4 #2 & better	163.02 LF	0.475	77.43
Gutter/downspout - aluminum	44.10 LF	1.609	70.96
Gutter hanging bracket - aluminum	6.62 EA	1.890	12.50*
6d stainless steel siding nails	0.55 LB	7.270	4.02*
Fascia - wood, 1" x 6"	174.80 LF	1.294	226.18*
AC plywood - 1/4" - G1S	3.39 SH	26.781	90.89*
Soffit vent - 4"x12" screened metal	16.29 EA	1.920	31.27*
Material:			528.09
Contractor Labor -			
Demolition Laborer	5.24 HR	36.320	190.35*
Siding Installer	16.47 HR	73.880	1,216.77*
Labor for Gutter labor minimum	1.00 EA	111.190	111.19
Labor:			1,518.31
Miscellaneous:			2.37
SOFFIT, FASCIA, & GUTTER Subtotal:			2,048.77
TILE			
Material -			
Ceramic/porcelain tile	170.64 SF	3.250	554.59*
Ceramic tile grout - 25 lb bag	3.82 BG	13.201	50.43
Thinset - multipurpose latex fortified - 50 lb bag	2.06 BG	16.260	33.44*
Soap dish	1.00 EA	12.207	12.21
Tile - radius trim piece	44.45 EA	1.341	59.60*
Ceramic tile base - 4 1/4" x 4 1/4"	78.99 EA	2.000	157.98
Tile Mastic	0.12 GL	18.515	2.21*
Material:			870.46
Contractor Labor -			
Demolition Laborer	6.81 HR	36.320	247.26*
Tile/Cultured Marble Installer	18.13 HR	43.860	795.22*
Labor:			1,042.48
Equipment -			
Ceramic tile saw	1.57 DA	57.200	89.63*
Equipment:			89.63
Miscellaneous:			6.63
TILE Subtotal:			2,009.20

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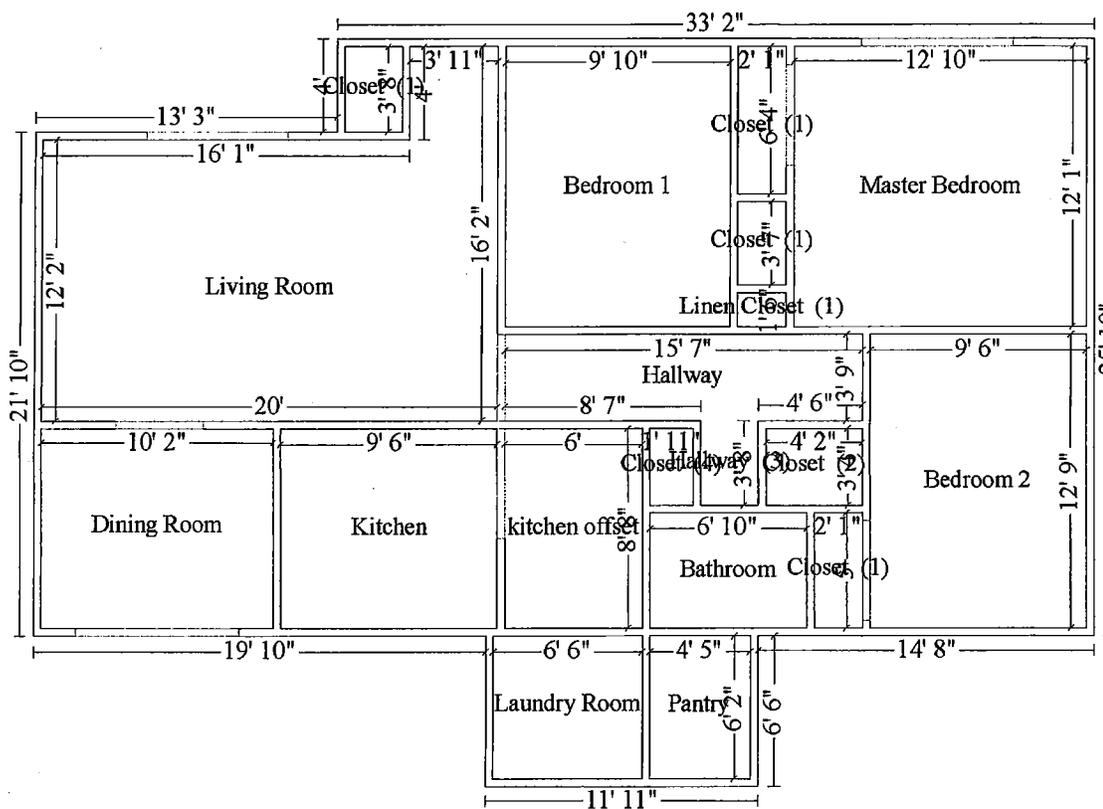
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General Contractor O&P Items	Quantity	Unit Price	Total Cost
WINDOWS - ALUMINUM			
Material -			
Wood shims	1.16 BN	4.410	5.11*
Silicone caulk - 10 oz tube	4.89 TB	5.300	25.91*
Window flashing - 300 ft roll	0.81 RL	42.500	34.28*
Wood screw - #10 x 2", 1 lb box	2.32 BX	7.330	16.98*
Aluminum window - single hung, 9-12 sf (2 pane)	11.00 EA	113.337	1,246.74*
		Material:	1,329.02
Contractor Labor -			
Demolition Laborer	4.97 HR	36.320	180.51
Carpenter - Mechanic	9.09 HR	57.020	518.32*
		Labor:	698.83
	WINDOWS - ALUMINUM Subtotal:		2,027.85
Material			32,160.22
Supplies			12.84
Labor			42,871.57
Equipment			1,467.15
Miscellaneous			519.28
General Contractor O&P Items Subtotal			77,031.06
Material Sales Tax			2,734.60
General Contractor Overhead			7,976.94
General Contractor Profit			7,976.94
Total			95,719.54

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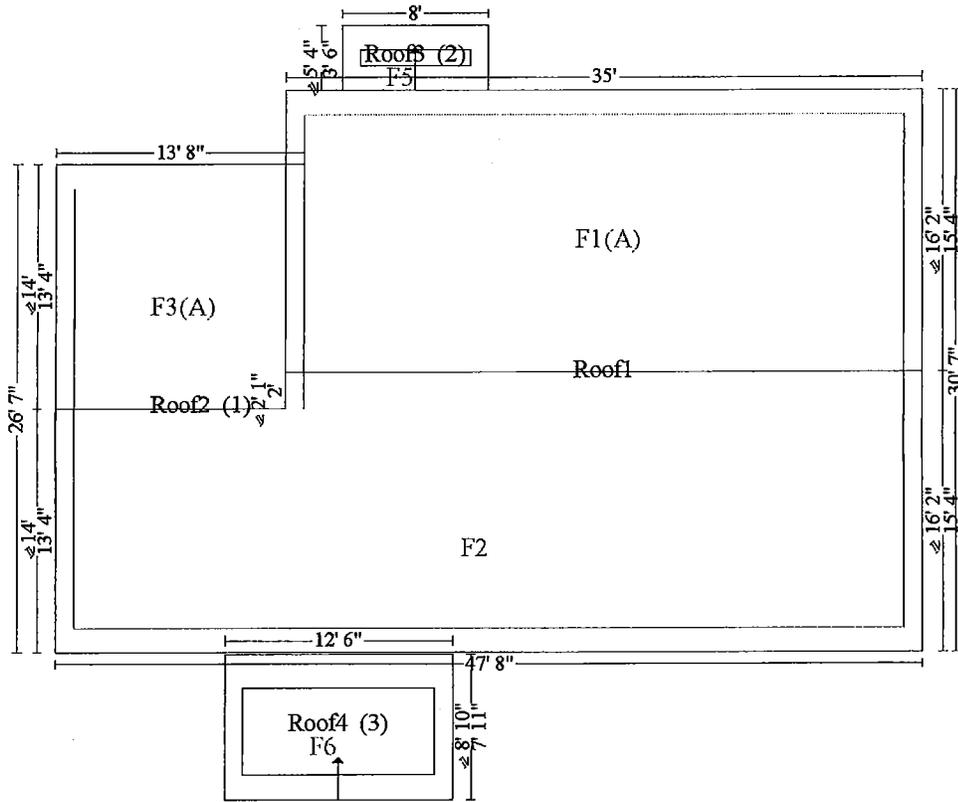
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