

IN THE DISTRICT COURT OF OKLAHOMA COUNTY
STATE OF OKLAHOMA

FILED IN DISTRICT COURT
OKLAHOMA COUNTY

PHOENIX CONSTRUCTION DISASTER)
SERVICES,)
Plaintiff,)
v.)
TARESSA DAWKINS,)
Defendant/Cross-Plaintiff,)
v.)
STATE FARM,)
Cross-Defendant.)

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Case No. CJ-2020-427

STATE FARM'S MOTION FOR SUMMARY JUDGMENT

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TABLE OF CONTENTS

I. INTRODUCTION 1

II. UNDISPUTED MATERIAL FACTS 2

 A. The Loss 2

 B. The Policy 2

 C. State Farm’s Review of the Dwelling 5

 D. State Farm’s Coverage Determination 6

 E. Mrs. Dawkins’ Claims Arising From Phoenix’s Contract Performance..... 7

III. SUMMARY JUDGMENT STANDARD 8

IV. ARGUMENT AND AUTHORITIES 8

 A. Dawkins’ Claims are Barred by the One-Year Limitations Period in Her Policy. 8

 1. Dawkins’ breach of contract claim is time-barred..... 8

 2. Dawkins’ bad faith claim should be held time-barred..... 9

 B. Dawkins’ Breach of Contract Claim Fails as a Matter Of Law. 10

 1. State Farm did not breach Coverage A. 11

 2. State Farm did not breach Coverage B. 13

 3. State Farm is not liable under Coverage C. 14

 4. Dawkins has no damages directly caused by State Farm. 15

 C. Dawkins’ Bad Faith Claim Fails as a Matter of Law..... 15

 1. Dawkins is not owed further coverage under the Policy. 16

 2. State Farm acted appropriately in its handling of Dawkins’ claim. 17

 3. There is at best a legitimate dispute about the value of Dawkins’ claim. 18

 D. Dawkins’ Claim for Punitive Damages Fails as a Matter of Law..... 20

CONCLUSION..... 20

TABLE OF AUTHORITIES

Cases

Badillo v. Mid Century Ins. Co., 2005 OK 48, ¶ 25, 121 P.3d 1080, 1093 19

Ball v. Wilshire Ins. Co., 2009 OK 38, ¶ 21, 221 P.3d 717, 724 19

Bituminous Cas. Corp. v. Cowen Constr., Inc., 2002 OK 34, ¶ 8, 55 P.3d 1030, 1033 11

Boesel v. State Farm Fire & Cas. Ins. Co., 565 Fed. Appx. 611, 612–13 (9th Cir. 2014) .. 16

Brown v. Patel, 2007 OK 16, ¶ 36, 157 P.3d 117, 129 (citing *Badillo*, 2005 OK 48, ¶ 28, 121 P.3d at 1093–1094) 20

Burwell v. Mid-Century Ins. Co., 2006 OK CIV APP 97, ¶ 16, 142 P.3d 1005, 1009..... 12

Buzzard v. Farmers Ins. Co., 1991 OK 127, ¶ 14, 824 P.2d 1105, 1109 20

Caughron v. Liberty Mutual Fire Insurance Co., 2014 WL 11531560 (N.D. Okla. March 6, 2014)..... 17

Charles A. Shadid, L.L.C. v. Aspen Specialty Ins. Co., CIV-15-595, 2018 WL 894875, at *4 (W.D. Okla. Feb. 14, 2018)..... 14

City Nat’l Bank & Trust Co. v. Jackson Nat’l Life Ins., 1990 OK CIV APP 89, ¶ 18, 804 P.2d 463, 468) 20

Clipperton v. Allstate Insurance Co. is instructive. *See* 151 Fed. Appx. 652 (10th Cir. 2005).... 12

Darmer v. State Farm Fire & Cas. Co., CV 17-4309, 2018 WL 3325908, at *5 (D. Minn. July 6, 2018) 16

Davis v. GHS Health Maint. Org., Inc., 2001 OK 3, ¶ 16, 22 P.3d 1204, 1210..... 19

Debartolo v. Capitol Preferred Ins. Co., Inc., 8:13-CV-01695-T-27, 2014 WL 5307493, at *4 (M.D. Fla. Oct. 16, 2014)..... 14

Digit. Design Grp., Inc. v. Info. Builders, Inc., 2001 OK 21, ¶ 33, 24 P.3d 834, 843..... 13

Ekeler v. Fed. Emergency Mgmt. Agency, 8:21-CV-65, 2021 WL 3128709, at *3 (D. Neb. July 23, 2021); 14

Ellis v. State Farm Fire & Cas. Co., 322 Fed. Appx. 594 (10th Cir. 2009 19

First Nat. Bank & Tr. Co. of Vinita v. Kissee, 1993 OK 96, 859 P.2d 502 11

Garnett v. Gov. Emps. Ins. Co., 2008 OK 43, ¶ 22, 186 P.3d 935, 944; *Jackson Nat’l*, 1990 OK CIV APP 89, ¶ 18, 804 P.2d at 468–69 20

Gehani v. Am. Zurich Ins. Co., 287 F. Supp. 3d 574, 580 (D. Md. 2017)..... 14

Graves v. Pennsylvania Manufacturers’ Indem. Co., CIV-19-60, 2019 WL 10058880, at *1 (W.D. Okla. Oct. 24, 2019) 17

Hardin v. Prudential Prop. & Cas. Co., 1992 OK CIV APP 42, ¶ 3, 839 P.2d 206, 207 17

Jasem v. State Farm Fire & Cas. Co., CV-06-595, 2007 WL 3307012, at *3 (D. Ariz. Nov. 6, 2007) 17

Lewis v. Farmers Ins. Co., 1983 OK 100, 681 P.2d 67 13

Manis v. Hartford Fire Ins. Co., 1984 OK 25, ¶ 12, 681 P.2d 760, 762 21

McCorkle v. Great Atlantic Ins. Co., 1981 OK 128, ¶¶ 22-23, 637 P.2d 583, 587)..... 21

Okla. Dist. Ct. Rule 13..... 11

Oulds v. Principal Mut. Life Ins. Co., 6 F.3d 1431, 1436–37 (10th Cir. 1993)..... 20

Peters v. Am. Life Ins. Co., 2003 OK CIV APP 62, ¶ 45, 77 P.3d 1090, 1099 23

Porter v. Farmers Insurance Co., 505 Fed. Appx. 787, 791 (10th Cir. 2012)..... 17

Redus v. State Farm Mut. Auto. Ins. Company, CIV-17-724, 2018 WL 8755502, at *2 (W.D. Okla. Jan. 9, 2018) 17

Seitsinger v. Dockum Pontiac Inc., 1995 OK 29, 894 P.2d 1077 11

<i>Sellman v. Amex Assur. Co.</i> , 274 Fed. Appx. 655, 658 (10th Cir. 2008) (quoting <i>Oulds</i> , 6 F.3d at 1442).	21
<i>Shelter Mut. Ins. Co. v. Martindale</i> , CV-17-1243-C, 2019 WL 80442, at *2 (W.D. Okla. Jan. 2, 2019)	14
<i>Union Oil Co. of Cal. v. Bd. of Equalization of Beckham County</i> , 1996 OK 40, 913 P.2d 1330.	11
<i>Willis v. Midland Risk Ins. Co.</i> , 42 F.3d 607, 615 (10th Cir. 1992)	23

Statutes

12 O.S. § 2056(A)	11
12 O.S. § 2056(B)	11
12 O.S. § 95(3)	13
23 O.S. § 9.1(B)(2)	23
36 O.S. § 3617	12, 13
36 O.S. § 4803	13

Third Party Defendant State Farm Fire and Casualty Company (“State Farm”) requests the Court enter summary judgment in its favor on all claims asserted against it by Cross-Plaintiff Taressa Dawkins (“Mrs. Dawkins”).¹ State Farm offers the following brief in support:

I. INTRODUCTION

Mrs. Dawkins is maintaining this lawsuit against the wrong party. Plaintiff Phoenix Construction Disaster Services, Inc. (“Phoenix”) initiated this lawsuit on January 24, 2020, alleging Mrs. Dawkins failed to pay Phoenix pursuant to a contract for home repairs. [Petition, Ex. 1]. State Farm was not a party to the lawsuit. Mrs. Dawkins responded on February 26, 2020, asserting counterclaims against Phoenix and third-party claims against State Farm for breach of contract and bad faith. [See Answer, Counterclaim, and Cross Claim (“AC&CC”), Ex. 2]. Mrs. Dawkins and Phoenix have since settled their claims against each other, which claims this Court dismissed with prejudice. [Order (11/4/2021), Ex. 3].

Mrs. Dawkins’ theory of this case is simple, but wrong. She believes State Farm is responsible for Phoenix’s alleged acts or omissions. It is not. Mrs. Dawkins’ claims against State Farm fail as a matter of law. First, Mrs. Dawkins’ claims are barred by the one-year limitations period in her insurance contract (the “Policy”). Second, Mrs. Dawkins’ breach of contract claim fails because (1) State Farm did not breach the Policy and (2) Mrs. Dawkins’ damages, if she has any, were caused by Phoenix and not State Farm. Third, Mrs. Dawkins’ bad faith claim fails because (1) State Farm did not fail to provide coverage in breach of the Policy, (2) State Farm’s claim decisions were reasonable, and (3) at a minimum there is a good faith dispute between the parties regarding the valuation of Mrs. Dawkins’ claims.

¹ State Farm contends the claims against it are actually “third party claims” under 12 O.S. § 2014.

II. UNDISPUTED MATERIAL FACTS

A. The Loss

1. There are two losses in this case (individually, “Loss,” collectively, “Losses”), each of which arose from water damage to Mrs. Dawkins’ property at 880487 S. 3420 Rd., Chandler, Oklahoma 74834 (the “Property”). [AC&CC, ¶¶ 20, 22–23, Ex. 2]. The first Loss occurred on January 15, 2019 (the “First Loss”) and corresponds to Claim No. 3601S634Q (“34Q”); the second Loss occurred on February 3, 2019 (the “Second Loss”) and corresponds to Claim No. 367315Z96 (“Z96”). [*Id.*, ¶¶ 47–48]. At all times material hereto, Mrs. Dawkins was insured by State Farm under Policy No. 36-BJ-G020-3. [*Id.*, ¶¶ 43–44].

B. The Policy

2. The Policy provides the following relevant terms for **Coverage A**:

a. *We* will pay the cost to repair or replace with similar construction 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;

* * *

a. *We* will pay the cost to repair or replace with common construction for the same use on the premises shown in the *Declarations*, the damaged part of the property ... subject to the following:

* * *

- (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[.]

[Policy at 18–19, Ex. 4].

3. The Policy provides “*actual cash value*” means “the estimated cost to repair or replace [the damage], less ... pre-loss depreciation.” [Policy at 1, Ex. 4].

4. The Policy provides an exclusion for “any loss ... that consists of, or is directly and immediately caused by ... [*inter alia*] design, specifications, *workmanship, repair*, construction, renovation, remodeling, grading, or compaction[.]” [Policy at 18 (emphasis added), Ex. 4].

5. The Policy Provides the following relevant terms for **Coverage B**:

- a. We will pay the cost to repair or replace property covered under **SECTION I – PROPERTY 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 *actual cash value* of the damaged property;
- (2) after repair or replacement is completed, *we* will pay the difference between the *actual cash value* and the cost *you* have actually and necessarily spent to repair or replace the property[.]

[Policy at 19, Ex. 4].

6. The Policy provides the following relevant terms for **Coverage C**:

The most *we* will pay for the sum of all losses combined under **Additional Living Expense, Fair Rental Value, and Prohibited Use** is the limit of liability shown in the *Declarations* for **Coverage C – Loss of Use**.

1. **Additional Living Expense.** When a *loss insured* causes the *residence premises* to become uninhabitable, *we* will pay the

reasonable and necessary increase in cost incurred by an *insured* to maintain their normal 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.

* * *

We will not pay more than the limit of liability shown in the *Declarations* for **Coverage C – Loss of Use**. Any normal expenses that are reduced or discontinued due to a *loss insured* will be subtracted from any amount owed.

[Policy at 8, Ex. 4].

7. The Policy provides the following relevant conditions:

2. **Your Duties After Loss.** After a loss to which this insurance may apply, *you* must cooperate with *us* in the investigation of the claim and also see that the following duties are performed:

* * *

- c. prepare an inventory of damaged or stolen personal property:
 - (1) showing in detail the quantity, description, age, replacement cost, and amount of loss; and
 - (2) attaching all bills, receipts, and related documents that substantiate the figures in the inventory;

* * *

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

* * *

- (5) specifications of any damaged structure and detailed estimates for repair of the damage;
- (6) an inventory of damaged or stolen personal property described in 2.c.; [and]
- (7) receipts for additional living expenses incurred and records supporting the fair rental value loss[.]

[Policy at 20, Ex. 4].

8. The Policy further provides “[a]ny action by any party must be started within one year after the date of loss or damage.” [Policy at 22, Ex. 4].

C. State Farm's Review of the Dwelling

9. On January 16, 2019, State Farm sent Mrs. Dawkins an email explaining she could “[r]eview [her] claim, coverage[,] or policy any time” by visiting her online dashboard. [State Farm Email (1/16/2019), Ex. 5]. State Farm never did anything to prevent Mrs. Dawkins from reading her Policy, which Mrs. Dawkins could have read. [T. Dawkins Depo., 19:20–25, Ex. 6].

10. On January 17, 2019, State Farm approved additional living expenses (“ALE”) for Mrs. Dawkins and her family. [Z96 Claim File at SF.DAWKINS_001243, Ex. 7]. State Farm attempted to contact Mrs. Dawkins on January 25, 2019 to schedule an inspection. [*Id.* at 001242].

11. Mrs. Dawkins solicited a reconstruction bid from Phoenix, which bid State Farm received on February 14, 2019. [*Id.* at 001238–001239]. On March 30, State Farm inspected the Property and found Phoenix’s bid reasonable. [*Id.* at 001233–001234]. Mrs. Dawkins contracted with Phoenix on April 16, 2019 to repair the Property. [Phoenix Contract, Ex. 8]. State Farm is not a party to the contract between Mrs. Dawkins and Phoenix. [T. Dawkins Depo., 25:7–26:9, Ex. 6; J. Dawkins Depo., 26:24–27:8, Ex. 9].

12. On May 1, 2019, State Farm sent its first payments directly to Mrs. Dawkins in the amount of **\$2,487.96** (Z96) and **\$16,369.95** (34Q). [Z96 Claim File at SF.DAWKINS_001212, Ex. 7; 34Q Claim File at SF.DAWKINS_000080, Ex. 10]. State Farm also sent Mrs. Dawkins its estimates. [Letters (5/1/2019), Ex. 11, 12]. State Farm sent additional payments to Mrs. Dawkins on June 27, 2019 in the amounts of **\$40,879.70** (Z96) and **\$21,551.98** (34Q); July 30, 2019 in the amount of **\$8,141.74** (Z96); and December 11, 2019 in the amount of **\$15,301.97** (34Q). [Z96 Claim File at SF.DAWKINS_001212, Ex. 7; 34Q Claim File at SF.DAWKINS_000080, Ex. 10].

13. Mrs. Dawkins told State Farm on May 20, 2019 that repairs were progressing and Phoenix estimated 60 days to completion. [Z96 Claim File at SF.DAWKINS_001228, Ex. 7]. State Farm extended ALE. [*Id.*] On July 26, 2019, Phoenix pushed its estimated completion date to

August 31, 2019. [*Id.* at 001224]. State Farm called Mrs. Dawkins on August 8, 2019 and 11, 2019 to schedule a follow up inspection of the residence, but its calls were not answered. [*Id.* at 001223]. On August 13, 2019, insured Jerry Dawkins (“Mr. Dawkins”) called and scheduled a follow-up inspection for August 23, 2019. [*Id.*]

14. State Farm performed the inspection, finding reconstruction 75% complete. [*Id.* at 001222]. On October 31, 2019, Phoenix pushed its estimated completion date to November 10, 2019. [34Q Claim File at SF.DAWKINS_000086, Ex. 10]. State Farm extended ALE again. [*Id.*] State Farm sent Mrs. Dawkins a final payment for claim Z96 on December 11, 2019 in the amount of **\$11,629.00**. [Z96 Claim File at SF.DAWKINS_001212, Ex. 7].

15. During discovery, Mrs. Dawkins produced an estimate from “Wanner Works.” [the “Wanner Estimate,” Ex. 13]. State Farm’s Coverage A Estimates for claim 34Q are attached hereto as Ex. 14 (4/16/2019) and Ex. 15 (5/1/2019) and State Farm’s Coverage A Estimates for claim Z96 are attached hereto as Ex. 16 (7/27/2019), Ex. 17 (5/1/2019), and Ex. 18 (4/16/2019). State Farm’s Coverage B Estimates for claim 34Q are attached hereto as Ex. 19 (11/13/2019) and Ex. 20 (10/23/2019) and State Farm’s Coverage B Estimate for claim Z96 is attached hereto as Ex. 21 (5/3/2019).

D. State Farm’s Coverage Determination

16. Mrs. Dawkins’ Policy provided the following relevant coverage: \$257,200 (Coverage A); \$192,900 (Coverage B); and \$77,160 (Coverage C). [Declaration, Ex. 4].

17. Mrs. Dawkins has no reason to believe she did not receive her Declaration stating her Policy limits. [T. Dawkins Depo., 162:8–163:15, Ex. 6]. For claim Z96, State Farm paid **\$120,937.69**: \$40,986.70 (Coverage A); \$2,487.96 (Coverage B); and \$77,463.03 (Coverage C); for claim 34Q, State Farm has paid **\$54,367.06**: \$21,551.98 (Coverage A); \$32,815.08 (Coverage

B); \$0 (Coverage C—ALE was paid to limits under Claim Z96). [Z96 Claim File at SF.DAWKINS_001212, Ex. 7; 34Q Claim File at SF.DAWKINS_000080, Ex. 10].

18. Mrs. Dawkins believes State Farm’s records of payments are correct and has no reason to doubt them. [T. Dawkins Depo., 45:5–13, 46:15–19, Ex. 6]. Mr. Dawkins agrees. [J. Dawkins Depo., 33:13–15, Ex. 9].

E. Mrs. Dawkins’ Claims Arising From Phoenix’s Contract Performance.

19. Mrs. Dawkins expected Phoenix, not State Farm, to repair her Property. [T. Dawkins Depo., 49:1–3, Ex. 6]. Mrs. Dawkins testified Phoenix caused additional “instance[s]” of damage to her Property in the course of repairs. [T. Dawkins Depo., 59:21–61:15, Ex. 6].

20. According to Mrs. Dawkins, except for certain first-floor cabinets and walls, “it was all new stuff that was damaged” by Phoenix. [*Id.*, 92:21–92:3]. Phoenix, not State Farm, “promised” they would fix it. [*Id.*, 61:20–22].

21. According to Mrs. Dawkins, State Farm did not have “any way of knowing” Phoenix would damage her Property. [*Id.*, 64:9–14]. Mrs. Dawkins has no reason to believe State Farm thought she would be staying in a hotel for an extended period of time. [*Id.*, 165:10–14].

22. According to Mrs. Dawkins, it is reasonable for State Farm to rely on the contractor to estimate how long the construction will take. [*Id.*, 165:15–19]. Mrs. Dawkins testified it is reasonable for an insured to stay in a hotel “for a short period of time” during repairs. [*Id.*, 164:3–17].

23. Mrs. Dawkins retained all payments from State Farm for the repair of her Property and has not paid anything to Phoenix. [*Id.*, 39:20–40:1]. According to Mrs. Dawkins, repairs not complete. [*Id.*, 40:11–15].

24. Mrs. Dawkins did not respond to the Request for Admission No. 6, attached hereto as Ex. 22, and thereby admits State Farm is not liable for damages caused by Phoenix. According to Mrs. Dawkins, if Phoenix had fulfilled its obligations under its contract with Mrs. Dawkins, there would be no reason for her to sue State Farm. [T. Dawkins Depo., 67:18–22, Ex. 6]. Mr. Dawkins Agreed. [J. Dawkins Depo., 26:9–17, Ex. 9].

III. SUMMARY JUDGMENT STANDARD

A party against whom relief is sought may move at any time, with or without supporting affidavits, for summary judgment on all or part of the claim. *See* 12 O.S. § 2056(B). A party may move for summary judgment on all or part of a claim. *See* 12 O.S. § 2056(A). Summary judgment is appropriate when there is no genuine controversy as to any material fact and the moving parties are entitled to judgment as a matter of law. *See* Okla. Dist. Ct. Rule 13; *Seitsinger v. Dockum Pontiac Inc.*, 1995 OK 29, 894 P.2d 1077. The purpose of summary judgment is to achieve a final determination on the merits while avoiding unnecessary trials. *See* *Union Oil Co. of Cal. v. Bd. of Equalization of Beckham County*, 1996 OK 40, 913 P.2d 1330. When the movant has shown there is no genuine issue of material fact, the opposing party must show some specific facts to justify a trial of the issues. *See* *First Nat. Bank & Tr. Co. of Vinita v. Kissee*, 1993 OK 96, 859 P.2d 502.

IV. ARGUMENT AND AUTHORITIES

A. Dawkins’ Claims are Barred by the One-Year Limitations Period in Her Policy.

1. Dawkins’ breach of contract claim is time-barred.

“[A]n insurance policy is a contract.” *Bituminous Cas. Corp. v. Cowen Constr., Inc.*, 2002 OK 34, ¶ 8, 55 P.3d 1030, 1033. “[T]he employed language is accorded its ordinary, plain meaning[.]” *Id.*, ¶ 8, 55 P.3d at 1033. Mrs. Dawkins’ Policy provides, “[a]ny action ... must be started within one year after the date of loss.” [UMF No. 8]. This provision is authorized by 36

O.S. § 3617, which provides, in relevant part, “in property ... policies such time [to sue] shall not be limited to less than one (1) year from the date of ... loss.” 36 O.S. § 3617.

The case of *Clipperton v. Allstate Insurance Co.* is instructive. *See* 151 Fed. Appx. 652 (10th Cir. 2005). There, the insured had a homeowner’s insurance policy with Allstate that contained a similar provision: “[a]ny suit or action must be brought within one year after the inception of loss or damage.” *Id.* at 655. *Id.* The insured untimely sued Allstate, alleging breach of the policy. *Id.* The district court held the insured’s claim time-barred. *Id.* The Tenth Circuit affirmed, explaining that, “[h]aving carefully reviewed the ... record, and Oklahoma law, we agree ... the one-year limitation period does not run afoul of § 3617.” *Id.* (citations omitted).

Mrs. Dawkins’ Losses occurred on January 15 and February 3, 2019. [UMF No. 1]. Applying the one-year limitations period, Mrs. Dawkins’ civil remedies against State Farm expired on January 15 and February 3, 2020 for the First Loss and Second Loss, respectively. Mrs. Dawkins untimely filed her claims on February 26, 2020. [AC&CC, Ex. 2]. Therefore, at a minimum, Mrs. Dawkins’ breach of contract claim is time-barred.

2. Dawkins’ bad faith claim should be held time-barred.

Under 36 O.S. § 3617, effect is given to a contractual limitations period for any claim arising “in connection with” property insurance. 36 O.S. § 3617. Claims “in connection with” insurance include breach of contract and bad faith. *See Burwell v. Mid-Century Ins. Co.*, 2006 OK CIV APP 97, ¶ 16, 142 P.3d 1005, 1009. In *Mid-Century*, a plaintiff boat owner sued his insurer for (1) breach of contract and (2) bad faith more than one year after damaging his boat, notwithstanding the one-year limitations period in his policy. *Id.* ¶¶ 1-2, 1006. The plaintiff argued his claims were subject to a two-year limitations period, but the trial court disagreed and held for the insurer as a matter of law. *Id.* ¶ 7, 1006. The appeals court affirmed, holding under 36 O.S. §

3617, “any action against the insurer had to be commenced within one year of the loss.” *Id.*, ¶¶ 1, 12, 16, 1006, 1009 (emphasis added). Like the plaintiff in *Mid-Century*, Mrs. Dawkins untimely brought claims for breach of contract and bad faith. Like the *Mid-Century* defendant, State Farm requests the court hold, “in accord with 36 O.S. § 3617, ... [the claimant] did not timely commence the instant action until ... more than one year after the date of the [loss].” *See id.*, ¶ 6, 1006.

Mrs. Dawkins may cite cases such as *Lewis v. Farmers Ins. Co.*, 1983 OK 100, 681 P.2d 67 in support of a contrary position. The court in *Lewis* held there was no conflict between 36 O.S. § 4803 and 12 O.S. § 95(3) because, between those statutes, only the latter applied to tort claims. 1983 OK 100, ¶ 4, 681 P.2d 67, 70. The Court noted Section 4803 applied to actions “on” a “policy,” *id.* at n. 1, whereas Section 95(3) applied to actions “not arising on contract, and not hereinafter enumerated,” *id.* at n. 2. The relevant statute here is 36 O.S. § 3617.

Unlike Section 4803, Section 3617 extends to all claims “in connection with,” *inter alia*, “property ... insurance.” 36 O.S. § 3617. Unlike the statutory policy contained in Section 4803, Mrs. Dawkins’ Policy provides “[a]ny action by any party must be started within one year after the date of loss.” [UMF No. 8 (emphasis added)]. The broader language of Section 3617 and Mrs. Dawkins’ Policy takes this case outside the purview of *Lewis*. State Farm therefore requests the Court hold Mrs. Dawkins’ bad faith claim arose “in connection with” her insurance claim and is therefore time-barred.

B. Dawkins’ Breach of Contract Claim Fails as a Matter Of Law.

Mrs. Dawkins cannot recover for breach of contract unless she proves (1) formation of a contract, (2) breach of the contract, and (3) damages directly resulting from the breach. *See Digit. Design Grp., Inc. v. Info. Builders, Inc.*, 2001 OK 21, ¶ 33, 24 P.3d 834, 843. Here, Mrs. Dawkins cannot prove State Farm breached the Policy or that she sustained damages as a direct result.

1. State Farm did not breach Coverage A.

“[I]nterpretation of an insurance contract ... is determined by the court as a matter of law” and “construed according to the terms set out within the four corners of the document.” *Shelter Mut. Ins. Co. v. Martindale*, CV-17-1243-C, 2019 WL 80442, at *2 (W.D. Okla. Jan. 2, 2019) (applying Oklahoma law). An insured has a contractual obligation to cooperate with the insurer that is also implied in law. *Charles A. Shadid, L.L.C. v. Aspen Specialty Ins. Co.*, CIV-15-595, 2018 WL 894875, at *4 (W.D. Okla. Feb. 14, 2018 (same)). “An insured’s failure to cooperate is an affirmative defense in a breach of contract action against the insurer for payment due under the policy.” *Id.*

i. Dawkins failed to cooperate by not timely providing adequate proof of loss.

Mrs. Dawkins’ Policy requires that Mrs. Dawkins provide as part of her “signed, sworn proof of loss[,] ... specifications of any damaged structure and *detailed estimates* for repair of the damage” within “*60 days after the loss.*” [UMF No. 7 (emphasis added)]. Courts routinely reject breach of contract claims where the insured fails to cooperate by not complying with these terms. *See, e.g., Gehani v. Am. Zurich Ins. Co.*, 287 F. Supp. 3d 574, 580 (D. Md. 2017); *Ekeler v. Fed. Emergency Mgmt. Agency*, 8:21-CV-65, 2021 WL 3128709, at *3 (D. Neb. July 23, 2021); *Debartolo v. Capitol Preferred Ins. Co., Inc.*, 8:13-CV-01695-T-27, 2014 WL 5307493, at *4 (M.D. Fla. Oct. 16, 2014).

Mrs. Dawkins never provided any estimate other than the Phoenix estimate during the time State Farm evaluated and paid her claim. Phoenix was her chosen contractor and State Farm paid Mrs. Dawkins’ claims in accordance with the estimate Phoenix submitted. Now, after the claim is adjusted, Mrs. Dawkins is unsatisfied with Phoenix’s work and (presumably) wants State Farm to pay on a new estimate. During discovery, Mrs. Dawkins produced a single estimate, the Wanner

Estimate, which is dated February 18, 2020—i.e., (1) *after* State Farm investigated, paid, and closed Mrs. Dawkins’ insurance claims, (2) *after* Phoenix initiated this lawsuit, and, most importantly, (3) *after* Mrs. Dawkins’ claims became time-barred. [UMF Nos. 9–15].

State Farm paid Mrs. Dawkins Coverage A benefits in the amounts of \$40,986.70 for claim Z96 and \$21,551.98 for claim 34Q for a total of **\$62,538.68** under Coverage A based on an approved estimate from Phoenix, Mrs. Dawkins’ chosen contractor. [UMF Nos. 16–18]. Mrs. Dawkins cannot maintain this lawsuit against State Farm on the grounds she is owed additional actual cash value payments under Coverage A based on an estimate submitted over a year after her loss. *See Gehani, Ekeler, and Debartolo, supra*. Nor is she entitled to additional replacement cost benefits because, as Mrs. Dawkins admitted in deposition, she has simply pocketed the money State Farm has paid so far instead of completing repairs or paying the money she owed to Phoenix. [See UMF No. 23]. For these reasons, State Farm did *not* breach Coverage A.

ii. Dawkins failed to cooperate by not providing a detailed estimate.

The Wanner Estimate is also just two pages long. [See Wanner Estimate, Ex. 13].² That is not a “detailed estimate.” The court in *Wilson v. State Farm Fire & Cas. Co.* addressed this issue. *See* 799 F. Supp. 2d 829 (E.D. Tenn. 2011). There, insureds sued for breach of contract and bad faith. *Id.* at 833. They argued State Farm breached Coverage A, citing three different estimates that exceeded State Farm’s estimate; however, “[t]hese estimates [were] each a single page in length” and lacked “detail and depth.” *Id.* State Farm’s estimate, by contrast, consisted of “more than thirty-one (31) pages.” *Id.* at 832. “The Court conclude[d] that State Farm was not in breach of Coverage A by declining to follow or rely upon [the insured’s] estimates.” *Id.* at 838.

² There are separate total and signature pages, but the estimate’s substance is on just two pages.

The facts of *Wilson* are on point. Mrs. Dawkins has offered just one two-page estimate that fails to show, among other things, *any* breakdown of costs allocated to the damage at issue in this case. [See Wanner Estimate, Ex. 13]. There is no way for State Farm to tell, by looking at the Wanner Estimate, what is an upgrade or what is repair for the additional instances of damage caused by Phoenix—the cost of which is not a covered loss and specifically excluded by Mrs. Dawkins Policy. [UMF No. 4]. State Farm’s estimates, by contrast, total over thirty (30) pages and include detailed breakdowns of the *agreed* scope of work. *See, e.g.*, Ex. 16. Mrs. Dawkins could have, but did not, obtain a detailed estimate. Any argument that State Farm should base further payment on the untimely, over-scoped, bare-bones Wanner Estimate is untenable and contrary to Mrs. Dawkins’ Policy. State Farm, therefore, did not breach Coverage A.

2. State Farm did not breach Coverage B.

Mrs. Dawkins’ Policy also requires that Mrs. Dawkins provide, as part of her sworn proof of loss, “an inventory of damaged or stolen personal property[.]” [UMF No. 7]. This includes, “in detail[,] the quantity, description, age, replacement cost, and amount of loss” and “all bills, receipts, and related documents that substantiate the figures in the inventory.” [*Id.*] At least one court applying this language found failing to provide this information is a breach of the insured’s duty to cooperate, which substantially prejudices “State Farm’s ability to approximate the value of the claimed loss.” *Boesel v. State Farm Fire & Cas. Ins. Co.*, 565 Fed. Appx. 611, 612–13 (9th Cir. 2014) (citations omitted). Another court observed, “[w]ithout this documentation, State Farm lacks the information necessary to value the amount of loss.” *Darmer v. State Farm Fire & Cas. Co.*, CV 17-4309, 2018 WL 3325908, at *5 (D. Minn. July 6, 2018). Simply put, without this information, State Farm cannot be held liable for breach of contract (or bad faith—discussed further below). *See Jasem v. State Farm*

Fire & Cas. Co., CV-06-595, 2007 WL 3307012, at *3 (D. Ariz. Nov. 6, 2007) (granting summary judgment for State Farm on breach of contract and bad faith).

Here, under Coverage B, State Farm paid Mrs. Dawkins \$2,487.96 for claim Z96 and \$32,815.08 for claim 34Q for a total of **\$35,303.04**. In the course of litigation, Mrs. Dawkins has not produced *any* documentation showing she is entitled to additional coverage and, even if she did, it would still have been produced well outside her 60-day reporting period. To the extent Mrs. Dawkins has additional damaged items, she could have timely produced this information. She did not, and State Farm is therefore not in breach of Coverage B.

3. State Farm is not liable under Coverage C.

It is hornbook insurance law that an insurer's contract liability is capped by policy limits. See *Hardin v. Prudential Prop. & Cas. Co.*, 1992 OK CIV APP 42, ¶ 3, 839 P.2d 206, 207; *Graves v. Pennsylvania Manufacturers' Indem. Co.*, CIV-19-60, 2019 WL 10058880, at *1 (W.D. Okla. Oct. 24, 2019) (citing *Porter v. Farmers Insurance Co.*, 505 Fed. Appx. 787, 791 (10th Cir. 2012); *Redus v. State Farm Mut. Auto. Ins. Company*, CIV-17-724, 2018 WL 8755502, at *2 (W.D. Okla. Jan. 9, 2018) (citing, *inter alia*, *Caughron v. Liberty Mutual Fire Insurance Co.*, 2014 WL 11531560 (N.D. Okla. March 6, 2014)).

Here, Mrs. Dawkins' Policy provides, in pertinent part, "[t]he most we will pay [for Coverage C] ... is the limit of liability shown in the Declarations[.]" [UMF No. 6]. This language clearly purports to limit State Farm's liability to the amount set forth the Mrs. Dawkins' Declaration. Mrs. Dawkins' Declaration provides a Coverage C limit of \$77,160. [UMF No. 16]. State Farm paid Mrs. Dawkins \$77,463.03. [UMF No. 17]. Because State Farm paid Mrs. Dawkins (more than) the maximum coverage afforded under their Policy, State Farm is not liable for breach of Coverage C.

Moreover, even if Mrs. Dawkins was entitled to further Coverage C benefits, the Policy requires that Mrs. Dawkins provide “receipts for additional living expenses [ALE] *incurred* and *records supporting the fair rental value loss*[.]” [UMF No. 7 (emphasis added)]. Mrs. Dawkins has produced no documentation that she incurred any additional costs not already paid for. Nor has she produced any records supporting the fair rental value of any such cost. For the forgoing reasons, State Farm did not breach Coverage A, B, or C and is not liable for breach of contract.

4. Dawkins has no damages directly caused by State Farm.

Even if State Farm did breach the Policy, Mrs. Dawkins’ claim still fails because she has no damages. State Farm paid Mrs. Dawkins what it owed under Coverage A, B, and C, and Mrs. Dawkins’ Policy excludes damage arising from “workmanship” or “repair” [UMF No. 4], i.e., damage caused by Phoenix. Mrs. Dawkins’ alleged discontent with repairs to her Property is between her and Phoenix. Mrs. Dawkins hired Phoenix, not State Farm. [UMF No. 11]. Phoenix, not State Farm, caused alleged “instance[s]” of damage to the Property. [UMF No. 19]. Phoenix, not State Farm, “promised” they would fix the alleged damage. [UMF No. 20]. State Farm, for its part, did not have “any way of knowing” Phoenix would cause the alleged damage. [UMF No. 21]. The only contract between State Farm and Mrs. Dawkins is the Policy, with which State Farm has fully complied. *See* Section II(B), *supra*. And lastly, Mrs. Dawkins has admitted State Farm is not liable for damage caused by Phoenix. [UMF No. 24]. Mrs. Dawkins has no damages and her breach of contract claim therefore fails as a matter of law.

C. Dawkins’ Bad Faith Claim Fails as a Matter of Law.

Mrs. Dawkins cannot recover for bad faith unless she proves (1) State Farm failed to provide coverage in breach of her Policy, (2) State Farm’s actions were unreasonable under the circumstances, (3) State Farm failed to deal fairly and act in good faith, *and* (4) State Farm’s breach

of the duty of good faith and fair dealing directly caused Mrs. Dawkins' damages. *See Badillo v. Mid Century Ins. Co.*, 2005 OK 48, ¶ 25, 121 P.3d 1080, 1093; *Ball v. Wilshire Ins. Co.*, 2009 OK 38, ¶ 21, 221 P.3d 717, 724. Mrs. Dawkins cannot meet their burden to prove these elements because (1) Mrs. Dawkins is not entitled to further coverage, (2) State Farm's actions were reasonable, and (3) there exists a legitimate dispute regarding the value of Mrs. Dawkins' claim.

1. Dawkins is not owed further coverage under the Policy.

Mrs. Dawkins cannot prove bad faith unless she can prove she is entitled to coverage under the Policy. *See Badillo*, 2005 OK 48, ¶ 25, 121 P.3d at 1093; *Ball*, 2009 OK 38, ¶ 21, 221 P.3d at 724; *see also Davis v. GHS Health Maint. Org., Inc.*, 2001 OK 3, ¶ 16, 22 P.3d 1204, 1210 ("liability under the contract is a prerequisite ... for bad faith"). The case of *Ellis v. State Farm Fire & Cas. Co.* is instructive. *See* CIV-07-410, 2008 WL 11389373, at *6 (E.D. Okla. July 14, 2008), *aff'd*, *Ellis v. State Farm Fire & Cas. Co.*, 322 Fed. Appx. 594 (10th Cir. 2009). There, the insured sued for breach of contract and bad faith. *Id.* at *1. The court found on summary judgment a policy exclusion applied to the insured's claim and, therefore, State Farm was within its contractual right to deny coverage. *Id.* at *5. The court further held, because "liability under the contract is a prerequisite ... for bad faith breach ... [the insured's] bad faith claim [also] fails." *Id.*

Here, as set forth above, Mrs. Dawkins is not entitled to further coverage under Coverage A, B, or C because she failed to cooperate with State Farm to show further coverage is warranted. Mrs. Dawkins is also not entitled to further coverage under Coverage C because State Farm already paid her Policy limit. [UMF Nos. 16–18]. It follows that Mrs. Dawkins cannot recover for bad faith, as State Farm was and continues to be within its contractual right in its coverage determinations. Mrs. Dawkins' bad faith claim therefore fails as a matter of law.

2. State Farm acted appropriately in its handling of Dawkins' claim.

On summary judgment, “the trial court must first determine ... whether [the] insurer’s conduct may be reasonably perceived as tortious.” *Oulds v. Principal Mut. Life Ins. Co.*, 6 F.3d 1431, 1436–37 (10th Cir. 1993) (citing *City Nat’l Bank & Trust Co. v. Jackson Nat’l Life Ins.*, 1990 OK CIV APP 89, ¶ 18, 804 P.2d 463, 468). “Until the facts, *when construed most favorably against the insurer*, have established what might reasonably be perceived as tortious conduct on the part of the insurer, *the legal gate to submission of the issue to the jury remains closed.*” *Id.* (citing *Jackson Nat’l*, 1990 OK CIV APP 89, ¶ 18, 804 P.2d at 468) (emphasis added). If the Court finds State Farm’s actions and decisions justified under the circumstances, Mrs. Dawkins’ claim should *not* be submitted to the jury. *See Garnett v. Gov. Emps. Ins. Co.*, 2008 OK 43, ¶ 22, 186 P.3d 935, 944; *Jackson Nat’l*, 1990 OK CIV APP 89, ¶ 18, 804 P.2d at 468–69. A central issue is “whether the insurer had a good faith belief in some justifiable reason for the actions it took or omitted to take that are claimed violative of the duty of good faith and fair dealing.” *Brown v. Patel*, 2007 OK 16, ¶ 36, 157 P.3d 117, 129 (citing *Badillo*, 2005 OK 48, ¶ 28, 121 P.3d at 1093–1094).

On this issue, *Ellis*, *supra*, remains instructive. The court there held, in the alternative, “[the insured’s] bad faith claim fails whether or not [State Farm] had ultimately been liable under the contract” because “[its] refusal to pay [the insured’s] claim was reasonable under the circumstances.” *Ellis*, 2008 WL 11389373, at *6. The Oklahoma Supreme Court has also made clear “[t]he knowledge and belief of the insurer *during the time period the claim is being reviewed* is the focus of a bad-faith claim.” *Badillo*, 2005 OK 48, ¶ 45, 121 P.3d at 1098 (quoting *Buzzard v. Farmers Ins. Co.*, 1991 OK 127, ¶ 14, 824 P.2d 1105, 1109) (emphasis added). Materials produced after the claim decision are irrelevant to bad faith. *See id.*

Here, again, to the extent Mrs. Dawkins is seeking additional coverage, she failed to cooperate with State Farm by not providing a detailed Coverage A estimate or Coverage B inventory of allegedly damaged items beyond that for which State Farm already remitted payment. The undisputed evidence is that State Farm paid Coverage A based on the estimate from Phoenix. [UMF No. 11]. Dawkins then breached her agreement with Phoenix by not paying it what State Farm paid her. [UMF No. 23]. Dawkins cannot settle away her costs incurred from Phoenix and then double-dip by asking State Farm to pay her again. State Farm also paid Mrs. Dawkins under Coverage C up to (and beyond) her Policy limit and, even if it had not, Mrs. Dawkins has not shown she incurred any additional costs in excess of that for which State Farm remitted payment. Under *Buzzard*, moreover, the Wanner Estimate is irrelevant to bad faith because it did not even exist when State Farm made its coverage decisions. State Farm's decisions, like in *Ellis*, were grounded in the language of the Policy. Like in *Ellis*, State Farm's decisions were justified under the circumstances and, therefore, State Farm is not liable for bad faith as a matter of law.

3. There is at best a legitimate dispute about the value of Dawkins' claim.

There is no bad faith where there is a legitimate dispute. *Manis v. Hartford Fire Ins. Co.*, 1984 OK 25, ¶ 12, 681 P.2d 760, 762. Oklahoma courts have repeatedly held a difference in opinion on the evaluation of a claim, cause of loss, or amount of loss is *not* bad faith. *See id.* ¶ 7, 761 (citing *McCorkle v. Great Atlantic Ins. Co.*, 1981 OK 128, ¶¶ 22-23, 637 P.2d 583, 587). “[T]he fact that a reasonable jury could find in favor of the insurer is strong evidence that a dispute is legitimate.” *Sellman v. Amex Assur. Co.*, 274 Fed. Appx. 655, 658 (10th Cir. 2008) (quoting *Oulds*, 6 F.3d at 1442).

Here, at a minimum, there is a good faith dispute about what Mrs. Dawkins is owed under her Policy. Under Coverage A, as set forth above, State Farm paid Plaintiffs **\$62,538.68**. [UMF No. 17]. As set forth above, materials produced after State Farm’s claims decision, such as the Wanner Estimate, are irrelevant under *Buzzard* and cannot evidence bad faith. *See Badillo*, 2005 OK 48, ¶ 45, 121 P.3d at 1098 (quoting *Buzzard*, 1991 OK 127, ¶ 14, 824 P.2d at 1109).

And even if the untimely Wanner estimate was admissible under *Buzzard*, it would still be insufficient to show bad faith. In *Lincoln v. State Farm Fire & Cas. Ins. Co.*, the insured sued for, *inter alia*, bad faith breach of his policy. *See* CV 18-652, 2020 WL 5821027, at *1 (D.N.M. Sept. 30, 2020). “Under the terms of the Policy, [the insured] had certain ‘duties’ ..., including ... submitting to [State Farm] ... specifications of any damaged building and *detailed estimates* for repair.” *Id.* at *1 (emphasis added). State Farm sent the insured a letter enclosing payment based on its estimate. *Id.* at *1. The insured eventually provided three higher estimates; however, these estimates lacked detail. *Id.* at *2. The insured argued State Farm owed him the difference between what State Farm paid and policy limits. *Id.* at *3. The court granted summary judgment for State Farm, reasoning “[State Farm] had a legitimate reason to question [the] valuation” to ‘reconcile’ [its] estimate with those of [the insured’s] contractors.” *Lincoln*, 2020 WL 5821027, at *5–6.

Here, like in *Lincoln*, State Farm timely remitted payment based on multiple inspections and an estimate provided by Mrs. Dawkins’ chosen contractor, Phoenix. There was an agreed scope between State Farm Phoenix and it is undisputed that State Farm paid Mrs. Dawkins based on the same. [UMF No. 11]. Mrs. Dawkins belatedly produced a higher, unitemized, and over-scoped estimate, which is irrelevant under *Buzzard*. Mrs. Dawkins, like the *Lincoln* insured, has not timely produced a detailed estimate. Like in *Lincoln*, State Farm

legitimately disputes this estimate. Therefore, State Farm is not liable for bad faith as a matter of law.

D. Dawkins' Claim for Punitive Damages Fails as a Matter of Law.

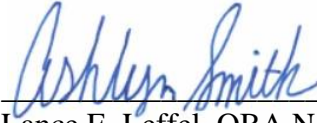
An award of punitive damages is a question of law for the trial court in the first instance. *Frank v. Mayberry*, 1999 OK 63, ¶ 25, 985 P.2d 773, 777. If Mrs. Dawkins' bad faith claim fails as a matter of law, so too does her claim for punitive damages. *See Peters v. Am. Life Ins. Co.*, 2003 OK CIV APP 62, ¶ 45, 77 P.3d 1090, 1099. And if Mrs. Dawkins' bad faith claim survives summary judgment, her claim for punitive damages still fails. A jury may not award punitive damages unless it finds by clear and convincing evidence "[a]n insurer has recklessly disregarded its duty to deal fairly and act in good faith with its insured." 23 O.S. § 9.1(B)(2). "[T]he availability of punitive damages in a case by an insured against his/her insurer for [bad faith] is not automatic." *Badillo*, 2005 OK 48, ¶ 65. To obtain an award of punitive damages, Mrs. Dawkins must show State Farm acted with oppression, malice, fraud, gross negligence, or wantonness. *See Willis v. Midland Risk Ins. Co.*, 42 F.3d 607, 615 (10th Cir. 1992) (citations omitted).

Mrs. Dawkins cannot present clear and convincing evidence of *any* aggregating circumstances which are intentionally wrongful or otherwise indicative of the deception and dishonesty necessary to assert a punitive damage claim. The undisputed material facts reveal no evidence from which malice or evil intent can be inferred and, therefore, State Farm is entitled to summary judgment on Mrs. Dawkins' claim for punitive damages.

CONCLUSION

WHEREFORE, Third Party Defendant State Farm Fire and Casualty Company requests the Court enter summary judgment in its favor on all claims asserted against it by Cross-Plaintiff Taressa Dawkins.

Respectfully submitted,



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*Attorneys for Defendant,
State Farm Fire and Casualty Company*

CERTIFICATE OF MAILING

I do hereby certify that on the 27 day of Decemer, 2021, a true, correct and exact copy of the above and foregoing document was served by placing same in the United States mail, with proper postage thereon duly prepaid, to those parties as listed below:

Aaron D. Compton, OBA No. 31968
4216 N. Portland Ave., Suite 200
Oklahoma City, OK 73112

Attorney for Defendant/Cross-Plaintiff



Ashlyn M. Smith



IN THE DISTRICT COURT OF OKLAHOMA COUNTY

CJ-2020-427
Prince

STATE OF OKLAHOMA

FILED IN DISTRICT COURT
OKLAHOMA COUNTY

PHOENIX CONSTRUCTION DISASTER
SERVICES, INC. D/B/A PHOENIX
CONSTRUCTION SERVICES,
an Oklahoma Corporation,
Plaintiff,

Case No.

JAN 24 2020

RICK WARREN
COURT CLERK

102

v.

CJ - 2020 - 427

TARESSA DAWKINS A/K/A TARESSA BROWN,
Defendant.

PETITION

COMES NOW the Plaintiff, PHOENIX CONSTRUCTION DISASTER SERVICES, INC. D/B/A PHOENIX CONSTRUCTION SERVICES, ("Plaintiff" herein), and for its Petition against Defendant, TARESSA DAWKINS A/K/A TARESSA BROWN, ("Defendant" herein), alleges and states as follows:

1. Plaintiff is a Corporation duly formed under the laws of the State of Oklahoma, with its principal place of business in Edmond, Oklahoma County, State of Oklahoma.
2. Defendant is an individual residing in Chandler, Lincoln County, Oklahoma.
3. Venue is proper in Oklahoma County which is "the county in which the debt was contracted or in which the note or other instrument of indebtedness was given." 12 O.S. §142(b).

FIRST CAUSE OF ACTION: BREACH OF CONTRACT

4. Plaintiff incorporates by reference Paragraphs One (1) through Three (3), above.
5. On or about APRIL 16, 2019, Plaintiff and Defendant executed a Contract

EXHIBIT
1
-1-

authorizing Plaintiff to perform repair services at Defendant's residence.

6. At all times relevant to this action, Plaintiff performed the services requested pursuant to the Contract with Defendant.
7. Defendant has failed to tender to Plaintiff payment in full for the services rendered and materials provided pursuant to the Contract and there remains a principal balance due and owing Plaintiff from Defendant in the amount of **SEVENTY-THREE THOUSAND ONE HUNDRED THIRTY-SIX DOLLARS AND 50/100 CENTS (\$ 73,136.50)**.
8. Pursuant to the Contract, Plaintiff is entitled to a penalty of ten percent (10%) annually upon the unpaid amount until paid, which continues to accrue.
9. Pursuant to **12 O.S. §928** and the Contract, Plaintiff is entitled to recover its reasonable attorney fees, costs, and expenses.

SECOND CAUSE OF ACTION: NONPAYMENT OF OPEN ACCOUNT

10. Plaintiff incorporates by reference Paragraphs One (1) through Nine (9), above.
11. On or about APRIL 16, 2019, Defendant signed a Contract authorizing Plaintiff to perform repair services at Defendant' residence.
12. Defendant has failed to tender to Plaintiff payment in full on this open account.
13. The principal balance due and owing Plaintiff from Defendant on this open account is **SEVENTY-THREE THOUSAND ONE HUNDRED THIRTY-SIX DOLLARS AND 50/100 CENTS (\$ 73,136.50)**.
14. Pursuant to **12 O.S. §936**, Plaintiff, if successful, is entitled to recover its reasonable attorney fee to be set by this court, to be taxed and collected as costs.

THIRD CAUSE OF ACTION: QUANTUM MERUIT

15. Plaintiff incorporates by reference Paragraphs One (1) through Fourteen (14), above.
16. Plaintiff has furnished valuable materials and rendered valuable services to Defendant at Defendant' request which have a value of \$ 73,136.50.
17. Plaintiff had a reasonable expectation of being compensated in full for these valuable materials and services.
18. Defendant knowingly accepted the benefit of these valuable materials and services.
19. Defendant has unfairly benefitted from these valuable materials and services because Defendant have failed to tender payment in full to Plaintiff and there remains a balance due and owing from Defendant to Plaintiff in the amount of **SEVENTY-THREE THOUSAND ONE HUNDRED THIRTY-SIX DOLLARS AND 50/100 CENTS (\$ 73,136.50).**

WHEREFORE, Plaintiff demands judgment against Defendant:

- a. In the principal sum of **SEVENTY-THREE THOUSAND ONE HUNDRED THIRTY-SIX DOLLARS AND 50/100 CENTS (\$ 73,136.50);**
- b. The contractual penalty of ten percent (10%) annually upon all unpaid amounts until paid, accrued and accruing;
- c. Plaintiff's attorneys fees and costs incurred herein;
- d. Statutory interest at the highest legal rate; and
- e. Any other such further relief this Court deems just and equitable under the circumstances.

Respectfully submitted,

THE CROTHWAIT LAW FIRM

A handwritten signature in black ink, appearing to read 'Aaron M. Arnall', is written over a horizontal line. The signature is stylized with large loops and a long horizontal stroke.

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1384 South Douglas Boulevard
Midwest City, Oklahoma 73130
p: 405.733.1683 f: 405.741.1688
e: Aaron@CrothwaitLaw.com
Attorneys for Plaintiff



NOV - 8 2021

IN THE DISTRICT COURT OF OKLAHOMA COUNTY
STATE OF OKLAHOMA

RICK WARREN
COURT CLERK

109 _____

PHOENIX CONSTRUCTION DISASTER)
SERVICES,)
))
Plaintiff,)
v.)
))
TARESSA DAWKINS,)
))
Defendant/Cross-Plaintiff,)
v.)
))
STATE FARM,)
))
Cross-Defendant.)

Case No. CJ-2020-427

AGREED ORDER OF DISMISSAL WITH PREJUDICE

COMES NOW the Agreed Motion to Dismiss with Prejudice of Plaintiff, Phoenix Construction Disaster Services and Defendant, Taressa Dawkins, comes on for hearing. The Plaintiff, Phoenix Construction Disaster Services, and the Defendant, Taressa Dawkins, having fully and finally resolved all claims, counterclaims and disputes asserted against one another in this matter, agree to dismiss each of their claims against the other, in their entirety and with prejudice to refiling of the same. Both parties agree to pay their own attorney fees and costs of litigation. The Defendant's claims and cause of actions against State Farm survive this dismissal and are not dismissed.

ORDERED this 4 day of November, 2021.

BY THE COURT:

THE HONORABLE SHEILA STINSON
JUDGE OF THE DISTRICT COURT

EXHIBIT
2

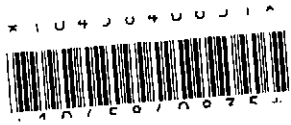
Approved:



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ADCompton777@gmail.com
ATTORNEY FOR DEFENDANT



IN THE DISTRICT COURT OF OKLAHOMA COUNTY
STATE OF OKLAHOMA

FEB 26 2020

RICK WARREN
COURT CLERK

40 _____

PHOENIX CONSTRUCTION DISASTER)
SERVICES)
Plaintiff)
vs.)
TARESSA DAWKINS)
Defendant/Cross-Plaintiff)
vs.)
STATE FARM)
Cross-Defendant)

Case No. CJ-2020-427
Honorable Thomas E Prince

ANSWER, COUNTER CLAIM AND CROSS CLAIM

WHEREFORE Defendant, Taressa Dawkins, claiming all allowable defenses, provides her Answer and Counter-Claim in response to Plaintiff's Petition and her Cross Claim against State Farm, and in support thereof shows the following:

ANSWER

1. Defendant lacks sufficient information to admit or deny paragraph one of the Petition, therefore it is denied.
2. Defendant admits paragraph two of the Petition.
3. Defendant consents to venue in Oklahoma County.
4. Paragraph four of the Petition requires no response.
5. Defendant denies paragraph five of the Petition and demands strict proof thereof.
6. Defendant denies paragraph six of the Petition and demands strict proof thereof.
7. Defendant denies paragraph seven of the Petition and demands strict proof thereof.
8. Defendant denies paragraph eight of the Petition and demands strict proof thereof.
9. Defendant denies paragraph nine of the Petition and demands strict proof thereof.

10. Paragraph ten of the Petition requires no response.
11. Defendant denies paragraph eleven of the Petition and demands strict proof thereof.
12. Defendant denies paragraph twelve of the Petition and demands strict proof thereof.
13. Defendant denies paragraph thirteen of the Petition and demands strict proof thereof.
14. Defendant denies paragraph fourteen of the Petition and demands strict proof thereof.
15. Paragraph fifteen of the Petition requires no response.
16. Defendant denies paragraph sixteen of the Petition and demands strict proof thereof.
17. Defendant denies paragraph seventeen of the Petition and demands strict proof thereof.
18. Defendant denies paragraph eighteen of the Petition and demands strict proof thereof.
19. Defendant denies paragraph nineteen of the Petition and demands strict proof thereof.

WHEREFORE Dawkins prays the court deny the Plaintiff's requested relief.

COUNTERCLAIM

COMES NOW Defendant, Taressa Dawkins, ("Dawkins") in support of her Counterclaim against Plaintiff, Phoenix Construction Disaster Services, Inc., ("Phoenix") states as follows:

20. Dawkins resides at 880487 S. 3420 Rd., Chandler, Oklahoma 74834 ("Residence").

21. The corporate headquarters of Phoenix is located in Edmond, Oklahoma County, Oklahoma.

22. On or about January 15, 2019, the Residence was damaged by water when a pipe burst inside the Dawkin's home that resulted in several inches of standing water through her home.

23. On or about February 3, 2019, Dawkins residence suffered another water loss from a broken water pipe. This water pipe burst was catastrophic and left several inches of water

standing on the downstairs and upstairs floors of Dawkins residence. The water penetrated the sub-floors and caused structural damage to the Residence.

24. State Farm, Dawkins homeowner's insurance carrier, recommended that Dawkins hire Phoenix to pack out her belongings and restore her home.

25. In early 2019, Dawkins entered into a pack out and home repair contract ("Contract") with Phoenix whereby Phoenix would pack out the contents in Dawkins home and provide reconstruction services at Dawkins residence.

26. Phoenix misrepresented the time it would take to complete the restoration to the Residence. The Residence is still not completed.

27. Phoenix took shortcuts to increase its profit.

28. Phoenix falsely billed Dawkins' home insurance carrier, State Farm, for the services it allegedly provided at the Residence.

29. Phoenix billed Dawkins for labor and materials it did not provide and that were of inferior quality.

30. Phoenix demanded and received payment for labor and materials it did not provide.

31. The labor and materials Phoenix provided at the Residence were not what it represented to State Farm that it was providing.

32. Phoenix still has not completed all work it was paid to perform at the Residence.

33. Phoenix damaged the personal belongings of Dawkins during their handling.

34. Phoenix damaged the Residence in order to increase the scope of work and increase its profit.

35. Dawkins and her family lived in a cramped hotel room for almost a year, waiting for Phoenix to complete the Residence.

36. Phoenix made repeated false statements to Dawkins and State Farm concerning the time it would complete its performance of the restoration to the Residence.

37. Phoenix had a duty to restore Dawkins Residence using quality labor and materials and complete the restoration in a reasonable amount of time. Phoenix breached its duty to Dawkins.

38. As a result of Phoenix's breach, Dawkins sustained substantial damages.

39. The actions of Phoenix caused emotional distress to Dawkins and her family.

40. Dawkins seeks recovery of her attorney fees.

41. As a result of Phoenix's home repair fraud, breach of contract and negligence, Dawkins has sustained damages in excess of \$100,000.00.

WHEREFORE Dawkins prays the court award her damages in an amount exceeding \$100,000, together with pre judgment interest, plus punitive damages, attorney fees, costs, and all other awards this court may find are just under the circumstances presented.

CROSS CLAIM AGAINST STATE FARM

COMES NOW Defendant, Taressa Dawkins, ("Dawkins") in support of her Cross Claim against Cross-Defendant, State Farm ("State Farm") states as follows:

42. Incorporates herein the above numbered paragraphs 1-41.

43. Dawkins and State Farm entered into an insurance contract whereby State Farm provided homeowner's insurance coverage, number 36-BJ-G020-3 ("Policy") for the Residence, in exchange for payment.

44. The Policy was in force and in good standing at the time of the loss and claim.

45. The insurance policy between Dawkins and State Farm provided coverage to Dawkins in the event the Residence sustained a loss caused by water.

46. Dawkins purchased the Policy believing State Farm would fulfill it's obligations under the terms of the Policy in good faith.

47. Dawkins sustained a water loss on January 15, 2019 and filed a claim with State Farm. That claim number is 367315Z96.

48. Dawkins sustained a second water loss on February 3, 2019 and she filed a second claim with State Farm. That claim number is 3601S634Q.

49. State Farm did not perform it's obligations to Dawkins in good faith nor did State Farm treat Dawkins fairly in the handling of her claims. For example:

A. State Farm did not properly and promptly investigate both claims.

B. State Farm delayed payment and failed to tender payment to Dawkins for undisputed portions of her claims.

C. State Farm did not prepare it's own estimate for both claims.

D. State Farm unreasonably denied coverage for items that Dawkins had coverage for under her Policy.

E. State Farm is unreasonably withholding sums due Dawkins under the terms of the Policy.

F. State Farm low balled Dawkins and pressured her to settle her case for less than her coverage allowed her under the terms of the Policy.

G. State Farm steered Dawkins to use Plaintiff, Phoenix Restoration, as a preferred vendor. State Farm represented to Dawkins that if she hired Plaintiff that her house would be finished faster than if she hired any other contractor.

H. State Farm was aware and failed to assist Dawkins when she began having problems with the quality and timeliness of the performance of Plaintiff, State Farm's preferred vendor.

I. Dawkins Residence was not rebuilt faster by using Plaintiff. In fact, after more than a year, the restoration of the Residence is still not complete.

J. State Farm refused to pay for reasonable alternate living accommodations and living expenses for Dawkins while the Residence was being rebuilt.

K. State Farm has withheld it's claim file from Dawkins.

L. State Farm refused to provide Dawkins a copy of her Policy, despite her request.

M. State Farm refused to provide Dawkins with a copy of the estimates it prepared to calculate the scope and value of damage to the Residence.

N. State Farm continues to prevent Dawkins from having the documents she needs to evaluate her claims.

50. State Farm did not treat Dawkins fairly and did not handle her claims in good faith. It took shortcuts which caused additional damages to Dawkins.

51. State Farm had a duty to supervise the Plaintiff's performance and failed to do so, which caused Dawkins additional damages.

52. Because of the way State Farm handled Ms. Dawkin's claims, she and her family lived out of suitcases in a hotel room for nearly a year and the Residence is in worst condition now than it was before the covered losses occurred.

53. Dawkins has sustained emotional distress as a result of how State Farm handled her claims.

54. Dawkins sustained damages in excess of \$200,000 as a result of State Farm's behavior.

WHEREFORE Defendant, Taressa Dawkins, for the reasons stated herein, prays the court enter judgment against State Farm in an amount greater than \$200,000, plus punitive damages, attorney fees, costs and interests, and for all such further relief to Dawkins as the court finds she is entitled.

Respectfully Submitted,

AARON D COMPTON, OBA # 31968
4216 N. Portland Ave, Suite 200
Oklahoma City, OK 73112
Telephone (405) 578-4529
Facsimile (888) 370-5159
Attorney for the Defendant, Taressa Dawkins

CERTIFICATE OF SERVICE

This is to certify that on the date file stamped above, a true and correct copy of the foregoing document was mailed by U.S. Mail, postage prepaid to:

Aaron Arnall, 1384 S. Douglas Blvd., Midwest City, OK 73130, Attorney for Plaintiff

AARON D. COMPTON



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 36-BJ-G020-3 including any endorsements, if applicable, for the policy term(s) 08/10/2018 to 08/10/2019 and insuring DAWKINS, TARESSA & JERRY based on available records.

The policy was in effect on the loss date of 01/15/2019.

Lidia Diaz
Underwriter

Date: 03/17/2020





AT2 H-26-2441-FAD4 F H W
001617 3200
DAWKINS, TARESSA & JERRY
880487 S 3420 RD
CHANDLER OK 74834-5003



ST-0105-0000

RENEWAL DECLARATIONS

AMOUNT DUE: None
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 36-BJ-G020-3

Policy Period: 12 Months
Effective Dates: AUG 10 2018 to AUG 10 2019
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent
TJ PAINTER
1386 S DOUGLAS BLVD
MIDWEST CITY OK 73130-5215

Phone: (405) 455-7577

Homeowners Policy

Location of Residence Premises
880487 S 3420 RD
CHANDLER OK 74834-5003

Construction: Frame
Year Built: 1965

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: You will be receiving a second envelope that will contain your new Policy Booklet and Important Notice Regarding your New Policy. Please call your agent if you have any questions.
NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions.
Coverage A has increased \$9,200.00 over last year.
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.

PREMIUM

Annual Premium	\$2,157.00
Credit	2.01

Your premium has already been adjusted by the following:

Home Alert Discount
Home/Auto Discount
Claim Record Discount

Total Premium	\$2,154.99
----------------------	-------------------

NAMED INSURED

DAWKINS, TARESSA & JERRY

MORTGAGEE AND ADDITIONAL INTERESTS

Mortgagee
 JPMORGAN CHASE BANK NA
 ITS SUCCESSORS AND/OR ASSIGNS
 PO BOX 47020
 ATLANTA GA 30362-0020

Loan Number 1078448185

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 257,200
Other Structures	\$ 25,720
B Personal Property	\$ 192,900
C Loss of Use	\$ 77,160
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

INFLATION

Inflation Coverage Index: 234.7

DEDUCTIBLES

Section I Deductible	Deductible Amount
Earthquake 5%	\$ 12,860
Other Losses 1%	\$ 2,572

LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction
 B1 Limited Replacement Cost - Coverage B

JUN 25 2018

of F1081A

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2136	Homeowners Policy
Option ID	*Increase Dwlg up to \$51,440
Option OL	*Ordinance/Law 10%/ \$25,720
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2414	*Earthquake Endorsement
HO-2431	*Roof Surf Loss Settlement-ACV *New Form Attached

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael F. Ligon
President

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.

IMPORTANT NOTICE

Effective with this policy term, **HO-2414 EARTHQUAKE AND VOLCANIC EXPLOSION ENDORSEMENT (Homeowners)** replaces **FE-7300.4 EARTHQUAKE AND VOLCANIC EXPLOSION ENDORSEMENT (Excluding Exterior Masonry Veneer)** or **FE-7301.4 EARTHQUAKE AND VOLCANIC EXPLOSION ENDORSEMENT**, whichever applies to your policy.

This notice summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

BROADENINGS OR ADDITIONS OF COVERAGE

- The percentage deductible now applies only once to the primary coverage amount. Previously, the percentage deductible applied separately to Coverage A – Dwelling, Dwelling Extension, and Coverage B – Personal Property. The Earthquake deductible percentage and its equivalent dollar amount are now shown on the Declarations.
- The \$250 minimum deductible has been removed.

OTHER CHANGES

- There is no longer an option to exclude masonry veneer from coverage.
- The period in which multiple earthquakes or volcanic explosions can occur but still be considered one loss has been increased from 72 hours to 168 hours.

Endorsement **HO-2414** follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

HO-2414 EARTHQUAKE AND VOLCANIC EXPLOSION ENDORSEMENT (Homeowners)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

The following is added to **SECTION I – ADDITIONAL COVERAGES**:

Earthquake and Volcanic Explosion. *We* will pay for accidental direct physical loss to covered property resulting from an earthquake or volcanic explosion when the loss is directly and immediately caused by:

- ground shock waves;
- ground tremors;
- ground liquefaction; or
- damaging amplification of ground motion;

subject to the following:

- (1) *We* will not pay for, under this endorsement, loss arising from earthquake activity or volcanic explosion that begins before the inception of this endorsement.

But, if this endorsement replaces earthquake insurance that excludes loss that occurs after the expiration of the policy, *we* will pay for loss covered by this endorsement due to an earthquake or volcanic explosion that occurs on or after the inception of this endorsement, if the series of

earthquake shocks or tremors or volcanic explosions began within 168 hours prior to the inception of this insurance.

- (2) All earthquake activity or volcanic explosions that occurs within any 168-hour period will constitute a single loss. The expiration of this policy will not reduce the 168-hour period.

- (3) **Deductible:** The deductible for loss caused by earthquake or volcanic explosion is the amount determined by applying the Earthquake deductible percentage (%) shown in the *Declarations*, to the **COVERAGE A – DWELLING** limit shown in the *Declarations*.

This deductible applies to all losses covered under this endorsement. The deductible will be subtracted from the total amount of the loss and will apply in place of any other deductible stated in this policy.

- (4) This coverage does not increase the limit applying to the damaged property.



For the purposes of this endorsement only **SECTION I – LOSSES NOT INSURED**, 2.b. **Earth Movement** is replaced with the following:

- b. **Earth Movement**, meaning the sinking, rising, shifting, expanding, or contracting of earth, all regardless of whether combined with water, sewage, or any material carried by, or otherwise moved by the earth. Earth movement includes but is not limited to:
- (1) earthquake, except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Earthquake and Volcanic Explosion**;
 - (2) landslide, mudslide, or mudflow;
 - (3) sinkhole or subsidence;
 - (4) movement resulting from:
 - (a) improper compaction;

- (b) site selection;
 - (c) natural resource extraction activities;
 - (d) excavation;
- (5) erosion;
 - (6) pressure by surface or subsurface earth or fill; or
 - (7) any volcanic activity, except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Volcanic Action** or **SECTION I – ADDITIONAL COVERAGES, Earthquake and Volcanic Explosion**.

However, **we** will pay for any accidental direct physical loss by fire resulting from earth movement, provided the resulting fire loss is itself a **loss insured**.

All other policy provisions apply.

HO-2414

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HO-2431
Page 1 of 1

HO-2431 ROOF SURFACE LOSSES – ACTUAL CASH VALUE ENDORSEMENT

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

SECTION I – LOSS SETTLEMENT

A1 – Replacement Cost Loss Settlement – Similar Construction.

1. Paragraph a. is replaced with the following:
 - 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 and roof surfaces, subject to the following:
2. The following paragraph c. is added:
 - c. Roof Surfaces: **We** will pay the **actual cash value** for loss or damage to roof surfaces. **We** will not pay an amount exceeding that which **you** actually and necessarily spend to repair or replace the damaged roof.

A2 – Replacement Cost Loss Settlement – Common Construction.

1. Paragraph a. is replaced with the following:
 - 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 and roof surfaces, subject to the following:
2. The following paragraph c. is added:
 - c. Roof Surfaces: **We** will pay the **actual cash value** for loss or damage to roof surfaces. **We** will not pay an amount exceeding that which **you** actually and necessarily spend to repair or replace the damaged roof.

All other policy provisions apply.

HO-2431

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Important Notice about New Wind and Hail Mitigation Discounts

State Farm® is introducing a Wind and Hail Mitigation Discount Plan. You may be eligible for one of the following premium discounts if your dwelling has qualifying wind and hail loss mitigation features.

FORTIFIED for Safer Living

A discount may be available if your dwelling has been designated as meeting the requirements of the FORTIFIED for Safer Living standards by the Institute for Business & Home Safety (IBHS). Some of the requirements included in the FORTIFIED for Safer Living standard are wind and hail resistive roofing, strengthened gable end framing, and protected door and window openings.

Additional information is available at www.disastersafety.org.

To receive the discount, you will need to submit the IBHS Certificate to your State Farm agent. Please keep in mind that you are responsible for any cost associated with obtaining the certification.

FORTIFIED Home

A discount may be available if your dwelling has been designated as meeting the requirements of the High Wind & Hail Bronze, Silver, or Gold standards in the IBHS FORTIFIED Home program. Some of the requirements included in the FORTIFIED Home program are wind and hail resistive roofing and strengthened gable end framing.

Additional information is available at www.disastersafety.org.

To receive the discount, you will need to submit the IBHS Certificate to your State Farm agent. Please keep in mind that you are responsible for any cost associated with obtaining the certification.

Oklahoma Uniform Building Code Appendix Y

A discount may be available for homes built in accordance with Appendix Y of the 2015 Oklahoma Uniform Building Code, including all tornado mitigation construction requirements. Some of the provisions included in the tornado mitigation construction requirements include wind resistive sheathing, uplift resistant rafters, and exterior wall bracing.

Additional information is available at <https://www.ok.gov/oubcc/>. To receive the discount, you will need to provide documentation including, but not limited to, a certification of compliance with the applicable building code. You may need to contact local building officials to obtain documentation necessary to receive the discount.

553-4190 OK

(CONTINUED)



PREMIUM DISCOUNT AVAILABLE FOR USE OF IMPACT-RESISTIVE ROOFING PRODUCTS

State Farm® offers a premium discount for homes that have qualified impact-resistive roofing materials.

Underwriters Laboratories (UL) and Factory Mutual (FM) are nationally recognized testing laboratories that develop safety standards and test products to verify they meet specific performance standards. Both UL and FM have developed testing standards that measure the impact resistance of various roofing materials. The roofing products tested by UL and FM are rated from Class 1 to Class 4, with Class 4 providing the greatest roofing protection.

State Farm offers a premium discount when qualified UL certified or FM approved Class 3 or Class 4 roofing materials have been installed on *your home*. The discount applies to both new and replacement roofs installed since May 1996 with UL certified products, and since July 2005 with FM approved products.

Discounts are not available for wood roofs, or roofs (other than qualifying metal roofs) that have been overlaid on to existing roofing. Discounts are also subject to limitations and may not be available on all UL or FM Class 3 and 4 impact-resistant roofing products.

Manufacturers continue to bring UL certified and FM approved roofing products to the consumer marketplace. You can visit our web site at <http://www.statefarm.com/insurance/other/roofinfo.asp> for a list of qualifying products in your state.

If you have any questions about the discounts available for installing an impact-resistive roof or to see if your roof qualifies, please contact your State Farm agent.

This discount program does not constitute an endorsement or any warranty of performance on the part of State Farm for any particular roofing product. Please research and determine what roofing material is best suited for your home, location and environmental conditions.

553-2634.1 (C)

(12/09)

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)

(CONTINUED)

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 Declarations 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 Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the "Date Prepared" on your Renewal Declarations 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.

553-4157 (C)

553-4156

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 Declarations 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.

553-4156

(CONTINUED)



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.

If a credit-based insurance score is used, you have the right to request, no more than once in a 12 month period that your policy be re-rated. Re-rating could result in a lower rate, no change in rate or a higher rate.

553-3145 (C) (10/09)

553-4179 OK

Important Notice – Earthquake Deductible Changed to 5%

Potential Reduction in Coverage

State Farm® no longer offers a 2% Earthquake Deductible option on our State Farm Homeowners Policy, Renters Policy, and Condominium Unitowners Policy. We've changed the Earthquake Deductible on your policy from 2% to 5% effective with this renewal. With this change, you will be responsible for a greater portion of each covered earthquake loss.

Your premium has been adjusted, and your new deductible is shown on the enclosed renewal notice. Your payment of the premium for this renewal will indicate your acceptance of the new 5% deductible.

If you have any questions or are interested in other Earthquake Deductible options, please contact your State Farm agent.

553-4179 OK



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.

State Farm® Homeowners Policy

Oklahoma
HW-2136

**HOMEOWNERS POLICY
TABLE OF CONTENTS**

AGREEMENT	1	INFLATION COVERAGE	11
DEFINITIONS	1	SECTION I – LOSSES INSURED	12
DEDUCTIBLE	5	COVERAGE A – DWELLING	12
SECTION I – PROPERTY COVERAGES	5	COVERAGE B – PERSONAL PROPERTY	12
COVERAGE A – DWELLING	5	SECTION I – LOSSES NOT INSURED	14
Dwelling	5	SECTION I – LOSS SETTLEMENT	18
Other Structures	5	COVERAGE A – DWELLING	18
Property Not Covered	5	A1 – Replacement Cost Loss Settlement – Similar Construction	18
COVERAGE B – PERSONAL PROPERTY	5	A2 – Replacement Cost Loss Settlement – Common Construction	18
Property Covered	5	COVERAGE B – PERSONAL PROPERTY	19
Special Limits of Liability	6	B1 – Limited Replacement Cost Loss Settlement	19
Property Not Covered	6	B2 – Depreciated Loss Settlement	19
COVERAGE C – LOSS OF USE	8	SECTION I – CONDITIONS	20
Additional Living Expense	8	Insurable Interest and Limit of Liability	20
Fair Rental Value	8	Your Duties After Loss	20
Prohibited Use	8	Loss to a Pair or Set	20
SECTION I – ADDITIONAL COVERAGES	8	Appraisal	21
Debris Removal	8	Other Insurance	22
Temporary Repairs	9	Suit Against Us	22
Trees, Shrubs, and Landscaping	9	Our Option	22
Fire Department Service Charge	9	Loss Payment	22
Property Removed	9	Abandonment of Property	22
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	9	Mortgagee Clause	22
Power Interruption	10	No Benefit to Bailee	23
Refrigerated Products	10	Recovered Property	23
Arson Reward	10	Assignment of Claim	23
Volcanic Action	10	SECTION II – LIABILITY COVERAGES	23
Collapse	10	COVERAGE L – PERSONAL LIABILITY	23
Locks and Remote Devices	11	COVERAGE M – MEDICAL PAYMENTS TO OTHERS	23
Fuel Oil Release	11		
Tear Out	11		
Home Certification	11		

SECTION II – ADDITIONAL COVERAGES	23	Subrogation and Reimbursement.....	30
Claim Expenses	24	Death	31
First Aid Expenses	24	Conformity to State Law	31
Damage to Property of Others	24	Premium	31
SECTION II – EXCLUSIONS	24	Right to Inspect.....	32
SECTION II – CONDITIONS	28	Joint and Individual Interests.....	32
Limit of Liability.....	28	Change of Policy Address	32
Severability of Insurance	28	Electronic Delivery.....	32
Duties After Loss	28	Our Rights Regarding Claim Information.....	32
Coverage M Requirements	29	Duties Regarding Claim Information.....	33
Payment of Claim – Coverage M or Damage to Property of Others	29	OPTIONAL POLICY PROVISIONS	33
Suit Against Us.....	29	Option AI – Additional Insured.....	33
Bankruptcy of an Insured	29	Option BP – Business Property.....	33
Other Insurance – Coverage L	29	Option BU – Business Pursuits	33
SECTION I AND SECTION II – CONDITIONS	29	Option FA – Firearms	34
Policy Period	29	Option ID – Increased Dwelling Limit	34
Concealment or Fraud.....	29	Option IO – Incidental Business	34
Liberalization Clause	29	Option JF – Jewelry and Furs.....	35
Waiver or Change of Policy Provisions	29	Option OL – Building Ordinance or Law	36
Cancellation.....	29	Option SG – Silverware and Goldware Theft	37
Nonrenewal	30		
Assignment of Policy	30		

HOMEOWNERS POLICY AGREEMENT

We agree to provide the insurance described in this policy:

1. based on **your** payment of premium, in a form acceptable to **us**, for the coverages **you** chose;
2. based on **your** compliance with all applicable provisions of this policy; and
3. based on the information **you** have given **us** and **your** statements in this agreement.

You agree, by acceptance of this policy, that:

1. **you** will pay premiums when due and comply with the provisions of this policy;
2. the statements in this agreement 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 five years preceding the time of **your** application for this insurance **you** have not had any losses, insured or not.

When **you** request changes to this policy, or the information or factors used to calculate the premium for this policy changes during the policy period, **we** may adjust the premium in accordance with the change during the policy period and **you** must pay any additional premium due within the time **we** specify.

DEFINITIONS

We define the following words and phrases for use throughout this policy. These definitions apply to the singular, plural, and possessive forms of these words and phrases. Defined words and phrases are printed in bold italics.

1. **“actual cash value”** means the value of the damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property, less a deduction to account for pre-loss depreciation. For this calculation, all components of this estimated cost including, but not limited to:
 - a. materials, including any tax;
 - b. labor, including any tax; and
 - c. overhead and profit;are subject to depreciation.

The depreciation deduction may include such considerations as:

- a. age;
- b. condition;
- c. reduction in useful life;
- d. obsolescence; and
- e. any pre-loss damage including wear, tear, or deterioration;

of the damaged part of the property.

2. **“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 actual or alleged 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.

3. **“building structure”** means a structure fully enclosed with permanent walls and a roof. A permanent wall or roof does not include any kind of temporary materials including but not limited to tarps, plastic sheeting, or other similar material. A structure that is otherwise fully enclosed with permanent walls and a roof, that is undergoing repairs due to a recent **loss insured**, using materials such as tarps, plastic sheeting, or other similar material, is still considered a **building structure**.

A **building structure** includes:

- a. the foundation supporting the structure, including:
 - (1) slabs;
 - (2) basement walls;
 - (3) crawl space walls;
 - (4) footings; and
 - (5) gravel, stone, or sand, used as fill material and located not more than 12 inches directly below a slab described in item a.(1), including water supply lines, domestic water pipes, and sewer pipes located within this fill material; and
 - b. wall-to-wall carpeting attached to the structure.
4. "**business**" means any full-time or part-time activity, trade, profession, employment, or occupation or a commercial, mercantile, or industrial undertaking of an economic nature. It does not matter whether it is continuous or regular, is a secondary or supplemental source of income, or is an **insured's** principal means of livelihood. Profit and profit motive are irrelevant.

Business does not include:

- a. volunteer activities for a not-for-profit or non-profit organization or public agency for which no money is received other than payment of expenses;
- b. incidental and infrequent personal economic activity such as a hobby, garage or yard sale, or traditional farm activities when the farm products are intended only for the personal use of the **insured**;
- c. any occasional or part-time self-employed activity by a person under 19 years of age that involves no employees or subcontracted independent contractors and is a type of activity normally performed by persons under 19 years of age, including but not limited to, child care, lawn mowing, or paper delivery;
- d. the ownership, maintenance, or use of systems and equipment used to generate electrical power up to but not exceeding 125 percent of

the actual electrical power usage by the **residence premises** in the 12-month period prior to the date of the loss; or

- e. ownership of the **residence premises** by the person or organization shown in the **Declarations** as Additional Insured.
5. "**Declarations**" means the policy **Declarations**, any amended **Declarations**, the most recent renewal **Declarations**, an Evidence of Insurance form, or any endorsement changing any of these.
 6. "**diminution in value**" means any reduction in the value of any covered property prior to or following repair or replacement as compared to the value of that property immediately before the loss.
 7. "**dwelling**" means the **building structure** on the **residence premises** used as the primary private residence and includes structures attached to the **dwelling**.
 8. "**fungus**" means any type or form of **fungus**, including mold, mildew, mycotoxins, spores, scents, or byproducts produced or released by fungi.
 9. "**insured**" means:
 - a. **you**;
 - b. **your relatives**; and
 - c. any other person under the age of 21 in the care of a person described above.
- Under Section II, **insured** also means:
- d. the person or organization legally responsible for animals or watercraft to which this policy applies. However, the animal or watercraft must be owned by **you** or a person included in 9.b. or 9.c. above. 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
 - e. 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 9.b. or 9.c. above.
10. "**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 10.a. or 10.b. above;
 - 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 purposes other than **business**;
 - h. vacant land owned by or rented to an **insured**. For the purposes of this definition, vacant land does not include:
 - (1) farm land;
 - (2) land containing a residence; or
 - (3) land containing fences, corrals, boat docks, tool sheds, barns, grain bins, and similar structures, unless they are used solely for the personal use of the **insured**; or
 - 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.
11. **"loss insured"** means a loss as described under **SECTION I – LOSSES INSURED, COVERAGE A – DWELLING** and **SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY**.
12. **"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 or utility vehicle" while off an **insured location**. "Recreational or utility vehicle" means a motorized vehicle designed for recreation or utility purposes, used principally off public roads, and that is owned or leased by an **insured**. This includes, but is not limited to, a motorized all-terrain vehicle, side-by-side vehicle, utility work 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 12.a. through 12.e. above.
- The following are not **motor vehicles**:
- a. a boat, camper, home, or utility trailer not being towed or pushed by or carried on a vehicle included in 12.a. through 12.e. above;
 - b. a motorized land vehicle in storage on an **insured location** not intended to be operated for an extended period of time and rendered inoperable by placing the vehicle on blocks or removing parts essential for its operation;
 - c. a motorized golf cart while used for golfing purposes;
 - d. a motorized vehicle or trailer designed to assist persons with disabilities that is not designed for travel on public roads or subject to motor vehicle registration; or

- e. a commercially manufactured two, three, or four wheeled personal conveyance 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.
13. **"occurrence"**, when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results 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**.
14. **"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**.
15. **"relative"** means any person related to **you** by:
- blood;
 - adoption;
 - marriage; or
 - civil union, domestic partnership, or other substantially similar legal relationship that is recognized and valid in the state where, and at the time when, the legal relationship was established;
- and who resides primarily with **you**.
16. **"residence employee"** means an employee of an **insured**, or an employee leased to an **insured** by a labor leasing firm under an agreement between an **insured** and the labor leasing firm, 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**.
17. **"residence premises"** means:
- the one, two, three, or four family dwelling, other structures and grounds; or
 - that part of any other **building structure**; where **you** reside and which is shown in the **Declarations**.
18. **"State Farm Companies"** means one or more of the following:
- State Farm Mutual Automobile Insurance Company;
 - State Farm Fire and Casualty Company; and
 - subsidiaries or affiliates of either 18.a. or 18.b. above.
19. **"vacant dwelling"** means:
- a dwelling:
 - that has not been occupied as a residence for more than 30 consecutive days immediately before the loss; and
 - where a predominant amount of personal property has been removed or is absent such that the dwelling is not functional as a habitual place of residence.

A dwelling will be considered occupied only if it is being used as a habitual place of residence with **your** knowledge and approval.
 - A dwelling that is under active construction will not be considered a **vacant dwelling**. A dwelling is under active construction when it is:
 - being built as a new structure;
 - being repaired due to damage otherwise covered by this policy; or
 - undergoing substantial improvements, renovations, remodeling, or modifications;

and the construction results in substantial continuing activities by persons associated with the construction project at the premises during the relevant time periods.
20. **"we"**, **"us"**, and **"our"** mean the Company shown in the **Declarations**.
21. **"you"** and **"your"** mean the person or persons shown as "Named Insured" in the **Declarations**. If a "Named Insured" shown in the **Declarations** is a human being, then **you** and **your** include:
- a spouse of a "Named Insured";

- b. a party to a civil union with a "Named Insured";
- c. a domestic partner of a "Named Insured"; or
- d. a person in a substantially similar legal relationship with a "Named Insured";

if such relationship is recognized and valid in the state where, and at the time when, the legal relationship was established, so long as the person in the above relationship resides primarily with that "Named Insured".

DEDUCTIBLE

In case of loss under this policy, **we** will pay, subject to specified policy limits, only that part of the amount of the loss that exceeds the deductible amount shown in the

Declarations. Deductibles will be applied per occurrence. Deductibles apply to specific losses as described in this policy.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING

1. **Dwelling.** **We** cover the **dwelling** and 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**.
2. **Other Structures.** **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 either completely or in part for **business** purposes unless such use consists solely 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 unless:
 - (1) rented to a person who is a tenant of the **dwelling**;
 - (2) rented for use solely as a private garage; or
 - (3) rented either completely or in part, for exclusive use as a residence, for no more than 30 nights in the 12-month period prior to the date of the loss.

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

- a. land, including the land necessary to support any Coverage A property. **We** also do not cover:
 - (1) any costs required to replace, rebuild, stabilize, or otherwise restore the land; or
 - (2) the costs of repair techniques designed to compensate for or prevent land instability to any property, whether or not insured under Coverage A;
- b. trees, shrubs, live or artificial plants, lawns, or artificial grass, except as provided in **SECTION I – ADDITIONAL COVERAGES, Trees, Shrubs, and Landscaping**; or
- c. systems and equipment used to generate electrical power exceeding 125 percent of the actual electrical power usage by the **residence premises** in the 12-month period prior to the date of the loss.

COVERAGE B – PERSONAL PROPERTY

1. **Property Covered.**

- a. **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:
 - (1) owned by others while the property is on the part of the **residence premises** occupied exclusively by an **insured**;
 - (2) owned by a guest or a **residence employee**, while the property is in any other residence occupied by an **insured**; and

- (3) owned by roomers, boarders, tenants, and other residents, any of whom are related to **you**.
- b. **We** cover personal property usually located 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:
 - (1) 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; and
 - (2) of a student who is an **insured** while located at a residence away from the **residence premises**.

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, bank notes, bullion, gold other than goldware, silver other than silverware, and platinum;
 - 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, and is addressed in item c. below;
 - c. \$10,000 on electronic data processing system equipment used or intended for use in a **business**, including but not limited to computers, tablets, 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;
 - d. \$1,500 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;
 - e. \$1,500 on watercraft of all types and outboard motors, including their trailers, furnishings, and equipment;
 - f. \$1,500 on trailers not used with watercraft;
 - g. \$2,500 on stamps, trading cards, and comic books, including any of these that are a part of a collection;
 - h. \$2,500 for loss by theft of firearms;
 - i. \$2,500 for loss by theft of silverware and goldware;
 - 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;
 - k. \$1,000 on commercially manufactured two, three, or four 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 such conveyances that are:
 - (1) designed for assisting persons with disabilities;
 - (2) not designed for travel on public roads; and
 - (3) not subject to motor vehicle registration; and
 - l. \$1,000 for loss by theft of jewelry, watches, fur garments and garments trimmed with fur, and precious and semi-precious stones.
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-propelled or motor-propelled vehicle or machine, including parts, designed for movement on land, except as provided in **Special Limits of Liability**, item k. However, **we** do cover those vehicles or machines:
 - (1) that are:
 - (a) not designed for travel on public roads; and
 - (b) not subject to motor vehicle registration;
 - (2) and that are:
 - (a) used primarily to service the **insured location**; or
 - (b) designed for assisting persons with disabilities;
- d. any electronic equipment, devices, or accessories designed for the recording, reproduction, or storage of audio, video, photos, or other data that is permanently installed in or permanently fastened to an engine-propelled or motor-propelled vehicle or hard-wired directly to the vehicle's electrical system. **We** also do not cover removable products that may be used with the equipment or devices described above, including but not limited to tapes, discs, videos, or memory cards while in an engine-propelled or motor-propelled vehicle;
- e. aircraft and parts. This does not apply to unmanned aircraft systems used as model aircraft and operated solely for recreational or hobby purposes;
- f. property of roomers, boarders, tenants, and other residents not related to **you**;
- g. property regularly rented or held for rental to others by an **insured**. This does not apply to property of an **insured**:
 - (1) in a sleeping room when the **dwelling** is rented in part, for use as a permanent residence, by either one or two full-time roomers or boarders; or
 - (2) on the **residence premises** if it is rented, either completely or in part, for exclusive use as a residence, for no more than 30 nights in the 12-month period prior to the date of the loss;
- 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 that is permanently installed in or permanently fastened to an engine-propelled or motor-propelled vehicle or that is hard-wired directly to the vehicle's electrical system;
- j. books or records of accounts receivable, abstracts or other journals, architectural or technical drawings, card index systems, or other records. This 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 property of like kind and quality on the current retail market;
- l. purchased or created audio, video, photos, or other data that cannot be replaced with like kind and quality on the current retail market and that is transferred or downloaded onto mobile communication equipment, global positioning systems, or electronic devices designed for the recording, reproduction, or storage of audio, video, photos, or other data;
- m. contraband, or any property used in the course of illegal consumption, possession, import, export, or trade;
- n. outdoor hardscape property used for aesthetic purposes except as provided in **SECTION I – ADDITIONAL COVERAGES, Trees, Shrubs, and Landscaping**; or
- o. electronic currency, digital currency, virtual currency, crypto-currency, and other similar mediums of exchange.

COVERAGE C – LOSS OF USE

The most **we** will pay for the sum of all losses combined under **Additional Living Expense, Fair Rental Value,** and **Prohibited Use** is the limit of liability shown in the **Declarations for Coverage C – Loss of Use.**

1. **Additional Living Expense.** When a **loss insured** causes the **residence premises** to become uninhabitable, **we** will pay the reasonable and necessary increase in cost incurred by an **insured** to maintain their normal 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 period of time is not limited by the expiration of this policy.

We will not pay more than the limit of liability shown in the **Declarations for Coverage C – Loss of Use.** Any normal expenses that are reduced or discontinued due to a **loss insured** will be subtracted from any amount owed.

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 pay its fair rental value. Payment will 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 the expiration of this policy. Fair rental value will 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.** **We** will pay 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 will not pay for 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. 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 **SECTION I – ADDITIONAL COVERAGES, Trees, Shrubs, and Landscaping.**
 - b. **We** will also pay up to \$1,000 total for each loss to cover the reasonable expenses **you** incur in the removal of tree debris and stumps 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 persons with disabilities, on the **residence premises**, and prevents access to or from a **building structure**.

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 Landscaping.** **We** will pay for accidental direct physical loss to 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**, caused by the following perils: **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, will 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** will not pay for any loss to property grown for **business** purposes.

4. **Fire Department Service Charge.** **We** will pay up to \$500 per occurrence for fire department charges incurred when the fire department is called to save or protect Coverage A property from fire, lightning, or explosion. No deductible applies to this coverage. This coverage may increase the limit otherwise applicable.

5. **Property Removed.** **We** will pay for any accidental direct physical loss to covered property while being removed from a premises endangered by a **loss insured**. 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** will not pay for 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** will not pay for 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* will pay for accidental direct physical loss caused directly or indirectly by a change of temperature that 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 does 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 that 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 will not be increased regardless of the number of persons providing information.
10. **Volcanic Action.** *We* will pay for accidental direct physical loss to a covered **building structure** or covered property contained in a **building structure** resulting from the eruption of a volcano when the loss is directly and immediately caused by:
 - a. airborne volcanic 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 that has caused accidental direct physical loss to a covered **building structure** or covered property contained in a **building structure**.

All volcanic eruptions that occur within any 168-hour period will be considered one volcanic eruption.

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

11. **Collapse.** *We* will pay for accidental direct physical loss to covered property involving the abrupt, entire collapse of a **building structure** or any part of a **building structure**.
 - a. Collapse means the abrupt and entire falling down, caving in, or falling into pieces of a **building structure** or any part of a **building structure**. Collapse does not include any of the following:
 - (1) settling, cracking, crumbling, deterioration, shrinking, bulging, expansion, sagging, bowing, leaning, or bending;
 - (2) substantial structural impairment;
 - (3) imminent or threatened collapse;
 - (4) a **building structure** or any part of a **building structure** that is in danger of falling down or caving in; or
 - (5) a part of a **building structure** that is standing even if:
 - (a) it has separated from another part of the **building structure**; or
 - (b) it shows evidence of settling, cracking, crumbling, deterioration, shrinking, bulging, expansion, sagging, bowing, leaning, or bending.
 - b. The collapse must be directly and immediately caused by one or more of the following:
 - (1) perils described in **SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY**. These perils apply to **building structures** covered under Coverage A or Coverage B for loss insured by this Additional Coverage;
 - (2) decay or deterioration of, or damage from animals, birds, or insects to:
 - (a) a connector; or
 - (b) a structural member of a **building structure**;

The decay, deterioration, or damage must be hidden from view and unknown to all **insureds** prior to the collapse;

- (3) weight of contents, equipment, animals, or people;
- (4) weight of ice, snow, sleet, or rain that collects on a roof, porch, or deck; or
- (5) use of defective material or methods in the construction (includes remodeling or renovation) of the **building structure**, if the collapse occurs during the course of the construction of the **building structure**.

Loss to awnings, fences, patios, pavement, swimming pools, underground pipes, flues, drains, cesspools, septic tanks, foundations (including slabs, basement walls, and crawl space walls), retaining walls, bulkheads, piers, wharfs, docks, trellises, or antennas and their supporting structures is not included under items (2), (3), and (4) immediately above unless the loss is the direct and immediate result of the collapse of a **building structure** or any part of a **building structure**.

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

12. **Locks and Remote Devices.** **We** will pay up to \$1,000 for each loss for the reasonable expenses **you** incur to rekey, replace, recode, program, or re-program locks on exterior doors to the **dwelling** or other structures located on the **residence premises** when the keys or remote devices used with those doors are part of a covered theft loss. This coverage includes remote devices designed solely for locking, unlocking, opening, or closing doors, including garage doors and gates.

No deductible applies to this coverage.

13. **Fuel Oil Release.** **We** will pay up to \$10,000 for each loss for accidental direct physical loss to covered property caused by the abrupt and accidental escape of liquid fuel oil from a fixed household tank, apparatus, or pipes that are part of a heating unit for the **dwelling**. This includes damage to covered property resulting from an accidental spill or overflow of fuel oil in the course of filling a fixed household tank.

This coverage includes surface clean up only. **We** will not pay for:

- a. the cost to repair or replace the fuel oil tank, apparatus, and pipes; or
- b. the cost of testing, monitoring, removing, treating, or detoxifying of soil, air, or water.

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

14. **Tear Out.** If a **loss insured** to Coverage A property is caused by water, steam, or sewage escaping from a system or appliance, **we** will also pay the reasonable cost **you** incur to tear out and replace only that particular part of the **building structure** necessary to gain access to the specific point of that system or appliance from which the water, steam, or sewage escaped. **We** will not pay for the cost of repairing or replacing the system or appliance itself. This coverage does not increase the limit applying to Coverage A property.

15. **Home Certification.** If damage to covered property is caused by a **loss insured**, **we** will pay the reasonable increase in cost to repair or replace only the damaged property to maintain the **dwelling's** FORTIFIED HOME or FORTIFIED FOR SAFER LIVING certification in place at the time of the loss. This coverage does not increase the limit applying to the damaged property.

We will not pay:

- a. any increase in cost until the repair or replacement of the property is complete; or
- b. for increased costs resulting from enforcement of any ordinance or law regulating the construction or repair of the **dwelling** except as provided under **OPTIONAL POLICY PROVISIONS, Option OL – Building Ordinance or Law**.

This coverage does not apply if Loss Settlement provision A2 – Replacement Cost Loss Settlement – Common Construction is shown in the **Declarations**.

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 will pay for accidental direct physical loss to the property described in Coverage A, unless the loss is excluded or limited in **SECTION I – LOSSES NOT INSURED** or otherwise excluded or limited in this policy. However, loss does not include and **we** will not pay for, any **diminution in value**.

COVERAGE B – PERSONAL PROPERTY

We will pay for accidental direct physical loss to the property described in Coverage B caused by the following perils, unless the loss is excluded or limited in **SECTION I – LOSSES NOT INSURED** or otherwise excluded or limited in this policy. However, loss does not include and **we** will not pay for, any **diminution in value**.

1. **Fire or lightning.**
2. **Windstorm or hail.** This peril does not include loss to property contained in a structure caused by rain, snow, sleet, sand, or dust. This limitation does not apply when the direct force of wind or hail damages the structure 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 **building structure**.
3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft**, including self-propelled missiles and spacecraft.
6. **Vehicles**, meaning accidental direct physical loss to covered property caused by the weight, force, power, or movement of a vehicle.

- a. This includes:
 - (1) the impact of a vehicle;

- (2) an object propelled from the tire or body of a vehicle;
- (3) the upset or collision of a vehicle with a stationary object or other vehicle, including damage to personal property carried on the exterior of the vehicle; or
- (4) a vehicle door or trunk lid being closed on personal property.

b. This peril does not include loss:

- (1) to personal property that falls off a vehicle and strikes the ground, any other surface, or any object;
- (2) caused by shifting of the load being carried in or on a vehicle; or
- (3) to the vehicle itself unless the vehicle is property covered under **COVERAGE B – PERSONAL PROPERTY** and the loss is caused by the weight, force, power, or movement of another vehicle.

7. **Smoke**, meaning abrupt 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 the **residence premises**, 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 unless the **residence premises** is rented, either completely or in part, for exclusive use as a residence, for no more than 30 nights in the 12-month period prior to the date of the loss;
 - (b) of money, bank notes, bullion, gold, goldware, silver, silverware, pewterware, platinum, coins, and medals;
 - (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, tickets, and stamps; or
 - (d) of jewelry, watches, fur garments and garments trimmed with fur, and precious and semi-precious stones; or
- 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 the **residence premises**;
 - (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 will 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 structure unless the roof or an exterior wall of the structure is first damaged by a falling object. Damage to the falling object itself is not included.
 - 11. **Weight of ice, snow, or sleet** that causes damage to property contained in a structure.
 - 12. **Abrupt and accidental discharge or overflow** of water, steam, or sewage 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, steam, or sewage escaped;
 - b. caused by or resulting from:
 - (1) freezing;
 - (2) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area; or
 - (3) the pressure from or presence of tree, shrub, or plant roots; or
 - c. that occurs or develops over a period of time and is caused by or resulting from:
 - (1) condensation or the presence of humidity, moisture, or vapor; or
 - (2) seepage or leakage of water, steam, or sewage that is:

- (a) continuous;
 - (b) repeating;
 - (c) gradual;
 - (d) intermittent;
 - (e) slow; or
 - (f) trickling.
13. **Abrupt and accidental tearing asunder, cracking, burning, or bulging** of a steam or hot water heating system, an air conditioning system, an 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. that occurs or develops over a period of time and is caused by or resulting from:
 - (1) condensation or the presence of humidity, moisture, or vapor; or
 - (2) seepage or leakage of water or steam that is:
 - (a) continuous;
 - (b) repeating;
 - (c) gradual;
 - (d) intermittent;
 - (e) slow; or
 - (f) trickling.
14. **Freezing** of a plumbing, heating, air conditioning, or automatic fire protective sprinkler system, or of a household appliance.

This peril does not include:

- a. loss to a portable hot tub or portable spa unless **you** have used reasonable care to prevent freezing; or
 - b. loss on the **residence premises** unless **you** have used reasonable care to:
 - (1) maintain heat in the **building structure** at 55 degrees Fahrenheit or higher; or
 - (2) shut off the water supply and drain the system and appliances of water.

However, if the **building structure** is protected by an automatic fire protective sprinkler system, **you** must use reasonable care to continue the water supply and maintain heat in the **building structure** at 55 degrees Fahrenheit or higher for coverage to apply.
15. **Abrupt 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 \$3,000 under this peril for each damaged item described above.
16. **Breakage of glass**, meaning damage to personal property caused by breakage of glass that is a part of a structure on the **residence premises**. **We** will not pay for loss or damage to the glass.
17. **Wild bears or deer**, meaning damage caused by wild bears or deer to property located in a **building structure**.

SECTION I – LOSSES NOT INSURED

1. **We** will not pay for any loss to the property described in Coverage A that consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through m. below, regardless of whether the loss occurs abruptly 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 discharge, leakage, or overflow from within the system or appliance caused by freezing. This does not apply if **you** have used reasonable care to:
 - (1) maintain heat in the **building structure** at 55 degrees Fahrenheit or higher; or
 - (2) shut off the water supply and drain the system and appliances of water.

However, if the **building structure** is protected by an automatic fire protective sprinkler system, **you** must use reasonable care to continue the water supply and maintain heat in the

- building structure** at 55 degrees Fahrenheit or higher for coverage to apply;
- c. freezing, thawing, pressure, or weight of water, ice, snow, or sleet, whether driven by wind or not, to:
 - (1) a swimming pool, hot tub, or spa, including their covers, filtration, and circulation systems; or
 - (2) an awning, fence, pavement, patio, foundation (including slabs, basement walls, crawl space walls, and footings), 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. theft, vandalism, malicious mischief, or breakage of glass and safety glazing materials if the dwelling is a **vacant dwelling**;
 - f. seepage or leakage of water, steam, or sewage that occurs or develops over a period of time:
 - (1) and is:
 - (a) continuous;
 - (b) repeating;
 - (c) gradual;
 - (d) intermittent;
 - (e) slow; or
 - (f) trickling; and
 - (2) from a:
 - (a) heating, air conditioning, or automatic fire protective sprinkler system;
 - (b) household appliance; or
 - (c) plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors.
- We** also will not pay for losses arising from condensation or the presence of humidity, moisture, or vapor that occurs or develops over a period of time;
- g. wear, tear, decay, marring, scratching, deterioration, inherent vice, latent defect, or mechanical breakdown;
 - h. corrosion, electrolysis, or rust;
 - i. wet or dry rot;
 - j. contamination or pollution, meaning the presence, discharge, dispersal, seepage, migration, release, or escape of contaminants or pollutants at or from any source. This does not apply if the presence, discharge, dispersal, seepage, migration, release, or escape is itself caused by a peril described in **SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY**.
 - (1) Contaminants and pollutants include but are not limited to any:
 - (a) solid, liquid, gaseous, or thermal irritant, including smoke from agricultural smudging or industrial operations, smog, soot, vapor, fumes, acids, alkalis, chemicals, pathogens, noxious substances, asbestos, or lead;
 - (b) contaminants or pollutants resulting from any natural resource extraction activities; or
 - (c) fuel oil except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Fuel Oil Release**.
 - (2) **We** also will not pay for:
 - (a) losses arising from contamination or pollution caused by or resulting from defective building materials, nuclear substances, and waste. Waste includes materials to be recycled, reconditioned, or reclaimed;
 - (b) the cost to extract contaminants or pollutants from land, water, or air, or the cost to remove, restore, or replace contaminated or polluted land, water, or air; or
 - (c) the cost of testing, monitoring, cleaning, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or assessing the effects of contaminants or pollutants;

- k. settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundations (including slabs, basement walls, crawl space walls, and footings), walls, floors, roofs, or ceilings;
- l. all animals, birds, or insects.
 - (1) This includes:
 - (a) nesting, infestation, gnawing, feeding, breeding, or discharge or release of waste products or secretions by animals, birds, or insects;
 - (b) costs to remove animals, birds, or insects from the covered property; and
 - (c) costs to prevent the animals, birds, or insects from returning to the property;
 - (2) However, **we** will pay for:
 - (a) losses caused by wild bears or deer; and
 - (b) the breakage of glass or safety glazing material that is a part of a **building structure**, when caused by animals, birds, or insects; or
- m. pressure from or presence of tree, shrub, or plant roots.

However, **we** will pay for any resulting loss from items a. through l. unless the resulting loss is itself a Loss Not Insured as described in this Section.

- 2. **We** will not pay for, under any part of this policy, any loss that would not have occurred in the absence of one or more of the following excluded events. **We** will not pay 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 abruptly or gradually, involves isolated or widespread damage, occurs on or off the **residence premises**, arises from any 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 structure** or other structure.

- b. **Earth Movement**, meaning the sinking, rising, shifting, expanding, or contracting of earth, all regardless of whether combined with water, sewage, or any material carried by, or otherwise moved by the earth. Earth movement includes but is not limited to:

- (1) earthquake;
- (2) landslide, mudslide, or mudflow;
- (3) sinkhole or subsidence;
- (4) movement resulting from:
 - (a) improper compaction;
 - (b) site selection;
 - (c) natural resource extraction activities; or
 - (d) excavation;
- (5) erosion;
- (6) pressure by surface or subsurface earth or fill; or
- (7) any volcanic activity, except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Volcanic Action**.

However, **we** will pay for any accidental direct physical loss by fire resulting from earth movement, provided the resulting fire loss is itself a **loss insured**.

- c. **Water**, meaning:

- (1) flood;
- (2) surface water. This does not include water solely caused by the release of water from a swimming pool, spigot, sprinkler system, hose, or hydrant;
- (3) waves (including tidal wave, tsunami, and seiche);
- (4) tides or tidal water;
- (5) overflow of any body of water (including any release, escape, or rising of any body of water, or any water held, contained, controlled, or diverted by a dam, levee, dike, or any type of water containment, diversion, or flood control device);
- (6) spray or surge from any of the items c.(1) through c.(5) described above, all whether driven by wind or not;

- (7) water or sewage from outside the **residence premises** plumbing system that enters through sewers or drains, or water or sewage that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area;
- (8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a **building structure**, sidewalk, driveway, swimming pool, or other structure; or
- (9) material carried or otherwise moved by any of the water or sewage, as described in items c.(1) through c.(8) above.

However, **we** will pay for any accidental direct physical loss by fire, explosion, or theft resulting from water, 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 will be considered 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 will not be considered loss caused by fire, explosion, or smoke.

However, **we** will pay for any accidental direct physical loss by fire resulting from the nuclear hazard, provided the resulting fire loss is itself a **loss insured**.

g. **Fungus**, including:

- (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 structure** 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.

h. **Intentional Losses**. If any **insured** intentionally causes or procures a loss to property covered under this policy, **we** will not pay any **insured** for this loss. This applies regardless of whether the **insured** is charged with or convicted of a crime.

This does not apply to an **insured** who did not participate in, cooperate in, or contribute to causing or procuring the loss.

- 3. **We** will not pay for, under any part of this policy, any loss consisting of one or more of the items below. Further, **we** will not pay for any 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, or siting;
 - (2) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, or compaction;
 - (3) materials used in repair, construction, renovation, remodeling, grading, or compaction; 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** will pay for any resulting loss from items 3.a., 3.b., and 3.c. unless the resulting loss is itself a Loss Not Insured as described in 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. However, the valuation of any covered property losses does not include, and **we** will not pay, any amount for **diminution in value**.

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 – PROPERTY 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** 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 structure** or other structure, except as provided under **OPTIONAL POLICY PROVISIONS, Option OL – Building Ordinance or Law**.

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

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 – PROPERTY 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** 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 structure** or other structure, except as provided under **OPTIONAL POLICY PROVISIONS, Option OL – Building Ordinance or Law**.
- b. Wood Fences: **We** will pay the **actual cash value** for loss or damage to wood fences, not to exceed the limit of liability shown in the **Declarations** for **COVERAGE A – Other Structures**.

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 – PROPERTY 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 **actual cash value** of the damaged property;
 - (2) after repair or replacement is completed, **we** will pay the difference between the **actual cash value** 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 **actual cash value**.
- 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 this policy; or
- (4) any applicable Coverage B limit of liability.

2. B2 – Depreciated Loss Settlement.

- a. **We** will pay the **actual cash value** for property covered under **SECTION I – PROPERTY 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 this 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** will 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** must cooperate with **us** in the investigation of the claim and also see that the following duties are performed:
 - a. give immediate notice to **us** or **our** agent and also notify:
 - (1) the police if the loss is caused by theft, vandalism, or any other criminal act; and
 - (2) 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 and also:
 - (1) make reasonable and necessary temporary repairs required to protect the property; and
 - (2) keep an accurate record of repair expenses;
 - c. prepare an inventory of damaged or stolen personal property:
 - (1) showing in detail the quantity, description, age, replacement cost, and amount of loss; and
 - (2) attaching 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 any requested records and documents and allow **us** to make copies;
 - e. submit to **us**, within 60 days after the loss, **your** signed, sworn proof of loss that 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 that may cover the loss;
 - (4) changes in title or occupancy of the property during the term of this policy;
 - (5) specifications of any damaged structure 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 **SECTION I – ADDITIONAL COVERAGES, 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 choose to:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - (3) while not in the presence of any other **insured**:
 - (a) give statements; and
 - (b) submit to 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

- b. pay the difference between the depreciated value of the property before the loss and the depreciated value of the property after the loss.
4. **Appraisal.** If **you** and **we** fail to agree on the amount of loss, either party can demand that the amount of the loss be set by appraisal. Only **you** or **we** may demand appraisal. A demand for appraisal must be in writing. **You** must comply with **SECTION I – CONDITIONS, Your Duties After Loss** before making a demand for appraisal. At least 10 days before demanding appraisal, the party seeking appraisal must provide the other party with written, itemized documentation of a specific dispute as to the amount of the loss, identifying separately each item being disputed.
- a. Each party will select a competent, disinterested appraiser and notify the other party of the appraiser's identity within 20 days of receipt of the written demand for appraisal.
- b. The appraisers will then attempt to set the amount of the loss of each item in dispute as specified by each party, and jointly submit to each party a written report of agreement signed by them. In all instances the written report of agreement will be itemized and state separately the **actual cash value**, replacement cost, and if applicable, the market value of each item in dispute.
- The written report of agreement will set the amount of the loss of each item in dispute.
- c. If the two appraisers fail to agree upon the amount of the loss within 30 days, unless the period of time is extended by mutual agreement, they will select a competent, disinterested umpire and will submit their differences to the umpire. If the appraisers are unable to agree upon an umpire within 15 days:
- (1) **you** or **we** may make a written application for a judge of a court of record in the same state and county (or city if the city is not within a county) where the **residence premises** is located to select an umpire;
 - (2) the party requesting the selection described in item c.(1) must provide the other party:
 - (a) written notice of the intent to file, identifying the specific location and identity of the court at least 10 days prior to submission of the written application; and
 - (b) a copy of the written application; and
 - (3) a written report of agreement, as required in item b., signed by any two (appraisers or appraiser and umpire) will set the amount of the loss of each item in dispute. In all instances the written report of agreement will be itemized and state separately the **actual cash value**, replacement cost, and if applicable, the market value of each item in dispute.
- d. To qualify as an appraiser or umpire for a loss to property described in **COVERAGE A – DWELLING**, a person must be one of the following and be licensed or certified as required by the applicable jurisdiction:
- (1) an engineer or architect with experience and training in building construction, repair, estimating, or investigation of the type of property damage in dispute;
 - (2) an adjuster or public adjuster with experience and training in estimating the type of property damage in dispute; or
 - (3) a contractor with experience and training in the construction, repair, and estimating of the type of property damage in dispute.
- e. A person may not serve as an appraiser or umpire if that person, any employee of that person, that person's employer, or any employee of their employer:
- (1) has performed services for either party with respect to the claim at issue in the appraisal; or
 - (2) has a financial interest in the outcome of the claim at issue in the appraisal.
- f. Each party will be responsible for the compensation of their selected appraiser. Reasonable expenses of the appraisal and the reasonable

- compensation of the umpire will be paid equally by **you** and **us**.
- g. **You** and **we** do not waive any rights by demanding or submitting to an appraisal, and retain all contractual rights to determine if coverage applies to each item in dispute.
 - h. Appraisal is only available to determine the amount of the loss of each item in dispute. The appraisers and the umpire have no authority to decide:
 - (1) any other questions of fact;
 - (2) questions of law;
 - (3) questions of coverage;
 - (4) other contractual issues; or
 - (5) to conduct appraisal on a class-wide basis.
 - i. Appraisal is a non-judicial proceeding and does not provide for or require arbitration. Neither party will be awarded attorney fees. The appraisal award may not be entered as a judgment in a court.
 - j. A party may not demand appraisal after that party brings suit or action against the other party relating to the amount of loss.
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 will be brought against **us** unless there has been full compliance with all of the policy provisions. Any action by any party must be started within one year after the date of loss or damage. However, if the cause of loss or damage is burglary, theft, larceny, robbery, forgery, fraud, vandalism, malicious mischief, confiscation, wrongful conversion, disposal or concealment, the action must be started within two years from the time the cause of action accrues.
 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:
 - a. 60 days after **we** receive **your** proof of loss and:
 - (1) reach agreement with **you**; or
 - (2) there is a filing of an appraisal award with **us**; or
 - b. 30 days after **we** receive **your** proof of loss and there is an entry of a final judgment.
 9. **Abandonment of Property.** **We** need not accept any property abandoned by an **insured**.
 10. **Mortgagee Clause.** The word "mortgagee" includes trustee.
 - a. If a mortgagee is named in this policy, any loss payable under Coverage A will be paid to the mortgagee and **you**, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.
 - b. If **we** deny **your** claim, that denial will 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 **we** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect. Proof of mailing will 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** will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.
- e. Subrogation does 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. **Recovered Property.** If either **you** or **we** recover any property after loss settlement, that party must give the other prompt notice. At **your** option, **you** may keep the property or **we** will return it to **you**. Otherwise, it will become **our** property. If **you** choose to keep the property, the loss payment will be adjusted based on the amount **you** received for the recovered property.
13. **Assignment of Claim.** Assignment to another party of any of **your** rights or duties under this policy regarding any claim, or any part of any claim, will be void and **we** will not recognize any such assignment, unless **we** give **our** written consent. However, once **you** have complied with all policy provisions, **you** may assign to another party, in writing, payment of claim proceeds otherwise payable to **you**.

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. **We** will not pay for criminal restitution; 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 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. **We** will not provide a defense to any **insured** for criminal prosecution or proceedings.

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, rehabilitation, pharmaceuticals, orthopedic devices, 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

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

We will pay for the following in addition to the limits of liability:

1. **Claim Expenses.** *We* will pay:
 - a. expenses *we* incur and costs taxed against an *insured* in suits *we* defend. Taxed costs do not include attorney fees;
 - 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 \$250 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
 - e. interest on the entire judgment that accrues after entry of the judgment and before *we* pay or tender, or deposit in court that part of the judgment that 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 the activities of 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) the limit of liability shown in the *Declarations* for **Damage to Property of Others** for any one *occurrence*.
 - c. *We* will not pay for *property damage*:
 - (1) for a loss that is recoverable under Section I of this policy. *We* also will not pay for any applicable deductible regardless of whether the amount of the loss exceeds the deductible;
 - (2) caused intentionally by an *insured* 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;
 - (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*;
 - (c) a condition on the *insured location* or the ways immediately adjoining; or
 - (d) the ownership, maintenance, or use of a *motor vehicle*, aircraft, or watercraft, including airboat, air cushion, personal watercraft, sail board, or similar type watercraft; or
 - (5) if a payment is made under **COVERAGE L – PERSONAL LIABILITY** for the same *property damage*.

SECTION II – EXCLUSIONS

1. Coverage L and Coverage M do not apply to:
 - a. *bodily injury* or *property damage* that:
 - (1) was a result of a:
 - (a) willful and malicious; or
 - (b) criminal;
 - (2) was intended by the *insured*; or
 - (3) would have been expected by the *insured* based on a reasonable person standard.
- However, exclusions a.(2) and a.(3) above do not apply to *bodily injury* or *property damage* resulting from the use of reasonable force to protect persons or property.

Exclusions a.(1), a.(2), and a.(3) above apply to all **bodily injury** or **property damage** even if the:

- (1) **bodily injury** or **property damage** was sustained by a different person, entity, or property than was expected or intended;
 - (2) **bodily injury** or **property damage** was of a different kind, quality, or degree than was expected or intended;
 - (3) **insured** lacked the mental capacity to control his or her conduct;
 - (4) **insured** was not charged with or convicted of a criminal act or omission; or
 - (5) **insured** was impaired by drugs or alcohol;
- b. **bodily injury** or **property damage** arising out of **business** pursuits of any **insured**, except as provided in item c. below. This exclusion does not apply to activities that are ordinarily incident to non-**business** pursuits;
- c. **bodily injury** or **property damage** arising out of the rental of any part of any premises by any **insured**. This exclusion does not apply:
- (1) to the rental of the **residence premises**:
 - (a) either completely or in part, for exclusive use as a residence, for up to 30 nights in the 12-month period prior to the date of the loss;
 - (b) in part, for use as a permanent residence, by either one or two full-time roomers or boarders; or
 - (c) in part, as an office, school, studio, or private garage;
 - (2) when the **dwelling** on the **residence premises** is a two, three, or four family **dwelling** and **you** occupy one part and rent the other part to others;
 - (3) to farm land (without buildings), rented to others, but not to exceed a total of 500 acres, regardless of the number of locations; or
 - (4) to activities that are ordinarily incident to non-**business** pursuits;
- d. **bodily injury** or **property damage** arising out of the rendering or failing to render professional services;
- e. **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**;
- f. **bodily injury** or **property damage** arising out of the ownership, maintenance, use, loading, or unloading of:
- (1) an aircraft. This exclusion does not apply to the ownership, maintenance, use, loading, or unloading of unmanned aircraft systems used as model aircraft:
 - (a) solely for recreational or hobby purposes;
 - (b) designed to be operated within the visual line of sight of the operator and operated within the visual line of sight of the operator; and
 - (c) weighing not more than 55 pounds at the time of operation;unless the ownership, maintenance, use, loading, or unloading of such aircraft results in:
 - (a) **property damage** to any aircraft; or
 - (b) **bodily injury** or **property damage** resulting from interference with an aircraft carrying people regardless of whether the **bodily injury** or **property damage** is sustained by people or property on the aircraft or not;
 - (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* if it 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 f.(3) does not apply while the watercraft is on the ***residence premises***;

- g. ***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*** not covered under Section II of this policy;

- h. ***bodily injury*** or ***property damage*** caused directly or indirectly by war, including undeclared war, or any warlike act including destruction, seizure, or use for a military purpose, or any consequence of these. Discharge of a nuclear weapon will be considered a warlike act even if accidental;
- i. ***bodily injury*** to any *insured* within the meaning of part 9.a., 9.b., or 9.c. of the definition of *insured*.

This exclusion also applies to any claim made or suit brought against any *insured* within the

meaning of part 9.a., 9.b., or 9.c. of the definition of *insured* to share damages with or repay someone else who may be obligated to pay damages because of the ***bodily injury*** sustained by any *insured* within the meaning of part 9.a., 9.b., or 9.c. of the definition of *insured*;

- j. any claim made or suit brought against any *insured* by:
 - (1) any person 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 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* under 19 years of age;

- k. ***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;
- l. ***bodily injury*** or ***property damage*** arising out of the use, sale, manufacture, distribution, delivery, transfer, or possession, by any *insured*, of any substance that is illegal or is a controlled substance under either federal or state law.

This exclusion does not apply to the legitimate use of legally prescribed drugs, under either federal or state law, by a person following orders of a licensed health care professional;

- m. **bodily injury** or **property damage** arising out of the actual, alleged, or threatened presence, discharge, dispersal, seepage, migration, release, escape of, or exposure to contaminants or pollutants at or from any source or location.

Contaminants and pollutants include but are not limited to any solid, liquid, gaseous, or thermal irritant, including smoke from agricultural smudging or industrial operations, smog, soot, vapor, fumes, acids, alkalis, chemicals, pathogens, noxious substances, fuel oil, asbestos, or lead.

This exclusion does not apply to **bodily injury** or **property damage** arising out of smoke or fumes caused by fire or explosion.

We also do not cover:

- (1) any loss, cost, or expense arising out of any request, demand, order, or statutory or regulatory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, remediate, dispose of, or in any way respond to or assess the effects of contaminants or pollutants;
 - (2) any loss, cost, or expense arising out of any claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of contaminants or pollutants; or
 - (3) contamination or pollution arising out of actually or allegedly defective building materials, nuclear substances, or waste. Waste includes materials to be recycled, reconditioned, or reclaimed;
- n. **bodily injury** or **property damage** arising out of any actual, alleged, or threatened:
- (1) sexual harassment, sexual molestation, or sexual misconduct;

(2) physical or mental abuse; or

(3) corporal punishment;

by the **insured**;

- o. **bodily injury** or **property damage** arising out of the actual, alleged, or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any **fungus** at or from any source or location.

We also do not cover any loss, cost, or expense arising out of any:

- (1) request, demand, order, or statutory or regulatory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, remediate, dispose of, or in any way respond to or assess the effects of **fungus**; or
- (2) claim or suit for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of **fungus**; or

- p. **bodily injury** or **property damage** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power exceeding 125 percent of the actual electrical power usage by the **residence premises** in the 12-month period prior to the date of the loss.

2. Coverage L does not apply to:

a. liability:

- (1) for **your** share of any loss assessment charged against all members of any type of association of property owners; or
- (2) imposed on or assumed by any **insured** through any unwritten or written contract or agreement. This exclusion does not apply to liability for damages that the **insured** would have in absence of the contract or agreement;

b. **property damage** to property owned by any **insured** at the time of the **occurrence**;

- c. **property damage** to property rented to, used or occupied by, or in the care, custody, or control of any **insured** at the time of the **occurrence**. This exclusion does not apply to **property damage** caused by fire, smoke, explosion, or abrupt and accidental damage from water;
- 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;
- f. **bodily injury** or **property damage** arising out of any real property any **insured** has sold or transferred. This includes but is not limited to **bodily injury** or **property damage** arising out of known, unknown, hidden, or alleged property conditions, problems, or defects.

This exclusion also applies to any **property damage** to the sold or transferred real property itself.

However, this exclusion does not apply to:

- (1) **bodily injury** arising out of fire, smoke, explosion, electrocution, or carbon monoxide poisoning; or
 - (2) **property damage** arising out of fire, smoke, or explosion.
- 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. to a person other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**; or
 - d. from nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

SECTION II – CONDITIONS

- 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 expenses 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 does not

increase **our** limit of liability for any one **occurrence**.

- 3. **Duties After Loss.** In case of an accident or **occurrence**, the **insured** must cooperate with **us** in the investigation, settlement, or defense of any claim or suit and also perform the following duties that apply. **You** must cooperate with **us** in seeing that these duties are performed:
 - a. give written notice to **us** or **our** agent as soon as possible, which sets forth:
 - (1) the identity of this policy and the **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 **SECTION II – ADDITIONAL COVERAGES, Damage to Property of Others**, exhibit the damaged property if within the **insured's** control; and
 - e. the **insured** must 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. **Coverage M Requirements.** **We** may require the following in regard to any Coverage M claim:
- a. written proof of claim, under oath if required, as soon as possible from the injured person, or when appropriate, someone acting on behalf of that person;
 - b. the injured person's submission to physical examinations by a physician selected by **us** when and as often as **we** reasonably require; and
 - c. any authorizations from the injured person as **we** may require.
5. **Payment of Claim – Coverage M or Damage to Property of Others.** Payment under either of these is not an admission of liability by an **insured** or **us**.
6. **Suit Against Us.** No action will be brought against **us** unless there has been compliance with the policy provisions.
- No one will have the right to join **us** as a party to an action against an **insured**. Further, no action with respect to Coverage L will be brought against **us** until the obligation of the **insured** has been determined by final judgment on the merits, after an actual trial or by an agreement signed by **us**; but **we** will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable Limit of Liability.
7. **Bankruptcy of an Insured.** Bankruptcy or insolvency of an **insured** will 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 that 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 that 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 does not waive any of **our** rights.
5. **Cancellation.**
 - a. **You** may cancel this policy at any time by giving **us** advance written notice 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 will 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 45 business 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 45 business days or more, or at any time if it is a renewal with **us**, **we** may cancel for the following reasons:
 - (a) discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder;
 - (b) discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;
 - (c) a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
 - (d) violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
 - (e) a determination by the Insurance Commissioner that the continuation

of the policy would place the insurer in violation of the insurance laws of this state; or

- (f) conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against.
- 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. The return premium will be pro rata.
 - d. The return premium may not be refunded with the notice of cancellation or when this 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 will be sufficient proof of notice.
7. **Assignment of Policy.** Assignment of this policy will be void and **we** will not recognize any such assignment, unless **we** give **our** written consent.
8. **Subrogation and Reimbursement.**
- a. **Subrogation.**
 - (1) Applicable to SECTION I:
If any **insured** to or for whom **we** make payment under this policy has rights to recover damages from another, those rights are transferred to **us** to the extent of **our** payment. That **insured** must do everything necessary to secure **our** rights and must do nothing after loss to impair them.

However before a loss, an **insured** may waive in writing all rights of recovery against any person.

(2) Applicable to SECTION II:

If any **insured** has rights to recover all or part of any payment **we** have made under this policy, those rights are transferred to **us**. An **insured** must do nothing after loss to impair them. At **our** request, an **insured** will bring suit or transfer those rights to **us** and help **us** enforce them.

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

b. **Reimbursement.**

If **we** make payment under this policy and any **insured** to or for whom **we** make payment recovers or has recovered from another person or organization, then the **insured** to or for whom **we** make payment must:

- (1) hold in trust for **us** the proceeds of any recovery; and
- (2) reimburse **us** to the extent of **our** payment.

9. **Death.** If **you** die:

- 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.

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.**

- a. **We** have the right but are not obligated to perform the following:
- (1) make inspections and surveys of the **insured location** at any time;
 - (2) provide **you** with reports on conditions **we** find; or
 - (3) recommend changes.

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

b. **We** do not:

- (1) make safety inspections;
- (2) undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public;
- (3) warrant that conditions are safe or healthful; or
- (4) warrant that conditions comply with laws, regulations, codes, or standards.

This condition applies to **us** and to any rating, advisory, rate service, or similar organization that 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 this 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.

15. **Electronic Delivery.** With **your** consent, **we** may electronically deliver any document or notice, including a notice to renew, nonrenew, or cancel, instead

of mailing it or delivering it by other means. Proof of transmission will be sufficient proof of notice.

16. **Our Rights Regarding Claim Information.**

- a. **We** will collect, receive, obtain, use, and retain all the items described in item b.(1) below and use and retain the information described in item b.(3)(b) below, in accordance with applicable federal and state laws and regulations and consistent with the performance of **our** business functions.

b. Subject to 16.a. above, **we** will not be restricted in or prohibited from:

- (1) collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
- (2) using any of the items described in item b.(1) above; or
- (3) retaining:
 - (a) any of the items in item b.(1) above; or
 - (b) any other information **we** have in **our** possession as a result of **our** processing, handling, or otherwise resolving claims submitted under this policy.

c. **We** may disclose any of the items in b.(1) above and any of the information described in item b.(3)(b) above:

- (1) to enable performance of **our** business functions;
- (2) to meet **our** reporting obligations to insurance regulators;
- (3) to meet **our** reporting obligations to insurance data consolidators;
- (4) to meet other obligations required by law; and
- (5) as otherwise permitted by law.

d. **Our** rights under 16.a., 16.b., and 16.c. above will not be impaired by any:

- (1) authorization related to any claim submitted under this policy; or
- (2) act or omission of an *insured* or a legal representative acting on an *insured's* behalf.

17. **Duties Regarding Claim Information.** An *insured* or a legal representative acting on an *insured's* behalf

must provide *us* with any requested authorizations related to the claim. **Our rights as set forth under *Our Rights Regarding Claim Information*** of this policy will not be impaired by any:

- a. authorization related to the claim; or
- b. act or omission of an *insured* or a legal representative acting on an *insured's* behalf.

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, Coverage B, or Coverage C;** or
- 2. **SECTION II – Coverage L and Coverage 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 \$1,500 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, 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 student arising out of corporal punishment administered by or at the direction of the *insured*.

Option FA – Firearms. Firearms are covered 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** will not pay 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, or gradual deterioration;
 - b. all animals, birds, or insects, including nesting, infestation, gnawing, feeding, breeding, or discharge or release of waste products or secretions by animals, birds, or insects. However, **we** will pay for losses caused by wild bears or deer;
 - 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. above are those 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 **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, Other Structures**.

Report Increased Values. **You** must notify **us** within 90 days of the start of construction on any new *building structure* costing \$5,000 or more; or any additions to or remodeling of *building structures* that 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, Other Structures**, 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. is replaced with the following:

- b. **bodily injury** or **property damage** arising out of **business** pursuits of any **insured**, except as provided in item c. below. This exclusion does not apply to activities that are ordinarily incident to non-**business** pursuits or to **business** pursuits of an **insured** that are necessary or incidental to the use of the **residence premises** as an incidental **business**;

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 student 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 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 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 d.(1) and d.(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** 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 covered 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. All provisions and exclusions of **SECTION I – LOSSES INSURED, COVERAGE B – PERSONAL PROPERTY, Theft** apply to Option JF.

The following additional provisions apply:

1. **We** will not pay 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, or gradual deterioration;
 - b. all animals, birds or insects, including nesting, infestation, gnawing, feeding, breeding, or discharge or release of waste products or secretions by animals, birds, or insects. However, **we** will pay for losses caused by wild bears or deer;
 - 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. 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. above 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 option 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 this policy. This is an additional amount of insurance and applies to **building structures** on the **residence premises**.
2. **Damaged Portions of Building Structure.** When a **building structure** 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 **building structure** 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 Building Structure.** When a **building structure** 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 **building structure** 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 **building structure** 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 **building structure** not damaged by the same **loss insured**;
- (3) the ordinance or law regulates the construction or repair of the **building structure**, 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. legally required changes to the undamaged portion of the **building structure** 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 **building structure** features, systems, or components that have been physically damaged by the **loss insured**.

We will not pay for legally required changes to specific **building structure** features, systems, or components that have not been physically damaged by the **loss insured**.

4. **Building Ordinance or Law Coverage Limitations.**
 - a. **We** will not pay for any increased cost of construction:
 - (1) until the **building structure** is actually repaired or replaced at the same or another premises in the same general vicinity;
 - (2) unless the repairs or replacement are made as soon as reasonably possible after the loss, not to exceed two years; and
 - (3) due to any original or subsequent construction, addition, modification, renovation, remodel, or repair to a **building structure** that did not comply with a building, zoning, or land use ordinance or law in effect when the construction, addition, modification, renovation, remodel, or repair was performed.

- b. **We** will not pay more under this coverage than the amount **you** actually spend:
- (1) for the increased cost to repair or rebuild the **building structure** 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 **building structure** caused by enforcement of building, zoning, or land use ordinance or law.

We will not pay for more than a **building structure** of the same height, floor area, and style on the same or similar premises as the **building structure**, subject to the limit provided in paragraph 1. **Coverage Provided** of this option.

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

Hello, Taressa.

We received your loss report and your claim team is working on it. For questions regarding a catastrophe claim, please call 866-787-8676. Other questions? Call your claim team below.



**Go to Your
Claim Dashboard**

Review your claim, coverage or policy any time.

CLAIM DETAILS

Claim number
36-7315-Z96

Named insured
Taressa Dawkins

Date of loss
01/15/2019

YOUR CLAIM CONTACT

Claim Team
844-458-4300

Mon-Fri: 7:00 a.m. - 7:00 p.m.
Sat: 8:30 a.m. - 5:00 p.m.
Closed Sunday



Don't miss a call about your claim from State Farm®!
Text "HOME" to 62789 for your claim contact card or [download](#) it from your mobile device.



Get text updates and manage your communication preferences
Log in to [Customer Profile and Preferences](#) to update your communication preferences.

Stay Connected with State Farm®



Email intended for: Taressa Dawkins

Please do not reply to this message. This email was sent from a notification-only address that cannot accept incoming emails.

If you need to call us and you are deaf, hard of hearing, or do not use your voice to communicate, you may contact us via 711 or other relay services.

You received this email at TARESSA.DAWKINS@GMAIL.COM because you have a State Farm policy/account or you have requested information from State Farm. If you do not want to receive State Farm emails, you may [opt out](#). If you prefer, write to us: State Farm Mutual Automobile Insurance Company, Mail Response Center, 1 State Farm Plaza, Bloomington, IL 61710.

EXHIBIT

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For your protection, please do not include sensitive personal information such as Social Security Number, credit/debit card number (financial account number), driver's license number or health/medical information in an email. Call your State Farm agent or [State Farm customer service](#) to discuss sensitive information.

STATE FARM FIRE AND CASUALTY COMPANY

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2009 149063 209 10-12-2018

1 IN THE DISTRICT COURT OF OKLAHOMA COUNTY
2 STATE OF OKLAHOMA

3
4 PHOENIX CONSTRUCTION DISASTER
SERVICES,
5 Plaintiffs,

6 vs. No. CJ-2020-427

7 TARESSA DAWKINS,
8 Defendant/Cross-Plaintiff,

9 vs.

10 STATE FARM,
11 Cross-Defendant.

12 VIDEOTAPED DEPOSITION OF TARESSA DAWKINS
13 TAKEN ON BEHALF OF THE CROSS-DEFENDANT
ON SEPTEMBER 15, 2021, BEGINNING AT 10:13 A.M.
14 IN OKLAHOMA CITY, OKLAHOMA

15 APPEARANCES:

16 Appearing on behalf of the PLAINTIFF:

17 Jay W. Barnett
18 BARNETT LEGAL, PLLC
19 3404 N.W. 135th Street
Oklahoma City, Oklahoma 73120
(405) 456-9343
jay@barnettlegal.net
20

21
22 (Appearances continued on the following page.)
23

24 VIDEOTAPED BY: Greg Brown

25 REPORTED BY: Lacy Antle, CSR, RPR

1 Appearances continued:

2 Appearing on behalf of the DEFENDANT/
3 CROSS-PLAINTIFF:

4 Aaron Compton
5 COMPTON LAW OFFICE
6 4216 North Portland, Suite 200
7 Oklahoma City, Oklahoma 73112
8 (405) 578-4529
9 ADCompton777@gmail.com

10 Appearing on behalf of the DEFENDANT:

11 Ashlyn Smith
12 GABLEGOTWALS
13 BOK Park Plaza
14 499 West Sheridan Avenue, Suite 2200
15 Oklahoma City, Oklahoma 73102
16 (405) 235-5500
17 asmith@gablelaw.com

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1	CONTENT	
2		PAGE
3	Direct Examination by Mr. Smith	
4	Cross-Examination by Mr. Barnett	
5	Cross-Examination by Mr. Compton	
6	Redirect-Examination by Mr. Smith	
7	Recross-Examination by Mr. Barnett	
8	Recross-Examination by Mr. Compton	
9	{^<EXAMINATION"Examination} by Mr. Smith	

10

11

12

EXHIBITS

13	Exhibit	Page
14	1 Petition filed by Phoenix Construction	21
15	2 Answer, Counterclaim and Cross Claim	22
16	3 Contract	24
17	4 Renewal Declarations	26
18	5 State Farm Homeowners' Policy	28
19	6 Defendant's Response to State Farm	37
20	7 Excerpts from State Farm Claim File	41
21	8 Excerpts from State Farm Claim File	41
22	9 Text Messages	202

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3
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STIPULATIONS

It is hereby stipulated and agreed by and between the parties hereto, through their respective attorneys, that the deposition of TARESSA DAWKINS may be taken pursuant to notice and agreement and in accordance with the Oklahoma Discovery Code on SEPTEMBER 15, 2021, at the offices of Professional Reporters, Oklahoma City, Oklahoma before Lacy Antle, CSR, RPR.

1 Q Do you recall receiving policy documents
2 from State Farm?

3 A Yes.

4 Q Did you ever receive a copy of your policy
5 declarations from State Farm when it was time for
6 renewal?

7 A Yes.

8 Q Did you ever read those declarations or
9 renewal documents?

10 A I skimmed over them.

11 Q Have you ever called your agent to ask
12 questions about your coverage?

13 A Yes, and they've called me too, to offer
14 additional coverage.

15 Q And who was this insurance agent?

16 A TJ Painter. I usually talk to his
17 assistant Angela or Angelique or something.

18 Q Is Mr. Painter located in Chandler?

19 A No, he's in Midwest City.

20 Q Did State Farm ever do anything to prevent
21 you from reading your policy?

22 A No.

23 Q Is it fair to say that you could have read
24 it if you wanted to?

25 A Yes.

1 **seen what I have marked as Exhibit Number 3 before?**

2 A Yes.

3 **Q Can you tell me what it is?**

4 A It's our contract with Phoenix.

5 **Q What is the date of this contract?**

6 A Four -- 4/16/2019.

7 **Q Can you tell by looking at this contract**
8 **who the parties to the contract are?**

9 A Yes.

10 **Q Who are they?**

11 A Me and Phoenix.

12 **Q What was the project that this contract is**
13 **signed for?**

14 A Repairing our house.

15 **Q Repairing your house from what damage?**

16 A A flood.

17 **Q And when you say "a flood," can you tell**
18 **me what you mean?**

19 A We had our pipe from our hot water to our
20 geothermal unit break and the -- I don't know, the
21 force behind the water that came out was massive and
22 it flooded our house pretty bad.

23 **Q Is that the loss that is at issue in this**
24 **case?**

25 A Yes.

1 Q As far as you can tell, is this a true and
2 accurate copy of your agreement with Phoenix?

3 A Yes.

4 Q Do you agree that what I've identified as
5 Exhibit Number 3 is an agreement between you and
6 Phoenix and that State Farm is not a party to that
7 agreement?

8 A Yes, I mean State Farm's not on the
9 agreement.

10 Q I'm going to -- just give me a second.
11 I'm going to mark as Exhibit Number 4 what
12 is titled Renewal Declarations.

13 Please take a moment to review what I've
14 marked as Exhibit Number 4 and let me know when you
15 have had a chance to review it.

16 Ms. Dawkins, have you had a chance to
17 review what I've marked as Exhibit Number 4?

18 (Exhibit 4 marked for identification.)

19 A Yes, sir.

20 Q In the top left, do you see where it says,
21 "Dawkins, Taressa and Jerry"?

22 A Yes, sir.

23 Q Beneath that, is that your correct
24 address?

25 A Yes, sir.

1 A Yes.

2 Q Do you recognize them?

3 A Yes.

4 Q And what are they?

5 A Some questions that were asked of us a
6 little while ago and we answered.

7 Q Ms. Dawkins, did State Farm ever make a
8 claim to you for -- scratch that.

9 Did State Farm ever make a payment to you
10 for the claims at issue in this case?

11 A Have they made a payment to me?

12 Q Yes, ma'am?

13 A Yes.

14 Q Do you recall about how much they paid?

15 A For the claim or...

16 Q Yes, ma'am.

17 A Or the contents? About 42,000, I don't
18 know the rest and I don't know that to be
19 100 percent accurate either.

20 Q Has State Farm ever made a payment to you
21 for the damage to your home?

22 A Yes.

23 Q Has any of that been paid to Phoenix?

24 A No.

25 Q Do you still have those funds?

1 A Yes.

2 Q Are they stored in a bank account?

3 A Some of it.

4 Q About how much of it is stored in the bank
5 account?

6 A About 20.

7 Q And where is the remainder?

8 A In a safe in my house.

9 Q Fair enough.

10 What do you intend to do with those funds?

11 A I have been fixing my house.

12 Q Who's been fixing your house?

13 A Me.

14 Q You personally?

15 A Yes.

16 Q What repairs have you personally made to
17 your house?

18 A All new interior doors, a new pump, well
19 pump, paint, trim, new laundry room door, ceiling
20 fans, light fixtures, face plates for my plug-ins.
21 I don't know, the list goes on and on. New towel
22 racks. Towel racks for my bathroom because I have
23 none, but I have the holes. Doorknobs, because I
24 don't know where they went.

25 Q So you -- as I understand it, you've been

1 THE WITNESS: Oh, I'm so sorry.

2 MR. COMPTON: Do you need a notepad?

3 THE WITNESS: No, I'll use this notepad, I
4 apologize. Sorry.

5 Q (BY MR. SMITH) Ms. Dawkins, do these
6 payments, do they match up with your recollection of
7 when State Farm issued payment to you for these --
8 for this particular claim? And I'll give you a
9 moment before you answer to look through this
10 payments section, there are a couple different spots
11 where it seems that State Farm has a record of
12 making a payment on your claim.

13 A I believe these to be correct.

14 Q Do you see where there's also listed as a
15 payee ALE Solutions?

16 A I do.

17 Q Do you know what ALE Solutions is?

18 A They're the company -- yes, I do.

19 Q And what is ALE Solutions?

20 A They're the company that State Farm hired
21 to secure us a hotel, a place to stay.

22 Q Do you have any reason to doubt the grand
23 total payment at the bottom of that payments section
24 which reads \$124,100 -- excuse me -- \$124,130.37.

25 A I don't know.

1 Q Do you have any reason to believe that
2 State Farm would make this up?

3 A I do not.

4 Q I'd like to direct your attention,
5 Ms. Dawkins, to Exhibit Number 7, the second page.
6 We're going to do the same thing so you'll see
7 there's a similar payments section, this one
8 purports to be associated with claim number 34Q.

9 Please take a moment to look this over and
10 after you've done that, my question is going to be
11 this, do these payments match up with your
12 recollection of when State Farm issued payment to
13 you for claim number ending in 34Q?

14 A Yes.

15 Q Okay. Same question with the grand total,
16 this one reads \$54,367.06. Do you have any reason
17 to doubt that is what State Farm in fact paid
18 collectively for claim 34Q?

19 A I don't have any reason to doubt it.

20 Q Ms. Dawkins, did Phoenix to your
21 knowledge, ever reach out directly to State Farm for
22 payment on any of these claims?

23 A Not that I'm aware of.

24 Q Let's back up a little bit.

25 Your husband Jerry is also an insured or

1 What was it you expected from Phoenix in
2 this -- regarding the repairs to your house?

3 A My house to be repaired.

4 Q What did you expect from State Farm?

5 A To ensure my house was repaired.

6 Q When you say "ensure," are you saying
7 ensure with an "E" like to make sure it happens or
8 insure with an "I" like to cover --

9 A Make sure it happens.

10 Q Make sure it happens.

11 What is the basis of that expectation?

12 A Because they're my insurance company and I
13 called them.

14 Q Does your policy, as far as you -- scratch
15 that.

16 Do you agree that State Farm's obligations
17 to you and your obligations to State Farm are set
18 forth in your policy?

19 A I don't know.

20 Q If not set forth in your policy, where
21 would they come from?

22 MR. COMPTON: Objection. You're asking
23 her for a legal conclusion, their obligations are
24 defined by law.

25 Q (BY MR. SMITH) I'll ask a different

1 that they flooded our house.

2 So I had to get -- I did a letter by
3 email, I was instructed to do a letter by email and
4 give them opportunity to make right with the house,
5 so I did. That's when Mike came out and he was
6 upstairs. He didn't even know about any of the
7 damage upstairs, he thought all the flood damage was
8 downstairs. He said he -- that upstairs one, even
9 in his estimate, he didn't know it was even -- there
10 was walls removed upstairs and that he was going to
11 have to get someone out to redo his estimate.

12 So that was the first thing that he was
13 going to do, and the second was he was tearing out
14 all the walls downstairs and replacing everything
15 that had mold on it. He was going to fix my kitchen
16 cabinets. He was going to fix my two by fours
17 bowing out of my walls. And he was going to fix my
18 floors, plus the little visual things that you could
19 see, like every tape line. You could see every tape
20 line, every one of them.

21 **Q When you say "Phoenix flooded your home**
22 **twice," can you walk me through what happened?**

23 A Yes. Kyle had -- it's not the contractor
24 Mike, it's not another Mike on one of his crews. He
25 had Mike and another guy out working on the house it

1 was in May. It was a stint -- we had like an
2 eight-day stint of rain in May in that year, they
3 didn't run our AC or a heater at that time because
4 they were running it without a filter and we
5 forbided them to run it anymore because they messed
6 up our unit. So beside that point, so they opened
7 the windows. They left and they left the windows
8 open and they didn't come back to our house for two
9 weeks. My neighbor seen the window open and called
10 me and I went out there and there was standing water
11 still inside of our house with the windows open.

12 Q So this was rain water?

13 A Yes.

14 Q So this is damage?

15 A After they've already put up new sheetrock
16 they damaged the new sheetrock with the rain water.

17 Q Okay. Is it fair to say that this damage
18 that you've described is different than the damage
19 that resulted from the failure of your second water
20 geothermal unit?

21 A I mean it's different, I mean, it's a
22 different instance. Not everything was replaced at
23 the time, but that particular room that had standing
24 water in it with mold all the way up it had already
25 been replaced. Not every room had already been done

1 but that one had been done. Then there was a second
2 time.

3 Q So somebody came in, closed the windows
4 and then when you say it happened a second time,
5 does that mean that somebody opened the windows
6 again and --

7 A No, this was a different one.

8 Q Okay. Walk me through the second time.

9 A Second time is they put the cabinets on
10 and they cut the P-trap and they stuck a cloth in it
11 and they turned the AC to 50. So the condensation
12 drained down the line through the P-trap and ran
13 water all over my cabinets and my doors and flooded
14 my dining room and my kitchen. And that was
15 September 14th, September 14th, it's a Saturday.

16 Q So what discussions occurred after that?

17 A They promised -- I'm sorry, was I supposed
18 to go?

19 Q Go ahead.

20 A They promised that they would replace all
21 the cabinets that got wet and all new doors and that
22 they would make the situation right. And I go back
23 out the next day and the doors are up and it's all
24 painted, so I went to the company that they were
25 getting the cabinets from and they said that no

1 husband talked to his doctor about it, about me, and
2 about what was going on with our home. And the
3 doctor put me on some antidepressants, he said he
4 could have gave me something fast acting but I
5 didn't want something fast acting because I didn't
6 want something that would get me addicted to
7 something. I believe the name of it is Celexa I
8 think.

9 **Q Okay. Is it your opinion that State Farm**
10 **should have known that somebody from Phoenix was**
11 **going to cause your house to, as you say, twice**
12 **flood?**

13 A I mean, I don't think that they had any
14 way of knowing that, but when I told them, I felt
15 like they should have acted.

16 **Q What do you think they should have done,**
17 **they being State Farm?**

18 A I don't know, they pushed me towards
19 preferred vendor. I went with who they wanted. I
20 don't know, I just wanted them to be -- I don't
21 know, help me, I guess.

22 **Q You may have testified to this earlier,**
23 **just to clarify, have you received any bids for the**
24 **repairs still outstanding to your home?**

25 A Yes.

1 client not to answer?

2 MR. COMPTON: I'm asking you to -- giving
3 you the opportunity to correct your question. I
4 object to the form of the question.

5 Q (BY MR. SMITH) If your attorney does not
6 instruct you otherwise you may continue.

7 MR. COMPTON: You can answer the question
8 if you choose to if you understand the question.

9 THE WITNESS: I didn't really understand
10 -- I didn't understand the whole line of questioning
11 there.

12 Q (BY MR. SMITH) In your opinion, do the
13 words of your policy matter?

14 MR. COMPTON: Same objection.

15 THE WITNESS: I'm not sure.

16 Q (BY MR. SMITH) Have you ever read your
17 policy -- strike that. I've asked that already.

18 Is it fair to say that if in your opinion
19 Phoenix had fulfilled its obligations under the
20 contract that they have with you, that there would
21 be no reason to sue State Farm as you are today?

22 A Yes.

23 Q Is it fair to say then that the reason
24 you're suing State Farm or at least one of the
25 reasons, is that Phoenix didn't do what it was

1 A Yes.

2 Q What?

3 A Like my cabinets, my cabinets were all new
4 and they were damaged.

5 Q So those were not -- those were not
6 damaged by --

7 A These are the new cabinets are damaged.

8 Q Okay. So my question is, thinking back to
9 the damage that was done by the original flooding
10 incident --

11 A Uh-huh.

12 Q -- that triggered all of this, was there
13 anything damaged in the flooding incidents you
14 attribute to Phoenix that was not damaged, any new
15 damage, anything that was untouched by that original
16 flooding incident that was flood -- that was -- that
17 was damaged by the flooding incidents you're
18 attributing to Phoenix? Does that make sense?
19 That's kind of a long question, I'm just trying to
20 be as clear as I can.

21 A I think so everything that -- in the two
22 floods that happened with Phoenix or that I'm saying
23 happened with Phoenix, everything that was damaged
24 had already been damaged. However, it was all new
25 stuff that was damaged but all the --

1 Q And I'm sorry, when was this?

2 A I don't know if we were already back in
3 the house or before we got back in the house but it
4 was around that time.

5 Q It was after Phoenix had begun repairing
6 your home or attempting to repair your home?

7 A Yes.

8 Q Ms. Dawkins, I'd like to direct your
9 attention back to Exhibit Number 4. Now I just want
10 to clarify your testimony because I think you
11 responded to a question from your attorney something
12 to the effect of you'd never seen your policy limits
13 before, but I thought when we spoke earlier about
14 Exhibit Number 4 you said that you had, in fact,
15 seen this and that you probably just skimmed it; am
16 I remembering that correctly?

17 A I --

18 MR. COMPTON: Counsel, that
19 mischaracterizes her statement. She was referring
20 to Exhibit 5, not 4.

21 MR. SMITH: I understand.

22 MR. COMPTON: The response to her policy.

23 MR. SMITH: I understand but I thought you
24 also asked her about her coverage limits.

25 MR. COMPTON: No.

1 Q (BY MR. SMITH) Just to clarify,
2 Ms. Dawkins, have you seen this document marked as
3 Exhibit Number 4?

4 A I don't remember -- I don't remember
5 seeing like this part of it. I don't remember
6 seeing any of it, really. I'm sure it comes in the
7 mail.

8 Q Have you ever received correspondence in
9 the mail from State Farm before?

10 A Yes.

11 Q Do you have any reason to believe that you
12 did not receive this?

13 A I have no reason to believe I didn't
14 receive it, it just has never like -- I don't know
15 how thick this is, never that thick though.

16 Q Okay. Ms. Dawkins, one of the lines of
17 questioning from your attorney had something to do
18 with your stay at the hotel, which you testified was
19 I think 42 or something miles away from your house.

20 When you first moved into that hotel room,
21 did you have any -- strike that.

22 Is it reasonable in your opinion to ask
23 somebody who is thought to only be out of their
24 house for a short period of time to stay in a hotel?

25 A What was the first part of your question?

1 Q I'll rephrase it because it was confusing
2 even to me.

3 Is it reasonable to ask somebody to stay
4 in a hotel if you're an insurance company during
5 repairs if you think that it's -- that they're only
6 going to be there for a short period of time?

7 MR. COMPTON: Objection, the term
8 reasonable is a legal standard. I think the jury
9 gets to decide what's reasonable. Maybe you could
10 ask her -- maybe ask her if she felt like she was
11 comfortable with that or rephrase it.

12 MR. SMITH: Your objection is noted. I'd
13 like you to answer and then I'll ask a follow up.

14 THE WITNESS: For a short period of time,
15 yes, I think it's okay to ask someone to stay for a
16 short period of time somewhere but not as long as I
17 was there.

18 Q (BY MR. SMITH) Okay. And I'm also going to
19 -- I'm going to rephrase it again just to satisfy
20 your attorney's objection, or at least I hope I will
21 do that.

22 Would you have been okay with staying in a
23 hotel if it was just going to be for a short period
24 of time?

25 A With the sleeping arrangements, I would

1 have been okay for under 30 days.

2 Q Under 30 days.

3 When State Farm, or correction actually,
4 when ALE arranged for you to stay in the hotel where
5 you ended up staying for a number of months, would
6 you be surprised to learn that State Farm did not
7 expect you to be there for that long?

8 A I would hope they wouldn't want me there
9 that long.

10 Q Do you have any reason to believe that
11 they thought you would end up being there for an
12 extended stay?

13 A No, I don't -- I don't think anyone
14 anticipated this.

15 Q Do you think that it is fair for State
16 Farm, an insurance company, to rely on a contractor
17 who actually does the work to estimate how long the
18 construction's going to take?

19 A Yes, because y'all did.

20 Q Is there anybody State Farm should have
21 asked besides Phoenix to determine --

22 MR. COMPTON: Objection. Calls for
23 speculation.

24 Q (BY MR. SMITH) In your opinion, should
25 State Farm have asked anybody besides Phoenix how

****HEADER PAGE****

Case Number: 367315Z96

Product Line: Fire

Claim Number: 36-7315-Z96

Insured Name: TARESSA DAWKINS

Claim Number 1 out of 1

State Farm Insurance Companies
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SF.DAWKINS_001185



RBZ00015
State Farm Fire and Casualty Company
Fire Claim File Print
Financial Information

Route To:

BASIC CLAIM INFORMATION

Claim Number: 36-7315-Z96
Date of Loss: 01-15-2019
Policy Number: 36-BJ-G020-3
Named Insured: DAWKINS, TARESSA

FINANCIAL SUMMARY

<u>Line</u>	<u>Coverage</u>	<u>Lines of Coverage</u>		<u>Risk Amount</u>
		<u>Coverage Amount</u>		
001	HO1W35	261,572		257,200
002	JF W35	2,500		2,500
003	QB W65	261,572		257,200
Named Insured(s) 37 / 001 - Water/Freezing - Building				
<u>Status</u>		<u>Reserve Amount</u>	<u>Last Reserve</u>	<u>Comment Code</u>
PD - 06-27-2019		0	43,379	PL - Plumb Leak - All Other; Water Damg Loss
<u>Indemnity Paid</u>		<u>Sub/Salvage</u>	<u>Net Indemnity</u>	<u>Expenses Paid</u>
\$40,986.70		\$0.00	\$40,986.70	\$0.00
<u>Assigned To</u>	<u>Unit</u>	<u>Location</u>	<u>SOJ</u>	<u>Matter</u>
Kerry H Clanton (WVXE)	Prox OK ECR Unit IV	Proximity ECR Wardlaw Office	OK	Yes Negotiation:
Named Insured(s) 38 / 001 - Water/Freezing - Personal Property				
<u>Status</u>		<u>Reserve Amount</u>	<u>Last Reserve</u>	<u>Comment Code</u>
PD - 05-01-2019		0	2,240	PL - Plumb Leak - All Other; Water Damg Loss
<u>Indemnity Paid</u>		<u>Sub/Salvage</u>	<u>Net Indemnity</u>	<u>Expenses Paid</u>
\$2,487.96		\$0.00	\$2,487.96	\$0.00
<u>Assigned To</u>	<u>Unit</u>	<u>Location</u>	<u>SOJ</u>	<u>Matter</u>
Kerry H Clanton (WVXE)	Prox OK ECR Unit IV	Proximity ECR Wardlaw Office	OK	Negotiation:
Named Insured(s) 69 / 001 - Additional Living Expense				
<u>Status</u>		<u>Reserve Amount</u>	<u>Last Reserve</u>	<u>Comment Code</u>
PD - 12-13-2019		0	30,909	PL - Plumb Leak - All Other; Water Damg Loss

Indemnity Paid	Sub/Salvage	Net Indemnity	Expenses Paid
\$77,463.03	\$0.00	\$77,463.03	\$3,192.68
Assigned To	Unit	Location	SOJ
Kerry H Clanton (WVXE)	Prox OK ECR Unit IV	Proximity ECR Wardlaw Office	OK
			Matter
			Negotiation:

CLAIM TOTALS					
COL/Line/Participant	Indemnity Paid	Ded Refund	Sub/Salvage	Net Indemnity	Expenses Paid
37 / 001 / Named Insured(s)	\$40,986.70	\$0.00	\$0.00	\$40,986.70	\$0.00
38 / 001 / Named Insured(s)	\$2,487.96	\$0.00	\$0.00	\$2,487.96	\$0.00
69 / 001 / Named Insured(s)	\$77,463.03	\$0.00	\$0.00	\$77,463.03	\$3,192.68
Totals:	\$120,937.69	\$0.00	\$0.00	\$120,937.69	\$3,192.68

PAYMENTS						
C denotes consolidated payment						
E denotes EFT payment						
Payment Number	Issued Date	Payee	Status	Amount	Auth ID	
126255709K	E 01-24-2020	ALE SOLUTIONS	Paid	\$8,177.45	WVXE	
126226886K	E 12-12-2019	ALE SOLUTIONS	Paid	\$20,343.90	WVXE	
126226879J	12-11-2019	TARESSA DAWKINS & JERRY DAWKINS	Paid	\$11,629.00	WVXE	
126123344J	07-30-2019	TARESSA DAWKINS & JERRY DAWKINS	Paid	\$8,141.74	EG7O	
126118582K	E 07-24-2019	ALE SOLUTIONS	Paid	\$17,950.50	EG7O	
126097584J	06-27-2019	TARESSA DAWKINS & JERRY DAWKINS & MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK ISAOA	Paid	\$40,879.70	EG7O	
126057216K	E 05-07-2019	ALE SOLUTIONS	Paid	\$14,520.12	EG7O	
126053989J	05-01-2019	TARESSA DAWKINS & JERRY DAWKINS	Paid	\$2,487.96	EG7O	
126054008J	05-01-2019	TARESSA DAWKINS & JERRY DAWKINS & JPMORGAN CHASE BANK NA ITS SUCCESSORS ANDOR ASSIGNS	Stop Pay	\$40,879.70	EG7O	
Grand Total:				\$124,130.37		

Continued on Claim File Print - File History Information report

OAR		
<ul style="list-style-type: none"> Coverage A - in paid status. Reconciliation of the Phoenix bill pends Coverage B - in paid status Coverage C - in paid status but ALE has been extended until 9/30 		
Kevin		
<ul style="list-style-type: none"> What is the status of the Phoenix bill Will insured's be back in home by the 30th? 		
09-16-2019 - 9:15 AM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: Contact w/PH		
Participant: ALE SOLUTIONS	COL / Line (Participant):	
Category: Contact	Sub Category:	
Called a& spoke to Jerry Dawkins and informed him that the ALE has been extended until 9/30.		
09-16-2019 - 9:11 AM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: Spoke to ALE Solutions, Adrianna, to extend the AL		
Participant: ALE SOLUTIONS	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Spoke to ALE Solutions, Adrianna, to extend the ALE until 9/30.		
08-23-2019 - 11:37 PM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: Follow-up Inspection		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Follow-up Inspection		
Met with Kyle Tapscott and Michael Simmons.		
Inspected risk for water damage from water escaping from the geothermal unit. Inspection found the re-construction of the home is approximately 75% complete. Mitigation is complete, walls and ceiling drywall repair and paint complete, replacing of subfloor where damage is complete. The master bathroom tile floor was removed due to water intrusion under the tile. (contractor to supply photos) The home has been damaged a second time after repairs were begun. The kitchen floor is not damaged, but needs heavy cleaning, grout coloring and sealed, upper & cabinets were damaged when the water flowed from the upstairs. Inspection found other damages not from a covered loss to the garage. It appears to be water intrusion in the garage due to the garage being below level of the surrounding ground. There is also water intrusion from above due from the ridge of the garage is built above the bedroom 1 (upstairs) window and water is flowing between the garage wall and the house wall. The roof on the garage outside of the window shows signs of water damage. Pending – reconcile the estimate to include damages not previously estimated.		
08-21-2019 - 11:14 AM CDT	Performer: Wood, Mark	Office: PROXCRAW
File Note: OAR		
Participant:	COL / Line (Participant):	
Category: Management	Sub Category:	
Companion Claim 36-01S6-34Q		

- A ACV paid - reconciliation w/ PHoenix ongoing w/ R/I set for 8/23		
COL freeze and included in SFE - No sub		
- B ACV paid		
- C Ongoing w/ POR to cease 8/31		
--		
Recal 30		
08-16-2019 - 9:39 AM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: contact w/ contractor		
Participant:	COL / Line (Participant):	
Category: Contact	Sub Category:	
Spoke to Jeff Warren with Phoenix Const. about the estimate and our meeting next Friday. He will send a copy of his estimate to file.		
08-13-2019 - 2:17 PM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: contact		
Participant: JERRY DAWKINS	COL / Line (Participant):	

<p>Category: Contact</p> <p>Jerry Dawkins called and changed the inspection to Fri, 8/23 @1-2.</p> <p>08-11-2019 - 5:20 PM CDT</p> <p>File Note: Attempted Contact</p> <p>Participant:</p> <p>Category: Contact</p> <p>Called PH, no answer, left message with call back info.</p> <p>08-08-2019 - 9:34 AM CDT</p> <p>File Note: Attempted Contact</p> <p>Participant:</p> <p>Category: Claim Note</p> <p>Called PH, no answer, left message with call back info.</p> <p>07-30-2019 - 9:12 AM CDT</p> <p>File Note: Pending</p> <p>Participant: TARESSA DAWKINS, JERRY DAWKINS</p> <p>Category: Pending</p> <p>Pending</p> <ul style="list-style-type: none"> • ALE Solutions invoice for temp. housing 7/2/19 forward. Currently authorized through 8/31/19. POR expected to be complete by 8/31/19. • Additional miles 5/1/19-return to home to be addressed when received. These have not been sent to the claim by NI at this time • Cov. B being handled on Companion claim 36-01S6-34Q <p>This claim is handling ALE for both claims.</p> <p>Companion claim is handling Personal Property. Additional damage will be identified this week by CNTR and will require CO review for consideration. Additional damage will be handled on the companion claim 36-01S6-34Q.</p> <p>07-30-2019 - 8:59 AM CDT</p> <p>File Note: Supplement</p> <p>Participant: TARESSA DAWKINS, JERRY DAWKINS</p> <p>Category: Payments</p> <p>Called NI and left VM. Informed that payment was mailed for additional miles and plumbing repair.</p> <p>Bundle printed letter, draft, ALE Worksheet, SFE, and SOL.</p> <p>Settled as follows: Cov. A - 43558.70 Cov. B - 2487.96 Cov. C - 40505.36 Ded. - 2572.00 Prior pay-75838.28 Supplement - 8141.74</p> <p>07-29-2019 - 4:03 PM CDT</p> <p>File Note: File Note</p> <p>Participant:</p> <p>Category: Management</p> <p>Reviewed documentation and previously discussed w/ CO.</p> <p>- ALE Solutions has insured approx. 50 miles away from their residence. With work and, at the time, kids in school, mileage is high. POR should end August.</p> <p>- Invoice doesn't specifically state freeze; however, verbal from plumber advised of the same.</p> <p>---</p> <p>Total File Authority extended in the amount of \$86552.02 w/ ECS Payment Authority extended in the amount of \$83980.02</p> <p>07-27-2019 - 5:29 PM CDT</p> <p>File Note: Pending</p>	<p>Sub Category:</p> <p>Performer: Walker, Kevin</p> <p>Office:PROXWARD</p> <p>COL / Line (Participant):</p> <p>Sub Category:</p> <p>Performer: Walker, Kevin</p> <p>Office:PROXWARD</p> <p>COL / Line (Participant):</p> <p>Sub Category:</p> <p>Performer: Woodward, David L</p> <p>Office:PROXEBER</p> <p>COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))</p> <p>Sub Category:</p> <p>Performer: Woodward, David L</p> <p>Office:PROXEBER</p> <p>COL / Line (Participant): 69 / 001(Named Insured(s)), 37 / 001(Named Insured(s))</p> <p>Sub Category:</p> <p>Performer: Wood, Mark</p> <p>Office:PROXCRAW</p> <p>COL / Line (Participant): 37 / 001(Named Insured(s))</p> <p>Sub Category:</p> <p>Performer: Woodward, David L</p> <p>Office:PROXEBER</p>
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Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))
Category: Pending	Sub Category:
Pending	
• Authority	
07-27-2019 - 5:28 PM CDT	Performer: Woodward, David L Office: PROXEBER
File Note: Authority	
Participant: JEREMY HUME, TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))
Category: Authority	Sub Category:
Authority	
COL:37/001, 38/001, 69/001	
Comment Code: frozen pipe	
Amount Requested: 86552.02 – 2572.00 ded. = 83980.02	
Cov A: 43558.70	
Cov B: 2487.96	
Cov C: 40505.36	
Additional Information: Request authority for ALE miles 1/17/19-4/30/19 , 13853 miles additional after abatement and plumbing repair invoice \$107.00 for burst frozen pipe.	
SOL, ALE worksheet uploaded to claim. Claim rep draft completed.	
07-27-2019 - 5:03 PM CDT	Performer: Woodward, David L Office: PROXEBER
File Note: COL frozen pipe	
Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))
Category: Claim Note	Sub Category:
Reviewed claim and Ni confirmed COL was due to frozen pipe in occupied, heated home.	
NI uploaded plumber's invoice for 107.00 for repair of burst pipe.	
Revising estimate to include repair of burst pipe.	
Revising SOL to reflect plumbing invoice and ALE additional miles 1/17/19-4/30/19	
07-27-2019 - 2:55 PM CDT	Performer: Woodward, David L Office: PROXEBER
File Note: ALE extension	
Participant: ALE SOLUTIONS, TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 37 / 001(Named Insured(s))
Category: Claim Note	Sub Category:
Spoke with ALE solutions. Requested ALE extend Temporary housing to tentative date 8/31/19.	
CNTR Phoenix Restoration states POR should be complete by 8/31/19. (Original estimate for POR was 7/31/19.)	
ALE solutions to contact NI and confirm extension	
07-26-2019 - 9:49 AM CDT	Performer: Woodward, David L Office: PROXEBER
File Note: IC call from CNTR	
Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))
Category: Claim Note	Sub Category:
Spoke with Jeremy from Phoenix Restoration. CNTR states POR should be complete by 8/31/19.	
CNTR states hes is meeting with NI next week to review additional damage not included in original estimates. CNTR states he will review additional damage with NI and contact SF for review and consideratiion. CO suggested any additional damage would best be considered part of claim 3601S634Q and not companion claim. CNTR u/s.	
Informed CNTR that CO will be released from assignment 7/31/19 and claims will be re-assigned to another adjuster.	
07-23-2019 - 3:46 PM CDT	Performer: Woodward, David L Office: PROXEBER
File Note: OC to plumber, NI	
Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))
Category: Claim Note	Sub Category:

IC from NI stating she was told she had to leave temporary housing today. CO stated she was approved through 6/3/19. Instructed her to have Manager call CO if there was a problem. NI stated CNTR told her 20 days from 5/31 they would be finished.

Spoke with CNTR Mike Mitchell at Phoenix Restoration to establish date of completion. CNTR stated 45 days to completion.

Contacted ALE Solutions and extended to 6/30/19 ALE stated they would contact NI and inform of extension.

05-23-2019 - 7:04 PM CDT **Performer:** Woodward, David L **Office:**PROXEBER

File Note: New Mail

Participant: TARESSA DAWKINS, JERRY DAWKINS **COL / Line (Participant):** 69 / 001(Named Insured(s))

Category: Claim Note **Sub Category:**

Reviewed and labeled new mail from NI.

Receipts for food purchases and misc. purchases Jan-April submitted for ALE

05-21-2019 - 9:36 AM CDT **Performer:** Woodward, David L **Office:**PROXEBER

File Note: IC from NI

Participant: TARESSA DAWKINS **COL / Line (Participant):** 69 / 001(Named Insured(s)), 37 / 001(Named Insured(s))

Category: Claim Note **Sub Category:**

Received IC from NI Taressa Dawkins. NI stated she spoke with CNTR and was told the job would be completed in 10-20 days.

Pending extension of ALE if required

05-20-2019 - 4:48 PM CDT **Performer:** Woodward, David L **Office:**PROXEBER

File Note: Progress report

Participant: TARESSA DAWKINS, JERRY DAWKINS **COL / Line (Participant):** 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))

Category: Claim Note **Sub Category:**

Received IC from NI Taressa Dawkins. NI stated that her bank sold her mortgage and will not endorse drafts. Explained that she needs to change mortgage co. with AO and notify CO when done. Drafts will be stopped and re-issued when changes are made through AO. NI u/s. Cov. B will be handled by CCT when items are out of storage.

NI states home repair is progressing. CNTR estimates 60 days to completion. CO will f/u with CNTR 5/21/19

Pending extension of ALE. ALE is currently through 6/3/19

05-18-2019 - 2:56 PM CDT **Performer:** Woodward, David L **Office:**PROXEBER

File Note: Attempted contact

Participant: TARESSA DAWKINS **COL / Line (Participant):** 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))

Category: Contact **Sub Category:**

CO attempted contact to follow up on progress. Reviewed file. Cov. B CCT handling in companion claim
Nothing else pending on this claim

ALE extended to 6/3/19.

Left VM for NI with CO contact # to follow up on progress and expected completion date.

Follow up w/CNTR Phoenix Restoration for time to completion.

05-17-2019 - 1:14 PM CDT **Performer:** Imhoff, Steve **Office:**PROX

File Note: OAR

Participant: TARESSA DAWKINS, JERRY DAWKINS **COL / Line (Participant):** 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))

Category: Management **Sub Category:**

Coverage A		
• Settlement with PH. Signed contract or ACV payment]		
Coverage B		
• Contents damaged in companion claim. Contents collaboration has been sent.		
Coverage C		
• Follow up food, mileage, hotel, (increase in electric bill because of fans?)		
04-02-2019 - 9:05 AM CDT	Performer: Meinert, Calen	Office: PROX
File Note: Left message		
Participant: TARESSA DAWKINS	COL / Line (Participant): 37 / 001(Named Insured(s))	
Category: Contact	Sub Category:	
Left message for Taressa Dawkins requesting a call back to go over estimate.		
03-31-2019 - 4:44 PM CDT	Performer: Imhoff, Steve	Office: PROX
File Note: Calendar		
Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))	
Category: Management	Sub Category:	
Calen--- since you are the claim owner on this claim now, you are going to need to go to a calendar for yourself to follow up as needed.		
03-31-2019 - 4:38 PM CDT	Performer: Imhoff, Steve	Office: PROX
File Note: OAR/Authority		
Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))	
Category: Management, Authority	Sub Category:	

I reviewed this file just recently reassigned to Calen Meinert.

There is this water loss (1/15/19 DOL), a prior water loss back in 2018 (36-4806-N76), then a subsequent water loss to this loss with a DOL 2/3/19 (36-01S6-34Q).

This is a completely different failed water line to the geo thermal system from the previous 2018 loss and this pipe is original to home. No subrogation for this claim.

In this claim, Phoenix Restoration was the water mitigation company involved; and then a CNSP assignment was sent to Alacrity for the repairs and the Alacrity CNSP contractor was Phoenix Restoration. In summary----we are under the CNSP with Alacrity/Phoenix Restoration on the rebuild; but Phoenix Restoration is also involved as the water mitigation company (not under any PSP program).

Calen Meinert inspected yesterday and the rebuild estimate under the CNSP is reasonable. He converted CNSP estimate to a SF estimate.

However, as I understand Phoenix Restorations water mitigation bill, they have both contents (Cov B)and water mitigation (Cov A) in their mitigation bill. As I understand their mitigation bill totaling \$10,371.92; \$7,883.96 of that is for Dwelling mitigation (Coverage A) and \$2,487.96 is for Contents (Coverage B).

Calen----I'm extending authority per your request for \$45,950.35; however, your SF estimate needs to be Dwelling Mitigation for \$7,883.96 and the Contents mitigation for \$2,487.96 needs to be added to XactContents as Phoenix Restoration Contents. You will need to use a Summary of Loss with the policyholder to explain damages under 37 COL (Cov A) and 38 COL (Cov B). You will need to send a copy of your final SF estimate under Coverage A to Alacrity per the CNSP.

Make sure PH understands if they select Phoenix under the CNSP, they can sign a contract with them and you can release Coverage A RCB's (Depreciation). Whomever PH decides on rebuild, we are going to need to work with that contractor to determine a reasonable time to rebuild and make sure rebuild is moving forward. We have ALE involved, so getting repairs underway is important. Get clarification on whether there will be any ALE (food/gas) and use the ALE Application to calculate any ALE abatements during the time to rebuild.

Once the above is resolved, you will need to get some clarity from PH and Phoenix as to contents that need cleaning (if any) and what contents (Cov B) are not cleanable. If there are going to be contents not cleanable, you are going to need to send Contents Collaboration to PH, so they can start documenting replacement contents items.

You will need to get clarity on Coverage B and C per above and submit additional authority request once you have a better idea as to Coverage B and Coverage C (with abatements considered).

03-30-2019 - 8:28 PM CDT

Performer: Meinert, Calen

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 37 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed estimate for 1/15/19 and 7/2/18 loss.
Comparison of damages between these losses:

7/2/18 LOSS

MOM LIVING ROOM FCC, casing,pnt
HW CLOSET dry, pnt
KITCHEN – base, dry, pnt,cab repair
PANTRY - Pnt
DINING ROOM- Flooring, pnt w/c
DR CLOSET – Flooring, paint w/c
LAUNDRY ROOM – ND
HALLWAY – Flooring/pnt
MOM'S ROOM – Lay/cln carpet
ND
ND
ND
ND
ND
CALEB'S ROOM – Lay/cln carpet
MOM'S CLOSET – Carpet
HVAC storage –plywood
UP HALLWAY –Carpet, bb, pnt
KEEGAN'S ROOM: Carpet
KEEGAN'S CLOSET: Carpet, pnt bb
STAIRS: carpet

1/15/19 LOSS

LIVING ROOM (NO ADDN DMG- SAME ROOM)
COAT CLOSET (ADDN DMG – CARPET)
KITCHEN – Extensive addn dmg – dry, cab, app
PANTRY – Addn DMG - drywall, light fixture
DINING ROOM – Addn dmg – drywall, casing, ins
DR CLOSET – Addn dmg – baseboard, paint
LAUNDRY ROOM – Baseboard, paint, door
HALLWAY – Addn dmg – baseboard, more seal/paint
GUEST BEDROOM – Addn dmg – R&r carpet, bb, pnt
SITTING ROOM – Dmg – Ins, dry, casing, BB, pnt
BATHROOM: Dmg –Vanity, paint, drywall
GAMEROOM: Dmg Carpet, Texture, baseboard, paint
MASTER BEDROOM: Carpet
MASTER CLOSET: Carpet
BEDROOM 1 : R&R Carpet/pad
No addn dmg
No addn dmg
No addn dmg
No addn dmg
No addn dmg
No addn dmg
No addn dmg

02-15-2019 - 1:16 PM CST

Performer: Crane, Tosha

Office:HCCSSTWD

File Note: HCCS Stewardship Pending

Participant:

COL / Line (Participant):

Category: Pending

Sub Category:

CO received call from ALE Solutions. CO approved NI extension through March 20th.

Coverage A

**ACH Inspection (NI has a 2nd claim now)-36-01S6-34Q
**Phoenix Restoration Mitigation
**Review of 2018 claim damages for overlap 36-4806-N76

Coverage B

**NI will evaluate PP with Phoenix Restoration
**Phoenix Restoration Packout/Storage/Packback
**Send CC if needed

Coverage C

**Approved to 3/20
**checked in 1/17, 4 adults, 1 child, 2 dogs, parking/pet fees paid, full kitchen limit \$78,472.00
**2 rooms ground level (son just had surgery)
**Discuss increased mileage from the hotel to NI's children school

Subrogation

**No potential. Frozen pipe per NI plumber. WR

02-14-2019 - 8:34 AM CST

Performer: Crane, Tosha

Office:HCCSSTWD

File Note: HCCS Stewardship Contact

Participant:

COL / Line (Participant):

Category: Contact

Sub Category:

01-30-2019 - 10:56 AM CST	Performer: Purcell, Douglas	Office: PROX
File Note: cnsp		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Spoke with insured and contractor, contractor is in alacrity cnsp program. CS assigned to cnsp. will follow up		
01-28-2019 - 11:47 AM CST	Performer: Purcell, Douglas	Office: PROX
File Note: appt		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Spoke with insured and set appointment for tuesday at 1		
01-27-2019 - 6:27 PM CST	Performer: Crane, Tosha	Office: HCCSSTWD
File Note: HCCS Stewardship Pending		
Participant:	COL / Line (Participant):	
Category: Pending	Sub Category:	
<u>Coverage A</u>		
**ACH Inspection Pending NI rtn call		
**Phoenix Restoration Mitigation		
**Review of 2018 claim damages for overlap 36-4806-N76		
<u>Coverage B</u>		
**NI will evaluate PP with Phoenix Restoration		
**Phoenix Restoration Packout/Storage/Packback		
**Send CC if needed		
<u>Coverage C</u>		
**Approved to 2/18		
**checked in 1/17, 4 adults, 1 child, 2 dogs, parking/pet fees paid, full kitchen limit \$78,472.00		
**2 rooms ground level (son just had surgery)		
**Discuss increased mileage from the hotel to NI's children school		
<u>Subrogation</u>		
**Pending COL from NI's plumber		
01-25-2019 - 1:55 PM CST	Performer: Purcell, Douglas	Office: PROX
File Note: message		
Participant: JERRY DAWKINS	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Sent email and text message to insured requesting call back for appointment		
01-25-2019 - 1:53 PM CST	Performer: Purcell, Douglas	Office: PROX
File Note: contact attempt		
Participant:	COL / Line (Participant): 37 / 001(Named Insured(s))	
Category: Claim Note	Sub Category:	
CS placed call to insured to discuss inspection mailbox full unable to leave message.		
01-18-2019 - 12:41 PM CST	Performer: Crane, Tosha	Office: HCCSSTWD
File Note: HCCS Stewardship Contact		
Participant:	COL / Line (Participant):	
Category: Contact	Sub Category:	
DID call from the agent's office requesting a call to the NI regarding increased mileage.		
CO called Mrs. NI to discuss. CO Imovm for a rtn call.		
01-17-2019 - 2:02 PM CST	Performer: Galvan, Melinda	Office: HCCSSTWD
File Note: HCCS Stewardship Pending		
Participant: TARESSA DAWKINS, JERRY DAWKINS	COL / Line (Participant): 69 / 001(Named Insured(s)), 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))	

Category: Pending		Sub Category:
<u>Coverage A</u>		
**ACH Inspection		
**Phoenix Restoration Mitigation		
**Review of 2018 claim damages for overlap 36-4806-N76		
<u>Coverage B</u>		
**NI will evaluate PP with Phoenix Restoration		
**Phoenix Restoration Packout/Storage/Packback		
**Send CC if needed		
<u>Coverage C</u>		
**Approved to 2/18		
**checked in 1/17, 4 adults, 1 child, 2 dogs, parking/pet fees paid, full kitchen limit 78472.00		
**2 rooms ground level (son just had surgery)		
<u>Subrogation</u>		
**Pending COL from NI's plumber		
01-17-2019 - 2:02 PM CST	Performer: Galvan, Melinda	Office: HCCSSTWD
File Note: ALE set up		
Participant: ALE SOLUTIONS	COL / Line (Participant): 38 / 001(Named Insured(s)), 37 / 001(Named Insured(s))	
Category: Contact	Sub Category:	
rcf ph, taressa, stating she needs a hotel.		
Limit 78,472.00		
4 adults 1 child 2 small dogs. check in: today. starting demo on home. ph's son had surgery so need 1st floor. full kitchen. approved to 2/18. 2 rooms. pet/parking fees paid		
pc to ale, s/w danny, expl new reservation		
01-17-2019 - 10:59 AM CST	Performer: Crane, Tasha	Office: HCCSSTWD
File Note: HCCS Stewardship Pending		
Participant:	COL / Line (Participant):	
Category: Pending	Sub Category:	
<u>Coverage A</u>		
**ACH Inspection		
**Phoenix Restoration Mitigation		
**Review of 2018 claim damages for overlap 36-4806-N76		
<u>Coverage B</u>		
**NI will evaluate PP with Phoenix Restoration		
**Phoenix Restoration Packout/Storage/Packback		
**Send CC if needed		
<u>Coverage C</u>		
**Possible food, and hotel expenses. NI will call back if needed.		
<u>Subrogation</u>		
**Pending COL from NI's plumber		
01-17-2019 - 10:42 AM CST	Performer: Crane, Tasha	Office: HCCSSTWD
File Note: HCCS Stewardship QFC		
Participant:	COL / Line (Participant):	
Category: Contact	Sub Category:	



CONTRACT

THIS AGREEMENT, Made as of April 16th, 2019,

Between the Owner: Taressa Dawkins
880487 S 3420 Rd
Chandler, OK 74834

And the Contractor: Phoenix Construction Disaster Services, Inc.
14711 Bristol Park Blvd.
Edmond, OK 73013
405-286-0855

For the Project: Water Damage Repair at above Owner address

ARTICLE 1. CONTRACT DOCUMENTS

- 1.1. The contract documents consist of this agreement, general conditions, construction documents, specifications, allowances, finish schedules, construction draw schedule, information disclosure statement, all addenda issued prior to execution of this agreement and all change orders or modifications issued and agreed to by both parties. All documents noted herein shall be provided to the Contractor by the Owner. These contract documents represent the entire agreement of both parties and supersede any prior oral or written agreement.

ARTICLE 2. SCOPE OF WORK

- 2.1. The Contractor agrees to remodel/repair the above-mentioned project according to the plans, drawings, addenda, modifications and specifications which are attached hereto and a part hereof.

ARTICLE 3. THE CONTRACT PRICE

- 3.1. The cost for remodeling the project as specified in the construction documents shall be set at the sum of Fifty Two Thousand Seven Twenty Dollars and Sixty Three cents (\$52,720.63), subject to additions and deductions pursuant to authorized change orders and allowances.

ARTICLE 4. PROGRESS PAYMENTS

- 4.1. The client will make payments to the contractor as follows One Third (\$17,573.54) Upon Contract Signing, One Third (\$17,573.54) Upon Completion of Drywall and One Third (\$17,573.55) Upon Completion of First Punch List, Should the owner fail to make payment, contractor may charge a penalty of ten percent (10%) annually upon the unpaid amount until paid.
- 4.2. If payment is not received by the Contractor within ten (10) days after delivery of payment demand for work satisfactorily completed, contractor shall have the right to stop work or terminate the contract at his option. Termination by Contractor under the provisions of this paragraph shall not relieve the Owner of the obligations of payments to Contractor for that part of the work performed prior to such termination. Termination by Owner under the provisions of this paragraph shall not relieve the Owner of the obligations of payments to Contractor for that part of the work performed prior to such termination.

ARTICLE 5. DUTIES OF THE CONTRACTOR

- 5.1. All work shall be in accordance to the provisions of the plans and specifications. All systems shall be in good working order.
- 5.2. All work shall be completed in a workman like manner, and shall comply with all applicable national, state and local building codes and laws.
- 5.3. All work shall be performed by licensed individuals to perform their said work, as outlined by law.

Initialed by: Owner TD Contractor [Signature]

EXHIBIT

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EXHIBIT

3

tabbles

- 5.4. Contractor shall obtain all permits necessary for the work to be completed.
- 5.5. Contractor shall remove all construction debris and leave the project in a broom clean condition.
- 5.6. Upon satisfactory payment being made for any portion of the work performed, Contractor shall furnish a full and unconditional release from any claim or mechanics' lien for that portion of the work for which payment has been made.

ARTICLE 6. OWNER

- 6.1. The Owner shall communicate with subcontractors only through the Contractor.
- 6.2. The Owner will not assume any liability or responsibility, nor have control over or charge of construction means, methods, techniques, sequences, procedures, or for safety precautions and programs in connection with the project, since these are solely the Contractor's responsibility.

ARTICLE 7. CHANGE ORDERS AND FINISH SCHEDULES

- 7.1. A Change Order is any change to the original plans, scope of work and/or specifications. All change orders need to be agreed upon in writing, including cost, additional time considerations, a legal description of the location where the work will be done and signed by both parties. 10% of the cost of each change order up to a maximum of \$1000.00 will be paid prior to the change, with the remaining amount paid upon completion of the change order. Additional time needed to complete change orders shall be taken into consideration in the project completion date.
- 7.2. **"PENDING SCOPE ITEMS"** Items listed in the scope of work as "Pending" are items that will be billed at completion of the project as they were incurred during the project. These items can include, but are not limited to, number of dumpsters used, number of months for portable toilet rental, temporary utility usage, permit costs and /or other unknown charges. These items will be billed on the final invoice upon completion.
- 7.3. Completed Finish Selection Schedules shall be submitted to the Contractor as follows:
 - 7.3.1. Finish selections schedules must be returned to Contractor within ten (10) days of receiving said schedules.
- 7.4. Any delays or changes in finish selection schedules will delay the projected completion date.

ARTICLE 8. INSURANCE

- 8.1. The Owner will purchase and maintain property insurance to the full and insurable value of the project, in case of a fire, vandalism, malicious mischief or other instances that may occur.
- 8.2. The Contractor shall purchase and maintain needed Workman's Compensation and Liability insurance coverage as required by law and deemed necessary for his own protection.

ARTICLE 9. GENERAL PROVISIONS

- 9.1. If conditions are encountered at the construction site which are subsurface or otherwise concealed physical conditions or unknown physical conditions of an unusual nature, which differ naturally from those ordinarily found to exist and generally recognized as inherent in construction activities, the Owner will promptly investigate such conditions and, if they differ materially and cause an increase or decrease in the Contractor's cost of, and/or time required for, performance of any part of the work, will negotiate with the Contractor an equitable adjustment in the contract sum, contract time or both.

ARTICLE 10. HAZARDOUS MATERIALS, WASTE AND ASBESTOS

- 10.1. Both parties agree that dealing with hazardous materials, waste or asbestos requires specialized training, processes, precautions and licenses. Therefore, unless the scope of this agreement includes the specific handling, disturbance, removal or transportation of hazardous materials, waste or asbestos, upon discovery of such hazardous materials the Contractor shall notify the Owner immediately and allow the Owner/Contractor to contract with a properly licensed and qualified hazardous material contractor. Any such work shall be treated as a Change Order resulting in additional costs and time considerations.

ARTICLE 11. ARBITRATION OF DISPUTES

Initialed by: Owner TD Contractor MM

- 11.1. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Construction Industry Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

ARTICLE 12. WARRANTY

- 12.1. At the completion of this project, Contractor shall execute an instrument to Owner warranting the project for **two (2) years** against defects in workmanship or materials utilized. The manufacturer's warranty will prevail. No legal action of any kind relating to the project, project performance or this contract shall be initiated by either party against the other party after **two (2) years** beyond the completion of the project or cessation of work.

ARTICLE 13. TERMINATION OF THE CONTRACT

- 13.1. Should the Owner or Contractor fail to carry out this contract, with all of its provisions, the following options and stipulations shall apply:
 - 13.1.1. If the Owner or the Contractor shall default on the contract, the non-defaulting party may declare the contract is in default and proceed against the defaulting party for the recovery of all damages incurred as a result of said breach of contract, including a reasonable attorney's fee. In the case of a defaulting Owner, the Earnest money herein mentioned shall be applied to the legally ascertained damages.
 - 13.1.2. In the event of a default by the Owner or Contractor, the non-defaulting party may state his intention to comply with the contract and proceed for specific performance.
 - 13.1.3. In the case of a defaulting Owner, the Contractor may accept, at his option the earnest money as shown herein as liquidated damages, should earnest money not cover the expenses to date, the Contractor may make claim to the Owner for all work executed and for proven loss with respect to equipment, materials, tools, construction equipment and machinery, including reasonable overhead, profit and damages applicable to the property less the earnest money.

ARTICLE 14. ATTORNEY FEES


- 14.1. In the event of any arbitration or litigation relating to the project, project performance or this contract, the prevailing party shall be entitled to reasonable attorney fees, costs and expenses.

ARTICLE 15. ACCEPTANCE AND OCCUPANCY

- 15.1. Upon completion, the project shall be inspected by the Owner and the Contractor, and any repairs necessary to comply with the contract documents shall be made by the Contractor.
- 15.2. The Owner shall not occupy the property until final payment has been received by the Contractor and a Certificate of Occupancy has been obtained.
- 15.3. Occupancy of the project by the Owner in violation of Article 16.2, shall constitute unconditional acceptance of the project and a waiver of any defects or uncompleted work.



Phoenix Construction Representative



Owner Signature

4/16/2019

Date

Initialed by: Owner _____ Contractor MM

1 APPEARANCES:

2

3 For the Defendant/Cross-Plaintiff:

4

5 MR. AARON D. COMPTON
6 ATTORNEY AT LAW
7 LAW OFFICE OF AARON COMPTON
8 4216 NORTH PORTLAND AVENUE, SUITE 200
9 OKLAHOMA CITY, OKLAHOMA 73112

8

9

10 For the Defendant:

11

12 MR. ASHLYN SMITH
13 ATTORNEY AT LAW
14 GABLES GOTWALS
15 499 WEST SHERIDAN AVENUE, SUITE 2200
16 OKLAHOMA CITY, OKLAHOMA 73102

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1 "Answer: Yes."

2 Mr. Dawkins, do you agree with that
3 testimony?

4 A Yes.

5 Q Mr. Dawkins, I'm going to represent
6 to you the following question and answer. I'm
7 going to ask you the same question.

8 Is it fair to say -- excuse me.

9 "Question: Is it fair to say that if
10 in your opinion Phoenix had fulfilled its
11 obligations under the contract that they had
12 with you that there would be no reason to sue
13 State Farm as you are today?"

14 "Answer: Yes."

15 Mr. Dawkins, do you agree with that
16 testimony?

17 A Yes. I just don't see more of a yes
18 or a no.

19 Q And just to clarify. One more
20 instance again, I'll represent to you the
21 following question and answer from Ms.
22 Dawkins's deposition. And I'll ask you whether
23 you agree.

24 "Question: Do you agree that what I
25 have identified as Exhibit No. 3 is an

1 agreement between you and Phoenix, and that
2 State Farm is not a party to that agreement?"

3 "Answer: Yes. I mean State Farm is
4 not on the contract" -- excuse me -- "not on
5 the agreement."

6 Mr. Dawkins, do you agree with that
7 testimony?

8 A Yes.

9 Q Mr. Dawkins, is it your opinion that
10 based on what we've just -- based on your
11 testimony and the testimony of Ms. Dawkins that
12 I've just identified, that State Farm should be
13 responsible for a breach of the contract
14 between Ms. Dawkins and Phoenix marked as
15 Exhibit No. 3?

16 A Yes -- wait. I'm not understanding.

17 Can you repeat that question? Make
18 sure I didn't confuse myself.

19 MR. SMITH: Court Reporter,
20 would you mind reading back the question?

21 (Whereupon, the reporter read
22 back the requested information.)

23 THE WITNESS: Yes.

24 BY MR SMITH:

25 Q Okay. I just want to make sure that

1 A Okay. 34Q and Z96.

2 Q Yes. Great. I'm not going to read
3 from Ms. Dawkins's deposition testimony
4 verbatim.

5 I'll represent to you that she didn't
6 have any reason to doubt the veracity of these
7 records, which show on 34Q total -- grand total
8 of payments in the amount 54,367.06.

9 And on Exhibit No. 7 for claim Z96
10 124,130.37. Do you see where those numbers are
11 depicted on these exhibits?

12 A Yes.

13 Q Do you have any reason to doubt that
14 these payments were actually made as depicted?

15 A No.

16 Q Mr. Dawkins, what has happened with
17 the money that State Farm has paid so far for
18 these two claims?

19 A State Farm -- or not State Farm --
20 Phoenix got some of it, and then some of it
21 they did not, because they didn't finish the
22 work, from what I understand.

23 Q Can you say that answer again? It
24 was hard for me to understand.

25 A State -- they didn't get all of it,

1 claims involved here. Both involving
2 geothermal units as I understand it.

3 For the second claim, looking at the
4 back of Exhibit No. 7, Z96, State Farm paid a
5 total of \$134,000 roughly. Collectively,
6 that's -- just my rough math -- about \$180-ish.
7 Would you agree?

8 A Yes.

9 Q How much more do you think State Farm
10 is obligated to pay out on your claim based on
11 the damage that you say has not been repaired?

12 A I wouldn't have any idea.

13 Q Okay. Do you agree that State Farm's
14 primarily responsible for making payments and
15 not physically repairing a house?

16 A Yes.

17 Q Have you commenced with repairs at
18 your house?

19 A Just the ones that had to be done.

20 Q Okay. When -- correction.

21 During Ms. Dawkins's deposition, she
22 testified that that there's some amount of
23 money that has been kept away either in a bank
24 account or in the house, as I recall, just in
25 cash and that she's using that money to slowly

****HEADER PAGE****

Case Number: 3601S634Q

Product Line: Fire

Claim Number: 36-01S6-34Q

Insured Name: TARESSA DAWKINS

Claim Number 1 out of 1

State Farm Insurance Companies
FOR INTERNAL STATE FARM USE ONLY

Contains CONFIDENTIAL information which may not be disclosed without express written authorization.



SF.DAWKINS_000052



RBZ00015
State Farm Fire and Casualty Company
**Fire Claim File Print
Financial Information**

Route To:

BASIC CLAIM INFORMATION

Claim Number: 36-01S6-34Q
Date of Loss: 02-03-2019
Policy Number: 36-BJ-G020-3
Named Insured: DAWKINS, TARESSA

FINANCIAL SUMMARY

Lines of Coverage			
<u>Line</u>	<u>Coverage</u>	<u>Coverage Amount</u>	<u>Risk Amount</u>
001	HO1W35	261,572	257,200
002	JF W35	2,500	2,500
003	QB W65	261,572	257,200

Named Insured(s)

37 / 001 - Water/Freezing - Building

<u>Status</u>	<u>Reserve Amount</u>	<u>Last Reserve</u>	<u>Comment Code</u>
PD - 01-03-2020	0	30,000	PL - Plumb Leak - All Other; Water Damg Loss
<u>Indemnity Paid</u>	<u>Sub/Salvage</u>	<u>Net Indemnity</u>	<u>Expenses Paid</u>
\$21,551.98	\$0.00	\$21,551.98	\$0.00
<u>Assigned To</u>	<u>Unit</u>	<u>Location</u>	<u>SOJ</u>
Kerry H Clanton (WVXE)	Prox OK ECR Unit IV	Proximity ECR Wardlaw Office	OK
Matter Yes Negotiation:			

Named Insured(s)

38 / 001 - Water/Freezing - Personal
Property

<u>Status</u>	<u>Reserve Amount</u>	<u>Last Reserve</u>	<u>Comment Code</u>
PD - 01-03-2020	0	35,000	PL - Plumb Leak - All Other; Water Damg Loss
<u>Indemnity Paid</u>	<u>Sub/Salvage</u>	<u>Net Indemnity</u>	<u>Expenses Paid</u>
\$32,815.08	\$0.00	\$32,815.08	\$0.00
<u>Assigned To</u>	<u>Unit</u>	<u>Location</u>	<u>SOJ</u>
Jody Dykes (U62G)	CCT DAL Unit N6	Centralized Contents Office	OK
Matter Negotiation:			

CLAIM TOTALS

<u>COL/Line/Participant</u>	<u>Indemnity Paid</u>	<u>Ded Refund</u>	<u>Sub/Salvage</u>	<u>Net Indemnity</u>	<u>Expenses Paid</u>
37 / 001 / Named Insured(s)	\$21,551.98	\$0.00	\$0.00	\$21,551.98	\$0.00

FIRE

Claim Number: 36-01S6-34Q

RBZ00015

38 / 001 / Named Insured(s)	\$32,815.08	\$0.00	\$0.00	\$32,815.08	\$0.00
Totals:	\$54,367.06	\$0.00	\$0.00	\$54,367.06	\$0.00

PAYMENTS						
C denotes consolidated payment E denotes EFT payment						
<u>Payment Number</u>	<u>Issued Date</u>	<u>Payee</u>	<u>Status</u>	<u>Amount</u>	<u>Auth ID</u>	
126240033J	12-31-2019	CRDN OF OKLAHOMA CITY	Paid	\$1,143.16	WVXE	
126226882J	12-11-2019	TARESSA DAWKINS & JERRY DAWKINS	Paid	\$15,301.97	WVXE	
126097597J	06-27-2019	TARESSA DAWKINS & JERRY DAWKINS & MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK ISAOA	Paid	\$21,551.98	EG7O	
126054021J	05-01-2019	TARESSA DAWKINS & JERRY DAWKINS & JPMORGAN CHASE BANK NA ITS SUCCESSORS AND/OR ASSIGNS	Stop Pay	\$21,551.98	EG7O	
126054028J	05-01-2019	TARESSA DAWKINS & JERRY DAWKINS	Paid	\$16,369.95	EG7O	
Grand Total:				\$54,367.06		

Continued on Claim File Print - File History Information report

File Note: Reviewed note from Mgr		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Coverage B - reviewed Xactcontents. please address the following:		
<ul style="list-style-type: none"> • #3 kitchen towels 6, \$50 eaPH stated this is for all 6 • #4 - 2 trash cans, \$50 ea. PH stated the drywall fell on the trash cans and cracked them. • #8 - 4 hand towels, \$30 ea. PH stated this is for all the towels • #10 - hampers - PH stated they were crushed by the drywall and covered in insulation. • #18 - 2 trash cans, \$45 ea. PH stated this is a typo • Game room computer equipment items are from 3 months to one year. Game room computer was damaed whent the drywall and insulation fell on it, PH has submitted invoice for the replacement.PH has disposed of the computer. 		
11-12-2019 - 9:21 AM EST	Performer: Winkler, Wendi	Office: CSAATL
File Note: print error		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Error: Received random documents that appears to be Loss Inventory along with photos - printed 3 times		
Correction: Please print letter and reprint all documents, if necessary to be mailed out.		
Items Mailed: None		
Items Destroyed:Loss Inventory along with potos - printed 3 times		
11-12-2019 - 9:18 AM EST	Performer: Winkler, Wendi	Office: CSAATL
File Note: Print error		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Error: Received random document that appears to be Loss Inventory document including photos		
Correction: Please print letter and reprint all documents, if necessary to be mailed out.		
Items Mailed: None		
Items Destroyed:Loss Inventory along with photos		
10-31-2019 - 10:56 AM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: Mileage		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
CS-transferred mileage documents to companion claim# 36-7315-Z96, to keep ALE payments in original claim.		
10-31-2019 - 10:49 AM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: ALE		
Participant: KYLE TAPSCOTT	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
CS- extended the ALE to Nov11 tenitive on moving back to house.		
10-31-2019 - 10:34 AM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: CS- called and spoke to Kyle Tapscott and he state		
Participant: KYLE TAPSCOTT	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
CS- called and spoke to Kyle Tapscott and he stated that they should be completed by 11/ 10. They still have the following items to finsih: countertops, kitchen cabinets to paint, 2 vanities to set, grout the shower, set 2-toilets and plumb the vanities.		
10-27-2019 - 8:38 PM CDT	Performer: Walker, Kevin	Office: PROXWARD
File Note: Reviewed manger note		
Participant:	COL / Line (Participant):	
Category: Claim Note	Sub Category:	
Reviewed items requested on manager note.		
10-26-2019 - 9:42 AM CDT	Performer: Embry, Ron	Office: PROXCRAW
File Note: Authority		
Participant:	COL / Line (Participant): 37 / 001(Named Insured(s))	
Category: Management	Sub Category:	

May 1, 2019

Jerry and Taressa Dawkins
880487 S 3420 Rd
Chandler OK 74834-5003

State Farm Claims
PO Box 106169
Atlanta GA 30348-6169

RE: Our Claim Number: 36-7315-Z96
Policy Number: 36BJG0203
Date of Loss: January 15, 2019

Dear Jerry and Taressa Dawkins:

Thank you for the opportunity to review your claim. Enclosed is payment in the amount of \$35483.70 for coverage A and 2487.96 for coverage B.

The attached document outlines the basis for this payment.

The terms of your policy require your mortgage company or lien holder be included as a payee. Contact them for instructions on obtaining their endorsement.

You can enjoy the benefits of online registration. Benefits include 24/7 access to your claim progress and staying connected to State Farm[®]. Just go to statefarm.com[®] and select Manage Your Claim to get registered. All you need to complete the process is some initial information, which may include your claim number, email address, and/or your State Farm policy or account number. It only takes a few minutes. If you are already registered, thank you!

Thank you for your cooperation in this matter.



36-7315-Z96
Page 2
May 1, 2019

Sincerely,

David L Woodward
External Claim Resource - Eberl
(844) 458-4300 Ext. 3097631177
Fax: (844) 236-3646

State Farm Fire and Casualty Company

Enclosure(s):
Draft
Summary of Loss
Estimate

May 1, 2019

Taressa and Jerry Dawkins
880487 S 3420 Rd
Chandler OK 74834-5003

State Farm Claims
PO Box 106169
Atlanta GA 30348-6169

RE: Our Claim Number: 36-01S6-34Q
Policy Number: 36BJG0203
Date of Loss: February 3, 2019

Dear Taressa and Jerry Dawkins:

Thank you for the opportunity to review your claim. Enclosed is payment in the amount of \$21,551.98 for coverage A and \$16,369.95 for Coverage B.

The attached document outlines the basis for this payment.

The terms of your policy require your mortgage company or lien holder be included as a payee. Contact them for instructions on obtaining their endorsement.

You can enjoy the benefits of online registration. Benefits include 24/7 access to your claim progress and staying connected to State Farm®. Just go to statefarm.com® and select Manage Your Claim to get registered. All you need to complete the process is some initial information, which may include your claim number, email address, and/or your State Farm policy or account number. It only takes a few minutes. If you are already registered, thank you!

If you have any questions or need further assistance, please call us at (844) 458-4300 Ext. 3097631177.

Thank you for your cooperation in this matter.



36-01S6-34Q
Page 2
May 1, 2019

Sincerely,

David L Woodward
External Claim Resource - Eberl
(844) 458-4300 Ext. 3097631177
Fax: (844) 236-3646

State Farm Fire and Casualty Company

Enclosure(s):
Draft
Summary of Loss
Estimate

ESTIMATE



Taressa Dawkins
880487 S 3420 Rd Chandler, OK 74834,
USA
(405) 229-0321

Adam Wanner

7210 Broadway Ext Ste 205
OKC, OK 73116

Phone: (405) 531-8629

Email: adam@wannerworksremodel.com

Estimate # 000603
Date 02/18/2020

Description	Total
Demo and dispose	\$7,000.00
Includes multiple dumpsters. Remove all Sheetrock, doors, case, base, any mold or damage insulation, any rotted or bowed 2x4s. All cabinetry, countertops, and flooring, vanities, shower inserts, and any unwanted fixtures or appliances.	
Install and replace any moldy insulation or 2x4s	\$1,500.00
This will be a spot treatment by unseen condition basis. Add or replace	
Install Sheetrock	\$15,336.00
Includes labor and material for Sheetrock, tape bed and texture. Texture will be s light skip trowel. Sheetrock will be screwed in and no visible tape or joint lines.	
Custom cabinetry for entire house	\$23,500.00
Custom kitchen cabinets. 3/4 inch maple plywood and 3/4" hardwood. Paint grade. No particle board or mdf. All soft close hinges and glides. Custom built to maximize space in kitchen with no fillers. Trash can pullout, spice rack pullout, pots and pan pullouts, baking sheet slots.	
Custom built vanities and upper cabinets for 3 bathrooms. Design to be determined.	
Installation of interior doors	\$2,750.00
Includes labor and install material. Includes any adjustment needed on Ext doors. Includes labor cost for 1 double exterior door replacement	
Interior and ext door allowance - VARIABLE	\$3,000.00
Installation of case and base and millwork	\$5,112.00
Includes paint grade pine 2 1/4" trim. Labor and material. Includes wood window seals.	
Plumbing	\$1,400.00
Install all sinks, traps, fixtures. Cut back any Unnecessary visible pex lines. Install any quarter turn shut off valves.	
Does not include any inspection or geo thermal work. That can be arranged if desired.	



Electrical	\$1,100.00
Make sure all wiring is properly ran and inspected before drywall is installed. Uncover under cabinet lights. Check all outlets. Replace and fix what is needed	
Flooring labor and installing	\$10,224.00
This is for vinyl flooring on first floor and carpet on second floor. Tile to be payed in bathrooms and entry ways if desired.	
Flooring allowance in whole house. VARIABLE	\$9,372.00
Master bathroom shower remodel	\$6,850.00
Schluter shower system. Waterproof system that is installed behind tile. 10yr to limited lifetime warranty.	
Reconfigure shower design. Tile labor for walls and sower floor. Custom design with niches and bench. Single handle and shower head.	
Tub tile redone.	
Bathroom allowances - VARIABLE	\$3,500.00
Includes wall and shower floor tile. Glass for shower. Fixtures. Hardware	
All other bathroom remodel	\$8,950.00
Complete remodel of tub and shower. Too include water proofing systems. Fixture install. Tile labor. Includes single handle valves, with 1 shower head or tub/shower. Labor and install material to bathroom completion	
Bathroom allowances VARIABLE	\$5,000.00
Tub, tile, fixtures, hardware, glass.	
Paint entire house	\$19,596.00
Includes 1 wall color, 1 ceiling color, 1 trim color, 2 cabinet colors.	
Countertop allowance for kitchen and bathroom vanities. VARIABLE	\$10,000.00
Lvl 2-3 granite or quartz. 3cm	
Installation of appliances and hardware	\$1,000.00
All cabinetry and bathroom hardware	
Hardware allowance - VARIABLE	\$1,500.00
Door hardware, cabinet hardware, bathroom hardware	
Lighting plumbing fixture hardware- VARIABLE	\$3,000.00
Overhead (defined as insurance, permits, and warranties) to include cleaning and traveling charges.	\$16,500.00

Subtotal	\$156,190.00
estimated tax	\$2,929.93
Total	\$159,119.93

All major forms of payment accepted. 3% processing fee on major CC

By signing this document, the customer agrees to the services and conditions outlined in this document. The scope of the describe project will be photographed/videoed before, during, and after. This is an estimate and the price can increase due to unforeseen issues or changes in which the homeowner will be responsible for such charges. 35% is due on first day of work or when material is agreed to be ordered, 25% is due in the beginning of the second phase, 25% is due in the beginning of the third phase, and the rest upon completion.

Taressa Dawkins



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

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.





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 [↑]

<input type="checkbox"/>					
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) <input type="checkbox"/>					
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			



State Farm

DAWKINS, TARESSA

TARESSA DAWK1

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWK1
Property:	880487 S 3420 RD	Claim Number:	3601S634Q
	CHANDLER, OK 74834-5003	Policy Number:	36-BJ-G020-3
Cellular:	██████ 6575	Price List:	OKOC28_FEB19
Type of Loss:	Water Damage		Restoration/Service/Remodel
Deductible:	\$2,572.00		
Date of Loss:	2/3/2019		
Date Inspected:	3/30/2019		

Summary for Coverage A - Building - 37 Water Damage and Freezing

Line Item Total	4,227.99
Material Sales Tax	69.73
Subtotal	4,297.72
General Contractor Overhead	429.80
General Contractor Profit	429.80
Replacement Cost Value (Including General Contractor Overhead and Profit)	5,157.32
Less Deductible	(2,572.00)
Net Payment	\$2,585.32

Meinert, Calen
855-458-4300 x 2539126278

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

State Farm

DAWKINS, TARESSA

TARESSA DAWK1

Insured: DAWKINS, TARESSA
 Property: 880487 S 3420 RD
 CHANDLER, OK 74834-5003
 Cellular: [REDACTED] 6575
 Type of Loss: Water Damage
 Deductible: \$0.00
 Date of Loss: 2/3/2019
 Date Inspected: 3/30/2019

Estimate: TARESSA DAWK1
 Claim Number: 3601S634Q
 Policy Number: 36-BJ-G020-3
 Price List: OKOC28_FEB19
 Restoration/Service/Remodel

**Summary for Coverage A - Building - 37 Water Damage and Freezing -
W**

Line Item Total	0.00
Replacement Cost Value	0.00
Less Deductible	(0.00)
Net Payment	<u>\$0.00</u>

Meinert, Calen
 855-458-4300 x 2539126278

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

State Farm

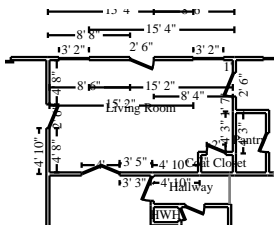
DAWKINS, TARESSA

TARESSA DAWKI

Main Level

Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
33. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	500.00	0.00	100.00	600.00
Total: Main Level			0.00	100.00	600.00



Living Room

Height: 8'

374.89 SF Walls	220.83 SF Ceiling
595.72 SF Walls & Ceiling	220.83 SF Floor
62.33 LF Ceil. Perimeter	48.83 LF Floor Perimeter

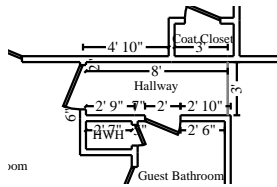
Door	4' X 6' 8"	Opens into GUEST_BEDROO
Door	2' 6" X 6' 8"	Opens into GARAGE
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' X 6' 8"	Opens into COAT_CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
7. Baseboard - 3 1/4"	48.83 LF	2.34	2.82	23.42	140.50
8. Rosette - corner block - 3/4" x 3 1/2" - Pine	5.00 EA	6.97	0.73	7.12	42.70
Painting					
9. Seal & paint baseboard - two coats	48.83 LF	1.10	0.27	10.80	64.78
10. Mask and prep for paint - paper and tape (per LF)	116.83 LF	0.58	0.26	13.62	81.64
11. Paint the walls - two coats	374.89 SF	0.73	4.12	55.56	333.35
2 coats required due to dark brown color					
Totals: Living Room			8.20	110.52	662.97

State Farm

DAWKINS, TARESSA

TARESSA DAWKI



Hallway

Height: 8'

123.33 SF Walls	24.00 SF Ceiling
147.33 SF Walls & Ceiling	24.00 SF Floor
19.17 LF Ceil. Perimeter	14.67 LF Floor Perimeter

Missing Wall

3' X 8'

Opens into DINING_ROOM

Door

2' X 6' 8"

Opens into GUEST_BATHRO

Door

2' 6" X 6' 8"

Opens into GUEST_BEDROO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Millwork

12. Baseboard - 3 1/4"	14.67 LF	2.34	0.85	7.04	42.22
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Painting

13. Seal & paint baseboard - two coats	14.67 LF	1.10	0.08	3.24	19.46
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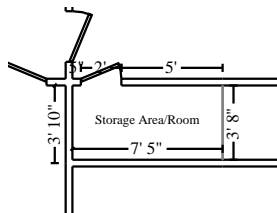
14. Mask and prep for paint - paper and tape (per LF)	48.67 LF	0.58	0.11	5.66	34.00
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15. Paint the walls - two coats	123.33 SF	0.73	1.36	18.28	109.67
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2 coats required due to color.

16. Paint the ceiling - one coat	24.00 SF	0.51	0.15	2.48	14.87
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Totals: Hallway			2.55	36.70	220.22
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Storage Area/Room

Height: 8'

134.67 SF Walls	27.19 SF Ceiling
161.86 SF Walls & Ceiling	27.19 SF Floor
22.17 LF Ceil. Perimeter	16.50 LF Floor Perimeter

Door

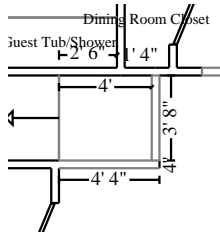
2' X 6' 8"

Opens into GUEST_BEDROO

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DAWKINS, TARESSA

TARESSA DAWKI



Subroom: Room13 (2)

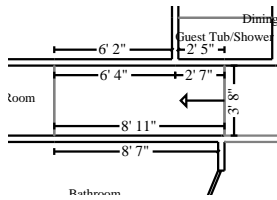
Height: 1'

8.00 SF Walls	14.67 SF Ceiling
22.67 SF Walls & Ceiling	14.67 SF Floor
11.67 LF Ceil. Perimeter	11.67 LF Floor Perimeter

- Missing Wall - Goes to Ceiling
- Missing Wall - Goes to Ceiling
- Missing Wall

- 3' 8" X 0"
- 4' X 0"
- 3' 8" X 1'

- Opens into SITTING_ROOM
- Opens into SITTING_ROOM
- Opens into ROOM14



Subroom: Room14 (1)

Height: Sloped

81.93 SF Walls	41.87 SF Ceiling
123.80 SF Walls & Ceiling	32.69 SF Floor
26.50 LF Ceil. Perimeter	17.83 LF Floor Perimeter

- Missing Wall
- Missing Wall

- 3' 8" X 1'
- 3' 8" X 1'

- Opens into ROOM13
- Opens into STORAGE_AREA

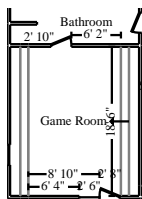
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
1. Baseboard - 3 1/4"	46.00 LF	2.34	2.66	22.06	132.36
Painting					
3. Seal & paint baseboard - two coats	46.00 LF	1.10	0.25	10.18	61.03
5. Mask and prep for paint - paper and tape (per LF)	63.00 LF	0.58	0.14	7.32	44.00
6. Paint the walls - one coat	224.59 SF	0.51	1.36	23.18	139.08
Totals: Storage Area/Room			4.41	62.74	376.47

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DAWKINS, TARESSA

TARESSA DAWK1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Insulation</u>					
17. Batt insulation - 6" - R19 - paper faced	387.92 SF	0.85	11.09	68.16	408.98
Wall insulation					
Ceiling insulation					
<u>Drywall</u>					
19. 1/2" drywall - hung, taped, ready for texture	458.75 SF	1.38	12.11	129.04	774.23
Wall drywall					
Ceiling drywall					
<u>Painting</u>					
21. Seal the surface area w/latex based stain blocker - one coat	180.00 SF	0.46	0.69	16.70	100.19
Ceiling					
22. Paint the ceiling - one coat	295.77 SF	0.51	1.79	30.52	183.15
<u>Lighting</u>					
23. Detach & Reset Ceiling fan & light	1.00 EA	157.95	0.00	31.60	189.55
Totals: Sitting Room			25.68	276.02	1,656.10



Game Room

Height: 9'

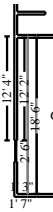
157.00 SF Walls	212.75 SF Ceiling
369.75 SF Walls & Ceiling	212.75 SF Floor
23.00 LF Ceil. Perimeter	15.50 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into ROOM16
Door	2' 6" X 6' 8"	Opens into Exterior
Window - Goes to Floor	2' 6" X 6' 8"	Opens into Exterior

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DAWKINS, TARESSA

TARESSA DAWK1

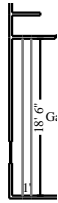


Subroom: Room2 (3)		Height: 9'
182.75 SF Walls	23.13 SF Ceiling	
205.88 SF Walls & Ceiling	23.13 SF Floor	
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter	

Missing Wall
Window

18' 6" X 9'
2' 6" X 2' 6"

Opens into ROOM3
Opens into Exterior

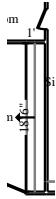


Subroom: Room3 (4)		Height: 9'
18.00 SF Walls	18.50 SF Ceiling	
36.50 SF Walls & Ceiling	18.50 SF Floor	
2.00 LF Ceil. Perimeter	2.00 LF Floor Perimeter	

Missing Wall
Missing Wall

18' 6" X 9'
18' 6" X 9'

Opens into GAME_ROOM
Opens into ROOM2



Subroom: Room4 (1)		Height: Sloped
23.14 SF Walls	43.45 SF Ceiling	
66.58 SF Walls & Ceiling	18.50 SF Floor	
4.70 LF Ceil. Perimeter	2.00 LF Floor Perimeter	

Missing Wall
Missing Wall

18' 6" X 7' 7"
18' 6" X 7' 7"

Opens into GAME_ROOM
Opens into ROOM1



Subroom: Room1 (2)		Height: 7' 7"
165.80 SF Walls	23.13 SF Ceiling	
188.93 SF Walls & Ceiling	23.13 SF Floor	
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter	

Missing Wall

18' 6" X 7' 7"

Opens into ROOM4

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Drywall</u>					
25. 1/2" - drywall per LF - up to 2' tall	12.00 LF	5.94	0.71	14.40	86.39
Totals: Game Room			0.71	14.40	86.39

Date: 4/16/2019 7:57 PM

Page: 11

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DAWKINS, TARESSA

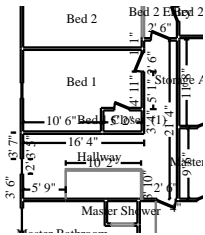
TARESSA DAWK1

Area Totals: Main Level

4,843.66 SF Walls	2,397.72 SF Ceiling	7,241.37 SF Walls and Ceiling
2,409.30 SF Floor	254.15 Exterior Perimeter of Walls	617.62 LF Floor Perimeter
2,409.30 Floor Area		748.58 LF Ceil. Perimeter
1,862.58 Exterior Wall Area		4,798.59 Interior Wall Area

Total: Main Level **67.40** **836.22** **5,017.08**

Level 2



Hallway

Height: 8'

538.76 SF Walls	198.17 SF Ceiling
736.93 SF Walls & Ceiling	198.17 SF Floor
74.00 LF Ceil. Perimeter	66.50 LF Floor Perimeter

Window	2' X 2'	Opens into Exterior
Missing Wall	3' 10" X 8'	Opens into Exterior
Missing Wall	10' 2" X 8'	Opens into Exterior
Missing Wall	3' 10" X 8'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into ROOM9
Door	2' 6" X 6' 8"	Opens into BED_2_ENTRY
Door	2' 6" X 6' 8"	Opens into BED_1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
31. Baseboard - 2 1/4"	41.50 LF	1.92	1.60	16.26	97.54
32. Rosette - corner block - 3/4" x 3 1/2" - Pine	5.00 EA	6.97	0.73	7.12	42.70
Totals: Hallway			2.33	23.38	140.24

Area Totals: Level 2

3,572.52 SF Walls	1,358.13 SF Ceiling	4,930.66 SF Walls and Ceiling
1,330.25 SF Floor	1,439.91 Total Area	420.63 LF Floor Perimeter
1,330.25 Floor Area	185.35 Exterior Perimeter of Walls	486.18 LF Ceil. Perimeter
1,516.54 Exterior Wall Area		3,572.52 Interior Wall Area

Total: Level 2 **2.33** **23.38** **140.24**

Line Item Totals: TARESSA DAWK1 **69.73** **859.60** **5,157.32**

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DAWKINS, TARESSA

TARESSA DAWK1

Grand Total Areas:

8,416.18 SF Walls	3,755.85 SF Ceiling	12,172.03 SF Walls and Ceiling
3,739.55 SF Floor		1,038.24 LF Floor Perimeter
		1,234.76 LF Ceil. Perimeter
3,739.55 Floor Area	1,439.91 Total Area	8,371.11 Interior Wall Area
3,379.12 Exterior Wall Area	439.50 Exterior Perimeter of Walls	

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.
DMO GENERAL DEMOLITION						
Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	\$600.00	\$100.00	\$600.00	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$600.00	\$100.00	\$600.00	\$0.00	\$0.00
DRY DRYWALL						
1/2" drywall - hung, taped, ready for texture	674.87 SF	\$1,138.99	\$189.84	\$1,138.99	\$0.00	\$0.00
1/2" - drywall per LF - up to 2' tall	12.00 LF	\$86.39	\$14.40	\$86.39	\$0.00	\$0.00
Texture drywall - machine - knockdown	188.12 SF	\$74.87	\$12.48	\$74.87	\$0.00	\$0.00
TOTAL DRYWALL		\$1,300.25	\$216.72	\$1,300.25	\$0.00	\$0.00
FNC FINISH CARPENTRY / TRIMWORK						
Baseboard - 2 1/4"	41.50 LF	\$97.54	\$16.26	\$97.54	\$0.00	\$0.00
Baseboard - 3 1/4"	109.50 LF	\$315.08	\$52.52	\$315.08	\$0.00	\$0.00
Rosette - corner block - 3/4" x 3 1/2" - Pine	10.00 EA	\$85.40	\$14.24	\$85.40	\$0.00	\$0.00
TOTAL FINISH CARPENTRY / TRIMWORK		\$498.02	\$83.02	\$498.02	\$0.00	\$0.00
INS INSULATION						
Blown-in cellulose insulation - 8" depth - R30	216.12 SF	\$203.96	\$34.00	\$203.96	\$0.00	\$0.00
Batt insulation - 6" - R19 - paper faced	387.92 SF	\$408.98	\$68.16	\$408.98	\$0.00	\$0.00
TOTAL INSULATION		\$612.94	\$102.16	\$612.94	\$0.00	\$0.00
LIT LIGHT FIXTURES						
Light bulb - Incand. standard bulb - 1000 hr - mat. only	2.00 EA	\$2.01	\$0.34	\$2.01	\$0.00	\$0.00
R&R Ceiling fan & light	2.00 EA	\$769.33	\$128.22	\$769.33	\$0.00	\$0.00
Detach & Reset Ceiling fan & light	1.00 EA	\$189.55	\$31.60	\$189.55	\$0.00	\$0.00
TOTAL LIGHT FIXTURES		\$960.89	\$160.16	\$960.89	\$0.00	\$0.00
PNT PAINTING						
Seal & paint baseboard - two coats	109.50 LF	\$145.27	\$24.22	\$145.27	\$0.00	\$0.00
Mask and prep for paint - paper and tape (per LF)	228.50 LF	\$159.64	\$26.60	\$159.64	\$0.00	\$0.00
Paint - one coat	544.36 SF	\$337.10	\$56.18	\$337.10	\$0.00	\$0.00
Paint the walls - two coats	498.22 SF	\$443.02	\$73.84	\$443.02	\$0.00	\$0.00
Seal the surface area w/latex based stain blocker - one coat	180.00 SF	\$100.19	\$16.70	\$100.19	\$0.00	\$0.00
TOTAL PAINTING		\$1,185.22	\$197.54	\$1,185.22	\$0.00	\$0.00
TOTALS		\$5,157.32	\$859.60	\$5,157.32	\$0.00	\$0.00

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

Date: 4/16/2019 7:57 PM

Page: 14

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DAWKINS, TARESSA

TARESSA DAWK1

Recap of Taxes, Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	429.80	429.80	69.73	0.00	0.00
Total	429.80	429.80	69.73	0.00	0.00



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

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.



State Farm

DAWKINS, TARESSA

TARESSA DAWK1

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWK1
Property:	880487 S 3420 RD	Claim Number:	3601S634Q
	CHANDLER, OK 74834-5003	Policy Number:	36-BJ-G020-3
Cellular:	██████ 6575	Price List:	OKOC28_FEB19
Type of Loss:	Water Damage		Restoration/Service/Remodel
Deductible:	\$2,572.00		
Date of Loss:	2/3/2019		
Date Inspected:	3/30/2019		

Summary for Coverage A - Building - 37 Water Damage and Freezing

Line Item Total	4,227.99
Material Sales Tax	69.73
Subtotal	4,297.72
General Contractor Overhead	429.80
General Contractor Profit	429.80
Replacement Cost Value (Including General Contractor Overhead and Profit)	5,157.32
Less Deductible	(2,572.00)
Net Payment	\$2,585.32

Woodward, David
844-458-4300 x 3097631177

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

State Farm

DAWKINS, TARESSA

TARESSA DAWK1

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWK1
Property:	880487 S 3420 RD	Claim Number:	3601S634Q
	CHANDLER, OK 74834-5003	Policy Number:	36-BJ-G020-3
Cellular:	████████ 6575	Price List:	OKOC28_FEB19
Type of Loss:	Water Damage		Restoration/Service/Remodel
Deductible:	\$0.00		
Date of Loss:	2/3/2019		
Date Inspected:	3/30/2019		

**Summary for Coverage A - Building - 37 Water Damage and Freezing -
W**

Line Item Total	18,966.66
Replacement Cost Value	18,966.66
Less Deductible	(0.00)
Net Payment	<u>\$18,966.66</u>

Woodward, David
844-458-4300 x 3097631177

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

State Farm

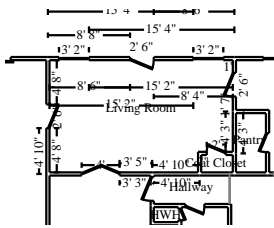
DAWKINS, TARESSA

TARESSA DAWKI

Main Level

Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
33. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	500.00	0.00	100.00	600.00
Total: Main Level			0.00	100.00	600.00



Living Room

Height: 8'

374.89 SF Walls	220.83 SF Ceiling
595.72 SF Walls & Ceiling	220.83 SF Floor
62.33 LF Ceil. Perimeter	48.83 LF Floor Perimeter

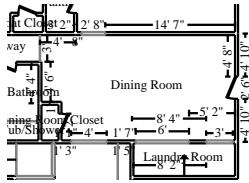
Door	4' X 6' 8"	Opens into GUEST_BEDROO
Door	2' 6" X 6' 8"	Opens into GARAGE
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' X 6' 8"	Opens into COAT_CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
7. Baseboard - 3 1/4"	48.83 LF	2.34	2.82	23.42	140.50
8. Rosette - corner block - 3/4" x 3 1/2" - Pine	5.00 EA	6.97	0.73	7.12	42.70
Painting					
9. Seal & paint baseboard - two coats	48.83 LF	1.10	0.27	10.80	64.78
10. Mask and prep for paint - paper and tape (per LF)	116.83 LF	0.58	0.26	13.62	81.64
11. Paint the walls - two coats	374.89 SF	0.73	4.12	55.56	333.35
2 coats required due to dark brown color					
Totals: Living Room			8.20	110.52	662.97

State Farm

DAWKINS, TARESSA

TARESSA DAWKI



Dining Room

Height: 8'

380.22 SF Walls	248.12 SF Ceiling
628.35 SF Walls & Ceiling	248.12 SF Floor
64.33 LF Ceil. Perimeter	44.17 LF Floor Perimeter

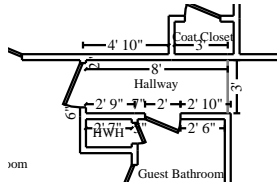
Door	2' X 6' 8"	Opens into DINING_ROOM_
Missing Wall - Goes to Floor	4' X 6' 8"	Opens into SITTING_ROOM
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into LAUNDRY_ROOM
Missing Wall - Goes to Floor	6' X 6' 8"	Opens into LAUNDRY_ROOM
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into KITCHEN
Missing Wall	3' X 8'	Opens into HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Insulation					
26. Blown-in cellulose insulation - 8" depth - R30	216.12 SF	0.76	5.71	34.00	203.96
Drywall					
27. 1/2" drywall - hung, taped, ready for texture	216.12 SF	1.38	5.71	60.80	364.76
28. Texture drywall - machine - knockdown	188.12 SF	0.33	0.31	12.48	74.87
Above 2 line items are for the ceiling.					
Lighting					
29. R&R Ceiling fan & light	2.00 EA	313.54	14.03	128.22	769.33
30. Light bulb - Incand. standard bulb - 1000 hr - mat. only	2.00 EA	0.79	0.09	0.34	2.01
Totals: Dining Room			25.85	235.84	1,414.93

State Farm

DAWKINS, TARESSA

TARESSA DAWKI



Hallway

Height: 8'

123.33 SF Walls	24.00 SF Ceiling
147.33 SF Walls & Ceiling	24.00 SF Floor
19.17 LF Ceil. Perimeter	14.67 LF Floor Perimeter

Missing Wall

3' X 8'

Opens into DINING_ROOM

Door

2' X 6' 8"

Opens into GUEST_BATHRO

Door

2' 6" X 6' 8"

Opens into GUEST_BEDROO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Millwork

12. Baseboard - 3 1/4"	14.67 LF	2.34	0.85	7.04	42.22
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Painting

13. Seal & paint baseboard - two coats	14.67 LF	1.10	0.08	3.24	19.46
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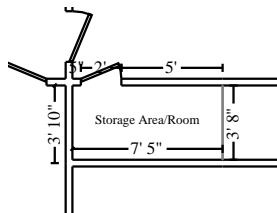
14. Mask and prep for paint - paper and tape (per LF)	48.67 LF	0.58	0.11	5.66	34.00
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15. Paint the walls - two coats	123.33 SF	0.73	1.36	18.28	109.67
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2 coats required due to color.

16. Paint the ceiling - one coat	24.00 SF	0.51	0.15	2.48	14.87
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Totals: Hallway			2.55	36.70	220.22
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Storage Area/Room

Height: 8'

134.67 SF Walls	27.19 SF Ceiling
161.86 SF Walls & Ceiling	27.19 SF Floor
22.17 LF Ceil. Perimeter	16.50 LF Floor Perimeter

Door

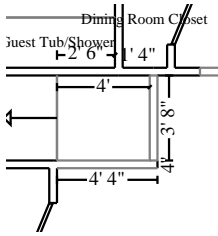
2' X 6' 8"

Opens into GUEST_BEDROO

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DAWKINS, TARESSA

TARESSA DAWKI



Subroom: Room13 (2)

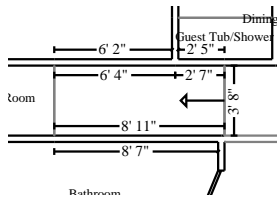
Height: 1'

8.00 SF Walls	14.67 SF Ceiling
22.67 SF Walls & Ceiling	14.67 SF Floor
11.67 LF Ceil. Perimeter	11.67 LF Floor Perimeter

- Missing Wall - Goes to Ceiling
- Missing Wall - Goes to Ceiling
- Missing Wall

- 3' 8" X 0"
- 4' X 0"
- 3' 8" X 1'

- Opens into SITTING_ROOM
- Opens into SITTING_ROOM
- Opens into ROOM14



Subroom: Room14 (1)

Height: Sloped

81.93 SF Walls	41.87 SF Ceiling
123.80 SF Walls & Ceiling	32.69 SF Floor
26.50 LF Ceil. Perimeter	17.83 LF Floor Perimeter

- Missing Wall
- Missing Wall

- 3' 8" X 1'
- 3' 8" X 1'

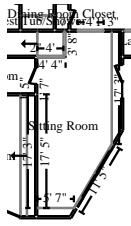
- Opens into ROOM13
- Opens into STORAGE_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
1. Baseboard - 3 1/4"	46.00 LF	2.34	2.66	22.06	132.36
Painting					
3. Seal & paint baseboard - two coats	46.00 LF	1.10	0.25	10.18	61.03
5. Mask and prep for paint - paper and tape (per LF)	63.00 LF	0.58	0.14	7.32	44.00
6. Paint the walls - one coat	224.59 SF	0.51	1.36	23.18	139.08
Totals: Storage Area/Room			4.41	62.74	376.47

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TARESSA DAWKI

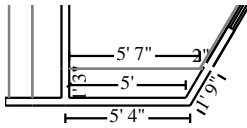


Sitting Room

Height: 9'

328.74 SF Walls	262.48 SF Ceiling
591.22 SF Walls & Ceiling	262.48 SF Floor
44.02 LF Ceil. Perimeter	31.92 LF Floor Perimeter

- Missing Wall** 11' 4 9/16" X 9' **Opens into Exterior**
- Missing Wall - Goes to Floor** 4' X 6' 8" **Opens into DINING_ROOM**
- Missing Wall - Goes to Ceiling** 3' 8" X 8" **Opens into ROOM13**
- Missing Wall - Goes to Ceiling** 4' 4" X 8" **Opens into ROOM13**
- Door** 2' 6" X 6' 8" **Opens into ROOM16**

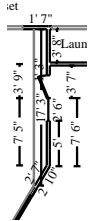


Subroom: Room19 (2)

Height: 8'

62.41 SF Walls	6.71 SF Ceiling
69.12 SF Walls & Ceiling	6.71 SF Floor
13.41 LF Ceil. Perimeter	7.80 LF Floor Perimeter

- Missing Wall** 5' 7 1/4" X 8' **Opens into SITTING_ROOM**
- Missing Wall** 1 5/8" X 8' **Opens into Exterior**

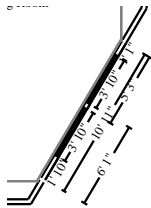


Subroom: Room18 (3)

Height: 7' 7"

111.64 SF Walls	22.94 SF Ceiling
134.58 SF Walls & Ceiling	22.94 SF Floor
19.12 LF Ceil. Perimeter	14.12 LF Floor Perimeter

- Missing Wall** 17' 2 9/16" X 7' 7" **Opens into SITTING_ROOM**
- Missing Wall** 7/16" X 7' 7" **Opens into Exterior**
- Door** 2' 6" X 6' 8" **Opens into Exterior**
- Window - Goes to Floor** 2' 6" X 6' 8" **Opens into Exterior**



Subroom: Room20 (1)

Height: 8'

138.65 SF Walls	3.63 SF Ceiling
142.28 SF Walls & Ceiling	3.63 SF Floor
21.80 LF Ceil. Perimeter	21.80 LF Floor Perimeter

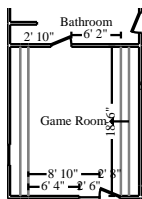
- Window** 3' 10" X 4' 8" **Opens into Exterior**
- Window** 3' 10" X 4' 8" **Opens into Exterior**

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TARESSA DAWK1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Insulation</u>					
17. Batt insulation - 6" - R19 - paper faced	387.92 SF	0.85	11.09	68.16	408.98
Wall insulation					
Ceiling insulation					
<u>Drywall</u>					
19. 1/2" drywall - hung, taped, ready for texture	458.75 SF	1.38	12.11	129.04	774.23
Wall drywall					
Ceiling drywall					
<u>Painting</u>					
21. Seal the surface area w/latex based stain blocker - one coat	180.00 SF	0.46	0.69	16.70	100.19
Ceiling					
22. Paint the ceiling - one coat	295.77 SF	0.51	1.79	30.52	183.15
<u>Lighting</u>					
23. Detach & Reset Ceiling fan & light	1.00 EA	157.95	0.00	31.60	189.55
Totals: Sitting Room			25.68	276.02	1,656.10



Game Room

Height: 9'

157.00 SF Walls	212.75 SF Ceiling
369.75 SF Walls & Ceiling	212.75 SF Floor
23.00 LF Ceil. Perimeter	15.50 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into ROOM16
Door	2' 6" X 6' 8"	Opens into Exterior
Window - Goes to Floor	2' 6" X 6' 8"	Opens into Exterior

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DAWKINS, TARESSA

TARESSA DAWK1



Subroom: Room2 (3)

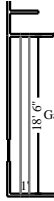
Height: 9'

182.75 SF Walls	23.13 SF Ceiling
205.88 SF Walls & Ceiling	23.13 SF Floor
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter

Missing Wall
Window

18' 6" X 9'
2' 6" X 2' 6"

Opens into ROOM3
Opens into Exterior



Subroom: Room3 (4)

Height: 9'

18.00 SF Walls	18.50 SF Ceiling
36.50 SF Walls & Ceiling	18.50 SF Floor
2.00 LF Ceil. Perimeter	2.00 LF Floor Perimeter

Missing Wall
Missing Wall

18' 6" X 9'
18' 6" X 9'

Opens into GAME_ROOM
Opens into ROOM2



Subroom: Room4 (1)

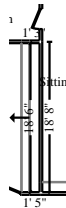
Height: Sloped

23.14 SF Walls	43.45 SF Ceiling
66.58 SF Walls & Ceiling	18.50 SF Floor
4.70 LF Ceil. Perimeter	2.00 LF Floor Perimeter

Missing Wall
Missing Wall

18' 6" X 7' 7"
18' 6" X 7' 7"

Opens into GAME_ROOM
Opens into ROOM1



Subroom: Room1 (2)

Height: 7' 7"

165.80 SF Walls	23.13 SF Ceiling
188.93 SF Walls & Ceiling	23.13 SF Floor
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter

Missing Wall

18' 6" X 7' 7"

Opens into ROOM4

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Drywall</u>					
25. 1/2" - drywall per LF - up to 2' tall	12.00 LF	5.94	0.71	14.40	86.39
Totals: Game Room			0.71	14.40	86.39

Date: 5/1/2019 12:47 PM

Page: 11

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DAWKINS, TARESSA

TARESSA DAWK1

0.00 SF Long Wall

0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
34. Water Extraction & Remediation (Bid Item)	1.00 EA	18,966.66 EN	0.00	0.00	18,966.66
Totals: Water Mitigation			0.00	0.00	18,966.66
Line Item Totals: TARESSA DAWK1			69.73	859.60	24,123.98

COVERAGE	TAX	GCO&P	RCV
Coverage A - Building - 37 Water Damage and Freezing	69.73	859.60	5,157.32
Coverage A - Building - 37 Water Damage and Freezing - W	0.00	0.00	18,966.66
Total	69.73	859.60	24,123.98

Grand Total Areas:

8,416.18 SF Walls	3,755.85 SF Ceiling	12,172.03 SF Walls and Ceiling
3,739.55 SF Floor		1,038.24 LF Floor Perimeter
		1,234.76 LF Ceil. Perimeter
3,739.55 Floor Area	1,439.91 Total Area	8,371.11 Interior Wall Area
3,379.12 Exterior Wall Area	439.50 Exterior Perimeter of Walls	

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.
DMO GENERAL DEMOLITION						
Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	\$600.00	\$100.00	\$600.00	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$600.00	\$100.00	\$600.00	\$0.00	\$0.00
DRY DRYWALL						
1/2" drywall - hung, taped, ready for texture	674.87 SF	\$1,138.99	\$189.84	\$1,138.99	\$0.00	\$0.00
1/2" - drywall per LF - up to 2' tall	12.00 LF	\$86.39	\$14.40	\$86.39	\$0.00	\$0.00
Texture drywall - machine - knockdown	188.12 SF	\$74.87	\$12.48	\$74.87	\$0.00	\$0.00
TOTAL DRYWALL		\$1,300.25	\$216.72	\$1,300.25	\$0.00	\$0.00
FNC FINISH CARPENTRY / TRIMWORK						
Baseboard - 2 1/4"	41.50 LF	\$97.54	\$16.26	\$97.54	\$0.00	\$0.00
Baseboard - 3 1/4"	109.50 LF	\$315.08	\$52.52	\$315.08	\$0.00	\$0.00
Rosette - corner block - 3/4" x 3 1/2" - Pine	10.00 EA	\$85.40	\$14.24	\$85.40	\$0.00	\$0.00
TOTAL FINISH CARPENTRY / TRIMWORK		\$498.02	\$83.02	\$498.02	\$0.00	\$0.00
INS INSULATION						
Blown-in cellulose insulation - 8" depth - R30	216.12 SF	\$203.96	\$34.00	\$203.96	\$0.00	\$0.00
Batt insulation - 6" - R19 - paper faced	387.92 SF	\$408.98	\$68.16	\$408.98	\$0.00	\$0.00
TOTAL INSULATION		\$612.94	\$102.16	\$612.94	\$0.00	\$0.00
LIT LIGHT FIXTURES						
Light bulb - Incand. standard bulb - 1000 hr - mat. only	2.00 EA	\$2.01	\$0.34	\$2.01	\$0.00	\$0.00
R&R Ceiling fan & light	2.00 EA	\$769.33	\$128.22	\$769.33	\$0.00	\$0.00
Detach & Reset Ceiling fan & light	1.00 EA	\$189.55	\$31.60	\$189.55	\$0.00	\$0.00
TOTAL LIGHT FIXTURES		\$960.89	\$160.16	\$960.89	\$0.00	\$0.00
PNT PAINTING						
Seal & paint baseboard - two coats	109.50 LF	\$145.27	\$24.22	\$145.27	\$0.00	\$0.00
Mask and prep for paint - paper and tape (per LF)	228.50 LF	\$159.64	\$26.60	\$159.64	\$0.00	\$0.00
Paint - one coat	544.36 SF	\$337.10	\$56.18	\$337.10	\$0.00	\$0.00
Paint the walls - two coats	498.22 SF	\$443.02	\$73.84	\$443.02	\$0.00	\$0.00
Seal the surface area w/latex based stain blocker - one coat	180.00 SF	\$100.19	\$16.70	\$100.19	\$0.00	\$0.00
TOTAL PAINTING		\$1,185.22	\$197.54	\$1,185.22	\$0.00	\$0.00
WTR WATER EXTRACTION & REMEDIATION						
Water Extraction & Remediation (Bid Item)	1.00 EA	\$18,966.66	\$0.00	\$18,966.66	\$0.00	\$0.00

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

Date: 5/1/2019 12:47 PM

Page: 14

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.
WTR WATER EXTRACTION & REMEDIATION						
TOTAL WATER EXTRACTION & REMEDIATION		\$18,966.66	\$0.00	\$18,966.66	\$0.00	\$0.00
TOTALS		\$24,123.98	\$859.60	\$24,123.98	\$0.00	\$0.00

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

Date: 5/1/2019 12:47 PM

Page: 15

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DAWKINS, TARESSA

TARESSA DAWK1

Recap of Taxes, Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	429.80	429.80	69.73	0.00	0.00
Total	429.80	429.80	69.73	0.00	0.00



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

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.



State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWKI
Property:	880487 S 3420 Rd	Claim Number:	367315Z96
	Chandler, OK 74834-5003	Policy Number:	36-BJ-G020-3
Cellular:	██████ 6575	Price List:	OKOC28_JAN19
Type of Loss:	Water Damage		Restoration/Service/Remodel
Deductible:	\$2,572.00		
Date of Loss:	1/15/2019		
Date Inspected:	3/30/2019		

Summary for Coverage A - Dwelling - 37 Water Damage and Freezing

Line Item Total	28,654.00
Material Sales Tax	964.46
Subtotal	29,618.46
General Contractor Overhead	3,028.14
General Contractor Profit	3,028.14
Replacement Cost Value (Including General Contractor Overhead and Profit)	35,674.74
Less Deductible	(2,572.00)
Net Payment	\$33,102.74

Meinert, Calen
855-458-4300 x 2539126278

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

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DAWKINS, TARESSA

TARESSA DAWKI

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWKI
Property:	880487 S 3420 Rd	Claim Number:	367315Z96
	Chandler, OK 74834-5003	Policy Number:	36-BJ-G020-3
Cellular:	████████ 6575	Price List:	OKOC28_JAN19
Type of Loss:	Water Damage		Restoration/Service/Remodel
Deductible:	\$0.00		
Date of Loss:	1/15/2019		
Date Inspected:	3/30/2019		

**Summary for Coverage A - Building - 37 Water Damage and Freezing -
W**

Line Item Total	7,883.96
Replacement Cost Value	7,883.96
Less Deductible	(0.00)
Net Payment	<u>\$7,883.96</u>

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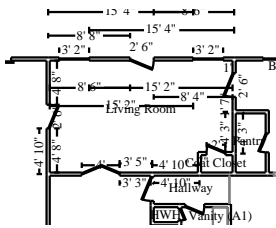
DAWKINS, TARESSA

TARESSA DAWKI

Main Level

Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	540.00	0.00	108.00	648.00
Total: Main Level			0.00	108.00	648.00



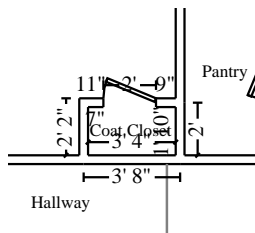
Living Room

Height: 8'

374.89 SF Walls	220.83 SF Ceiling
595.72 SF Walls & Ceiling	220.83 SF Floor
62.33 LF Ceil. Perimeter	48.83 LF Floor Perimeter

Door	4' X 6' 8"	Opens into GUEST_BEDROO
Door	2' 6" X 6' 8"	Opens into GARAGE
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' X 6' 8"	Opens into COAT_CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Labeled "Mom's Living Room on 7/2/18 loss" R&R Carpet 18 LF casing Paint W/C					
Totals: Living Room			0.00	0.00	0.00



Coat Closet

Height: 8'

69.33 SF Walls	6.11 SF Ceiling
75.44 SF Walls & Ceiling	6.11 SF Floor
10.33 LF Ceil. Perimeter	8.33 LF Floor Perimeter

Door	2' X 6' 8"	Opens into LIVING_ROOM
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Date: 7/27/2019 5:06 PM

Page: 5

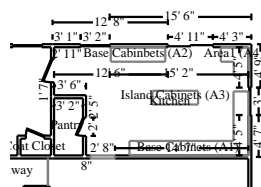
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Coat Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Remove Carpet - per specs from independent carpet analysis	6.11 SF	0.22	0.00	0.26	1.60
Carpet - per specs from independent carpet analysis	43.17 SF	2.71 *	5.18	24.44	146.61
R&R Carpet pad - per specs from independent pad analysis	6.11 SF	0.61 *	0.15	0.80	4.68
<i>Labeled HW clst downstairs under 7/2/18 loss</i>					
<i>R&R 6.5 SF drywall, 10.5 Tape joint, Seal/Paint w/c, Paint shelving</i>					
Totals: Coat Closet			5.33	25.50	152.89



Kitchen

Height: 8'

447.06 SF Walls	228.42 SF Ceiling
675.48 SF Walls & Ceiling	175.13 SF Floor
66.17 LF Ceil. Perimeter	59.00 LF Floor Perimeter

Window	3' X 3'	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Window	4' 11" X 1' 9"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into LIVING_ROOM
Door	2' X 6' 8"	Opens into PANTRY
Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into DINING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Insulation					
Batt insulation - 4" - R13 - paper faced	66.33 SF	0.70	1.57	9.60	57.60
Blown-in cellulose insulation - 8" depth - R30	152.00 SF	0.76	4.01	23.90	143.43

Drywall

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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
1/2" drywall - hung, taped, ready for texture	138.00 SF	1.38	3.64	38.80	232.88
Texture drywall - smooth / skim coat	347.25 SF	0.78	1.34	54.44	326.64
Texture drywall - machine - knockdown	485.25 SF	0.33	0.80	32.18	193.11
Above 3 line items are for the ceiling drywall.					
1/2" - drywall per LF - up to 2' tall	59.00 LF	5.94	3.50	70.80	424.76
Above 3 line items are for the walls, cabinet and flood cut square footage has been taken out.					
Millwork					
Cabinetry - lower (base) units	29.58 LF	155.97	211.45	965.02	5,790.06
R&R Countertop - flat laid plastic laminate - High grade	42.83 LF	49.42	87.54	440.82	2,645.02
High grade being used due to green marble look.					
Countertop edge treatment - wood	60.83 LF	6.41	4.58	78.90	473.40
R&R Cabinetry - upper (wall) units - High grade	28.67 LF	161.76	205.01	968.54	5,811.21
Upper cabinets include spice pull-out bins, arch top doors and a microwave shelf. These are high grade details.					
R&R Cabinet valance	12.17 LF	44.15	26.24	112.70	676.25
R&R Trim board - 1" x 12" - installed (pine)	12.17 LF	6.58	3.13	16.64	99.85
Add for prefinished crown molding per LF	37.17 LF	8.40	12.94	65.02	390.19
Cabinet knobs or pulls - Detach & reset	60.00 EA	1.66	0.00	19.92	119.52
Cabinetry (Bid Item)	1.00 EA	-348.59 *EN	0.00	0.00	-348.59
Above line item is a credit for paid cabinet work from 1st water loss in June 2018.					

Date: 7/27/2019 5:06 PM

Page: 7

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Baseboard - 3 1/4"	27.25 LF	2.34	1.57	13.08	78.42
Casing - 2 1/4"	34.00 LF	1.51	1.57	10.58	63.49
Rosette - corner block - 3/4" x 3 1/2" - Pine	6.00 EA	6.97	0.88	8.54	51.24
R&R Window stool & apron	3.50 LF	5.80	0.49	4.16	24.95
<u>Painting</u>					
Floor protection - heavy paper and tape	175.13 SF	0.32	0.48	11.30	67.82
Seal the walls and ceiling w/latex based stain blocker - one coat	675.48 SF	0.46	2.60	62.66	375.98
Paint more than the ceiling - one coat	535.31 SF				PRIOR DAMAGE
Cabinet square footage has been taken out of wall square footage.					
Mask and prep for paint - plastic, paper, tape (per LF)	66.17 LF	1.04	0.84	13.92	83.58
Mask and prep for paint - paper and tape (per LF)	27.25 LF	0.58	0.06	3.18	19.05
Paint door or window opening - 1 coat (per side)	3.00 EA	15.77	0.47	9.56	57.34
Paint door slab only - 1 coat (per side)	2.00 EA	18.58	0.47	7.54	45.17
Seal & paint window sill	3.50 LF	1.90	0.04	1.34	8.03
Paint baseboard - one coat	59.00 LF				PRIOR DAMAGE
<u>Appliances</u>					
R&R Range hood	1.00 EA	191.52	6.04	39.52	237.08
R&R Range - freestanding - electric	1.00 EA	641.77	30.83	134.52	807.12
R&R Dishwasher	1.00 EA	601.19	26.07	125.46	752.72

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Page: 8

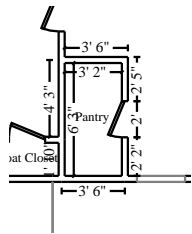
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Garbage disposer - Detach & reset	1.00 EA	131.56	0.00	26.32	157.88
Plumbing					
Install Sink - double	1.00 EA	95.24	0.00	19.04	114.28
R&R Sink faucet - Kitchen	1.00 EA	216.61	7.60	44.84	269.05
Lighting					
Detach & Reset Light fixture	2.00 EA	44.35	0.00	17.74	106.44
Fluorescent - two tube - 4' - fixture w/lens	2.00 EA	99.55	6.23	41.06	246.39
Light bulb - Fluorescent tube - 4' soft white - mat. only	4.00 EA	5.88	1.29	4.96	29.77
<i>Overlapping repairs included in 7/2/18 loss:</i>					
<i>R&R 7.5 LF baseboard</i>					
<i>Paint 33.01 LF baseboard</i>					
<i>Paint W/C</i>					
<i>Paint 17 LF casing</i>					
<i>R&R 6 SF cabinet panel - \$107.63</i>					
<i>S/P lower cabinet \$85.15</i>					
<i>Carpenter - 2 hrs for cabinet repair \$128.72</i>					
Totals: Kitchen			653.28	3,496.60	20,631.13



Pantry

Height: 8'

137.33 SF Walls	19.79 SF Ceiling
157.13 SF Walls & Ceiling	19.79 SF Floor
18.83 LF Ceil. Perimeter	16.83 LF Floor Perimeter

Door

2' X 6' 8"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Insulation

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CONTINUED - Pantry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Blown-in cellulose insulation - 8" depth - R30	19.79 SF	0.76	0.52	3.10	18.66
<u>Drywall</u>					
1/2" drywall - hung, taped, ready for texture	157.13 SF	1.38	4.15	44.20	265.19
Texture drywall - machine - knockdown	157.13 SF	0.33	0.26	10.44	62.55
<u>Millwork</u>					
Casing - 2 1/4"	17.00 LF	1.51	0.79	5.30	31.76
Baseboard - 3 1/4"	16.83 LF	2.34	0.97	8.08	48.43
Shelving - 12" - in place	75.50 LF	6.84	11.67	105.62	633.71
Detach & Reset Door knob - interior	1.00 EA	18.32	0.00	3.66	21.98
<u>Painting</u>					
Floor protection - heavy paper and tape	19.79 SF	0.32	0.05	1.28	7.66
Seal part of the walls and ceiling w/latex based stain blocker - one coat	151.13 SF	0.46	0.58	14.02	84.12
Seal & paint baseboard - two coats	16.83 LF	1.10	0.09	3.72	22.32
Paint door or window opening - 1 coat (per side)	1.00 EA	15.77	0.16	3.20	19.13
Paint door slab only - 1 coat (per side)	1.00 EA	18.58	0.24	3.76	22.58
<u>Lighting</u>					
R&R Light fixture	1.00 EA	70.92	1.82	14.54	87.28
Light bulb - Compact Fluorescent twist - mat. only	1.00 EA	4.58	0.25	0.98	5.81

Date: 7/27/2019 5:06 PM

Page: 10

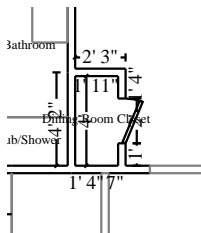
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CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
1/2" - drywall per LF - up to 2' tall	11.83 LF	5.94	0.70	14.20	85.17
Texture drywall - smooth / skim coat	71.00 SF	0.78	0.27	11.14	66.79
Above 3 line items are for the exterior wall.					
Millwork					
Casing - 2 1/4"	34.00 LF	1.51	1.57	10.58	63.49
Baseboard - 3 1/4"	6.17 LF	2.34	0.36	2.96	17.76
Painting					
Floor protection - heavy paper and tape	50.79 SF	0.32	0.14	3.28	19.67
Seal the surface area w/latex based stain blocker - one coat	154.67 SF	0.46	0.60	14.36	86.11
Paint baseboard - one coat	44.17 LF				PRIOR DAMAGE
Paint door or window opening - 1 coat (per side)	4.00 EA	15.77	0.63	12.74	76.45
<i>Damage estimated under 7/8/18 loss</i>					
<i>R&R Laminate flooring</i>					
<i>R&R 38 LF baseboard</i>					
<i>Paint 74.75 LF baseboard</i>					
<i>Paint W/C</i>					
Totals: Dining Room			6.73	95.40	572.32



Dining Room Closet

Height: 8'

81.34 SF Walls	7.67 SF Ceiling
89.01 SF Walls & Ceiling	7.67 SF Floor
11.83 LF Ceil. Perimeter	9.83 LF Floor Perimeter

Door

2' X 6' 8"

Opens into DINING_ROOM

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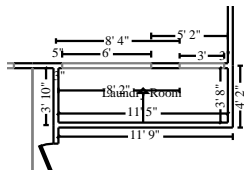
Page: 12

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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Millwork</u>					
Baseboard - 3 1/4"	9.83 LF	2.34	0.57	4.72	28.29
<u>Painting</u>					
Paint the walls and ceiling - one coat	89.01 SF	0.51	0.54	9.18	55.12
Mask and prep for paint - paper and tape (per LF)	26.83 LF	0.58	0.06	3.14	18.76
Seal & paint baseboard - two coats	9.83 LF	1.10	0.05	2.18	13.04
Paint door or window opening - 1 coat (per side)	1.00 EA	15.77	0.16	3.20	19.13
<i>Damages estimated under 7/8/18 loss R&R Laminate flooring</i>					
Totals: Dining Room Closet			1.38	22.42	134.34



Laundry Room

Height: Sloped

138.60 SF Walls	42.25 SF Ceiling
180.85 SF Walls & Ceiling	41.86 SF Floor
30.23 LF Ceil. Perimeter	21.17 LF Floor Perimeter

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

3' X 6' 8"
6' X 6' 8"

Opens into DINING_ROOM
Opens into DINING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Insulation</u>					
Batt insulation - 4" - R13 - paper faced	30.17 SF	0.70	0.71	4.36	26.19
<u>Drywall</u>					
1/2" - drywall per LF - up to 2' tall	15.08 LF	5.94	0.90	18.10	108.58
Texture drywall - smooth / skim coat	70.37 SF	0.78	0.27	11.04	66.20

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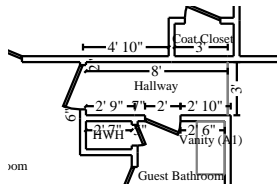
CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Texture drywall - machine - knockdown	70.37 SF	0.33	0.12	4.66	28.00
Above 3 line items are for the exterior wall.					
<u>Millwork</u>					
Baseboard - 3 1/4"	21.17 LF	2.34	1.22	10.14	60.90
Shelving - wire (vinyl coated) - Detach & reset	12.00 LF	6.25	0.00	15.00	90.00
<u>Doors</u>					
Install Bifold door set - full louvered - Double	2.00 EA	71.72	0.00	28.68	172.12
<u>Painting</u>					
Seal the walls w/latex based stain blocker - one coat	138.60 SF	0.46	0.53	12.86	77.15
Paint the walls and ceiling - one coat	180.85 SF	0.51	1.09	18.66	111.98
Mask and prep for paint - paper and tape (per LF)	58.17 LF	0.58	0.13	6.76	40.63
Seal & paint baseboard - two coats	21.17 LF	1.10	0.12	4.68	28.09
Paint door or window opening - 1 coat (per side)	2.00 EA	15.77	0.31	6.36	38.21
Paint full lvr'd single bifold door - slab - 1 coat -1 side	12.00 EA	24.96	2.84	60.46	362.82
<i>There was not any damage to this room from prior loss</i>					
Totals: Laundry Room			8.24	201.76	1,210.87

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Hallway

Height: 8'

123.33 SF Walls	24.00 SF Ceiling
147.33 SF Walls & Ceiling	24.00 SF Floor
19.17 LF Ceil. Perimeter	14.67 LF Floor Perimeter

Missing Wall	3' X 8'	Opens into DINING_ROOM
Door	2' X 6' 8"	Opens into GUEST_BATHRO
Door	2' 6" X 6' 8"	Opens into GUEST_BEDROO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Millwork

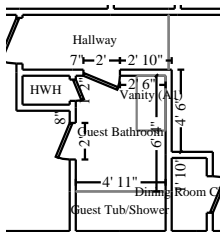
Baseboard - 3 1/4"	14.67 LF	2.34	0.85	7.04	42.22
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Painting

Seal & paint baseboard - two coats	14.67 LF				PRIOR DAMAGE
Mask and prep for paint - paper and tape (per LF)	48.67 LF	0.58	0.11	5.66	34.00
Paint the walls and ceiling - one coat	147.33 SF				PRIOR DAMAGE

Hallway was included as an extension of the Dining Room under 7/8/18 loss
 Damages included
 R&R Laminate flooring
 Paint W/C

Totals: Hallway			0.96	12.70	76.22
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Guest Bathroom

Height: 8'

106.22 SF Walls	31.14 SF Ceiling
137.36 SF Walls & Ceiling	26.39 SF Floor
17.58 LF Ceil. Perimeter	12.42 LF Floor Perimeter

Door	2' X 6' 8"	Opens into GUEST_BEDROO
Missing Wall	4' 11" X 8'	Opens into GUEST_TUB_SH
Door	2' X 6' 8"	Opens into HALLWAY
Door	1' 2" X 6' 8"	Opens into HWH

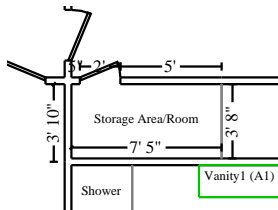
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CONTINUED - Guest Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
R&R Carpet pad - per specs from independent pad analysis	145.42 SF	0.61 *	3.60	18.46	110.77
* Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-155.58 EN	0.00	0.00	-155.58
Millwork					
Baseboard - 3 1/4"	37.83 LF	2.34	2.18	18.14	108.84
Painting					
Seal & paint baseboard - two coats	37.83 LF	1.10	0.21	8.36	50.18
Mask and prep for paint - paper and tape (per LF)	122.83 LF	0.58	0.27	14.30	85.81
Paint the walls - one coat	320.00 SF	0.51	1.94	33.02	198.16
<i>This room was labeled as "Mom's Room" under 7/8/18 loss Damages included to lay and clean existing carpet - \$155.58</i>					
Totals: Guest Bedroom			31.65	209.38	1,100.74



Door

2' X 6' 8"

Opens into GUEST_BEDROO

Storage Area/Room

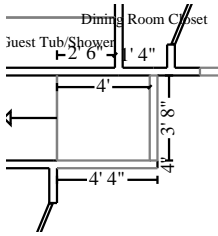
Height: 8'

134.67 SF Walls	27.19 SF Ceiling
161.86 SF Walls & Ceiling	27.19 SF Floor
22.17 LF Ceil. Perimeter	16.50 LF Floor Perimeter

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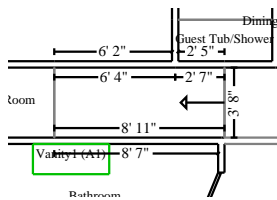
TARESSA DAWKI



Subroom: Room13 (2) Height: 1'

8.00 SF Walls	14.67 SF Ceiling
22.67 SF Walls & Ceiling	14.67 SF Floor
11.67 LF Ceil. Perimeter	11.67 LF Floor Perimeter

- Missing Wall - Goes to Ceiling 3' 8" X 0" Opens into SITTING_ROOM
- Missing Wall - Goes to Ceiling 4' X 0" Opens into SITTING_ROOM
- Missing Wall 3' 8" X 1' Opens into ROOM14



Subroom: Room14 (1) Height: Sloped

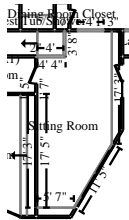
81.93 SF Walls	41.87 SF Ceiling
123.80 SF Walls & Ceiling	32.69 SF Floor
26.50 LF Ceil. Perimeter	17.83 LF Floor Perimeter

- Missing Wall 3' 8" X 1' Opens into ROOM13
- Missing Wall 3' 8" X 1' Opens into STORAGE_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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*This room was labeled "Mom's Closet" under 7/8/18 loss.
Damages include to remove carpet*

Totals: Storage Area/Room			0.00	0.00	0.00
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Sitting Room Height: 9'

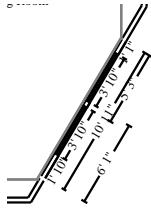
328.74 SF Walls	262.48 SF Ceiling
591.22 SF Walls & Ceiling	262.48 SF Floor
44.02 LF Ceil. Perimeter	31.92 LF Floor Perimeter

- Missing Wall 11' 4 9/16" X 9' Opens into Exterior
- Missing Wall - Goes to Floor 4' X 6' 8" Opens into DINING_ROOM
- Missing Wall - Goes to Ceiling 3' 8" X 8' Opens into ROOM13
- Missing Wall - Goes to Ceiling 4' 4" X 8' Opens into ROOM13
- Door 2' 6" X 6' 8" Opens into BATHROOM

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Window
Window

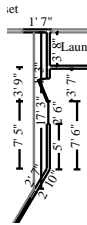
3' 10" X 4' 8"
3' 10" X 4' 8"

Opens into Exterior
Opens into Exterior

Subroom: Room20 (1)

Height: 8'

138.65 SF Walls	3.63 SF Ceiling
142.28 SF Walls & Ceiling	3.63 SF Floor
21.80 LF Ceil. Perimeter	21.80 LF Floor Perimeter



Missing Wall
Missing Wall
Door
Window - Goes to Floor

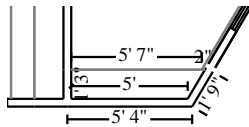
17' 2 9/16" X 7' 7"
7/16" X 7' 7"
2' 6" X 6' 8"
2' 6" X 6' 8"

Opens into SITTING_ROOM
Opens into Exterior
Opens into Exterior
Opens into Exterior

Subroom: Room18 (3)

Height: 7' 7"

111.64 SF Walls	22.94 SF Ceiling
134.58 SF Walls & Ceiling	22.94 SF Floor
19.12 LF Ceil. Perimeter	14.12 LF Floor Perimeter



Missing Wall
Missing Wall

5' 7 1/4" X 8'
1 5/8" X 8'

Opens into SITTING_ROOM
Opens into Exterior

Subroom: Room19 (2)

Height: 8'

62.41 SF Walls	6.71 SF Ceiling
69.12 SF Walls & Ceiling	6.71 SF Floor
13.41 LF Ceil. Perimeter	7.80 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Insulation					
Batt insulation - 6" - R19 - paper faced	70.83 SF	0.85	2.03	12.44	74.68
Drywall					
1/2" - drywall per LF - up to 2' tall	35.42 LF	5.94	2.10	42.50	254.99
Texture drywall - smooth / skim coat	212.50 SF	0.78	0.82	33.32	199.89

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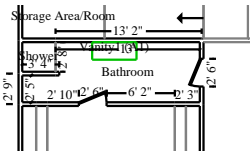
CONTINUED - Sitting Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Texture drywall - machine - knockdown	212.50 SF	0.33	0.35	14.10	84.58
Above 3 line items are for the exterior wall.					
<u>Millwork</u>					
Casing - 2 1/4"	20.00 LF	1.51	0.92	6.22	37.34
Baseboard - 3 1/4"	75.64 LF	2.34	4.37	36.28	217.65
<u>Painting</u>					
Floor protection - heavy paper and tape	295.77 SF	0.32	0.81	19.10	114.56
Seal the surface area w/latex based stain blocker - one coat	212.50 SF	0.46	0.82	19.72	118.29
Paint the walls - one coat	641.43 SF	0.51	3.88	66.20	397.21
Mask and prep for paint - paper and tape (per LF)	135.64 LF	0.58	0.30	15.80	94.77
Seal & paint baseboard - two coats	75.64 LF	1.10	0.42	16.72	100.34
Paint door or window opening - Large - 1 coat (per side)	3.00 EA	18.54	0.56	11.24	67.42
<i>This room was not damaged as a result of the 7/8/18 loss</i>					
Totals: Sitting Room			17.38	293.64	1,761.72

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Bathroom

Height: 9'

334.24 SF Walls	77.55 SF Ceiling
411.80 SF Walls & Ceiling	77.55 SF Floor
40.84 LF Ceil. Perimeter	35.84 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into SITTING_ROOM
Door	2' 6" X 6' 8"	Opens into GAME_ROOM
Missing Wall	2' 8" X 9'	Opens into SHOWER

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Drywall

1/2" - drywall per LF - up to 2' tall	26.26 LF	5.94	1.56	31.52	189.06
Texture drywall - smooth / skim coat	183.82 SF	0.78	0.71	28.82	172.91
Texture drywall - machine - knockdown	183.82 SF	0.33	0.30	12.20	73.16

Above 3 line items are for the exterior wall.

Millwork

R&R Casing - 2 1/4"	34.00 LF	1.90	1.57	13.24	79.41
Baseboard - 3 1/4"	35.84 LF	2.34	2.07	17.20	103.14
Vanity	4.00 LF	128.00	22.44	106.88	641.32
Install Vanity top - one sink - cultured marble	1.00 LF	19.75	0.00	3.96	23.71
Cabinet knob or pull	5.00 EA	6.65	0.92	6.84	41.01

Painting

Floor protection - heavy paper and tape	77.55 SF	0.32	0.21	5.00	30.03
Seal the surface area w/latex based stain blocker - one coat	183.82 SF	0.46	0.71	17.06	102.33
Paint the walls - one coat	334.24 SF	0.51	2.02	34.50	206.98
Mask and prep for paint - paper and tape (per LF)	69.84 LF	0.58	0.15	8.14	48.80

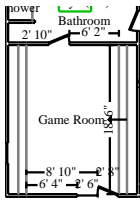
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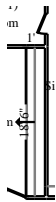
TARESSA DAWKI

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Seal & paint baseboard - two coats	35.84 LF	1.10	0.20	7.92	47.54
Paint door or window opening - Large - 1 coat (per side)	3.00 EA	18.54	0.56	11.24	67.42
Plumbing					
Install Sink - single	1.00 EA	88.89	0.00	17.78	106.67
<i>This room was not damaged as a result of the 7/8/18 loss</i>					
Totals: Bathroom			33.42	322.30	1,933.49



Game Room	Height: 9'
157.00 SF Walls	212.75 SF Ceiling
369.75 SF Walls & Ceiling	212.75 SF Floor
23.00 LF Ceil. Perimeter	15.50 LF Floor Perimeter
Door	2' 6" X 6' 8"
Door	2' 6" X 6' 8"
Window - Goes to Floor	2' 6" X 6' 8"
	Opens into BATHROOM
	Opens into Exterior
	Opens into Exterior



Subroom: Room4 (1)	Height: Sloped
23.14 SF Walls	43.45 SF Ceiling
66.58 SF Walls & Ceiling	18.50 SF Floor
4.70 LF Ceil. Perimeter	2.00 LF Floor Perimeter
Missing Wall	18' 6" X 7' 7"
Missing Wall	18' 6" X 7' 7"
	Opens into GAME_ROOM
	Opens into ROOM1

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TARESSA DAWKI



Subroom: Room1 (2)

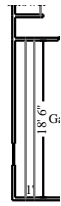
Height: 7' 7"

165.80 SF Walls	23.13 SF Ceiling
188.93 SF Walls & Ceiling	23.13 SF Floor
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter

Missing Wall

18' 6" X 7' 7"

Opens into ROOM4



Subroom: Room3 (4)

Height: 9'

18.00 SF Walls	18.50 SF Ceiling
36.50 SF Walls & Ceiling	18.50 SF Floor
2.00 LF Ceil. Perimeter	2.00 LF Floor Perimeter

Missing Wall

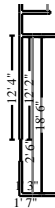
18' 6" X 9'

Opens into GAME_ROOM

Missing Wall

18' 6" X 9'

Opens into ROOM2



Subroom: Room2 (3)

Height: 9'

182.75 SF Walls	23.13 SF Ceiling
205.88 SF Walls & Ceiling	23.13 SF Floor
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter

Missing Wall

18' 6" X 9'

Opens into ROOM3

Window

2' 6" X 2' 6"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Flooring					
Remove Carpet - per specs from independent carpet analysis	296.00 SF	0.22	0.00	13.02	78.14
R&R Carpet pad - per specs from independent pad analysis	296.00 SF	0.61 *	7.33	37.56	225.45
Carpet - per specs from independent carpet analysis	349.50 SF	2.71 *	41.91	197.82	1,186.88
Drywall					
Texture drywall - machine - knockdown	20.00 SF	0.33	0.03	1.32	7.95

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Game Room

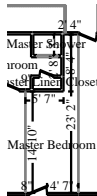
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
Baseboard - 3 1/4"	61.50 LF	2.34	3.55	29.50	176.96
Painting					
Seal & paint baseboard - two coats	61.50 LF	1.10	0.34	13.60	81.59
Mask and prep for paint - paper and tape (per LF)	115.50 LF	0.58	0.25	13.46	80.70
Seal the surface area w/latex based stain blocker - one coat	20.00 SF	0.46	0.08	1.86	11.14
Paint the walls - two coats	546.69 SF	0.73	6.01	81.02	486.11
<i>This room was not damaged as a result of the 7/8/18 loss</i>					
Totals: Game Room			59.50	389.16	2,334.92

Area Totals: Main Level

4,843.66 SF Walls	2,397.77 SF Ceiling	7,241.43 SF Walls and Ceiling
2,351.32 SF Floor	254.15 Exterior Perimeter of Walls	617.62 LF Floor Perimeter
2,351.32 Floor Area		748.58 LF Ceil. Perimeter
1,862.58 Exterior Wall Area		4,744.59 Interior Wall Area

Total: Main Level **839.42** **5,398.76** **31,887.82**

Level 2



Master Bedroom

Height: 12' 2"

273.31 SF Walls	133.01 SF Ceiling
406.32 SF Walls & Ceiling	133.01 SF Floor
23.83 LF Ceil. Perimeter	21.33 LF Floor Perimeter

Door

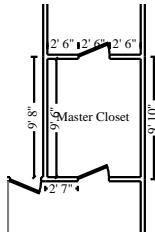
2' 6" X 6' 8"

Opens into Exterior

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DAWKINS, TARESSA

TARESSA DAWKI



Master Closet

Height: 8'

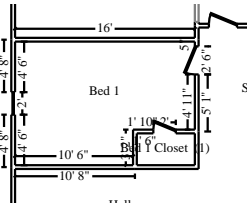
238.67 SF Walls	71.25 SF Ceiling
309.92 SF Walls & Ceiling	71.25 SF Floor
34.00 LF Ceil. Perimeter	29.00 LF Floor Perimeter

Door 2' 6" X 6' 8" Opens into STORAGE_AREA
 Door 2' 6" X 6' 8" Opens into ROOM9

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Remove Carpet - per specs from independent carpet analysis	71.25 SF	0.22	0.00	3.14	18.82
Carpet - per specs from independent carpet analysis	112.67 SF	3.01 *	15.37	70.90	425.41
Carpet pad - per specs from independent pad analysis	71.25 SF	0.52 *	0.82	7.58	45.45

This room was not damaged as a result of the 7/8/18 loss

Totals: Master Closet **16.19** **81.62** **489.68**

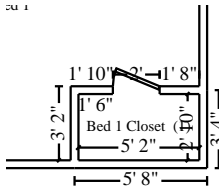


Bed 1

Height: 8'

394.00 SF Walls	158.58 SF Ceiling
552.58 SF Walls & Ceiling	158.58 SF Floor
54.00 LF Ceil. Perimeter	49.50 LF Floor Perimeter

Door 2' 6" X 6' 8" Opens into HALLWAY
 Window 2' X 4' Opens into Exterior



Subroom: Bed 1 Closet (1)

Height: 8'

114.67 SF Walls	14.64 SF Ceiling
129.31 SF Walls & Ceiling	14.64 SF Floor
16.00 LF Ceil. Perimeter	14.00 LF Floor Perimeter

Door 2' X 6' 8" Opens into BED_1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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State Farm

DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Bed 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Remove Carpet - per specs from independent carpet analysis	173.22 SF	0.22	0.00	7.62	45.73
Carpet - per specs from independent carpet analysis	218.83 SF	3.01 *	29.85	137.72	826.25
R&R Carpet pad - per specs from independent pad analysis	173.22 SF	0.52 *	3.43	18.70	112.20
* Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-265.04 *EN	0.00	0.00	-265.04
<i>This room as labeled "Caleb's room" under 7/8/18 loss Damages included to lay and clean existing carpet - \$265.04</i>					
Totals: Bed 1			33.28	164.04	719.14

Area Totals: Level 2

3,572.52 SF Walls	1,358.13 SF Ceiling	4,930.66 SF Walls and Ceiling
1,330.25 SF Floor	1,439.91 Total Area	420.63 LF Floor Perimeter
1,330.25 Floor Area	185.35 Exterior Perimeter of Walls	486.18 LF Ceil. Perimeter
1,516.54 Exterior Wall Area		3,572.52 Interior Wall Area

Total: Level 2	125.04	630.82	3,519.73
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Water Mitigation

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Water Extraction & Remediation (Bid Item)	1.00 EA	7,883.96 *EN	0.00	0.00	7,883.96
Structural Mitigation only. Pack-out on contents estimate.					
Totals: Water Mitigation			0.00	0.00	7,883.96

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DAWKINS, TARESSA

TARESSA DAWKI

Frozen Pipe

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
* Plumbing (Bid Item) Plumbing repair invoice from Linn's Plumbing #19042	1.00 EA	107.00 *EN	0.00	0.00	107.00
Totals: Frozen Pipe			0.00	0.00	107.00

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
* Tile / marble labor minimum	1.00 EA	133.49	0.00	26.70	160.19
Totals: Labor Minimums Applied			0.00	26.70	160.19

Line Item Totals: TARESSA DAWKI	964.46	6,056.28	43,558.70
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COVERAGE	TAX	GCO&P	RCV
Coverage A - Dwelling - 37 Water Damage and Freezing	964.46	6,056.28	35,674.74
Coverage A - Building - 37 Water Damage and Freezing - W	0.00	0.00	7,883.96
Total	964.46	6,056.28	43,558.70

Grand Total Areas:

8,416.18 SF Walls	3,755.91 SF Ceiling	12,172.08 SF Walls and Ceiling
3,681.56 SF Floor		1,038.24 LF Floor Perimeter
		1,234.76 LF Ceil. Perimeter
3,681.56 Floor Area	1,439.91 Total Area	8,317.11 Interior Wall Area
3,379.12 Exterior Wall Area	439.50 Exterior Perimeter of Walls	

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.
APP APPLIANCES						
R&R Dishwasher	1.00 EA	\$752.72	\$125.46	\$752.72	\$0.00	\$0.00
Garbage disposer - Detach & reset	1.00 EA	\$157.88	\$26.32	\$157.88	\$0.00	\$0.00
R&R Range hood	1.00 EA	\$237.08	\$39.52	\$237.08	\$0.00	\$0.00
R&R Range - freestanding - electric	1.00 EA	\$807.12	\$134.52	\$807.12	\$0.00	\$0.00
TOTAL APPLIANCES		\$1,954.80	\$325.82	\$1,954.80	\$0.00	\$0.00
CAB CABINETRY						
Cabinetry (Bid Item)	1.00 EA	-\$348.59	\$0.00	-\$348.59	\$0.00	\$0.00
Add for prefinished crown molding per LF	37.17 LF	\$390.19	\$65.02	\$390.19	\$0.00	\$0.00
R&R Countertop - flat laid plastic laminate - High grade	42.83 LF	\$2,645.02	\$440.82	\$2,645.02	\$0.00	\$0.00
Countertop edge treatment - wood	60.83 LF	\$473.40	\$78.90	\$473.40	\$0.00	\$0.00
Cabinet knob or pull	5.00 EA	\$41.01	\$6.84	\$41.01	\$0.00	\$0.00
Cabinet knobs or pulls - Detach & reset	60.00 EA	\$119.52	\$19.92	\$119.52	\$0.00	\$0.00
Cabinetry - lower (base) units	29.58 LF	\$5,790.06	\$965.02	\$5,790.06	\$0.00	\$0.00
R&R Cabinetry - upper (wall) units - High grade	28.67 LF	\$5,811.21	\$968.54	\$5,811.21	\$0.00	\$0.00
R&R Cabinet valance	12.17 LF	\$676.25	\$112.70	\$676.25	\$0.00	\$0.00
Vanity	4.00 LF	\$641.32	\$106.88	\$641.32	\$0.00	\$0.00
TOTAL CABINETRY		\$16,239.39	\$2,764.64	\$16,239.39	\$0.00	\$0.00
DMO GENERAL DEMOLITION						
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	\$648.00	\$108.00	\$648.00	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$648.00	\$108.00	\$648.00	\$0.00	\$0.00
DOR DOORS						
Install Bifold door set - full louvered - Double	2.00 EA	\$172.12	\$28.68	\$172.12	\$0.00	\$0.00
TOTAL DOORS		\$172.12	\$28.68	\$172.12	\$0.00	\$0.00
DRY DRYWALL						
1/2" drywall - hung, taped, ready for texture	327.13 SF	\$552.07	\$92.00	\$552.07	\$0.00	\$0.00
1/2" - drywall per LF - up to 2' tall	147.59 LF	\$1,062.56	\$177.12	\$1,062.56	\$0.00	\$0.00
Texture drywall - smooth / skim coat	884.94 SF	\$832.43	\$138.76	\$832.43	\$0.00	\$0.00
Texture drywall - machine - knockdown	1,260.07 SF	\$501.48	\$83.58	\$501.48	\$0.00	\$0.00
TOTAL DRYWALL		\$2,948.54	\$491.46	\$2,948.54	\$0.00	\$0.00
FCC FLOOR COVERING - CARPET						
Floor Covering - Carpet (Bid Item) - Amount	1.00 EA	-\$155.58	\$0.00	-\$155.58	\$0.00	\$0.00

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

Date: 7/27/2019 5:06 PM

Page: 29

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.
FCC FLOOR COVERING - CARPET						
included under 7/8/18 loss to lay and clean carpet						
Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-\$265.04	\$0.00	-\$265.04	\$0.00	\$0.00
Carpet - per specs from independent carpet analysis	1,138.33 SF	\$3,865.67	\$644.30	\$3,865.67	\$0.00	\$0.00
Carpet - per specs from independent carpet analysis	331.50 SF	\$1,251.66	\$208.62	\$1,251.66	\$0.00	\$0.00
Remove Carpet - per specs from independent carpet analysis	1,177.75 SF	\$310.93	\$51.82	\$310.93	\$0.00	\$0.00
R&R Carpet pad - per specs from independent pad analysis	658.97 SF	\$426.85	\$71.14	\$426.85	\$0.00	\$0.00
R&R Carpet pad - per specs from independent pad analysis	447.53 SF	\$340.90	\$56.82	\$340.90	\$0.00	\$0.00
Carpet pad - per specs from independent pad analysis	71.25 SF	\$45.45	\$7.58	\$45.45	\$0.00	\$0.00
TOTAL FLOOR COVERING - CARPET		\$5,820.84	\$1,040.28	\$5,820.84	\$0.00	\$0.00
FNC FINISH CARPENTRY / TRIMWORK						
R&R Trim board - 1" x 12" - installed (pine)	12.17 LF	\$99.85	\$16.64	\$99.85	\$0.00	\$0.00
Baseboard - 3 1/4"	306.73 LF	\$882.61	\$147.14	\$882.61	\$0.00	\$0.00
Rosette - corner block - 3/4" x 3 1/2" - Pine	6.00 EA	\$51.24	\$8.54	\$51.24	\$0.00	\$0.00
R&R Casing - 2 1/4"	34.00 LF	\$79.41	\$13.24	\$79.41	\$0.00	\$0.00
Casing - 2 1/4"	105.00 LF	\$196.08	\$32.68	\$196.08	\$0.00	\$0.00
Shelving - wire (vinyl coated) - Detach & reset	12.00 LF	\$90.00	\$15.00	\$90.00	\$0.00	\$0.00
Shelving - 12" - in place	75.50 LF	\$633.71	\$105.62	\$633.71	\$0.00	\$0.00
R&R Window stool & apron	3.50 LF	\$24.95	\$4.16	\$24.95	\$0.00	\$0.00
TOTAL FINISH CARPENTRY / TRIMWORK		\$2,057.85	\$343.02	\$2,057.85	\$0.00	\$0.00
FNH FINISH HARDWARE						
Detach & Reset Door knob - interior	1.00 EA	\$21.98	\$3.66	\$21.98	\$0.00	\$0.00
TOTAL FINISH HARDWARE		\$21.98	\$3.66	\$21.98	\$0.00	\$0.00
INS INSULATION						
Blown-in cellulose insulation - 8" depth - R30	203.79 SF	\$192.27	\$32.02	\$192.27	\$0.00	\$0.00
Batt insulation - 4" - R13 - paper faced	120.17 SF	\$104.36	\$17.40	\$104.36	\$0.00	\$0.00
Batt insulation - 6" - R19 - paper faced	70.83 SF	\$74.68	\$12.44	\$74.68	\$0.00	\$0.00
TOTAL INSULATION		\$371.31	\$61.86	\$371.31	\$0.00	\$0.00
LIT LIGHT FIXTURES						

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

Date: 7/27/2019 5:06 PM

Page: 30

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.
LIT LIGHT FIXTURES						
R&R Light fixture	1.00 EA	\$87.28	\$14.54	\$87.28	\$0.00	\$0.00
Detach & Reset Light fixture	2.00 EA	\$106.44	\$17.74	\$106.44	\$0.00	\$0.00
Light bulb - Compact Fluorescent twist - mat. only	1.00 EA	\$5.81	\$0.98	\$5.81	\$0.00	\$0.00
Light bulb - Fluorescent tube - 4' soft white - mat. only	4.00 EA	\$29.77	\$4.96	\$29.77	\$0.00	\$0.00
Fluorescent - two tube - 4' - fixture w/lens	2.00 EA	\$246.39	\$41.06	\$246.39	\$0.00	\$0.00
TOTAL LIGHT FIXTURES		\$475.69	\$79.28	\$475.69	\$0.00	\$0.00
MBL MARBLE - CULTURED OR NATURAL						
Install Vanity top - one sink - cultured marble	1.00 LF	\$23.71	\$3.96	\$23.71	\$0.00	\$0.00
TOTAL MARBLE - CULTURED OR NATURAL		\$23.71	\$3.96	\$23.71	\$0.00	\$0.00
PLM PLUMBING						
Plumbing (Bid Item) Plumbing repair invoice from Linn's Plumbing #19042	1.00 EA	\$107.00	\$0.00	\$107.00	\$0.00	\$0.00
R&R Sink faucet - Kitchen	1.00 EA	\$269.05	\$44.84	\$269.05	\$0.00	\$0.00
Install Sink - single	1.00 EA	\$106.67	\$17.78	\$106.67	\$0.00	\$0.00
Install Sink - double	1.00 EA	\$114.28	\$19.04	\$114.28	\$0.00	\$0.00
TOTAL PLUMBING		\$597.00	\$81.66	\$597.00	\$0.00	\$0.00
PNT PAINTING						
Paint baseboard - one coat	103.17 LF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Seal & paint baseboard - two coats	258.64 LF	\$343.10	\$57.18	\$343.10	\$0.00	\$0.00
Seal & paint baseboard - two coats	14.67 LF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paint full lvr'd single bifold door - slab - 1 coat - 1 side	12.00 EA	\$362.82	\$60.46	\$362.82	\$0.00	\$0.00
Paint door slab only - 1 coat (per side)	3.00 EA	\$67.75	\$11.30	\$67.75	\$0.00	\$0.00
Mask and prep for paint - plastic, paper, tape (per LF)	66.17 LF	\$83.58	\$13.92	\$83.58	\$0.00	\$0.00
Mask and prep for paint - paper and tape (per LF)	604.73 LF	\$422.52	\$70.44	\$422.52	\$0.00	\$0.00
Floor protection - heavy paper and tape	619.03 SF	\$239.74	\$39.96	\$239.74	\$0.00	\$0.00
Paint door or window opening - 1 coat (per side)	11.00 EA	\$210.26	\$35.06	\$210.26	\$0.00	\$0.00
Paint door or window opening - Large - 1 coat (per side)	6.00 EA	\$134.84	\$22.48	\$134.84	\$0.00	\$0.00
Paint - one coat	1,565.53 SF	\$969.45	\$161.56	\$969.45	\$0.00	\$0.00
Paint - one coat	682.64 SF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paint the walls - two coats	546.69 SF	\$486.11	\$81.02	\$486.11	\$0.00	\$0.00
Seal w/latex based stain blocker - one coat	1,536.20 SF	\$855.12	\$142.54	\$855.12	\$0.00	\$0.00

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

Date: 7/27/2019 5:06 PM

Page: 31

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.
PNT PAINTING						
Seal & paint window sill	3.50 LF	\$8.03	\$1.34	\$8.03	\$0.00	\$0.00
TOTAL PAINTING		\$4,183.32	\$697.26	\$4,183.32	\$0.00	\$0.00
TIL TIL						
Tile / marble labor minimum	1.00 EA	\$160.19	\$26.70	\$160.19	\$0.00	\$0.00
TOTAL TIL		\$160.19	\$26.70	\$160.19	\$0.00	\$0.00
WTR WATER EXTRACTION & REMEDIATION						
Water Extraction & Remediation (Bid Item)	1.00 EA	\$7,883.96	\$0.00	\$7,883.96	\$0.00	\$0.00
TOTAL WATER EXTRACTION & REMEDIATION		\$7,883.96	\$0.00	\$7,883.96	\$0.00	\$0.00
TOTALS		\$43,558.70	\$6,056.28	\$43,558.70	\$0.00	\$0.00

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

Date: 7/27/2019 5:06 PM

Page: 32

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Recap of Taxes, Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	3,028.14	3,028.14	964.46	0.00	0.00
Total	3,028.14	3,028.14	964.46	0.00	0.00



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

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.





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 [↑]

<input type="checkbox"/>					
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
Maximum Additional Amounts Available If Incurred:					
Total Line Item Depreciation (Including Taxes) <input type="checkbox"/>		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			



State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWKI
Property:	880487 S 3420 Rd	Claim Number:	367315Z96
	Chandler, OK 74834-5003	Policy Number:	36-BJ-G020-3
Cellular:	██████ 6575	Price List:	OKOC28_JAN19
Type of Loss:	Water Damage		Restoration/Service/Remodel
Deductible:	\$2,572.00		
Date of Loss:	1/15/2019		
Date Inspected:	3/30/2019		

Summary for Coverage A - Dwelling - 37 Water Damage and Freezing

Line Item Total	28,547.00
Material Sales Tax	964.46
Subtotal	29,511.46
General Contractor Overhead	3,028.14
General Contractor Profit	3,028.14
Replacement Cost Value (Including General Contractor Overhead and Profit)	35,567.74
Less Deductible	(2,572.00)
Net Payment	\$32,995.74

Meinert, Calen
855-458-4300 x 2539126278

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

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DAWKINS, TARESSA

TARESSA DAWKI

Insured: DAWKINS, TARESSA
 Property: 880487 S 3420 Rd
 Chandler, OK 74834-5003
 Cellular: [REDACTED] 6575
 Type of Loss: Water Damage
 Deductible: \$0.00
 Date of Loss: 1/15/2019
 Date Inspected: 3/30/2019

Estimate: TARESSA DAWKI
 Claim Number: 367315Z96
 Policy Number: 36-BJ-G020-3
 Price List: OKOC28_JAN19
 Restoration/Service/Remodel

**Summary for Coverage A - Building - 37 Water Damage and Freezing -
W**

Line Item Total	7,883.96
Replacement Cost Value	7,883.96
Less Deductible	(0.00)
Net Payment	<u>\$7,883.96</u>

Meinert, Calen
 855-458-4300 x 2539126278

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

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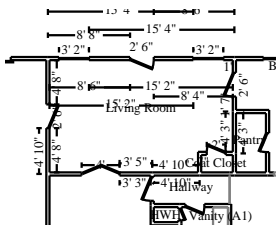
DAWKINS, TARESSA

TARESSA DAWKI

Main Level

Main Level

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	540.00	0.00	108.00	648.00
Total: Main Level			0.00	108.00	648.00



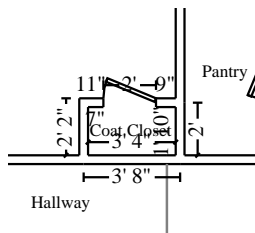
Living Room

Height: 8'

374.89 SF Walls	220.83 SF Ceiling
595.72 SF Walls & Ceiling	220.83 SF Floor
62.33 LF Ceil. Perimeter	48.83 LF Floor Perimeter

Door	4' X 6' 8"	Opens into GUEST_BEDROOM
Door	2' 6" X 6' 8"	Opens into GARAGE
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' X 6' 8"	Opens into COAT_CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Labeled "Mom's Living Room on 7/2/18 loss" R&R Carpet 18 LF casing Paint W/C					
Totals: Living Room			0.00	0.00	0.00



Coat Closet

Height: 8'

69.33 SF Walls	6.11 SF Ceiling
75.44 SF Walls & Ceiling	6.11 SF Floor
10.33 LF Ceil. Perimeter	8.33 LF Floor Perimeter

Door	2' X 6' 8"	Opens into LIVING_ROOM
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Page: 5

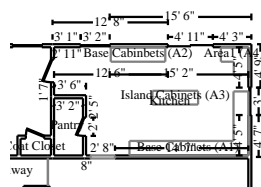
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Coat Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Remove Carpet - per specs from independent carpet analysis	6.11 SF	0.22	0.00	0.26	1.60
Carpet - per specs from independent carpet analysis	43.17 SF	2.71 *	5.18	24.44	146.61
R&R Carpet pad - per specs from independent pad analysis	6.11 SF	0.61 *	0.15	0.80	4.68
<i>Labeled HW clst downstairs under 7/2/18 loss</i>					
<i>R&R 6.5 SF drywall, 10.5 Tape joint, Seal/Paint w/c, Paint shelving</i>					
Totals: Coat Closet			5.33	25.50	152.89



Kitchen

Height: 8'

447.06 SF Walls	228.42 SF Ceiling
675.48 SF Walls & Ceiling	175.13 SF Floor
66.17 LF Ceil. Perimeter	59.00 LF Floor Perimeter

Window	3' X 3'	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Window	4' 11" X 1' 9"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into LIVING_ROOM
Door	2' X 6' 8"	Opens into PANTRY
Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into DINING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Insulation					
Batt insulation - 4" - R13 - paper faced	66.33 SF	0.70	1.57	9.60	57.60
Blown-in cellulose insulation - 8" depth - R30	152.00 SF	0.76	4.01	23.90	143.43
Drywall					

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
1/2" drywall - hung, taped, ready for texture	138.00 SF	1.38	3.64	38.80	232.88
Texture drywall - smooth / skim coat	347.25 SF	0.78	1.34	54.44	326.64
Texture drywall - machine - knockdown	485.25 SF	0.33	0.80	32.18	193.11
Above 3 line items are for the ceiling drywall.					
1/2" - drywall per LF - up to 2' tall	59.00 LF	5.94	3.50	70.80	424.76
Above 3 line items are for the walls, cabinet and flood cut square footage has been taken out.					
Millwork					
Cabinetry - lower (base) units	29.58 LF	155.97	211.45	965.02	5,790.06
R&R Countertop - flat laid plastic laminate - High grade	42.83 LF	49.42	87.54	440.82	2,645.02
High grade being used due to green marble look.					
Countertop edge treatment - wood	60.83 LF	6.41	4.58	78.90	473.40
R&R Cabinetry - upper (wall) units - High grade	28.67 LF	161.76	205.01	968.54	5,811.21
Upper cabinets include spice pull-out bins, arch top doors and a microwave shelf. These are high grade details.					
R&R Cabinet valance	12.17 LF	44.15	26.24	112.70	676.25
R&R Trim board - 1" x 12" - installed (pine)	12.17 LF	6.58	3.13	16.64	99.85
Add for prefinished crown molding per LF	37.17 LF	8.40	12.94	65.02	390.19
Cabinet knobs or pulls - Detach & reset	60.00 EA	1.66	0.00	19.92	119.52
Cabinetry (Bid Item)	1.00 EA	-348.59 *EN	0.00	0.00	-348.59
Above line item is a credit for paid cabinet work from 1st water loss in June 2018.					

Date: 5/1/2019 4:46 PM

Page: 7

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Baseboard - 3 1/4"	27.25 LF	2.34	1.57	13.08	78.42
Casing - 2 1/4"	34.00 LF	1.51	1.57	10.58	63.49
Rosette - corner block - 3/4" x 3 1/2" - Pine	6.00 EA	6.97	0.88	8.54	51.24
R&R Window stool & apron	3.50 LF	5.80	0.49	4.16	24.95
<u>Painting</u>					
Floor protection - heavy paper and tape	175.13 SF	0.32	0.48	11.30	67.82
Seal the walls and ceiling w/latex based stain blocker - one coat	675.48 SF	0.46	2.60	62.66	375.98
Paint more than the ceiling - one coat	535.31 SF				PRIOR DAMAGE
Cabinet square footage has been taken out of wall square footage.					
Mask and prep for paint - plastic, paper, tape (per LF)	66.17 LF	1.04	0.84	13.92	83.58
Mask and prep for paint - paper and tape (per LF)	27.25 LF	0.58	0.06	3.18	19.05
Paint door or window opening - 1 coat (per side)	3.00 EA	15.77	0.47	9.56	57.34
Paint door slab only - 1 coat (per side)	2.00 EA	18.58	0.47	7.54	45.17
Seal & paint window sill	3.50 LF	1.90	0.04	1.34	8.03
Paint baseboard - one coat	59.00 LF				PRIOR DAMAGE
<u>Appliances</u>					
R&R Range hood	1.00 EA	191.52	6.04	39.52	237.08
R&R Range - freestanding - electric	1.00 EA	641.77	30.83	134.52	807.12
R&R Dishwasher	1.00 EA	601.19	26.07	125.46	752.72

Date: 5/1/2019 4:46 PM

Page: 8

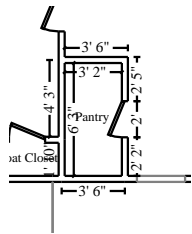
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Garbage disposer - Detach & reset	1.00 EA	131.56	0.00	26.32	157.88
Plumbing					
Install Sink - double	1.00 EA	95.24	0.00	19.04	114.28
R&R Sink faucet - Kitchen	1.00 EA	216.61	7.60	44.84	269.05
Lighting					
Detach & Reset Light fixture	2.00 EA	44.35	0.00	17.74	106.44
Fluorescent - two tube - 4' - fixture w/lens	2.00 EA	99.55	6.23	41.06	246.39
Light bulb - Fluorescent tube - 4' soft white - mat. only	4.00 EA	5.88	1.29	4.96	29.77
<i>Overlapping repairs included in 7/2/18 loss: R&R 7.5 LF baseboard Paint 33.01 LF baseboard Paint W/C Paint 17 LF casing R&R 6 SF cabinet panel - \$107.63 S/P lower cabinet \$85.15 Carpenter - 2 hrs for cabinet repair \$128.72</i>					
Totals: Kitchen			653.28	3,496.60	20,631.13



Pantry

Height: 8'

137.33 SF Walls	19.79 SF Ceiling
157.13 SF Walls & Ceiling	19.79 SF Floor
18.83 LF Ceil. Perimeter	16.83 LF Floor Perimeter

Door

2' X 6' 8"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Insulation

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Pantry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Blown-in cellulose insulation - 8" depth - R30	19.79 SF	0.76	0.52	3.10	18.66
<u>Drywall</u>					
1/2" drywall - hung, taped, ready for texture	157.13 SF	1.38	4.15	44.20	265.19
Texture drywall - machine - knockdown	157.13 SF	0.33	0.26	10.44	62.55
<u>Millwork</u>					
Casing - 2 1/4"	17.00 LF	1.51	0.79	5.30	31.76
Baseboard - 3 1/4"	16.83 LF	2.34	0.97	8.08	48.43
Shelving - 12" - in place	75.50 LF	6.84	11.67	105.62	633.71
Detach & Reset Door knob - interior	1.00 EA	18.32	0.00	3.66	21.98
<u>Painting</u>					
Floor protection - heavy paper and tape	19.79 SF	0.32	0.05	1.28	7.66
Seal part of the walls and ceiling w/latex based stain blocker - one coat	151.13 SF	0.46	0.58	14.02	84.12
Seal & paint baseboard - two coats	16.83 LF	1.10	0.09	3.72	22.32
Paint door or window opening - 1 coat (per side)	1.00 EA	15.77	0.16	3.20	19.13
Paint door slab only - 1 coat (per side)	1.00 EA	18.58	0.24	3.76	22.58
<u>Lighting</u>					
R&R Light fixture	1.00 EA	70.92	1.82	14.54	87.28
Light bulb - Compact Fluorescent twist - mat. only	1.00 EA	4.58	0.25	0.98	5.81

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Page: 10

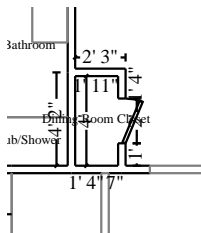
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
1/2" - drywall per LF - up to 2' tall	11.83 LF	5.94	0.70	14.20	85.17
Texture drywall - smooth / skim coat	71.00 SF	0.78	0.27	11.14	66.79
Above 3 line items are for the exterior wall.					
Millwork					
Casing - 2 1/4"	34.00 LF	1.51	1.57	10.58	63.49
Baseboard - 3 1/4"	6.17 LF	2.34	0.36	2.96	17.76
Painting					
Floor protection - heavy paper and tape	50.79 SF	0.32	0.14	3.28	19.67
Seal the surface area w/latex based stain blocker - one coat	154.67 SF	0.46	0.60	14.36	86.11
Paint baseboard - one coat	44.17 LF				PRIOR DAMAGE
Paint door or window opening - 1 coat (per side)	4.00 EA	15.77	0.63	12.74	76.45
<i>Damage estimated under 7/8/18 loss</i>					
<i>R&R Laminate flooring</i>					
<i>R&R 38 LF baseboard</i>					
<i>Paint 74.75 LF baseboard</i>					
<i>Paint W/C</i>					
Totals: Dining Room			6.73	95.40	572.32



Dining Room Closet

Height: 8'

81.34 SF Walls	7.67 SF Ceiling
89.01 SF Walls & Ceiling	7.67 SF Floor
11.83 LF Ceil. Perimeter	9.83 LF Floor Perimeter

Door

2' X 6' 8"

Opens into DINING_ROOM

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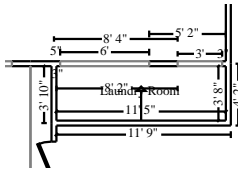
Page: 12

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DAWKINS, TARESSA

TARESSA DAWKI

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
Baseboard - 3 1/4"	9.83 LF	2.34	0.57	4.72	28.29
Painting					
Paint the walls and ceiling - one coat	89.01 SF	0.51	0.54	9.18	55.12
Mask and prep for paint - paper and tape (per LF)	26.83 LF	0.58	0.06	3.14	18.76
Seal & paint baseboard - two coats	9.83 LF	1.10	0.05	2.18	13.04
Paint door or window opening - 1 coat (per side)	1.00 EA	15.77	0.16	3.20	19.13
<i>Damages estimated under 7/8/18 loss R&R Laminate flooring</i>					
Totals: Dining Room Closet			1.38	22.42	134.34



Laundry Room

Height: Sloped

138.60 SF Walls	42.25 SF Ceiling
180.85 SF Walls & Ceiling	41.86 SF Floor
30.23 LF Ceil. Perimeter	21.17 LF Floor Perimeter

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

3' X 6' 8"
6' X 6' 8"

Opens into DINING_ROOM
Opens into DINING_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Insulation					
Batt insulation - 4" - R13 - paper faced	30.17 SF	0.70	0.71	4.36	26.19
Drywall					
1/2" - drywall per LF - up to 2' tall	15.08 LF	5.94	0.90	18.10	108.58
Texture drywall - smooth / skim coat	70.37 SF	0.78	0.27	11.04	66.20

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DAWKINS, TARESSA

TARESSA DAWKI

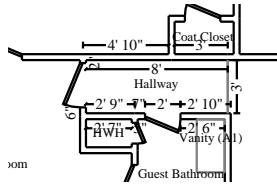
CONTINUED - Laundry Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Texture drywall - machine - knockdown	70.37 SF	0.33	0.12	4.66	28.00
Above 3 line items are for the exterior wall.					
<u>Millwork</u>					
Baseboard - 3 1/4"	21.17 LF	2.34	1.22	10.14	60.90
Shelving - wire (vinyl coated) - Detach & reset	12.00 LF	6.25	0.00	15.00	90.00
<u>Doors</u>					
Install Bifold door set - full louvered - Double	2.00 EA	71.72	0.00	28.68	172.12
<u>Painting</u>					
Seal the walls w/latex based stain blocker - one coat	138.60 SF	0.46	0.53	12.86	77.15
Paint the walls and ceiling - one coat	180.85 SF	0.51	1.09	18.66	111.98
Mask and prep for paint - paper and tape (per LF)	58.17 LF	0.58	0.13	6.76	40.63
Seal & paint baseboard - two coats	21.17 LF	1.10	0.12	4.68	28.09
Paint door or window opening - 1 coat (per side)	2.00 EA	15.77	0.31	6.36	38.21
Paint full lvr'd single bifold door - slab - 1 coat -1 side	12.00 EA	24.96	2.84	60.46	362.82
<i>There was not any damage to this room from prior loss</i>					
Totals: Laundry Room			8.24	201.76	1,210.87

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DAWKINS, TARESSA

TARESSA DAWKI



Hallway

Height: 8'

123.33 SF Walls	24.00 SF Ceiling
147.33 SF Walls & Ceiling	24.00 SF Floor
19.17 LF Ceil. Perimeter	14.67 LF Floor Perimeter

Missing Wall

3' X 8'

Opens into DINING_ROOM

Door

2' X 6' 8"

Opens into GUEST_BATHRO

Door

2' 6" X 6' 8"

Opens into GUEST_BEDROO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Millwork

Baseboard - 3 1/4"	14.67 LF	2.34	0.85	7.04	42.22
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Painting

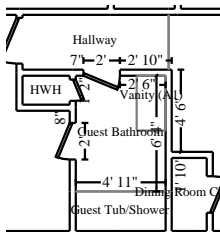
Seal & paint baseboard - two coats	14.67 LF				PRIOR DAMAGE
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Mask and prep for paint - paper and tape (per LF)	48.67 LF	0.58	0.11	5.66	34.00
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Paint the walls and ceiling - one coat	147.33 SF				PRIOR DAMAGE
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*Hallway was included as an extension of the Dining Room under 7/8/18 loss
 Damages included
 R&R Laminate flooring
 Paint W/C*

Totals: Hallway			0.96	12.70	76.22
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Guest Bathroom

Height: 8'

106.22 SF Walls	31.14 SF Ceiling
137.36 SF Walls & Ceiling	26.39 SF Floor
17.58 LF Ceil. Perimeter	12.42 LF Floor Perimeter

Door

2' X 6' 8"

Opens into GUEST_BEDROO

Missing Wall

4' 11" X 8'

Opens into GUEST_TUB_SH

Door

2' X 6' 8"

Opens into HALLWAY

Door

1' 2" X 6' 8"

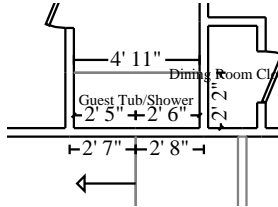
Opens into HWH

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TARESSA DAWKI

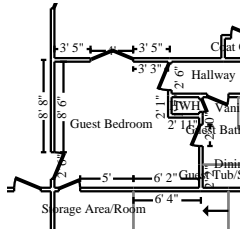
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>No Damage</u>					
Totals: Guest Bathroom			0.00	0.00	0.00



Guest Tub/Shower		Height: 8'	
74.00 SF Walls		10.65 SF Ceiling	
84.65 SF Walls & Ceiling		10.65 SF Floor	
9.25 LF Ceil. Perimeter		9.25 LF Floor Perimeter	

Missing Wall 4' 11" X 8' Opens into GUEST_BATHRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>No Damage</u>					
Totals: Guest Tub/Shower			0.00	0.00	0.00



Guest Bedroom		Height: 8'	
320.00 SF Walls		145.42 SF Ceiling	
465.42 SF Walls & Ceiling		145.42 SF Floor	
50.83 LF Ceil. Perimeter		37.83 LF Floor Perimeter	

Door 2' 6" X 6' 8" Opens into HALLWAY
 Door 4' X 6' 8" Opens into LIVING_ROOM
 Door 2' 6" X 6' 8" Opens into GARAGE
 Door 2' X 6' 8" Opens into STORAGE_AREA
 Door 2' X 6' 8" Opens into GUEST_BATHRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
<u>Flooring</u>					
Remove Carpet - per specs from independent carpet analysis	145.42 SF	0.22	0.00	6.40	38.39
Carpet - per specs from independent carpet analysis	195.58 SF	2.71 *	23.45	110.70	664.17

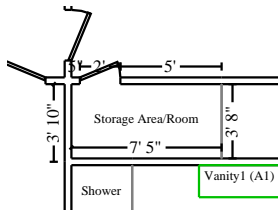
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TARESSA DAWKI

CONTINUED - Guest Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
R&R Carpet pad - per specs from independent pad analysis	145.42 SF	0.61 *	3.60	18.46	110.77
* Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-155.58 EN	0.00	0.00	-155.58
Millwork					
Baseboard - 3 1/4"	37.83 LF	2.34	2.18	18.14	108.84
Painting					
Seal & paint baseboard - two coats	37.83 LF	1.10	0.21	8.36	50.18
Mask and prep for paint - paper and tape (per LF)	122.83 LF	0.58	0.27	14.30	85.81
Paint the walls - one coat	320.00 SF	0.51	1.94	33.02	198.16
<i>This room was labeled as "Mom's Room" under 7/8/18 loss Damages included to lay and clean existing carpet - \$155.58</i>					
Totals: Guest Bedroom			31.65	209.38	1,100.74



Door

2' X 6' 8"

Opens into GUEST_BEDROOM

Storage Area/Room

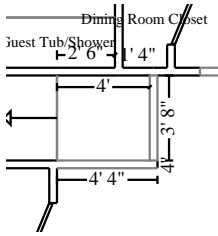
Height: 8'

134.67 SF Walls	27.19 SF Ceiling
161.86 SF Walls & Ceiling	27.19 SF Floor
22.17 LF Ceil. Perimeter	16.50 LF Floor Perimeter

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DAWKINS, TARESSA

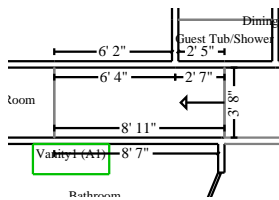
TARESSA DAWKI



Subroom: Room13 (2) Height: 1'

8.00 SF Walls	14.67 SF Ceiling
22.67 SF Walls & Ceiling	14.67 SF Floor
11.67 LF Ceil. Perimeter	11.67 LF Floor Perimeter

- Missing Wall - Goes to Ceiling 3' 8" X 0" Opens into SITTING_ROOM
- Missing Wall - Goes to Ceiling 4' X 0" Opens into SITTING_ROOM
- Missing Wall 3' 8" X 1' Opens into ROOM14



Subroom: Room14 (1) Height: Sloped

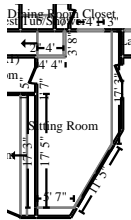
81.93 SF Walls	41.87 SF Ceiling
123.80 SF Walls & Ceiling	32.69 SF Floor
26.50 LF Ceil. Perimeter	17.83 LF Floor Perimeter

- Missing Wall 3' 8" X 1' Opens into ROOM13
- Missing Wall 3' 8" X 1' Opens into STORAGE_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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*This room was labeled "Mom's Closet" under 7/8/18 loss.
Damages include to remove carpet*

Totals: Storage Area/Room			0.00	0.00	0.00
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Sitting Room Height: 9'

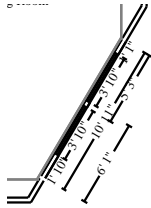
328.74 SF Walls	262.48 SF Ceiling
591.22 SF Walls & Ceiling	262.48 SF Floor
44.02 LF Ceil. Perimeter	31.92 LF Floor Perimeter

- Missing Wall 11' 4 9/16" X 9' Opens into Exterior
- Missing Wall - Goes to Floor 4' X 6' 8" Opens into DINING_ROOM
- Missing Wall - Goes to Ceiling 3' 8" X 8' Opens into ROOM13
- Missing Wall - Goes to Ceiling 4' 4" X 8' Opens into ROOM13
- Door 2' 6" X 6' 8" Opens into BATHROOM

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Subroom: Room20 (1)

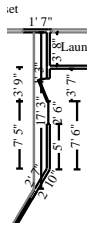
Height: 8'

138.65 SF Walls	3.63 SF Ceiling
142.28 SF Walls & Ceiling	3.63 SF Floor
21.80 LF Ceil. Perimeter	21.80 LF Floor Perimeter

Window
Window

3' 10" X 4' 8"
3' 10" X 4' 8"

Opens into Exterior
Opens into Exterior



Subroom: Room18 (3)

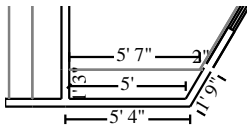
Height: 7' 7"

111.64 SF Walls	22.94 SF Ceiling
134.58 SF Walls & Ceiling	22.94 SF Floor
19.12 LF Ceil. Perimeter	14.12 LF Floor Perimeter

Missing Wall
Missing Wall
Door
Window - Goes to Floor

17' 2 9/16" X 7' 7"
7/16" X 7' 7"
2' 6" X 6' 8"
2' 6" X 6' 8"

Opens into SITTING_ROOM
Opens into Exterior
Opens into Exterior
Opens into Exterior



Subroom: Room19 (2)

Height: 8'

62.41 SF Walls	6.71 SF Ceiling
69.12 SF Walls & Ceiling	6.71 SF Floor
13.41 LF Ceil. Perimeter	7.80 LF Floor Perimeter

Missing Wall
Missing Wall

5' 7 1/4" X 8'
1 5/8" X 8'

Opens into SITTING_ROOM
Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Insulation					
Batt insulation - 6" - R19 - paper faced	70.83 SF	0.85	2.03	12.44	74.68
Drywall					
1/2" - drywall per LF - up to 2' tall	35.42 LF	5.94	2.10	42.50	254.99
Texture drywall - smooth / skim coat	212.50 SF	0.78	0.82	33.32	199.89

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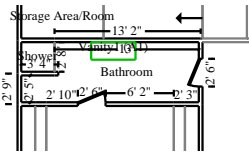
CONTINUED - Sitting Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Texture drywall - machine - knockdown	212.50 SF	0.33	0.35	14.10	84.58
Above 3 line items are for the exterior wall.					
<u>Millwork</u>					
Casing - 2 1/4"	20.00 LF	1.51	0.92	6.22	37.34
Baseboard - 3 1/4"	75.64 LF	2.34	4.37	36.28	217.65
<u>Painting</u>					
Floor protection - heavy paper and tape	295.77 SF	0.32	0.81	19.10	114.56
Seal the surface area w/latex based stain blocker - one coat	212.50 SF	0.46	0.82	19.72	118.29
Paint the walls - one coat	641.43 SF	0.51	3.88	66.20	397.21
Mask and prep for paint - paper and tape (per LF)	135.64 LF	0.58	0.30	15.80	94.77
Seal & paint baseboard - two coats	75.64 LF	1.10	0.42	16.72	100.34
Paint door or window opening - Large - 1 coat (per side)	3.00 EA	18.54	0.56	11.24	67.42
<i>This room was not damaged as a result of the 7/8/18 loss</i>					
Totals: Sitting Room			17.38	293.64	1,761.72

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Bathroom

Height: 9'

334.24 SF Walls	77.55 SF Ceiling
411.80 SF Walls & Ceiling	77.55 SF Floor
40.84 LF Ceil. Perimeter	35.84 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into SITTING_ROOM
Door	2' 6" X 6' 8"	Opens into GAME_ROOM
Missing Wall	2' 8" X 9'	Opens into SHOWER

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Drywall

1/2" - drywall per LF - up to 2' tall	26.26 LF	5.94	1.56	31.52	189.06
Texture drywall - smooth / skim coat	183.82 SF	0.78	0.71	28.82	172.91
Texture drywall - machine - knockdown	183.82 SF	0.33	0.30	12.20	73.16

Above 3 line items are for the exterior wall.

Millwork

R&R Casing - 2 1/4"	34.00 LF	1.90	1.57	13.24	79.41
Baseboard - 3 1/4"	35.84 LF	2.34	2.07	17.20	103.14
Vanity	4.00 LF	128.00	22.44	106.88	641.32
Install Vanity top - one sink - cultured marble	1.00 LF	19.75	0.00	3.96	23.71
Cabinet knob or pull	5.00 EA	6.65	0.92	6.84	41.01

Painting

Floor protection - heavy paper and tape	77.55 SF	0.32	0.21	5.00	30.03
Seal the surface area w/latex based stain blocker - one coat	183.82 SF	0.46	0.71	17.06	102.33
Paint the walls - one coat	334.24 SF	0.51	2.02	34.50	206.98
Mask and prep for paint - paper and tape (per LF)	69.84 LF	0.58	0.15	8.14	48.80

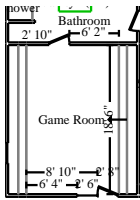
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Seal & paint baseboard - two coats	35.84 LF	1.10	0.20	7.92	47.54
Paint door or window opening - Large - 1 coat (per side)	3.00 EA	18.54	0.56	11.24	67.42
Plumbing					
Install Sink - single	1.00 EA	88.89	0.00	17.78	106.67
<i>This room was not damaged as a result of the 7/8/18 loss</i>					
Totals: Bathroom			33.42	322.30	1,933.49



Game Room	Height: 9'
157.00 SF Walls	212.75 SF Ceiling
369.75 SF Walls & Ceiling	212.75 SF Floor
23.00 LF Ceil. Perimeter	15.50 LF Floor Perimeter
Door	2' 6" X 6' 8"
Door	2' 6" X 6' 8"
Window - Goes to Floor	2' 6" X 6' 8"
	Opens into BATHROOM
	Opens into Exterior
	Opens into Exterior



Subroom: Room4 (1)	Height: Sloped
23.14 SF Walls	43.45 SF Ceiling
66.58 SF Walls & Ceiling	18.50 SF Floor
4.70 LF Ceil. Perimeter	2.00 LF Floor Perimeter
Missing Wall	18' 6" X 7' 7"
Missing Wall	18' 6" X 7' 7"
	Opens into GAME_ROOM
	Opens into ROOM1

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DAWKINS, TARESSA

TARESSA DAWKI



Subroom: Room1 (2)

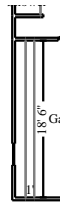
Height: 7' 7"

165.80 SF Walls	23.13 SF Ceiling
188.93 SF Walls & Ceiling	23.13 SF Floor
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter

Missing Wall

18' 6" X 7' 7"

Opens into ROOM4



Subroom: Room3 (4)

Height: 9'

18.00 SF Walls	18.50 SF Ceiling
36.50 SF Walls & Ceiling	18.50 SF Floor
2.00 LF Ceil. Perimeter	2.00 LF Floor Perimeter

Missing Wall

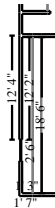
18' 6" X 9'

Opens into GAME_ROOM

Missing Wall

18' 6" X 9'

Opens into ROOM2



Subroom: Room2 (3)

Height: 9'

182.75 SF Walls	23.13 SF Ceiling
205.88 SF Walls & Ceiling	23.13 SF Floor
21.00 LF Ceil. Perimeter	21.00 LF Floor Perimeter

Missing Wall

18' 6" X 9'

Opens into ROOM3

Window

2' 6" X 2' 6"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Flooring					
Remove Carpet - per specs from independent carpet analysis	296.00 SF	0.22	0.00	13.02	78.14
R&R Carpet pad - per specs from independent pad analysis	296.00 SF	0.61 *	7.33	37.56	225.45
Carpet - per specs from independent carpet analysis	349.50 SF	2.71 *	41.91	197.82	1,186.88
Drywall					
Texture drywall - machine - knockdown	20.00 SF	0.33	0.03	1.32	7.95

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Game Room

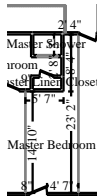
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Millwork					
Baseboard - 3 1/4"	61.50 LF	2.34	3.55	29.50	176.96
Painting					
Seal & paint baseboard - two coats	61.50 LF	1.10	0.34	13.60	81.59
Mask and prep for paint - paper and tape (per LF)	115.50 LF	0.58	0.25	13.46	80.70
Seal the surface area w/latex based stain blocker - one coat	20.00 SF	0.46	0.08	1.86	11.14
Paint the walls - two coats	546.69 SF	0.73	6.01	81.02	486.11
<i>This room was not damaged as a result of the 7/8/18 loss</i>					
Totals: Game Room			59.50	389.16	2,334.92

Area Totals: Main Level

4,843.66 SF Walls	2,397.77 SF Ceiling	7,241.43 SF Walls and Ceiling
2,351.32 SF Floor	254.15 Exterior Perimeter of Walls	617.62 LF Floor Perimeter
2,351.32 Floor Area		748.58 LF Ceil. Perimeter
1,862.58 Exterior Wall Area		4,744.59 Interior Wall Area

Total: Main Level	839.42	5,398.76	31,887.82
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Level 2



Master Bedroom

Height: 12' 2"

273.31 SF Walls	133.01 SF Ceiling
406.32 SF Walls & Ceiling	133.01 SF Floor
23.83 LF Ceil. Perimeter	21.33 LF Floor Perimeter

Door

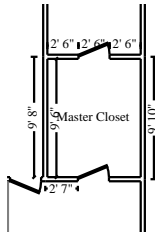
2' 6" X 6' 8"

Opens into Exterior

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Master Closet

Height: 8'

238.67 SF Walls	71.25 SF Ceiling
309.92 SF Walls & Ceiling	71.25 SF Floor
34.00 LF Ceil. Perimeter	29.00 LF Floor Perimeter

Door

2' 6" X 6' 8"

Opens into STORAGE_AREA

Door

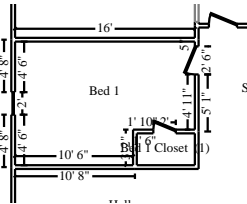
2' 6" X 6' 8"

Opens into ROOM9

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Remove Carpet - per specs from independent carpet analysis	71.25 SF	0.22	0.00	3.14	18.82
Carpet - per specs from independent carpet analysis	112.67 SF	3.01 *	15.37	70.90	425.41
Carpet pad - per specs from independent pad analysis	71.25 SF	0.52 *	0.82	7.58	45.45

This room was not damaged as a result of the 7/8/18 loss

Totals: Master Closet			16.19	81.62	489.68
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Bed 1

Height: 8'

394.00 SF Walls	158.58 SF Ceiling
552.58 SF Walls & Ceiling	158.58 SF Floor
54.00 LF Ceil. Perimeter	49.50 LF Floor Perimeter

Door

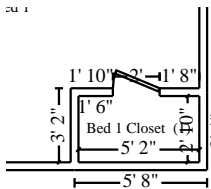
2' 6" X 6' 8"

Opens into HALLWAY

Window

2' X 4'

Opens into Exterior



Subroom: Bed 1 Closet (1)

Height: 8'

114.67 SF Walls	14.64 SF Ceiling
129.31 SF Walls & Ceiling	14.64 SF Floor
16.00 LF Ceil. Perimeter	14.00 LF Floor Perimeter

Door

2' X 6' 8"

Opens into BED_1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
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Date: 5/1/2019 4:46 PM

Page: 26

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CONTINUED - Bed 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Remove Carpet - per specs from independent carpet analysis	173.22 SF	0.22	0.00	7.62	45.73
Carpet - per specs from independent carpet analysis	218.83 SF	3.01 *	29.85	137.72	826.25
R&R Carpet pad - per specs from independent pad analysis	173.22 SF	0.52 *	3.43	18.70	112.20
* Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-265.04 *EN	0.00	0.00	-265.04
<i>This room as labeled "Caleb's room" under 7/8/18 loss Damages included to lay and clean existing carpet - \$265.04</i>					
Totals: Bed 1			33.28	164.04	719.14

Area Totals: Level 2

3,572.52 SF Walls	1,358.13 SF Ceiling	4,930.66 SF Walls and Ceiling
1,330.25 SF Floor	1,439.91 Total Area	420.63 LF Floor Perimeter
1,330.25 Floor Area	185.35 Exterior Perimeter of Walls	486.18 LF Ceil. Perimeter
1,516.54 Exterior Wall Area		3,572.52 Interior Wall Area

Total: Level 2	125.04	630.82	3,519.73
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Water Mitigation

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
Water Extraction & Remediation (Bid Item)	1.00 EA	7,883.96 *EN	0.00	0.00	7,883.96
Structural Mitigation only. Pack-out on contents estimate.					
Totals: Water Mitigation			0.00	0.00	7,883.96

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Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	GCO&P	RCV
* Tile / marble labor minimum	1.00 EA	133.49	0.00	26.70	160.19
Totals: Labor Minimums Applied			0.00	26.70	160.19
Line Item Totals: TARESSA DAWKI			964.46	6,056.28	43,451.70

COVERAGE	TAX	GCO&P	RCV
Coverage A - Dwelling - 37 Water Damage and Freezing	964.46	6,056.28	35,567.74
Coverage A - Building - 37 Water Damage and Freezing - W	0.00	0.00	7,883.96
Total	964.46	6,056.28	43,451.70

Grand Total Areas:

8,416.18 SF Walls	3,755.91 SF Ceiling	12,172.08 SF Walls and Ceiling
3,681.56 SF Floor		1,038.24 LF Floor Perimeter
		1,234.76 LF Ceil. Perimeter
3,681.56 Floor Area	1,439.91 Total Area	8,317.11 Interior Wall Area
3,379.12 Exterior Wall Area	439.50 Exterior Perimeter of Walls	

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.
APP APPLIANCES						
R&R Dishwasher	1.00 EA	\$752.72	\$125.46	\$752.72	\$0.00	\$0.00
Garbage disposer - Detach & reset	1.00 EA	\$157.88	\$26.32	\$157.88	\$0.00	\$0.00
R&R Range hood	1.00 EA	\$237.08	\$39.52	\$237.08	\$0.00	\$0.00
R&R Range - freestanding - electric	1.00 EA	\$807.12	\$134.52	\$807.12	\$0.00	\$0.00
TOTAL APPLIANCES		\$1,954.80	\$325.82	\$1,954.80	\$0.00	\$0.00
CAB CABINETRY						
Cabinetry (Bid Item)	1.00 EA	-\$348.59	\$0.00	-\$348.59	\$0.00	\$0.00
Add for prefinished crown molding per LF	37.17 LF	\$390.19	\$65.02	\$390.19	\$0.00	\$0.00
R&R Countertop - flat laid plastic laminate - High grade	42.83 LF	\$2,645.02	\$440.82	\$2,645.02	\$0.00	\$0.00
Countertop edge treatment - wood	60.83 LF	\$473.40	\$78.90	\$473.40	\$0.00	\$0.00
Cabinet knob or pull	5.00 EA	\$41.01	\$6.84	\$41.01	\$0.00	\$0.00
Cabinet knobs or pulls - Detach & reset	60.00 EA	\$119.52	\$19.92	\$119.52	\$0.00	\$0.00
Cabinetry - lower (base) units	29.58 LF	\$5,790.06	\$965.02	\$5,790.06	\$0.00	\$0.00
R&R Cabinetry - upper (wall) units - High grade	28.67 LF	\$5,811.21	\$968.54	\$5,811.21	\$0.00	\$0.00
R&R Cabinet valance	12.17 LF	\$676.25	\$112.70	\$676.25	\$0.00	\$0.00
Vanity	4.00 LF	\$641.32	\$106.88	\$641.32	\$0.00	\$0.00
TOTAL CABINETRY		\$16,239.39	\$2,764.64	\$16,239.39	\$0.00	\$0.00
DMO GENERAL DEMOLITION						
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	\$648.00	\$108.00	\$648.00	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$648.00	\$108.00	\$648.00	\$0.00	\$0.00
DOR DOORS						
Install Bifold door set - full louvered - Double	2.00 EA	\$172.12	\$28.68	\$172.12	\$0.00	\$0.00
TOTAL DOORS		\$172.12	\$28.68	\$172.12	\$0.00	\$0.00
DRY DRYWALL						
1/2" drywall - hung, taped, ready for texture	327.13 SF	\$552.07	\$92.00	\$552.07	\$0.00	\$0.00
1/2" - drywall per LF - up to 2' tall	147.59 LF	\$1,062.56	\$177.12	\$1,062.56	\$0.00	\$0.00
Texture drywall - smooth / skim coat	884.94 SF	\$832.43	\$138.76	\$832.43	\$0.00	\$0.00
Texture drywall - machine - knockdown	1,260.07 SF	\$501.48	\$83.58	\$501.48	\$0.00	\$0.00
TOTAL DRYWALL		\$2,948.54	\$491.46	\$2,948.54	\$0.00	\$0.00
FCC FLOOR COVERING - CARPET						
Floor Covering - Carpet (Bid Item) - Amount	1.00 EA	-\$155.58	\$0.00	-\$155.58	\$0.00	\$0.00

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

Date: 5/1/2019 4:46 PM

Page: 29

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.
FCC FLOOR COVERING - CARPET						
included under 7/8/18 loss to lay and clean carpet						
Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-\$265.04	\$0.00	-\$265.04	\$0.00	\$0.00
Carpet - per specs from independent carpet analysis	1,138.33 SF	\$3,865.67	\$644.30	\$3,865.67	\$0.00	\$0.00
Carpet - per specs from independent carpet analysis	331.50 SF	\$1,251.66	\$208.62	\$1,251.66	\$0.00	\$0.00
Remove Carpet - per specs from independent carpet analysis	1,177.75 SF	\$310.93	\$51.82	\$310.93	\$0.00	\$0.00
R&R Carpet pad - per specs from independent pad analysis	658.97 SF	\$426.85	\$71.14	\$426.85	\$0.00	\$0.00
R&R Carpet pad - per specs from independent pad analysis	447.53 SF	\$340.90	\$56.82	\$340.90	\$0.00	\$0.00
Carpet pad - per specs from independent pad analysis	71.25 SF	\$45.45	\$7.58	\$45.45	\$0.00	\$0.00
TOTAL FLOOR COVERING - CARPET		\$5,820.84	\$1,040.28	\$5,820.84	\$0.00	\$0.00
FNC FINISH CARPENTRY / TRIMWORK						
R&R Trim board - 1" x 12" - installed (pine)	12.17 LF	\$99.85	\$16.64	\$99.85	\$0.00	\$0.00
Baseboard - 3 1/4"	306.73 LF	\$882.61	\$147.14	\$882.61	\$0.00	\$0.00
Rosette - corner block - 3/4" x 3 1/2" - Pine	6.00 EA	\$51.24	\$8.54	\$51.24	\$0.00	\$0.00
R&R Casing - 2 1/4"	34.00 LF	\$79.41	\$13.24	\$79.41	\$0.00	\$0.00
Casing - 2 1/4"	105.00 LF	\$196.08	\$32.68	\$196.08	\$0.00	\$0.00
Shelving - wire (vinyl coated) - Detach & reset	12.00 LF	\$90.00	\$15.00	\$90.00	\$0.00	\$0.00
Shelving - 12" - in place	75.50 LF	\$633.71	\$105.62	\$633.71	\$0.00	\$0.00
R&R Window stool & apron	3.50 LF	\$24.95	\$4.16	\$24.95	\$0.00	\$0.00
TOTAL FINISH CARPENTRY / TRIMWORK		\$2,057.85	\$343.02	\$2,057.85	\$0.00	\$0.00
FNH FINISH HARDWARE						
Detach & Reset Door knob - interior	1.00 EA	\$21.98	\$3.66	\$21.98	\$0.00	\$0.00
TOTAL FINISH HARDWARE		\$21.98	\$3.66	\$21.98	\$0.00	\$0.00
INS INSULATION						
Blown-in cellulose insulation - 8" depth - R30	203.79 SF	\$192.27	\$32.02	\$192.27	\$0.00	\$0.00
Batt insulation - 4" - R13 - paper faced	120.17 SF	\$104.36	\$17.40	\$104.36	\$0.00	\$0.00
Batt insulation - 6" - R19 - paper faced	70.83 SF	\$74.68	\$12.44	\$74.68	\$0.00	\$0.00
TOTAL INSULATION		\$371.31	\$61.86	\$371.31	\$0.00	\$0.00
LIT LIGHT FIXTURES						

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

Date: 5/1/2019 4:46 PM

Page: 30

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.
LIT LIGHT FIXTURES						
R&R Light fixture	1.00 EA	\$87.28	\$14.54	\$87.28	\$0.00	\$0.00
Detach & Reset Light fixture	2.00 EA	\$106.44	\$17.74	\$106.44	\$0.00	\$0.00
Light bulb - Compact Fluorescent twist - mat. only	1.00 EA	\$5.81	\$0.98	\$5.81	\$0.00	\$0.00
Light bulb - Fluorescent tube - 4' soft white - mat. only	4.00 EA	\$29.77	\$4.96	\$29.77	\$0.00	\$0.00
Fluorescent - two tube - 4' - fixture w/lens	2.00 EA	\$246.39	\$41.06	\$246.39	\$0.00	\$0.00
TOTAL LIGHT FIXTURES		\$475.69	\$79.28	\$475.69	\$0.00	\$0.00
MBL MARBLE - CULTURED OR NATURAL						
Install Vanity top - one sink - cultured marble	1.00 LF	\$23.71	\$3.96	\$23.71	\$0.00	\$0.00
TOTAL MARBLE - CULTURED OR NATURAL		\$23.71	\$3.96	\$23.71	\$0.00	\$0.00
PLM PLUMBING						
R&R Sink faucet - Kitchen	1.00 EA	\$269.05	\$44.84	\$269.05	\$0.00	\$0.00
Install Sink - single	1.00 EA	\$106.67	\$17.78	\$106.67	\$0.00	\$0.00
Install Sink - double	1.00 EA	\$114.28	\$19.04	\$114.28	\$0.00	\$0.00
TOTAL PLUMBING		\$490.00	\$81.66	\$490.00	\$0.00	\$0.00
PNT PAINTING						
Paint baseboard - one coat	103.17 LF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Seal & paint baseboard - two coats	258.64 LF	\$343.10	\$57.18	\$343.10	\$0.00	\$0.00
Seal & paint baseboard - two coats	14.67 LF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paint full lvrd single bifold door - slab - 1 coat - 1 side	12.00 EA	\$362.82	\$60.46	\$362.82	\$0.00	\$0.00
Paint door slab only - 1 coat (per side)	3.00 EA	\$67.75	\$11.30	\$67.75	\$0.00	\$0.00
Mask and prep for paint - plastic, paper, tape (per LF)	66.17 LF	\$83.58	\$13.92	\$83.58	\$0.00	\$0.00
Mask and prep for paint - paper and tape (per LF)	604.73 LF	\$422.52	\$70.44	\$422.52	\$0.00	\$0.00
Floor protection - heavy paper and tape	619.03 SF	\$239.74	\$39.96	\$239.74	\$0.00	\$0.00
Paint door or window opening - 1 coat (per side)	11.00 EA	\$210.26	\$35.06	\$210.26	\$0.00	\$0.00
Paint door or window opening - Large - 1 coat (per side)	6.00 EA	\$134.84	\$22.48	\$134.84	\$0.00	\$0.00
Paint - one coat	1,565.53 SF	\$969.45	\$161.56	\$969.45	\$0.00	\$0.00
Paint - one coat	682.64 SF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paint the walls - two coats	546.69 SF	\$486.11	\$81.02	\$486.11	\$0.00	\$0.00
Seal w/latex based stain blocker - one coat	1,536.20 SF	\$855.12	\$142.54	\$855.12	\$0.00	\$0.00
Seal & paint window sill	3.50 LF	\$8.03	\$1.34	\$8.03	\$0.00	\$0.00

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

Date: 5/1/2019 4:46 PM

Page: 31

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.
PNT PAINTING						
TOTAL PAINTING		\$4,183.32	\$697.26	\$4,183.32	\$0.00	\$0.00
TIL TIL						
Tile / marble labor minimum	1.00 EA	\$160.19	\$26.70	\$160.19	\$0.00	\$0.00
TOTAL TIL		\$160.19	\$26.70	\$160.19	\$0.00	\$0.00
WTR WATER EXTRACTION & REMEDIATION						
Water Extraction & Remediation (Bid Item)	1.00 EA	\$7,883.96	\$0.00	\$7,883.96	\$0.00	\$0.00
TOTAL WATER EXTRACTION & REMEDIATION		\$7,883.96	\$0.00	\$7,883.96	\$0.00	\$0.00
TOTALS		\$43,451.70	\$6,056.28	\$43,451.70	\$0.00	\$0.00

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

Date: 5/1/2019 4:46 PM

Page: 32

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Recap of Taxes, Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	3,028.14	3,028.14	964.46	0.00	0.00
Total	3,028.14	3,028.14	964.46	0.00	0.00



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

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.





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 [↑]

<input type="checkbox"/>					
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) <input type="checkbox"/>					
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			
<input type="checkbox"/>		<input type="checkbox"/>			



State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Insured:	DAWKINS, TARESSA	Estimate:	TARESSA DAWKI
Property:	880487 S 3420 Rd Chandler, OK 74834-5003	Claim Number:	367315Z96
Cellular:	████████ 6575	Policy Number:	36-BJ-G020-3
Type of Loss:	Water Damage	Price List:	OKOC28_JAN19 Restoration/Service/Remodel
Deductible:	\$2,572.00		
Date of Loss:	1/15/2019		
Date Inspected:	3/30/2019		

Summary for Coverage A - Dwelling - 37 Water Damage and Freezing

Line Item Total	28,547.00
Material Sales Tax	965.05
Subtotal	29,512.05
General Contractor Overhead	3,028.19
General Contractor Profit	3,028.19
Replacement Cost Value (Including General Contractor Overhead and Profit)	35,568.43
Less Depreciation (Including Taxes)	(11,769.91)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(2,354.10)
Less Deductible	(2,572.00)
Net Actual Cash Value Payment	\$18,872.42

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	11,769.91
General Contractor O&P on Depreciation	2,354.10
Replacement Cost Benefits	14,124.01
Total Maximum Additional Amount Available If Incurred	14,124.01
Total Amount of Claim If Incurred	\$32,996.43

Meinert, Calen
855-458-4300 x 2539126278

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

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Insured: DAWKINS, TARESSA
 Property: 880487 S 3420 Rd
 Chandler, OK 74834-5003
 Cellular: [REDACTED] 6575
 Type of Loss: Water Damage
 Deductible: \$0.00
 Date of Loss: 1/15/2019
 Date Inspected: 3/30/2019

Estimate: TARESSA DAWKI
 Claim Number: 367315Z96
 Policy Number: 36-BJ-G020-3
 Price List: OKOC28_JAN19
 Restoration/Service/Remodel

Summary for Coverage A - Building - 37 Water Damage and Freezing -
W

Line Item Total	0.00
Replacement Cost Value	0.00
Less Deductible	(0.00)
Net Payment	<u>\$0.00</u>

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 855-458-4300 x 2539126278

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 - 37 Water Damage and Freezing**

To: Name: DAWKINS, TARESSA
Address: 880487 S 3420 Rd
City: Chandler
State/Zip: OK, 74834-5003

Insured: DAWKINS, TARESSA Claim Number: 367315Z96
Date of Loss: 1/15/2019 Cause of Loss: WATER

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 \$35,568.43 . The enclosed claim payment to you of \$18,872.42 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 \$ 14,124.01 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

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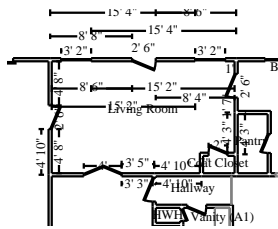
DAWKINS, TARESSA

TARESSA DAWKI

Main Level

Main Level

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Dumpster load - Approx. 30 yards, 5-7 tons of debris							
1.00 EA	540.00	0.00	108.00	648.00			648.00
Total: Main Level		0.00	108.00	648.00		0.00	648.00



Living Room

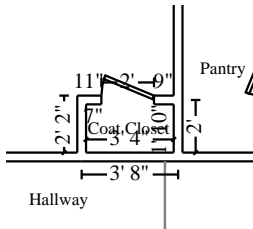
Height: 8'

374.89 SF Walls	220.83 SF Ceiling
595.72 SF Walls & Ceiling	220.83 SF Floor
62.33 LF Ceil. Perimeter	48.83 LF Floor Perimeter

Door	4' X 6' 8"	Opens into GUEST_BEDROO
Door	2' 6" X 6' 8"	Opens into GARAGE
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' 2" X 5' 4"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	2' X 6' 8"	Opens into COAT_CLOSET

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<i>Labeled "Mom's Living Room on 7/2/18 loss"</i>							
<i>R&R Carpet</i>							
<i>18 LF casing</i>							
<i>Paint W/C</i>							

Totals: Living Room		0.00	0.00	0.00		0.00	0.00
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Coat Closet

Height: 8'

69.33 SF Walls	6.11 SF Ceiling
75.44 SF Walls & Ceiling	6.11 SF Floor
10.33 LF Ceil. Perimeter	8.33 LF Floor Perimeter

Door	2' X 6' 8"	Opens into LIVING_ROOM
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State Farm

DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Texture drywall - machine - knockdown							
485.25 SF	0.33	0.80	32.18	193.11	10/150 yrs Avg.	(12.87) 6.67%	180.24
Above 3 line items are for the ceiling drywall.							
1/2" - drywall per LF - up to 2' tall							
59.00 LF	5.94	3.50	70.80	424.76	10/150 yrs Avg.	(28.31) 6.67%	396.45
Above 3 line items are for the walls, cabinet and flood cut square footage has been taken out.							
Millwork							
Cabinetry - lower (base) units							
29.58 LF	155.97	211.45	965.02	5,790.06	10/50 yrs Avg.	(1,158.01) 20.00%	4,632.05
R&R Countertop - flat laid plastic laminate - High grade							
42.83 LF	49.42	87.54	440.82	2,645.02	10/15 yrs Avg.	(1,650.28) 66.67%	994.74
High grade being used due to green marble look.							
Countertop edge treatment - wood							
60.83 LF	6.41	4.58	78.90	473.40	10/15 yrs Avg.	(315.60) 66.67%	157.80
R&R Cabinetry - upper (wall) units - High grade							
28.67 LF	161.76	205.01	968.54	5,811.21	10/50 yrs Avg.	(1,122.68) 20.00%	4,688.53
Upper cabinets include spice pull-out bins, arch top doors and a microwave shelf. These are high grade details.							
R&R Cabinet valance							
12.17 LF	44.15	26.24	112.70	676.25	10/50 yrs Avg.	(130.44) 20.00%	545.81
R&R Trim board - 1" x 12" - installed (pine)							
12.17 LF	6.58	3.13	16.64	99.85	10/150 yrs Avg.	(6.27) 6.67%	93.58
Add for prefinished crown molding per LF							
37.17 LF	8.40	12.94	65.02	390.19	10/150 yrs Avg.	(26.02) 6.67%	364.17
Cabinet knobs or pulls - Detach & reset							
60.00 EA	1.66	0.00	19.92	119.52			119.52
Cabinetry (Bid Item)							
1.00 EA	-348.59 *EN	0.00	0.00	-348.59			-348.59
Above line item is a credit for paid cabinet work from 1st water loss in June 2018.							
Baseboard - 3 1/4"							
27.25 LF	2.34	1.57	13.08	78.42	10/150 yrs Avg.	(5.23) 6.67%	73.19
Casing - 2 1/4"							
34.00 LF	1.51	1.57	10.58	63.49	10/150 yrs Avg.	(4.22) 6.67%	59.27

Date: 4/16/2019 7:35 PM

Page: 8

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Rosette - corner block - 3/4" x 3 1/2" - Pine							
6.00 EA	6.97	0.88	8.54	51.24	10/150 yrs Avg.	(3.41) 6.67%	47.83
R&R Window stool & apron							
3.50 LF	5.80	0.49	4.16	24.95	10/150 yrs Avg.	(1.51) 6.67%	23.44
Painting							
Floor protection - heavy paper and tape							
175.13 SF	0.32	0.48	11.30	67.82	10/15 yrs Avg.	(45.22) 66.67%	22.60
Seal the walls and ceiling w/latex based stain blocker - one coat							
675.48 SF	0.46	2.60	62.66	375.98	10/15 yrs Avg.	(250.66) 66.67%	125.32
Paint more than the ceiling - one coat							
535.31 SF							PRIOR DAMAGE
Cabinet square footage has been taken out of wall square footage.							
Mask and prep for paint - plastic, paper, tape (per LF)							
66.17 LF	1.04	0.84	13.92	83.58	10/15 yrs Avg.	(55.72) 66.67%	27.86
Mask and prep for paint - paper and tape (per LF)							
27.25 LF	0.58	0.06	3.18	19.05	10/15 yrs Avg.	(12.70) 66.67%	6.35
Paint door or window opening - 1 coat (per side)							
3.00 EA	15.77	0.47	9.56	57.34	10/15 yrs Avg.	(38.23) 66.67%	19.11
Paint door slab only - 1 coat (per side)							
2.00 EA	18.58	0.47	7.54	45.17	10/15 yrs Avg.	(30.10) 66.67%	15.07
Seal & paint window sill							
3.50 LF	1.90	0.04	1.34	8.03	10/15 yrs Avg.	(5.36) 66.67%	2.67
Paint baseboard - one coat							
59.00 LF							PRIOR DAMAGE
Appliances							
R&R Range hood							
1.00 EA	191.52	6.04	39.52	237.08	10/14 yrs Avg.	(161.06) 71.43%	76.02
R&R Range - freestanding - electric							
1.00 EA	641.77	30.83	134.52	807.12	10/13 yrs Avg.	(606.63) 76.92%	200.49
R&R Dishwasher							
1.00 EA	601.19	26.07	125.46	752.72	10/9 yrs Avg.	(582.48) 80.00%	170.24

Date: 4/16/2019 7:35 PM

Page: 9

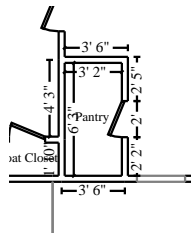
State Farm

DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Kitchen

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Garbage disposer - Detach & reset							
1.00 EA	131.56	0.00	26.32	157.88			157.88
Plumbing							
Install Sink - double							
1.00 EA	95.24	0.00	19.04	114.28	10/50 yrs Avg.	(22.85) 20.00%	91.43
R&R Sink faucet - Kitchen							
1.00 EA	216.61	7.60	44.84	269.05	10/15 yrs Avg.	(167.88) 66.67%	101.17
Lighting							
Detach & Reset Light fixture							
2.00 EA	44.35	0.00	17.74	106.44			106.44
Fluorescent - two tube - 4' - fixture w/lens							
2.00 EA	99.55	6.23	41.06	246.39	10/20 yrs Avg.	(123.21) 50.00%	123.18
Light bulb - Fluorescent tube - 4' soft white - mat. only							
4.00 EA	5.88	1.29	4.96	29.77	10/5 yrs Avg.	(23.81) 80.00%	5.96
<i>Overlapping repairs included in 7/2/18 loss:</i>							
<i>R&R 7.5 LF baseboard</i>							
<i>Paint 33.01 LF baseboard</i>							
<i>Paint W/C</i>							
<i>Paint 17 LF casing</i>							
<i>R&R 6 SF cabinet panel - \$107.63</i>							
<i>S/P lower cabinet \$85.15</i>							
<i>Carpenter - 2 hrs for cabinet repair \$128.72</i>							
Totals: Kitchen		653.28	3,496.60	20,631.13		6,646.22	13,984.91



Pantry

Height: 8'

137.33 SF Walls	19.79 SF Ceiling
157.13 SF Walls & Ceiling	19.79 SF Floor
18.83 LF Ceil. Perimeter	16.83 LF Floor Perimeter

Door

2' X 6' 8"

Opens into KITCHEN

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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Insulation

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Pantry

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Blown-in cellulose insulation - 8" depth - R30							
19.79 SF	0.76	0.52	3.10	18.66	10/100 yrs Avg.	(1.85) 10.00%	16.81
Drywall							
1/2" drywall - hung, taped, ready for texture							
157.13 SF	1.38	4.15	44.20	265.19	10/150 yrs Avg.	(17.68) 6.67%	247.51
Texture drywall - machine - knockdown							
157.13 SF	0.33	0.26	10.44	62.55	10/150 yrs Avg.	(4.18) 6.67%	58.37
Millwork							
Casing - 2 1/4"							
17.00 LF	1.51	0.79	5.30	31.76	10/150 yrs Avg.	(2.12) 6.67%	29.64
Baseboard - 3 1/4"							
16.83 LF	2.34	0.97	8.08	48.43	10/150 yrs Avg.	(3.23) 6.67%	45.20
Shelving - 12" - in place							
75.50 LF	6.84	11.67	105.62	633.71	10/150 yrs Avg.	(42.25) 6.67%	591.46
Detach & Reset Door knob - interior							
1.00 EA	18.32	0.00	3.66	21.98			21.98
Painting							
Floor protection - heavy paper and tape							
19.79 SF	0.32	0.05	1.28	7.66	10/15 yrs Avg.	(5.11) 66.67%	2.55
Seal part of the walls and ceiling w/latex based stain blocker - one coat							
151.13 SF	0.46	0.58	14.02	84.12	10/15 yrs Avg.	(56.08) 66.67%	28.04
Seal & paint baseboard - two coats							
16.83 LF	1.10	0.09	3.72	22.32	10/15 yrs Avg.	(14.88) 66.67%	7.44
Paint door or window opening - 1 coat (per side)							
1.00 EA	15.77	0.16	3.20	19.13	10/15 yrs Avg.	(12.76) 66.67%	6.37
Paint door slab only - 1 coat (per side)							
1.00 EA	18.58	0.24	3.76	22.58	10/15 yrs Avg.	(15.05) 66.67%	7.53
Lighting							
R&R Light fixture							
1.00 EA	70.92	1.82	14.54	87.28	10/20 yrs Avg.	(39.81) 50.00%	47.47

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Page: 11

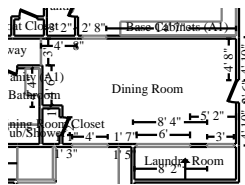
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CONTINUED - Pantry

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Light bulb - Compact Fluorescent twist - mat. only							
1.00 EA	4.58	0.25	0.98	5.81	10/5 yrs Avg.	(4.64) 80.00%	1.17
<i>Damages estimated under 7/8/18 loss</i>							
<i>S/P 6 SF</i>							
<i>Paint w/c</i>							
<i>s/p shelving</i>							
Totals: Pantry		21.55	221.90	1,331.18		219.64	1,111.54



Dining Room

Height: 8'

380.22 SF Walls	248.12 SF Ceiling
628.35 SF Walls & Ceiling	248.12 SF Floor
64.33 LF Ceil. Perimeter	44.17 LF Floor Perimeter

Door	2' X 6' 8"	Opens into DINING_ROOM_
Missing Wall - Goes to Floor	4' X 6' 8"	Opens into SITTING_ROOM
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into LAUNDRY_ROOM
Missing Wall - Goes to Floor	6' X 6' 8"	Opens into LAUNDRY_ROOM
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into KITCHEN
Missing Wall	3' X 8'	Opens into HALLWAY

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Insulation							
Blown-in cellulose insulation - 8" depth - R30							
32.00 SF	0.76	0.84	5.02	30.18	10/100 yrs Avg.	(3.01) 10.00%	27.17
Batt insulation - 4" - R13 - paper faced							
23.67 SF	0.70	0.56	3.44	20.57	10/150 yrs Avg.	(1.36) 6.67%	19.21
Drywall							
1/2" drywall - hung, taped, ready for texture							
32.00 SF	1.38	0.84	9.00	54.00	10/150 yrs Avg.	(3.60) 6.67%	50.40

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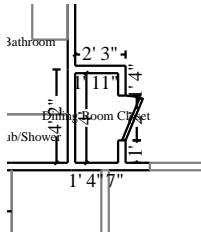
CONTINUED - Dining Room

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Texture drywall - machine - knockdown							
131.00 SF	0.33	0.22	8.68	52.13	10/150 yrs Avg.	(3.47) 6.67%	48.66
Above 2 line items are for the ceiling.							
1/2" - drywall per LF - up to 2' tall							
11.83 LF	5.94	0.70	14.20	85.17	10/150 yrs Avg.	(5.67) 6.67%	79.50
Texture drywall - smooth / skim coat							
71.00 SF	0.78	0.27	11.14	66.79	10/150 yrs Avg.	(4.45) 6.67%	62.34
Above 3 line items are for the exterior wall.							
Millwork							
Casing - 2 1/4"							
34.00 LF	1.51	1.57	10.58	63.49	10/150 yrs Avg.	(4.22) 6.67%	59.27
Baseboard - 3 1/4"							
6.17 LF	2.34	0.36	2.96	17.76	10/150 yrs Avg.	(1.18) 6.67%	16.58
Painting							
Floor protection - heavy paper and tape							
50.79 SF	0.32	0.14	3.28	19.67	10/15 yrs Avg.	(13.10) 66.67%	6.57
Seal the surface area w/latex based stain blocker - one coat							
154.67 SF	0.46	0.60	14.36	86.11	10/15 yrs Avg.	(57.41) 66.67%	28.70
Paint baseboard - one coat							
44.17 LF							
Paint door or window opening - 1 coat (per side)							
4.00 EA	15.77	0.63	12.74	76.45	10/15 yrs Avg.	(50.97) 66.67%	25.48
<i>Damage estimated under 7/8/18 loss</i>							
<i>R&R Laminate flooring</i>							
<i>R&R 38 LF baseboard</i>							
<i>Paint 74.75 LF baseboard</i>							
<i>Paint W/C</i>							
Totals: Dining Room		6.73	95.40	572.32		148.44	423.88

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Dining Room Closet

Height: 8'

81.34 SF Walls	7.67 SF Ceiling
89.01 SF Walls & Ceiling	7.67 SF Floor
11.83 LF Ceil. Perimeter	9.83 LF Floor Perimeter

Door

2' X 6' 8"

Opens into DINING_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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Millwork

Baseboard - 3 1/4"

9.83 LF	2.34	0.57	4.72	28.29	10/150 yrs Avg.	(1.89) 6.67%	26.40
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Painting

Paint the walls and ceiling - one coat

89.01 SF	0.51	0.54	9.18	55.12	10/15 yrs Avg.	(36.75) 66.67%	18.37
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Mask and prep for paint - paper and tape (per LF)

26.83 LF	0.58	0.06	3.14	18.76	10/15 yrs Avg.	(12.51) 66.67%	6.25
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Seal & paint baseboard - two coats

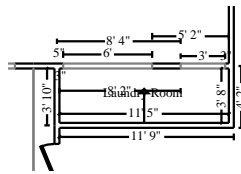
9.83 LF	1.10	0.05	2.18	13.04	10/15 yrs Avg.	(8.70) 66.67%	4.34
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Paint door or window opening - 1 coat (per side)

1.00 EA	15.77	0.16	3.20	19.13	10/15 yrs Avg.	(12.76) 66.67%	6.37
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*Damages estimated under 7/8/18 loss
R&R Laminate flooring*

Totals: Dining Room Closet		1.38	22.42	134.34		72.61	61.73
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Laundry Room

Height: Sloped

138.60 SF Walls	42.25 SF Ceiling
180.85 SF Walls & Ceiling	41.86 SF Floor
30.23 LF Ceil. Perimeter	21.17 LF Floor Perimeter

Missing Wall - Goes to Floor

3' X 6' 8"

Opens into DINING_ROOM

Missing Wall - Goes to Floor

6' X 6' 8"

Opens into DINING_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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CONTINUED - Laundry Room

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Insulation							
Batt insulation - 4" - R13 - paper faced							
30.17 SF	0.70	0.71	4.36	26.19	10/150 yrs Avg.	(1.76) 6.67%	24.43
Drywall							
1/2" - drywall per LF - up to 2' tall							
15.08 LF	5.94	0.90	18.10	108.58	10/150 yrs Avg.	(7.23) 6.67%	101.35
Texture drywall - smooth / skim coat							
70.37 SF	0.78	0.27	11.04	66.20	10/150 yrs Avg.	(4.42) 6.67%	61.78
Texture drywall - machine - knockdown							
70.37 SF	0.33	0.12	4.66	28.00	10/150 yrs Avg.	(1.88) 6.67%	26.12
Above 3 line items are for the exterior wall.							
Millwork							
Baseboard - 3 1/4"							
21.17 LF	2.34	1.22	10.14	60.90	10/150 yrs Avg.	(4.06) 6.67%	56.84
Shelving - wire (vinyl coated) - Detach & reset							
12.00 LF	6.25	0.00	15.00	90.00			90.00
Doors							
Install Bifold door set - full louvered - Double							
2.00 EA	71.72	0.00	28.68	172.12	10/100 yrs Avg.	(17.20) 10.00%	154.92
Painting							
Seal the walls w/latex based stain blocker - one coat							
138.60 SF	0.46	0.53	12.86	77.15	10/15 yrs Avg.	(51.44) 66.67%	25.71
Paint the walls and ceiling - one coat							
180.85 SF	0.51	1.09	18.66	111.98	10/15 yrs Avg.	(74.66) 66.67%	37.32
Mask and prep for paint - paper and tape (per LF)							
58.17 LF	0.58	0.13	6.76	40.63	10/15 yrs Avg.	(27.08) 66.67%	13.55
Seal & paint baseboard - two coats							
21.17 LF	1.10	0.12	4.68	28.09	10/15 yrs Avg.	(18.73) 66.67%	9.36
Paint door or window opening - 1 coat (per side)							
2.00 EA	15.77	0.31	6.36	38.21	10/15 yrs Avg.	(25.48) 66.67%	12.73
Paint full lvr'd single bifold door - slab - 1 coat -1 side							
12.00 EA	24.96	2.84	60.46	362.82	10/15 yrs Avg.	(241.87) 66.67%	120.95

Date: 4/16/2019 7:35 PM

Page: 15

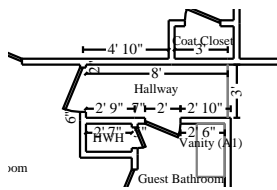
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CONTINUED - Laundry Room

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<i>There was not any damage to this room from prior loss</i>							
Totals: Laundry Room		8.24	201.76	1,210.87		475.81	735.06



Hallway

Height: 8'

123.33 SF Walls	24.00 SF Ceiling
147.33 SF Walls & Ceiling	24.00 SF Floor
19.17 LF Ceil. Perimeter	14.67 LF Floor Perimeter

Missing Wall

3' X 8'

Opens into DINING_ROOM

Door

2' X 6' 8"

Opens into GUEST_BATHRO

Door

2' 6" X 6' 8"

Opens into GUEST_BEDROO

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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Millwork

Baseboard - 3 1/4"

14.67 LF	2.34	0.85	7.04	42.22	10/150 yrs Avg.	(2.81) 6.67%	39.41
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Painting

Seal & paint baseboard - two coats

14.67 LF						PRIOR DAMAGE	
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Mask and prep for paint - paper and tape (per LF)

48.67 LF	0.58	0.11	5.66	34.00	10/15 yrs Avg.	(22.67) 66.67%	11.33
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Paint the walls and ceiling - one coat

147.33 SF						PRIOR DAMAGE	
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Hallway was included as an extension of the Dining Room under 7/8/18 loss

Damages included

R&R Laminate flooring

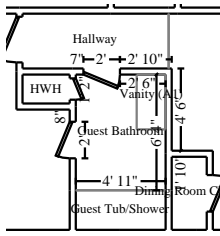
Paint W/C

Totals: Hallway		0.96	12.70	76.22		25.48	50.74
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Guest Bathroom

Height: 8'

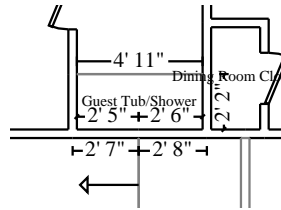
106.22 SF Walls	31.14 SF Ceiling
137.36 SF Walls & Ceiling	26.39 SF Floor
17.58 LF Ceil. Perimeter	12.42 LF Floor Perimeter

Door	2' X 6' 8"	Opens into GUEST_BEDROO
Missing Wall	4' 11" X 8'	Opens into GUEST_TUB_SH
Door	2' X 6' 8"	Opens into HALLWAY
Door	1' 2" X 6' 8"	Opens into HWH

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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No Damage

Totals: Guest Bathroom	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Guest Tub/Shower

Height: 8'

74.00 SF Walls	10.65 SF Ceiling
84.65 SF Walls & Ceiling	10.65 SF Floor
9.25 LF Ceil. Perimeter	9.25 LF Floor Perimeter

Missing Wall	4' 11" X 8'	Opens into GUEST_BATHRO
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QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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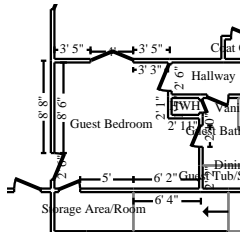
No Damage

Totals: Guest Tub/Shower	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Guest Bedroom

Height: 8'

320.00 SF Walls	145.42 SF Ceiling
465.42 SF Walls & Ceiling	145.42 SF Floor
50.83 LF Ceil. Perimeter	37.83 LF Floor Perimeter

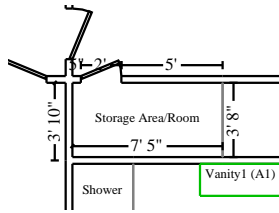
Door	2' 6" X 6' 8"	Opens into HALLWAY
Door	4' X 6' 8"	Opens into LIVING_ROOM
Door	2' 6" X 6' 8"	Opens into GARAGE
Door	2' X 6' 8"	Opens into STORAGE_AREA
Door	2' X 6' 8"	Opens into GUEST_BATHRO

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Flooring							
Remove Carpet - per specs from independent carpet analysis							
145.42 SF	0.22	0.00	6.40	38.39			38.39
Carpet - per specs from independent carpet analysis							
195.58 SF	2.71 *	23.45	110.70	664.17	10/10 yrs Avg.	(531.34) 80.00%	132.83
R&R Carpet pad - per specs from independent pad analysis							
145.42 SF	0.61 *	3.60	18.46	110.77	10/10 yrs Avg.	(76.06) 80.00%	34.71
* Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet							
1.00 EA	-155.58 EN	0.00	0.00	-155.58			-155.58
Millwork							
Baseboard - 3 1/4"							
37.83 LF	2.34	2.18	18.14	108.84	10/150 yrs Avg.	(7.25) 6.67%	101.59
Painting							
Seal & paint baseboard - two coats							
37.83 LF	1.10	0.21	8.36	50.18	10/15 yrs Avg.	(33.46) 66.67%	16.72
Mask and prep for paint - paper and tape (per LF)							
122.83 LF	0.58	0.27	14.30	85.81	10/15 yrs Avg.	(57.21) 66.67%	28.60
Paint the walls - one coat							
320.00 SF	0.51	1.94	33.02	198.16	10/15 yrs Avg.	(132.11) 66.67%	66.05
<i>This room was labeled as "Mom's Room" under 7/8/18 loss Damages included to lay and clean existing carpet - \$155.58</i>							
Totals: Guest Bedroom		31.65	209.38	1,100.74		837.43	263.31

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Storage Area/Room

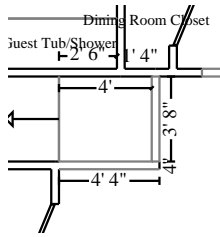
Height: 8'

134.67 SF Walls	27.19 SF Ceiling
161.86 SF Walls & Ceiling	27.19 SF Floor
22.17 LF Ceil. Perimeter	16.50 LF Floor Perimeter

Door

2' X 6' 8"

Opens into GUEST_BEDROO



Subroom: Room13 (2)

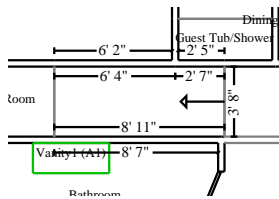
Height: 1'

8.00 SF Walls	14.67 SF Ceiling
22.67 SF Walls & Ceiling	14.67 SF Floor
11.67 LF Ceil. Perimeter	11.67 LF Floor Perimeter

- Missing Wall - Goes to Ceiling
- Missing Wall - Goes to Ceiling
- Missing Wall

- 3' 8" X 0"**
- 4' X 0"**
- 3' 8" X 1'**

- Opens into SITTING_ROOM**
- Opens into SITTING_ROOM**
- Opens into ROOM14**



Subroom: Room14 (1)

Height: Sloped

81.93 SF Walls	41.87 SF Ceiling
123.80 SF Walls & Ceiling	32.69 SF Floor
26.50 LF Ceil. Perimeter	17.83 LF Floor Perimeter

- Missing Wall
- Missing Wall

- 3' 8" X 1'**
- 3' 8" X 1'**

- Opens into ROOM13**
- Opens into STORAGE_AREA**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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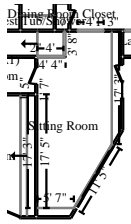
*This room was labeled "Mom's Closet" under 7/8/18 loss.
Damages include to remove carpet*

Totals: Storage Area/Room		0.00	0.00	0.00		0.00	0.00
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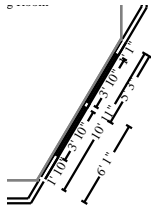


Sitting Room

Height: 9'

328.74 SF Walls	262.48 SF Ceiling
591.22 SF Walls & Ceiling	262.48 SF Floor
44.02 LF Ceil. Perimeter	31.92 LF Floor Perimeter

- Missing Wall** 11' 4 9/16" X 9' **Opens into Exterior**
- Missing Wall - Goes to Floor** 4' X 6' 8" **Opens into DINING_ROOM**
- Missing Wall - Goes to Ceiling** 3' 8" X 8" **Opens into ROOM13**
- Missing Wall - Goes to Ceiling** 4' 4" X 8" **Opens into ROOM13**
- Door** 2' 6" X 6' 8" **Opens into BATHROOM**



Subroom: Room20 (1)

Height: 8'

138.65 SF Walls	3.63 SF Ceiling
142.28 SF Walls & Ceiling	3.63 SF Floor
21.80 LF Ceil. Perimeter	21.80 LF Floor Perimeter

- Window** 3' 10" X 4' 8" **Opens into Exterior**
- Window** 3' 10" X 4' 8" **Opens into Exterior**

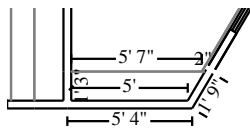


Subroom: Room18 (3)

Height: 7' 7"

111.64 SF Walls	22.94 SF Ceiling
134.58 SF Walls & Ceiling	22.94 SF Floor
19.12 LF Ceil. Perimeter	14.12 LF Floor Perimeter

- Missing Wall** 17' 2 9/16" X 7' 7" **Opens into SITTING_ROOM**
- Missing Wall** 7/16" X 7' 7" **Opens into Exterior**
- Door** 2' 6" X 6' 8" **Opens into Exterior**
- Window - Goes to Floor** 2' 6" X 6' 8" **Opens into Exterior**



Subroom: Room19 (2)

Height: 8'

62.41 SF Walls	6.71 SF Ceiling
69.12 SF Walls & Ceiling	6.71 SF Floor
13.41 LF Ceil. Perimeter	7.80 LF Floor Perimeter

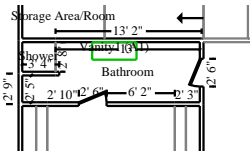
- Missing Wall** 5' 7 1/4" X 8' **Opens into SITTING_ROOM**
- Missing Wall** 1 5/8" X 8" **Opens into Exterior**

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QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV	
Insulation								
Batt insulation - 6" - R19 - paper faced								
70.83 SF	0.85	2.03	12.44	74.68	10/150 yrs Avg.	(4.97) 6.67%	69.71	
Drywall								
1/2" - drywall per LF - up to 2' tall								
35.42 LF	5.94	2.10	42.50	254.99	10/150 yrs Avg.	(17.01) 6.67%	237.98	
Texture drywall - smooth / skim coat								
212.50 SF	0.78	0.82	33.32	199.89	10/150 yrs Avg.	(13.32) 6.67%	186.57	
Texture drywall - machine - knockdown								
212.50 SF	0.33	0.35	14.10	84.58	10/150 yrs Avg.	(5.64) 6.67%	78.94	
Above 3 line items are for the exterior wall.								
Millwork								
Casing - 2 1/4"								
20.00 LF	1.51	0.92	6.22	37.34	10/150 yrs Avg.	(2.49) 6.67%	34.85	
Baseboard - 3 1/4"								
75.64 LF	2.34	4.37	36.28	217.65	10/150 yrs Avg.	(14.51) 6.67%	203.14	
Painting								
Floor protection - heavy paper and tape								
295.77 SF	0.32	0.81	19.10	114.56	10/15 yrs Avg.	(76.38) 66.67%	38.18	
Seal the surface area w/latex based stain blocker - one coat								
212.50 SF	0.46	0.82	19.72	118.29	10/15 yrs Avg.	(78.86) 66.67%	39.43	
Paint the walls - one coat								
641.43 SF	0.51	3.88	66.20	397.21	10/15 yrs Avg.	(264.82) 66.67%	132.39	
Mask and prep for paint - paper and tape (per LF)								
135.64 LF	0.58	0.30	15.80	94.77	10/15 yrs Avg.	(63.19) 66.67%	31.58	
Seal & paint baseboard - two coats								
75.64 LF	1.10	0.42	16.72	100.34	10/15 yrs Avg.	(66.89) 66.67%	33.45	
Paint door or window opening - Large - 1 coat (per side)								
3.00 EA	18.54	0.56	11.24	67.42	10/15 yrs Avg.	(44.95) 66.67%	22.47	
<i>This room was not damaged as a result of the 7/8/18 loss</i>								
Totals: Sitting Room		17.38	293.64	1,761.72		653.03	1,108.69	

State Farm

DAWKINS, TARESSA

TARESSA DAWKI



Bathroom

Height: 9'

334.24 SF Walls	77.55 SF Ceiling
411.80 SF Walls & Ceiling	77.55 SF Floor
40.84 LF Ceil. Perimeter	35.84 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into SITTING_ROOM
Door	2' 6" X 6' 8"	Opens into GAME_ROOM
Missing Wall	2' 8" X 9'	Opens into SHOWER

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Drywall							
1/2" - drywall per LF - up to 2' tall							
26.26 LF	5.94	1.56	31.52	189.06	10/150 yrs Avg.	(12.60) 6.67%	176.46
Texture drywall - smooth / skim coat							
183.82 SF	0.78	0.71	28.82	172.91	10/150 yrs Avg.	(11.53) 6.67%	161.38
Texture drywall - machine - knockdown							
183.82 SF	0.33	0.30	12.20	73.16	10/150 yrs Avg.	(4.88) 6.67%	68.28
Above 3 line items are for the exterior wall.							
Millwork							
R&R Casing - 2 1/4"							
34.00 LF	1.90	1.57	13.24	79.41	10/150 yrs Avg.	(4.22) 6.67%	75.19
Baseboard - 3 1/4"							
35.84 LF	2.34	2.07	17.20	103.14	10/150 yrs Avg.	(6.87) 6.67%	96.27
Vanity							
4.00 LF	128.00	22.44	106.88	641.32	10/50 yrs Avg.	(128.27) 20.00%	513.05
Install Vanity top - one sink - cultured marble							
1.00 LF	19.75	0.00	3.96	23.71	10/20 yrs Avg.	(11.86) 50.00%	11.85
Cabinet knob or pull							
5.00 EA	6.65	0.92	6.84	41.01	10/20 yrs Avg.	(20.51) 50.00%	20.50
Painting							
Floor protection - heavy paper and tape							
77.55 SF	0.32	0.21	5.00	30.03	10/15 yrs Avg.	(20.03) 66.67%	10.00
Seal the surface area w/latex based stain blocker - one coat							
183.82 SF	0.46	0.71	17.06	102.33	10/15 yrs Avg.	(68.22) 66.67%	34.11

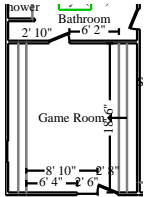
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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Bathroom

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Paint the walls - one coat							
334.24 SF	0.51	2.02	34.50	206.98	10/15 yrs Avg.	(137.99) 66.67%	68.99
Mask and prep for paint - paper and tape (per LF)							
69.84 LF	0.58	0.15	8.14	48.80	10/15 yrs Avg.	(32.53) 66.67%	16.27
Seal & paint baseboard - two coats							
35.84 LF	1.10	0.20	7.92	47.54	10/15 yrs Avg.	(31.69) 66.67%	15.85
Paint door or window opening - Large - 1 coat (per side)							
3.00 EA	18.54	0.56	11.24	67.42	10/15 yrs Avg.	(44.95) 66.67%	22.47
Plumbing							
Install Sink - single							
1.00 EA	88.89	0.00	17.78	106.67	10/50 yrs Avg.	(21.34) 20.00%	85.33
<i>This room was not damaged as a result of the 7/8/18 loss</i>							
Totals: Bathroom		33.42	322.30	1,933.49		557.49	1,376.00



Game Room

Height: 9'

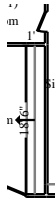
157.00 SF Walls	212.75 SF Ceiling
369.75 SF Walls & Ceiling	212.75 SF Floor
23.00 LF Ceil. Perimeter	15.50 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into BATHROOM
Door	2' 6" X 6' 8"	Opens into Exterior
Window - Goes to Floor	2' 6" X 6' 8"	Opens into Exterior

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DAWKINS, TARESSA

TARESSA DAWKI

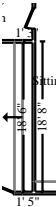


Subroom: Room4 (1)		Height: Sloped	
23.14 SF Walls		43.45 SF Ceiling	
66.58 SF Walls & Ceiling		18.50 SF Floor	
4.70 LF Ceil. Perimeter		2.00 LF Floor Perimeter	

Missing Wall
Missing Wall

18' 6" X 7' 7"
18' 6" X 7' 7"

Opens into GAME_ROOM
Opens into ROOM1

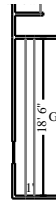


Subroom: Room1 (2)		Height: 7' 7"	
165.80 SF Walls		23.13 SF Ceiling	
188.93 SF Walls & Ceiling		23.13 SF Floor	
21.00 LF Ceil. Perimeter		21.00 LF Floor Perimeter	

Missing Wall

18' 6" X 7' 7"

Opens into ROOM4

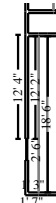


Subroom: Room3 (4)		Height: 9'	
18.00 SF Walls		18.50 SF Ceiling	
36.50 SF Walls & Ceiling		18.50 SF Floor	
2.00 LF Ceil. Perimeter		2.00 LF Floor Perimeter	

Missing Wall
Missing Wall

18' 6" X 9'
18' 6" X 9'

Opens into GAME_ROOM
Opens into ROOM2



Subroom: Room2 (3)		Height: 9'	
182.75 SF Walls		23.13 SF Ceiling	
205.88 SF Walls & Ceiling		23.13 SF Floor	
21.00 LF Ceil. Perimeter		21.00 LF Floor Perimeter	

Missing Wall
Window

18' 6" X 9'
2' 6" X 2' 6"

Opens into ROOM3
Opens into Exterior

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Flooring							
Remove Carpet - per specs from independent carpet analysis							
296.00 SF	0.22	0.00	13.02	78.14			78.14

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DAWKINS, TARESSA

TARESSA DAWKI

CONTINUED - Game Room

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
R&R Carpet pad - per specs from independent pad analysis							
296.00 SF	0.61 *	7.33	37.56	225.45	10/10 yrs Avg.	(154.80) 80.00%	70.65
Carpet - per specs from independent carpet analysis							
349.50 SF	2.71 *	41.91	197.82	1,186.88	10/10 yrs Avg.	(949.51) 80.00%	237.37
Drywall							
Texture drywall - machine - knockdown							
20.00 SF	0.33	0.03	1.32	7.95	10/150 yrs Avg.	(0.52) 6.67%	7.43
Millwork							
Baseboard - 3 1/4"							
61.50 LF	2.34	3.55	29.50	176.96	10/150 yrs Avg.	(11.79) 6.67%	165.17
Painting							
Seal & paint baseboard - two coats							
61.50 LF	1.10	0.34	13.60	81.59	10/15 yrs Avg.	(54.39) 66.67%	27.20
Mask and prep for paint - paper and tape (per LF)							
115.50 LF	0.58	0.25	13.46	80.70	10/15 yrs Avg.	(53.81) 66.67%	26.89
Seal the surface area w/latex based stain blocker - one coat							
20.00 SF	0.46	0.08	1.86	11.14	10/15 yrs Avg.	(7.42) 66.67%	3.72
Paint the walls - two coats							
546.69 SF	0.73	6.01	81.02	486.11	10/15 yrs Avg.	(324.08) 66.67%	162.03
<i>This room was not damaged as a result of the 7/8/18 loss</i>							
Totals: Game Room		59.50	389.16	2,334.92		1,556.32	778.60

Area Totals: Main Level

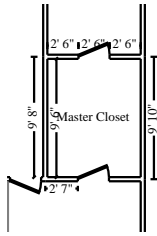
4,843.66 SF Walls	2,397.77 SF Ceiling	7,241.43 SF Walls and Ceiling
2,351.32 SF Floor	254.15 Exterior Perimeter of Walls	617.62 LF Floor Perimeter
2,351.32 Floor Area		748.58 LF Ceil. Perimeter
1,862.58 Exterior Wall Area		4,744.59 Interior Wall Area

Total: Main Level	839.42	5,398.76	31,887.82		11,312.96	20,574.86
		Level 2				

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DAWKINS, TARESSA

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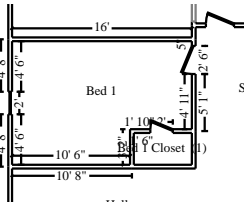
Master Closet

Height: 8'

238.67 SF Walls	71.25 SF Ceiling
309.92 SF Walls & Ceiling	71.25 SF Floor
34.00 LF Ceil. Perimeter	29.00 LF Floor Perimeter

Door 2' 6" X 6' 8" **Opens into STORAGE_AREA**
Door 2' 6" X 6' 8" **Opens into ROOM9**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Remove Carpet - per specs from independent carpet analysis							
71.25 SF	0.22	0.00	3.14	18.82			18.82
Carpet - per specs from independent carpet analysis							
112.67 SF	3.01 *	15.37	70.90	425.41	10/10 yrs Avg.	(340.33) 80.00%	85.08
R&R Carpet pad - per specs from independent pad analysis							
71.25 SF	0.52 *	1.41	7.68	46.14	10/10 yrs Avg.	(30.76) 80.00%	15.38
<i>This room was not damaged as a result of the 7/8/18 loss</i>							
Totals: Master Closet		16.78	81.72	490.37		371.09	119.28

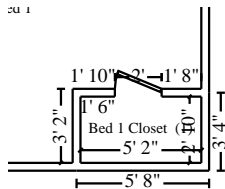


Bed 1

Height: 8'

394.00 SF Walls	158.58 SF Ceiling
552.58 SF Walls & Ceiling	158.58 SF Floor
54.00 LF Ceil. Perimeter	49.50 LF Floor Perimeter

Door 2' 6" X 6' 8" **Opens into HALLWAY**
Window 2' X 4' **Opens into Exterior**



Subroom: Bed 1 Closet (1)

Height: 8'

114.67 SF Walls	14.64 SF Ceiling
129.31 SF Walls & Ceiling	14.64 SF Floor
16.00 LF Ceil. Perimeter	14.00 LF Floor Perimeter

Door 2' X 6' 8" **Opens into BED_1**

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Remove Carpet - per specs from independent carpet analysis							
173.22 SF	0.22	0.00	7.62	45.73			45.73
Carpet - per specs from independent carpet analysis							
218.83 SF	3.01 *	29.85	137.72	826.25	10/10 yrs Avg.	(661.00) 80.00%	165.25
R&R Carpet pad - per specs from independent pad analysis							
173.22 SF	0.52 *	3.43	18.70	112.20	10/10 yrs Avg.	(74.78) 80.00%	37.42
* Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet							
1.00 EA	-265.04 *EN	0.00	0.00	-265.04			-265.04
<i>This room as labeled "Caleb's room" under 7/8/18 loss</i>							
<i>Damages included to lay and clean existing carpet - \$265.04</i>							
Totals: Bed 1		33.28	164.04	719.14		735.78	-16.64

Area Totals: Level 2

3,572.52 SF Walls	1,358.13 SF Ceiling	4,930.66 SF Walls and Ceiling
1,330.25 SF Floor	1,439.91 Total Area	420.63 LF Floor Perimeter
1,330.25 Floor Area	185.35 Exterior Perimeter of Walls	486.18 LF Ceil. Perimeter
1,516.54 Exterior Wall Area		3,572.52 Interior Wall Area

Total: Level 2	125.63	630.92	3,520.42	2,811.05	709.37
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Labor Minimums Applied

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* Tile / marble labor minimum							
1.00 EA	133.49	0.00	26.70	160.19			160.19
Totals: Labor Minimums Applied		0.00	26.70	160.19		0.00	160.19

Line Item Totals: TARESSA DAWKI	965.05	6,056.38	35,568.43	14,124.01	21,444.42
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Grand Total Areas:

8,416.18 SF Walls	3,755.91 SF Ceiling	12,172.08 SF Walls and Ceiling
3,681.56 SF Floor		1,038.24 LF Floor Perimeter
		1,234.76 LF Ceil. Perimeter
3,681.56 Floor Area	1,439.91 Total Area	8,317.11 Interior Wall Area
3,379.12 Exterior Wall Area	439.50 Exterior Perimeter of Walls	

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.
APP APPLIANCES						
R&R Dishwasher	1.00 EA	\$752.72	\$125.46	\$170.24	\$0.00	\$582.48
Garbage disposer - Detach & reset	1.00 EA	\$157.88	\$26.32	\$157.88	\$0.00	\$0.00
R&R Range hood	1.00 EA	\$237.08	\$39.52	\$76.02	\$0.00	\$161.06
R&R Range - freestanding - electric	1.00 EA	\$807.12	\$134.52	\$200.49	\$0.00	\$606.63
TOTAL APPLIANCES		\$1,954.80	\$325.82	\$604.63	\$0.00	\$1,350.17
CAB CABINETRY						
Cabinetry (Bid Item)	1.00 EA	-\$348.59	\$0.00	-\$348.59	\$0.00	\$0.00
Add for prefinished crown molding per LF	37.17 LF	\$390.19	\$65.02	\$364.17	\$0.00	\$26.02
R&R Countertop - flat laid plastic laminate - High grade	42.83 LF	\$2,645.02	\$440.82	\$994.74	\$0.00	\$1,650.28
Countertop edge treatment - wood	60.83 LF	\$473.40	\$78.90	\$157.80	\$0.00	\$315.60
Cabinet knob or pull	5.00 EA	\$41.01	\$6.84	\$20.50	\$0.00	\$20.51
Cabinet knobs or pulls - Detach & reset	60.00 EA	\$119.52	\$19.92	\$119.52	\$0.00	\$0.00
Cabinetry - lower (base) units	29.58 LF	\$5,790.06	\$965.02	\$4,632.05	\$0.00	\$1,158.01
R&R Cabinetry - upper (wall) units - High grade	28.67 LF	\$5,811.21	\$968.54	\$4,688.53	\$0.00	\$1,122.68
R&R Cabinet valance	12.17 LF	\$676.25	\$112.70	\$545.81	\$0.00	\$130.44
Vanity	4.00 LF	\$641.32	\$106.88	\$513.05	\$0.00	\$128.27
TOTAL CABINETRY		\$16,239.39	\$2,764.64	\$11,687.58	\$0.00	\$4,551.81
DMO GENERAL DEMOLITION						
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	\$648.00	\$108.00	\$648.00	\$0.00	\$0.00
TOTAL GENERAL DEMOLITION		\$648.00	\$108.00	\$648.00	\$0.00	\$0.00
DOR DOORS						
Install Bifold door set - full louvered - Double	2.00 EA	\$172.12	\$28.68	\$154.92	\$0.00	\$17.20
TOTAL DOORS		\$172.12	\$28.68	\$154.92	\$0.00	\$17.20
DRY DRYWALL						
1/2" drywall - hung, taped, ready for texture	327.13 SF	\$552.07	\$92.00	\$515.27	\$0.00	\$36.80
1/2" - drywall per LF - up to 2' tall	147.59 LF	\$1,062.56	\$177.12	\$991.74	\$0.00	\$70.82
Texture drywall - smooth / skim coat	884.94 SF	\$832.43	\$138.76	\$776.94	\$0.00	\$55.49
Texture drywall - machine - knockdown	1,260.07 SF	\$501.48	\$83.58	\$468.04	\$0.00	\$33.44
TOTAL DRYWALL		\$2,948.54	\$491.46	\$2,751.99	\$0.00	\$196.55
FCC FLOOR COVERING - CARPET						
Floor Covering - Carpet (Bid Item) - Amount	1.00 EA	-\$155.58	\$0.00	-\$155.58	\$0.00	\$0.00

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

Date: 4/16/2019 7:35 PM

Page: 29

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.
FCC FLOOR COVERING - CARPET						
included under 7/8/18 loss to lay and clean carpet						
Floor Covering - Carpet (Bid Item) - Amount included under 7/8/18 loss to lay and clean carpet	1.00 EA	-\$265.04	\$0.00	-\$265.04	\$0.00	\$0.00
Carpet - per specs from independent carpet analysis	1,138.33 SF	\$3,865.67	\$644.30	\$773.11	\$0.00	\$3,092.56
Carpet - per specs from independent carpet analysis	331.50 SF	\$1,251.66	\$208.62	\$250.33	\$0.00	\$1,001.33
Remove Carpet - per specs from independent carpet analysis	1,177.75 SF	\$310.93	\$51.82	\$310.93	\$0.00	\$0.00
R&R Carpet pad - per specs from independent pad analysis	730.22 SF	\$472.99	\$78.82	\$157.69	\$0.00	\$315.30
R&R Carpet pad - per specs from independent pad analysis	447.53 SF	\$340.90	\$56.82	\$106.84	\$0.00	\$234.06
TOTAL FLOOR COVERING - CARPET		\$5,821.53	\$1,040.38	\$1,178.28	\$0.00	\$4,643.25
FNC FINISH CARPENTRY / TRIMWORK						
R&R Trim board - 1" x 12" - installed (pine)	12.17 LF	\$99.85	\$16.64	\$93.58	\$0.00	\$6.27
Baseboard - 3 1/4"	306.73 LF	\$882.61	\$147.14	\$823.79	\$0.00	\$58.82
Rosette - corner block - 3/4" x 3 1/2" - Pine	6.00 EA	\$51.24	\$8.54	\$47.83	\$0.00	\$3.41
R&R Casing - 2 1/4"	34.00 LF	\$79.41	\$13.24	\$75.19	\$0.00	\$4.22
Casing - 2 1/4"	105.00 LF	\$196.08	\$32.68	\$183.03	\$0.00	\$13.05
Shelving - wire (vinyl coated) - Detach & reset	12.00 LF	\$90.00	\$15.00	\$90.00	\$0.00	\$0.00
Shelving - 12" - in place	75.50 LF	\$633.71	\$105.62	\$591.46	\$0.00	\$42.25
R&R Window stool & apron	3.50 LF	\$24.95	\$4.16	\$23.44	\$0.00	\$1.51
TOTAL FINISH CARPENTRY / TRIMWORK		\$2,057.85	\$343.02	\$1,928.32	\$0.00	\$129.53
FNH FINISH HARDWARE						
Detach & Reset Door knob - interior	1.00 EA	\$21.98	\$3.66	\$21.98	\$0.00	\$0.00
TOTAL FINISH HARDWARE		\$21.98	\$3.66	\$21.98	\$0.00	\$0.00
INS INSULATION						
Blown-in cellulose insulation - 8" depth - R30	203.79 SF	\$192.27	\$32.02	\$173.08	\$0.00	\$19.19
Batt insulation - 4" - R13 - paper faced	120.17 SF	\$104.36	\$17.40	\$97.40	\$0.00	\$6.96
Batt insulation - 6" - R19 - paper faced	70.83 SF	\$74.68	\$12.44	\$69.71	\$0.00	\$4.97
TOTAL INSULATION		\$371.31	\$61.86	\$340.19	\$0.00	\$31.12
LIT LIGHT FIXTURES						
R&R Light fixture	1.00 EA	\$87.28	\$14.54	\$47.47	\$0.00	\$39.81
Detach & Reset Light fixture	2.00 EA	\$106.44	\$17.74	\$106.44	\$0.00	\$0.00

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

Date: 4/16/2019 7:35 PM

Page: 30

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.
LIT LIGHT FIXTURES						
Light bulb - Compact Fluorescent twist - mat. only	1.00 EA	\$5.81	\$0.98	\$1.17	\$0.00	\$4.64
Light bulb - Fluorescent tube - 4' soft white - mat. only	4.00 EA	\$29.77	\$4.96	\$5.96	\$0.00	\$23.81
Fluorescent - two tube - 4' - fixture w/lens	2.00 EA	\$246.39	\$41.06	\$123.18	\$0.00	\$123.21
TOTAL LIGHT FIXTURES		\$475.69	\$79.28	\$284.22	\$0.00	\$191.47
MBL MARBLE - CULTURED OR NATURAL						
Install Vanity top - one sink - cultured marble	1.00 LF	\$23.71	\$3.96	\$11.85	\$0.00	\$11.86
TOTAL MARBLE - CULTURED OR NATURAL		\$23.71	\$3.96	\$11.85	\$0.00	\$11.86
PLM PLUMBING						
R&R Sink faucet - Kitchen	1.00 EA	\$269.05	\$44.84	\$101.17	\$0.00	\$167.88
Install Sink - single	1.00 EA	\$106.67	\$17.78	\$85.33	\$0.00	\$21.34
Install Sink - double	1.00 EA	\$114.28	\$19.04	\$91.43	\$0.00	\$22.85
TOTAL PLUMBING		\$490.00	\$81.66	\$277.93	\$0.00	\$212.07
PNT PAINTING						
Paint baseboard - one coat	103.17 LF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Seal & paint baseboard - two coats	258.64 LF	\$343.10	\$57.18	\$114.36	\$0.00	\$228.74
Seal & paint baseboard - two coats	14.67 LF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paint full lvr'd single bifold door - slab - 1 coat - 1 side	12.00 EA	\$362.82	\$60.46	\$120.95	\$0.00	\$241.87
Paint door slab only - 1 coat (per side)	3.00 EA	\$67.75	\$11.30	\$22.60	\$0.00	\$45.15
Mask and prep for paint - plastic, paper, tape (per LF)	66.17 LF	\$83.58	\$13.92	\$27.86	\$0.00	\$55.72
Mask and prep for paint - paper and tape (per LF)	604.73 LF	\$422.52	\$70.44	\$140.82	\$0.00	\$281.70
Floor protection - heavy paper and tape	619.03 SF	\$239.74	\$39.96	\$79.90	\$0.00	\$159.84
Paint door or window opening - 1 coat (per side)	11.00 EA	\$210.26	\$35.06	\$70.06	\$0.00	\$140.20
Paint door or window opening - Large - 1 coat (per side)	6.00 EA	\$134.84	\$22.48	\$44.94	\$0.00	\$89.90
Paint - one coat	1,565.53 SF	\$969.45	\$161.56	\$323.12	\$0.00	\$646.33
Paint - one coat	682.64 SF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paint the walls - two coats	546.69 SF	\$486.11	\$81.02	\$162.03	\$0.00	\$324.08
Seal w/latex based stain blocker - one coat	1,536.20 SF	\$855.12	\$142.54	\$285.03	\$0.00	\$570.09
Seal & paint window sill	3.50 LF	\$8.03	\$1.34	\$2.67	\$0.00	\$5.36
TOTAL PAINTING		\$4,183.32	\$697.26	\$1,394.34	\$0.00	\$2,788.98
TIL TILE						

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

Date: 4/16/2019 7:35 PM

Page: 31

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.
TIL TILE						
Tile / marble labor minimum	1.00 EA	\$160.19	\$26.70	\$160.19	\$0.00	\$0.00
TOTAL TILE		\$160.19	\$26.70	\$160.19	\$0.00	\$0.00
TOTALS		\$35,568.43	\$6,056.38	\$21,444.42	\$0.00	\$14,124.01

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

Date: 4/16/2019 7:35 PM

Page: 32

State Farm

DAWKINS, TARESSA

TARESSA DAWKI

Recap of Taxes, Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	3,028.19	3,028.19	965.05	0.00	0.00
Total	3,028.19	3,028.19	965.05	0.00	0.00

State Farm

PO Box 106169
Atlanta, GA 30348-6169
Fax: 844-236-3646

Important Information
Additional Payments May Be Available
Replacement Cost - Personal Property

Your policy may provide for additional payments on a replacement cost basis for some of your personal property items.

The personal property items must be repaired or replaced within a specified period of time in order to present a claim for additional payments on a replacement cost basis. Please refer to your policy for specific time limits and additional settlement provisions. Following repair or replacement, please submit your documentation to us referring to the claim number and item number.

If an insured replaces a lost or damaged item, replacement cost benefits may be paid. If the item has not been replaced, the claim will be paid based on actual cash value. Actual cash value (ACV) is calculated by determining the replacement cost (RC) of the item and then subtracting depreciation ($ACV = RC - \text{depreciation}$). The amount of the depreciation is based on age, quality, and condition of the property at the time of the loss.

The item's effective age is used in calculating depreciation. If the item's condition is classified as *average*, then the effective age is the same as the actual age. If the item's condition is classified as *above average* or *below average*, the effective age of the item is determined by adjusting the actual age by a factor of 1.4 for *below average* and .6 for *above average*. As a result, an item that is 10 years old in *below average condition* has an effective age of 14 years (10 years x 1.4). An item that is 10 years old in *above average condition* has an effective age of 6 years (10 years x .6).

Regardless of the age, if an item is useable for its intended purpose, depreciation does not exceed 80%. If the item is replaced within the time allowed by the policy, the depreciation previously deducted may be paid up to the amount spent to replace the item or the agreed upon replacement cost for that item, whichever is less. All the terms and conditions of the insurance policy apply.

If you have any questions, please contact your claim handler.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.





Contents 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.

Payment Worksheet

Insured: Insured Home: 801-888-8888 Claim Number: 00LBMP002 Type of Loss: Fire
 Property: 123 Main Date of Loss: 9/6/2015
 Orem, UT 84097

Summary For Coverage B - Personal Property - 42 Vandalism and Malicious Mischief

Estimate Total ¹	\$12,322.06
Less Replacement Cost Benefits Available ²	-\$1,281.00
Less Non-Recoverable Depreciation ³	-\$427.00
Subtotal ⁴	\$10,614.06
Less Deductible ⁵	-\$1,000.00
Less Amount Over Limit(s) ⁶	-\$682.25
Less Previous Payment(s) ⁷	-\$7,358.20
Less Ordered Item(s) ⁸	-\$266.86
Amount Due Customer ⁹	\$1,306.75

SAMPLE

Special Limit Recap

Description	Single Item Limit	Aggregate Limit	Replacement Cost Value	Amount Over Special Limit
Cash	\$0.00	\$200.00	\$500.00	\$300.00
Computer Property	\$0.00	\$1,500.00	\$2,882.25	\$1,382.25
			\$3,382.25	\$1,682.25

1. **Estimate Total**- Total value of all line items in the estimate. As items are replaced, the actual replacement cost of the line items is reflected in this total.
2. **Less Replacement Cost Benefits Available** – The amount deducted for depreciation that is available to be recovered as Replacement Cost Benefits (if applicable).
3. **Less Non-Recoverable Depreciation** – The amount deducted for depreciation that is not available to be recovered as Replacement Cost Benefits (if applicable).
4. **Subtotal** – Estimate Total less Replacement Cost Benefits Available (if applicable) and Non-Recoverable Depreciation (if applicable).
5. **Less Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Less Amount Over Limit(s)** – The amount deducted for items that are in excess of applicable policy limits.
7. **Less Previous Payment(s)** – The total of previous payments.
8. **Less Ordered Item(s)** – The amount deducted for items ordered through the State Farm Replacement Program.
9. **Amount Due Customer** – The amount due in this payment.

DAWKINS, TARESSA

State Farm

11/13/2019 8:00 AM

Payment Worksheet

Insured: DAWKINS, TARESSA
Property: 880487 S 3420 RD
 CHANDLER, OK 74834-5003

Home: [REDACTED] 6575

Claim Number: 3601S634Q
Policy Number: 36BJG0203

Type of Loss: Water Damage
Date of Loss: 2/3/2019

Summary For Coverage B - Personal Property - 38 Water Damage and Freezing

Estimate Total	\$38,130.50
Less Replacement Cost Benefits Available	-\$6,458.58
Subtotal	<u>\$31,671.92</u>
Less Previous Payment(s)	-\$16,369.95
Amount Due Customer	<u>\$15,301.97</u>

Loss Payment Summary

Payment Type	Date Paid	Amount	Check #	User ID	Notes
Advance Payment	5/1/2019	\$16,369.95	126054028J	YV2N	Packout
Total		\$16,369.95			

Line Item Detail

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	RC Benefits^	
									Paid	Estimated Remaining
36-01S6-34Q										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
1. Packaging, Handling, Storage (Bid Item)	1.00 EA	\$16,369.95	\$0.00	\$16,369.95	0 y/ Avg. /0 y	-\$0.00	\$16,369.95		\$0.00	\$0.00
Orig. Desc. - Pack-Out										
Subtotals		\$16369.95	\$0.00	\$16369.95		-\$0.00	\$16369.95	\$0.00	\$0.00	\$0.00
Contents Collaboration - Kitchen										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
2. Ninja BI770, Blender	1.00 EA	\$154.99	\$8.52	\$163.51	1 y/ Above Avg. /10 y	-\$9.81	\$153.70		\$0.00	\$9.81
3. Kitchen towel	6.00 EA	\$50.04	\$2.75	\$52.79	1 y/ Avg. /5 y	-\$10.56	\$42.23		\$0.00	\$10.56
4. Wastebasket / garbage / trash can	2.00 EA	\$50.00	\$2.75	\$52.75	5 y/ Avg. /10 y	-\$26.38	\$26.37		\$0.00	\$26.38
5. Whirlpool gz25fsrxy2, Refrigerator - bottom freezer	1.00 EA	\$1,899.00	\$104.45	\$2,003.45	6 y/ Avg. /14 y	-\$858.62	\$1,144.83		\$0.00	\$858.62
Price Verified: Whirlpool - WRF560SEYM - 19.6 Cu. Ft. Bottom Mount Refrigerator - Stainless Steel, WRF560SEYM, Home Depot, \$1,799.00, 5/6/2014										
6. Perishable food goods - Price incl. applicable food tax	1.00 EA	\$1,000.00	\$0.00	\$1,000.00	0 y/ New /0 y	-\$0.00	\$1,000.00		\$0.00	\$0.00
Subtotals		\$3,154.03	\$118.47	\$3,272.50		-\$905.37	\$2,367.13	\$0.00	\$0.00	\$905.37
Contents Collaboration - Bathroom										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
7. Carpet / Rug - Bathroom	3.00 EA	\$75.00	\$4.13	\$79.13	0.5 y/ Avg. /10 y	-\$3.96	\$75.17		\$0.00	\$3.96
8. Hand towel	4.00 EA	\$30.00	\$1.65	\$31.65	2 y/ Avg. /5 y	-\$12.66	\$18.99		\$0.00	\$12.66
Subtotals		\$105.00	\$5.78	\$110.78		-\$16.62	\$94.16	\$0.00	\$0.00	\$16.62
Contents Collaboration - Family Room										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
9. Framed artwork / print	1.00 EA	\$50.00	\$2.75	\$52.75	2 y/ Avg. /10 y	-\$10.55	\$42.20		\$0.00	\$10.55
Subtotals		\$50.00	\$2.75	\$52.75		-\$10.55	\$42.20	\$0.00	\$0.00	\$10.55
Contents Collaboration - Laundry Room										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
10. Hamper - Laundry	2.00 EA	\$50.00	\$2.75	\$52.75	0.83 y/ Above Avg. /10 y	-\$2.63	\$50.12		\$0.00	\$2.63

^ The amount of RC Benefits remaining and/or paid is subject to policy limitations.

* amount is part of current payment

<> indicates depreciation is non-recoverable

RC Benefits^

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	Paid	Estimated Remaining
11. maytag epic, Washer / Washing machine Price Verified: Maytag MHW6630HC 27 Inch 4.8 cu. ft Front Load Washer with 12 Wash Cycles, 16 Hr Fresh Hold Option, Stainless Steel Drum, Internal Heater and ENERGY STAR Rated: Metallic Slate, MHW6630HC, RC Willey, \$989.99, 6/13/2019	1.00 EA	\$799.00	\$43.95	\$842.95	9 y/ Avg. /10 y	-\$674.36	\$168.59		\$0.00	\$674.36
12. maytag epic, Dryer - Electric Price Verified: Maytag - MEDE500VW - 7.2 Cu. Ft. Electric Dryer - White, MEDE500VW, Abe's of Maine, \$899.10, 10/30/2013	1.00 EA	\$899.00	\$49.45	\$948.45	9 y/ Avg. /10 y	-\$758.76	\$189.69		\$0.00	\$758.76
Subtotals		\$1748.00	\$96.15	\$1844.15		-\$1435.75	\$408.40	\$0.00	\$0.00	\$1435.75

Contents Collaboration - Living Room

COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING

13. Rug - Area	1.00 EA	\$150.00	\$8.25	\$158.25	3 y/ Avg. /10 y	-\$47.48	\$110.77		\$0.00	\$47.48
14. Ashley Furniture, Sofa - Couch Price Verified: Georgia Leather Sofa, GEORGIA3SEATSOFA, Wayfair, \$2,379.99, 10/10/2019	1.00 EA	\$2,200.00	\$121.00	\$2,321.00	5 y/ Avg. /10 y	-\$1,160.50	\$1,160.50		\$0.00	\$1,160.50
15. Ashley, Table - End	3.00 EA	\$245.01	\$13.48	\$258.49	5 y/ Avg. /20 y	-\$64.62	\$193.87		\$0.00	\$64.62
16. Bookcase / shelves	1.00 EA	\$180.00	\$9.90	\$189.90	3 y/ Avg. /20 y	-\$28.49	\$161.41		\$0.00	\$28.49
17. 60 in sony, TV - LCD *Specify size Price Verified: Sony XBR65X850D 65" 2160p (4K) 3D LED Smart TV, XBR65X850D, Rakuten.com, \$899.99, 6/4/2018	1.00 EA	\$699.00	\$38.45	\$737.45	1 y/ Avg. /10 y	-\$73.75	\$663.70		\$0.00	\$73.75
Subtotals		\$3474.01	\$191.08	\$3665.09		-\$1374.84	\$2290.25	\$0.00	\$0.00	\$1374.84

Contents Collaboration - Game room/computer room

COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING

18. Wastebasket / garbage / trash can	2.00 EA	\$45.00	\$2.48	\$47.48	1 y/ Avg. /10 y	-\$4.75	\$42.73		\$0.00	\$4.75
19. Xbox Xbox one, xbox one game console	1.00 EA	\$200.00	\$11.00	\$211.00	1 y/ Avg. /5 y	-\$42.20	\$168.80		\$0.00	\$42.20
20. Microsoft Xbox, Xbox one console	1.00 EA	\$200.00	\$11.00	\$211.00	0.5 y/ Avg. /5 y	-\$21.10	\$189.90		\$0.00	\$21.10
21. Xbox One, Xbox one controller	4.00 EA	\$240.00	\$13.20	\$253.20	0.5 y/ Avg. /5 y	-\$25.32	\$227.88		\$0.00	\$25.32
22. hp slimline 270-p024, Home / Desktop computer Price Verified: HP Envy 795-0020 Desktop Computer 12GB RAM,1TB HDD, 256SSD, HPENVY7950020DESKTOPPC, Office Depot & Office Max, \$879.99, 9/29/2019	1.00 EA	\$799.00	\$43.95	\$842.95	0.5 y/ Above Avg. /4.5 y	-\$56.20	\$786.75		\$0.00	\$56.20
23. Canon Mx490, Inkjet / Deskjet / Officejet printer	1.00 EA	\$69.99	\$3.85	\$73.84	2 y/ Avg. /4.5 y	-\$32.82	\$41.02		\$0.00	\$32.82
24. hp, hp prolaint ml350 g6 Price Verified: HP ProLiant ML350 G6 600425005 Tower Server, TigerDirect, \$2,079.99, 10/6/2019	1.00 EA	\$1,680.00	\$92.40	\$1,772.40	0.5 y/ Avg. /4.5 y	-\$196.94	\$1,575.46		\$0.00	\$196.94
25. hp, hp prolaint ml350 g6	1.00 EA	\$1,680.00	\$92.40	\$1,772.40	0.5 y/ Avg. /4.5 y	-\$196.94	\$1,575.46		\$0.00	\$196.94

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RC Benefits^

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	Paid	Estimated Remaining
Price Verified: HP ProLiant ML350 G6 600425005 Tower Server, TigerDirect, \$2,079.99, 10/6/2019										
26. hp, hp prolaint ml350 g6	1.00 EA	\$1,680.00	\$92.40	\$1,772.40	0.5 y/ Avg. /4.5 y	-\$196.94	\$1,575.46		\$0.00	\$196.94
Price Verified: HP ProLiant ML350 G6 600425005 Tower Server, TigerDirect, \$2,079.99, 10/6/2019										
27. Western Digital 500 gb hard drive, gaming pc part	1.00 EA	\$60.00	\$3.30	\$63.30	1 y/ Avg. /4.5 y	-\$14.06	\$49.24		\$0.00	\$14.06
28. amd athlon cpu, gaming pc part	1.00 EA	\$96.82	\$5.33	\$102.15	1 y/ Avg. /4.5 y	-\$22.70	\$79.45		\$0.00	\$22.70
29. MSI Computer motherboard fm2-a75mas-e35, gaming pc part	1.00 EA	\$79.99	\$4.40	\$84.39	1 y/ Avg. /4.5 y	-\$18.76	\$65.63		\$0.00	\$18.76
30. Corsair cx430 80+ bronze power supply, gaming pc part	1.00 EA	\$67.37	\$3.71	\$71.08	1 y/ Avg. /4.5 y	-\$15.79	\$55.29		\$0.00	\$15.79
31. Corsair vengeance 8gb kit of ram, gaming pc part	1.00 EA	\$51.99	\$2.86	\$54.85	1 y/ Avg. /4.5 y	-\$12.19	\$42.66		\$0.00	\$12.19
32. radeon ghost xfx 7750, gaming pc part	1.00 EA	\$105.00	\$5.78	\$110.78	1 y/ Avg. /4.5 y	-\$24.61	\$86.17		\$0.00	\$24.61
33. dell nvidia gtx 1060 6gb gpu, gaming pc part	1.00 EA	\$395.00	\$21.73	\$416.73	0.25 y/ Avg. /4.5 y	-\$23.15	\$393.58		\$0.00	\$23.15
34. Xbox Elite, xbox one elite controller	1.00 EA	\$149.99	\$8.25	\$158.24	0.5 y/ Avg. /5 y	-\$15.83	\$142.41		\$0.00	\$15.83
35. J queen, King comforter	1.00 EA	\$300.00	\$16.50	\$316.50	3 y/ Avg. /10 y	-\$94.95	\$221.55		\$0.00	\$94.95
Subtotals		\$7,900.15	\$434.54	\$8,334.69		-\$1,015.25	\$7,319.44	\$0.00	\$0.00	\$1,015.25
Contents Collaboration - Dining Room										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
36. Chair - Dining room / Kitchen	8.00 EA	\$1,440.00	\$79.20	\$1,519.20	7 y/ Avg. /10 y	-\$1,063.44	\$455.76		\$0.00	\$1,063.44
37. Table - Dining / Kitchen	1.00 EA	\$1,799.00	\$98.95	\$1,897.95	7 y/ Above Avg. /20 y	-\$398.57	\$1,499.38		\$0.00	\$398.57
Price Verified: Elite Square Dining Table, ELITEWGSQDINTABLE, Wayfair, \$2,069.99, 10/10/2019										
38. Table linen / Tablecloth	1.00 EA	\$30.00	\$1.65	\$31.65	1 y/ Avg. /5 y	-\$6.33	\$25.32		\$0.00	\$6.33
39. Bissell 66e12, Carpet cleaner	1.00 EA	\$359.00	\$19.75	\$378.75	2 y/ Avg. /10 y	-\$75.75	\$303.00		\$0.00	\$75.75
Subtotals		\$3,628.00	\$199.55	\$3,827.55		-\$1,544.09	\$2,283.46	\$0.00	\$0.00	\$1,544.09
Contents Collaboration - Bedroom										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
40. Dresser / Drawer	1.00 EA	\$250.00	\$13.75	\$263.75	10 y/ Avg. /20 y	-\$131.88	\$131.87		\$0.00	\$131.88
41. Wamsutta, King sheets	1.00 EA	\$199.00	\$10.95	\$209.95	0.5 y/ Above Avg. /5 y	-\$12.60	\$197.35		\$0.00	\$12.60
Subtotals		\$449.00	\$24.70	\$473.70		-\$144.48	\$329.22	\$0.00	\$0.00	\$144.48
Contents Collaboration - It was in sun room										

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* amount is part of current payment

<> indicates depreciation is non-recoverable

DAWKINS, TARESSA

State Farm

11/13/2019 8:00 AM

RC Benefits^

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	Paid	Estimated Remaining
COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING										
42. Bissell Pet rewind 792, Vacuum cleaner	1.00 EA	\$169.99	\$9.35	\$179.34	1.08 y/ Above Avg. /10 y	-\$11.63	\$167.71		\$0.00	\$11.63
Subtotals		\$169.99	\$9.35	\$179.34		-\$11.63	\$167.71	\$0.00	\$0.00	\$11.63
Totals		\$37,048.13	\$1,082.37	\$38,130.50		-\$6,458.58	\$31,671.92	\$0.00	\$0.00	\$6,458.58

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* amount is part of current payment

<> indicates depreciation is non-recoverable

State Farm

PO Box 106169
Atlanta, GA 30348-6169
Fax: 844-236-3646

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Replacement Cost - Personal Property

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The personal property items must be repaired or replaced within a specified period of time in order to present a claim for additional payments on a replacement cost basis. Please refer to your policy for specific time limits and additional settlement provisions. Following repair or replacement, please submit your documentation to us referring to the claim number and item number.

If an insured replaces a lost or damaged item, replacement cost benefits may be paid. If the item has not been replaced, the claim will be paid based on actual cash value. Actual cash value (ACV) is calculated by determining the replacement cost (RC) of the item and then subtracting depreciation ($ACV = RC - \text{depreciation}$). The amount of the depreciation is based on age, quality, and condition of the property at the time of the loss.

The item's effective age is used in calculating depreciation. If the item's condition is classified as *average*, then the effective age is the same as the actual age. If the item's condition is classified as *above average* or *below average*, the effective age of the item is determined by adjusting the actual age by a factor of 1.4 for *below average* and .6 for *above average*. As a result, an item that is 10 years old in *below average condition* has an effective age of 14 years (10 years x 1.4). An item that is 10 years old in *above average condition* has an effective age of 6 years (10 years x .6).

Regardless of the age, if an item is useable for its intended purpose, depreciation does not exceed 80%. If the item is replaced within the time allowed by the policy, the depreciation previously deducted may be paid up to the amount spent to replace the item or the agreed upon replacement cost for that item, whichever is less. All the terms and conditions of the insurance policy apply.

If you have any questions, please contact your claim handler.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.



Contents 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.

Payment Worksheet

Insured: Insured Home: 801-888-8888 Claim Number: 00LBP002 Type of Loss: Fire
 Property: 123 Main Date of Loss: 9/6/2015
 Orem, UT 84097

Summary For Coverage B - Personal Property - 42 Vandalism and Malicious Mischief

Estimate Total ¹	\$12,322.06
Less Replacement Cost Benefits Available ²	-\$1,281.00
Less Non-Recoverable Depreciation ³	-\$427.00
Subtotal ⁴	\$10,614.06
Less Deductible ⁵	-\$1,000.00
Less Amount Over Limit(s) ⁶	-\$682.25
Less Previous Payment(s) ⁷	-\$7,358.20
Less Ordered Item(s) ⁸	-\$266.86
Amount Due Customer ⁹	\$1,306.75

SAMPLE

Special Limit Recap

Description	Single Item Limit	Aggregate Limit	Replacement Cost Value	Amount Over Special Limit
Cash	\$0.00	\$200.00	\$500.00	\$300.00
Computer Property	\$0.00	\$1,500.00	\$2,882.25	\$1,382.25
			\$3,382.25	\$1,682.25

1. **Estimate Total**- Total value of all line items in the estimate. As items are replaced, the actual replacement cost of the line items is reflected in this total.
2. **Less Replacement Cost Benefits Available** – The amount deducted for depreciation that is available to be recovered as Replacement Cost Benefits (if applicable).
3. **Less Non-Recoverable Depreciation** – The amount deducted for depreciation that is not available to be recovered as Replacement Cost Benefits (if applicable).
4. **Subtotal** – Estimate Total less Replacement Cost Benefits Available (if applicable) and Non-Recoverable Depreciation (if applicable).
5. **Less Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Less Amount Over Limit(s)** – The amount deducted for items that are in excess of applicable policy limits.
7. **Less Previous Payment(s)** – The total of previous payments.
8. **Less Ordered Item(s)** – The amount deducted for items ordered through the State Farm Replacement Program.
9. **Amount Due Customer** – The amount due in this payment.

DAWKINS, TARESSA

State Farm

10/23/2019 4:43 PM

Payment Worksheet

Insured: DAWKINS, TARESSA
Property: 880487 S 3420 RD
 CHANDLER, OK 74834-5003

Home: [REDACTED] 6575

Claim Number: 3601S634Q
Policy Number: 36BJG0203

Type of Loss: Water Damage
Date of Loss: 2/3/2019

Summary For Coverage B - Personal Property - 38 Water Damage and Freezing

Estimate Total	\$38,747.63
Less Replacement Cost Benefits Available	-\$6,588.33
Subtotal	<u>\$32,159.30</u>
Less Previous Payment(s)	-\$16,369.95
Amount Due Customer	<u>\$15,789.35</u>

Loss Payment Summary

Payment Type	Date Paid	Amount	Check #	User ID	Notes
Advance Payment	5/1/2019	\$16,369.95	126054028J	YV2N	Packout
Total		\$16,369.95			

Line Item Detail

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	RC Benefits^	
								Actual Replacement Cost w/Tax	Estimated Remaining
36-01S6-34Q									
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>									
1. Packaging, Handling, Storage (Bid Item)	1.00 EA	\$16,369.95	\$0.00	\$16,369.95	0 y/ Avg. /0 y	-\$0.00	\$16,369.95	\$0.00	\$0.00
Orig. Desc. - Pack-Out									
Subtotals		\$16369.95	\$0.00	\$16369.95		-\$0.00	\$16369.95	\$0.00	\$0.00
Contents Collaboration - Kitchen									
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>									
2. Ninja BI770, Blender	1.00 EA	\$154.99	\$8.52	\$163.51	1 y/ Above Avg. /10 y	-\$9.81	\$153.70	\$0.00	\$9.81
3. Kitchen towel	6.00 EA	\$300.00	\$16.50	\$316.50	1 y/ Avg. /5 y	-\$63.30	\$253.20	\$0.00	\$63.30
4. Wastebasket / garbage / trash can	2.00 EA	\$100.00	\$5.50	\$105.50	5 y/ Avg. /10 y	-\$52.75	\$52.75	\$0.00	\$52.75
5. Whirlpool gz25fsrxy2, Refrigerator - bottom freezer	1.00 EA	\$1,899.00	\$104.45	\$2,003.45	6 y/ Avg. /14 y	-\$858.62	\$1,144.83	\$0.00	\$858.62
Price Verified: Whirlpool - WRF560SEYM - 19.6 Cu. Ft. Bottom Mount Refrigerator - Stainless Steel, WRF560SEYM, Home Depot, \$1,799.00, 5/6/2014									
6. Perishable food goods - Price incl. applicable food tax	1.00 EA	\$1,000.00	\$0.00	\$1,000.00	0 y/ New /0 y	-\$0.00	\$1,000.00	\$0.00	\$0.00
Subtotals		\$3,453.99	\$134.97	\$3,588.96		-\$984.48	\$2,604.48	\$0.00	\$984.48
Contents Collaboration - Bathroom									
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>									
7. Carpet / Rug - Bathroom	3.00 EA	\$225.00	\$12.38	\$237.38	0.5 y/ Avg. /10 y	-\$11.87	\$225.51	\$0.00	\$11.87
8. Hand towel	4.00 EA	\$120.00	\$6.60	\$126.60	2 y/ Avg. /5 y	-\$50.64	\$75.96	\$0.00	\$50.64
Subtotals		\$345.00	\$18.98	\$363.98		-\$62.51	\$301.47	\$0.00	\$62.51
Contents Collaboration - Family Room									
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>									
9. Framed artwork / print	1.00 EA	\$50.00	\$2.75	\$52.75	2 y/ Avg. /10 y	-\$10.55	\$42.20	\$0.00	\$10.55
Subtotals		\$50.00	\$2.75	\$52.75		-\$10.55	\$42.20	\$0.00	\$10.55
Contents Collaboration - Laundry Room									
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>									
10. Hamper - Laundry	2.00 EA	\$50.00	\$2.75	\$52.75	0.83 y/ Above Avg. /10 y	-\$2.63	\$50.12	\$0.00	\$2.63

^ The amount of RC Benefits remaining and/or paid is subject to policy limitations.
 * amount is part of current payment
 <> indicates depreciation is non-recoverable

RC Benefits^

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	Paid	Estimated Remaining
11. maytag epic, Washer / Washing machine	1.00 EA	\$799.00	\$43.95	\$842.95	9 y/ Avg. /10 y	-\$674.36	\$168.59		\$0.00	\$674.36
Price Verified: Maytag MHW6630HC 27 Inch 4.8 cu. ft Front Load Washer with 12 Wash Cycles, 16 Hr Fresh Hold Option, Stainless Steel Drum, Internal Heater and ENERGY STAR Rated: Metallic Slate, MHW6630HC, RC Willey, \$989.99, 6/13/2019										
12. maytag epic, Dryer - Electric	1.00 EA	\$899.00	\$49.45	\$948.45	9 y/ Avg. /10 y	-\$758.76	\$189.69		\$0.00	\$758.76
Price Verified: Maytag - MEDE500VW - 7.2 Cu. Ft. Electric Dryer - White, MEDE500VW, Abe's of Maine, \$899.10, 10/30/2013										
Subtotals		\$1748.00	\$96.15	\$1844.15		-\$1435.75	\$408.40	\$0.00	\$0.00	\$1435.75

Contents Collaboration - Living Room

COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING

13. Rug - Area	1.00 EA	\$150.00	\$8.25	\$158.25	3 y/ Avg. /10 y	-\$47.48	\$110.77		\$0.00	\$47.48
14. Ashley Furniture, Sofa - Couch	1.00 EA	\$2,200.00	\$121.00	\$2,321.00	5 y/ Avg. /10 y	-\$1,160.50	\$1,160.50		\$0.00	\$1,160.50
Price Verified: Georgia Leather Sofa, GEORGIA3SEATSOFA, Wayfair, \$2,379.99, 10/10/2019										
15. Ashley, Table - End	3.00 EA	\$245.01	\$13.48	\$258.49	5 y/ Avg. /20 y	-\$64.62	\$193.87		\$0.00	\$64.62
16. Bookcase / shelves	1.00 EA	\$180.00	\$9.90	\$189.90	3 y/ Avg. /20 y	-\$28.49	\$161.41		\$0.00	\$28.49
17. 60 in sony, TV - LCD *Specify size	1.00 EA	\$699.00	\$38.45	\$737.45	1 y/ Avg. /10 y	-\$73.75	\$663.70		\$0.00	\$73.75
Price Verified: Sony XBR65X850D 65" 2160p (4K) 3D LED Smart TV, XBR65X850D, Rakuten.com, \$899.99, 6/4/2018										
Subtotals		\$3474.01	\$191.08	\$3665.09		-\$1374.84	\$2290.25	\$0.00	\$0.00	\$1374.84

Contents Collaboration - Game room/computer room

COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING

18. Wastebasket / garbage / trash can	2.00 EA	\$90.00	\$4.95	\$94.95	1 y/ Avg. /10 y	-\$9.50	\$85.45		\$0.00	\$9.50
19. Xbox Xbox one, xbox one game console	1.00 EA	\$200.00	\$11.00	\$211.00	1 y/ Avg. /5 y	-\$42.20	\$168.80		\$0.00	\$42.20
20. Microsoft Xbox, Xbox one console	1.00 EA	\$200.00	\$11.00	\$211.00	0.5 y/ Avg. /5 y	-\$21.10	\$189.90		\$0.00	\$21.10
21. Xbox One, Xbox one controller	4.00 EA	\$240.00	\$13.20	\$253.20	0.5 y/ Avg. /5 y	-\$25.32	\$227.88		\$0.00	\$25.32
22. hp slimline 270-p024, Home / Desktop computer	1.00 EA	\$799.00	\$43.95	\$842.95	0.5 y/ Above Avg. /4.5 y	-\$56.20	\$786.75		\$0.00	\$56.20
Price Verified: HP Envy 795-0020 Desktop Computer 12GB RAM,1TB HDD, 256SSD, HPENVY7950020DESKTOPPC, Office Depot & Office Max, \$879.99, 9/29/2019										
23. Canon Mx490, Inkjet / Deskjet / Officejet printer	1.00 EA	\$69.99	\$3.85	\$73.84	2 y/ Avg. /4.5 y	-\$32.82	\$41.02		\$0.00	\$32.82
24. hp, hp prolaint ml350 g6	1.00 EA	\$1,680.00	\$92.40	\$1,772.40	0.5 y/ Avg. /4.5 y	-\$196.94	\$1,575.46		\$0.00	\$196.94
Price Verified: HP ProLiant ML350 G6 600425005 Tower Server, TigerDirect, \$2,079.99, 10/6/2019										
25. hp, hp prolaint ml350 g6	1.00 EA	\$1,680.00	\$92.40	\$1,772.40	0.5 y/ Avg. /4.5 y	-\$196.94	\$1,575.46		\$0.00	\$196.94

^ The amount of RC Benefits remaining and/or paid is subject to policy limitations.

* amount is part of current payment

<> indicates depreciation is non-recoverable

RC Benefits^

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	Paid	Estimated Remaining
Price Verified: HP ProLiant ML350 G6 600425005 Tower Server, TigerDirect, \$2,079.99, 10/6/2019										
26. hp, hp prolaint ml350 g6	1.00 EA	\$1,680.00	\$92.40	\$1,772.40	0.5 y/ Avg. /4.5 y	-\$196.94	\$1,575.46		\$0.00	\$196.94
Price Verified: HP ProLiant ML350 G6 600425005 Tower Server, TigerDirect, \$2,079.99, 10/6/2019										
27. Western Digital 500 gb hard drive, gaming pc part	1.00 EA	\$60.00	\$3.30	\$63.30	1 y/ Avg. /4.5 y	-\$14.06	\$49.24		\$0.00	\$14.06
28. amd athlon cpu, gaming pc part	1.00 EA	\$96.82	\$5.33	\$102.15	1 y/ Avg. /4.5 y	-\$22.70	\$79.45		\$0.00	\$22.70
29. MSI Computer motherboard fm2-a75mas-e35, gaming pc part	1.00 EA	\$79.99	\$4.40	\$84.39	1 y/ Avg. /4.5 y	-\$18.76	\$65.63		\$0.00	\$18.76
30. Corsair cx430 80+ bronze power supply, gaming pc part	1.00 EA	\$67.37	\$3.71	\$71.08	1 y/ Avg. /4.5 y	-\$15.79	\$55.29		\$0.00	\$15.79
31. Corsair vengeance 8gb kit of ram, gaming pc part	1.00 EA	\$51.99	\$2.86	\$54.85	1 y/ Avg. /4.5 y	-\$12.19	\$42.66		\$0.00	\$12.19
32. radeon ghost xfx 7750, gaming pc part	1.00 EA	\$105.00	\$5.78	\$110.78	1 y/ Avg. /4.5 y	-\$24.61	\$86.17		\$0.00	\$24.61
33. dell nvidia gtx 1060 6gb gpu, gaming pc part	1.00 EA	\$395.00	\$21.73	\$416.73	0.25 y/ Avg. /4.5 y	-\$23.15	\$393.58		\$0.00	\$23.15
34. Xbox Elite, xbox one elite controller	1.00 EA	\$149.99	\$8.25	\$158.24	0.5 y/ Avg. /5 y	-\$15.83	\$142.41		\$0.00	\$15.83
35. J queen, King comforter	1.00 EA	\$300.00	\$16.50	\$316.50	3 y/ Avg. /10 y	-\$94.95	\$221.55		\$0.00	\$94.95
Subtotals		\$7,945.15	\$437.01	\$8,382.16		-\$1,020.00	\$7,362.16	\$0.00	\$0.00	\$1,020.00
Contents Collaboration - Dining Room										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
36. Chair - Dining room / Kitchen	8.00 EA	\$1,440.00	\$79.20	\$1,519.20	7 y/ Avg. /10 y	-\$1,063.44	\$455.76		\$0.00	\$1,063.44
37. Table - Dining / Kitchen	1.00 EA	\$1,799.00	\$98.95	\$1,897.95	7 y/ Above Avg. /20 y	-\$398.57	\$1,499.38		\$0.00	\$398.57
Price Verified: Elite Square Dining Table, ELITEWGSQDINTABLE, Wayfair, \$2,069.99, 10/10/2019										
38. Table linen / Tablecloth	1.00 EA	\$30.00	\$1.65	\$31.65	1 y/ Avg. /5 y	-\$6.33	\$25.32		\$0.00	\$6.33
39. Bissell 66e12, Carpet cleaner	1.00 EA	\$359.00	\$19.75	\$378.75	2 y/ Avg. /10 y	-\$75.75	\$303.00		\$0.00	\$75.75
Subtotals		\$3,628.00	\$199.55	\$3,827.55		-\$1,544.09	\$2,283.46	\$0.00	\$0.00	\$1,544.09
Contents Collaboration - Bedroom										
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>										
40. Dresser / Drawer	1.00 EA	\$250.00	\$13.75	\$263.75	10 y/ Avg. /20 y	-\$131.88	\$131.87		\$0.00	\$131.88
41. Wamsutta, King sheets	1.00 EA	\$199.00	\$10.95	\$209.95	0.5 y/ Above Avg. /5 y	-\$12.60	\$197.35		\$0.00	\$12.60
Subtotals		\$449.00	\$24.70	\$473.70		-\$144.48	\$329.22	\$0.00	\$0.00	\$144.48
Contents Collaboration - It was in sun room										

^ The amount of RC Benefits remaining and/or paid is subject to policy limitations.

* amount is part of current payment

<> indicates depreciation is non-recoverable

DAWKINS, TARESSA

State Farm

10/23/2019 4:43 PM

Description	Qty	Estimate Amount	Taxes	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax	RC Benefits^	
									Paid	Estimated Remaining
COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING										
42. Bissell Pet rewind 792, Vacuum cleaner	1.00 EA	\$169.99	\$9.35	\$179.34	1.08 y/ Above Avg. /10 y	-\$11.63	\$167.71		\$0.00	\$11.63
Subtotals		\$169.99	\$9.35	\$179.34		-\$11.63	\$167.71	\$0.00	\$0.00	\$11.63
Totals		\$37,633.09	\$1,114.54	\$38,747.63		-\$6,588.33	\$32,159.30	\$0.00	\$0.00	\$6,588.33

^ The amount of RC Benefits remaining and/or paid is subject to policy limitations.

* amount is part of current payment

<> indicates depreciation is non-recoverable

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Page:7

SF.DAWKINS_000354

State Farm

P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646

Important Information
Additional Payments May Be Available
Replacement Cost - Personal Property

Your policy may provide for additional payments on a replacement cost basis for some of your personal property items.

The personal property items must be repaired or replaced within a specified period of time in order to present a claim for additional payments on a replacement cost basis. Please refer to your policy for specific time limits and additional settlement provisions. Following repair or replacement, please submit your documentation to us referring to the claim number and item number.

If an insured replaces a lost or damaged item, replacement cost benefits may be paid. If the item has not been replaced, the claim will be paid based on actual cash value. Actual cash value (ACV) is calculated by determining the replacement cost (RC) of the item and then subtracting depreciation ($ACV = RC - \text{depreciation}$). The amount of the depreciation is based on age, quality, and condition of the property at the time of the loss.

The item's effective age is used in calculating depreciation. If the item's condition is classified as *average*, then the effective age is the same as the actual age. If the item's condition is classified as *above average* or *below average*, the effective age of the item is determined by adjusting the actual age by a factor of 1.4 for *below average* and .6 for *above average*. As a result, an item that is 10 years old in *below average condition* has an effective age of 14 years (10 years x 1.4). An item that is 10 years old in *above average condition* has an effective age of 6 years (10 years x .6).

Regardless of the age, if an item is useable for its intended purpose, depreciation does not exceed 80%. If the item is replaced within the time allowed by the policy, the depreciation previously deducted may be paid up to the amount spent to replace the item or the agreed upon replacement cost for that item, whichever is less. All the terms and conditions of the insurance policy apply.

If you have any questions, please contact your claim handler.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.





Contents 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.

Payment Worksheet

Insured: Insured Home: 801-888-8888 Claim Number: 00LBMP002 Type of Loss: Fire
 Property: 123 Main Date of Loss: 9/6/2015
 Orem, UT 84097

Summary For Coverage B - Personal Property - 42 Vandalism and Malicious Mischief

Estimate Total ¹	\$12,322.06
Less Replacement Cost Benefits Available ²	-\$1,281.00
Less Non-Recoverable Depreciation ³	-\$427.00
Subtotal ⁴	\$10,614.06
Less Deductible ⁵	-\$1,000.00
Less Amount Over Limit(s) ⁶	-\$682.25
Less Previous Payment(s) ⁷	-\$7,358.20
Less Ordered Item(s) ⁸	-\$266.86
Amount Due Customer ⁹	\$1,306.75

SAMPLE

Special Limit Recap

Description	Single Item Limit	Aggregate Limit	Replacement Cost Value	Amount Over Special Limit
Cash	\$0.00	\$200.00	\$500.00	\$300.00
Computer Property	\$0.00	\$1,500.00	\$2,882.25	\$1,382.25
			\$3,382.25	\$1,682.25

1. **Estimate Total**- Total value of all line items in the estimate. As items are replaced, the actual replacement cost of the line items is reflected in this total.
2. **Less Replacement Cost Benefits Available** – The amount deducted for depreciation that is available to be recovered as Replacement Cost Benefits (if applicable).
3. **Less Non-Recoverable Depreciation** – The amount deducted for depreciation that is not available to be recovered as Replacement Cost Benefits (if applicable).
4. **Subtotal** – Estimate Total less Replacement Cost Benefits Available (if applicable) and Non-Recoverable Depreciation (if applicable).
5. **Less Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Less Amount Over Limit(s)** – The amount deducted for items that are in excess of applicable policy limits.
7. **Less Previous Payment(s)** – The total of previous payments.
8. **Less Ordered Item(s)** – The amount deducted for items ordered through the State Farm Replacement Program.
9. **Amount Due Customer** – The amount due in this payment.

DAWKINS, TARESSA

State Farm

5/3/2019 11:22 AM

Payment Worksheet

Insured: DAWKINS, TARESSA
Property: 880487 S 3420 Rd
Chandler, OK 74834-5003

Home: [REDACTED] 6575

Claim Number: 367315Z96
Policy Number: 36-BJ-G020-3

Type of Loss: Water Damage
Date of Loss: 1/15/2019

Summary For Coverage B - Personal Property - 38 Water Damage and Freezing

Estimate Total	\$2,487.96
Subtotal	<u>\$2,487.96</u>
Amount Due Customer	<u>\$2,487.96</u>

Loss Payment Summary

Payment Type	Date Paid	Amount	Check #	User ID	Notes
ACV	5/3/2019	\$2,487.96	126053989j	YV2N	
Total		\$2,487.96			

DAWKINS, TARESSA

State Farm

5/3/2019 11:22 AM

Line Item Detail

Description	Qty	Replacement Cost Total	Age / Cond. / Life	Less Depreciation	Actual Cash Value	Actual Replacement Cost w/Tax
36-7315-Z96						
<u>COVERAGE B - PERSONAL PROPERTY - 38 WATER DAMAGE AND FREEZING</u>						
1. Packaging, Handling, Storage (Bid Item)	1.00 EA	\$2,487.96	0 y/ Avg. /0 y	-\$0.00	\$2,487.96*	
Orig. Desc. - Pack-Out						
Subtotals		\$2487.96		-\$0.00	\$2487.96	\$0.00
Totals		\$2,487.96		-\$0.00	\$2,487.96	\$0.00

^ The amount of RC Benefits remaining and/or paid is subject to policy limitations.

* amount is part of current payment

<> indicates depreciation is non-recoverable

**IN THE DISTRICT COURT OF OKLAHOMA COUNTY
STATE OF OKLAHOMA**

PHOENIX CONSTRUCTION DISASTER
SERVICES,

Plaintiff,

v.

TARESSA DAWKINS,

Defendant/Cross-Plaintiff,

v.

STATE FARM,

Cross-Defendant.

Case No. CJ-2020-427

Judge: Thomas E. Prince

**STATE FARM'S THIRD INTERROGATORIES, REQUESTS FOR PRODUCTION,
AND REQUESTS FOR ADMISSIONS TO TARESSA DAWKINS**

Pursuant to 12 O.S. §§ 3226, 3233, and 3234, Third Party Defendant, State Farm Fire and Casualty Company ("Defendant" or "State Farm"), submits the following Interrogatories, Requests for Production, and Requests for Admission ("Discovery Requests") to Defendant/Third Party Plaintiff, Taressa Dawkins ("Plaintiff" or "Dawkins"), and requests that Plaintiff answer these requests separately, fully, under oath, and in writing, and produce for inspection and copying all requested documents in Plaintiffs' possession or control, all within thirty (30) days from the date of service hereof and in accordance with the definitions and instructions set forth below.

DEFINITIONS

1. "And" as well as "or" shall be construed either disjunctively or conjunctively as necessary to bring within the scope of the discovery request all responses that might otherwise be construed to be outside of its scope.

2. "Insurance Claims" refers collectively to the insurance claims you submitted to State Farm in connection with the losses referenced in your Third Party Claim against State Farm in this Lawsuit.

3. **“Communication”** means the transmittal of information (in the form of facts, ideas, inquires, or otherwise).

4. **“Concerning”** means referring to, describing, evidencing, or constituting.

5. **“Custodian”** means the person having possession, custody, or control.

6. **“Defendant”** refers to State Farm Fire and Casualty Company, as well as its agents and representatives.

7. **“Document”** and **“documents”** are used in the broadest permissible sense under the Oklahoma Discovery Code and include, but are not limited to, all electronically stored information (including active files and deleted but electronically recoverable files).

8. **“Third Party Claim”** refers to what you call your “Cross Claim” against State Farm, which you filed on February 26, 2020, as well as any subsequent amended third party claims or cross claims filed by you in this Lawsuit.

9. **“Identify,” with respect to *communications, acts, transactions, occurrences, dealings or instances***, means to state the date when it occurred, the place where it occurred, the identity of each person participating therein, the person on whose behalf each such person participated or purported to participate, the nature and substance of all communications occurring during, or in connection with, the communication, act, occurrence, dealing, or instance, and identify all documents referring thereto or reflecting the communication, act, occurrence, dealing, or instance.

10. **“Identify,” with respect to *documents***, means to give, to the extent known, the (a) type of document; (b) general subject matter; (c) date of the document; and (d) author(s), addressee(s) and recipient(s).

11. **“Identify,” with respect to *persons***, means to give, to the extent known, the person’s full name, present or last known address, and, when referring to a natural person, the present or last known place of employment. Once a person has been identified in accordance with this paragraph, only the name of that person need be listed in response to subsequent discovery requesting identification of that person.

12. **“Lawsuit”** refers to the above-styled case.

13. **“Person”** includes any natural person or any business, legal, fictitious, governmental, or public entity, or any association, group, or organization of any kind.

14. **“Phoenix”** refers to Phoenix Construction Disaster Services.

15. **“Plaintiff”** refers to Taressa Dawkins.

16. **“Policy”** refers to the State Farm insurance policy (policy number 36-BJ-G020-3) which you allege State Farm breached in your Third Party Claim.

17. **“Relating to”** and **“relate to”** mean and include any information concerning, comprising, identifying, summarizing, evidencing, containing, discussing, mentioning, describing, reflecting, comparing, analyzing, memorializing, or pertaining in any way to the subject matter of the Discovery Request in which such term is used.

18. **“Writing”** means handwriting, typewriting, electronic mail, printing, photostating, photographing, and every other means of recording upon any tangible thing any form of communication or representation, including letters, words, pictures, sounds, symbols, or combinations thereof.

19. **“You,” “your,” and “yours”** and **“yourselves”** refer to the parties in receipt of these discovery requests, including that party’s agents, attorneys, and anyone else acting on behalf of such party, as may be indicated.

INSTRUCTIONS

The following instructions apply to these discovery requests.

1. Whenever a noun appears, it shall be construed either to be singular or plural in order to bring within the scope of these discovery requests any information that may otherwise be construed to be outside their scope.

2. All non-privileged information that is in your possession, custody, control, or knowledge is to be divulged.

3. When responding to these discovery requests, you are requested to furnish all information available to you, and not merely such information as is within your own personal knowledge. If you cannot answer or respond in full to one or more of the discovery requests after exercising due diligence to secure the information necessary to fully answer or respond, please answer or respond to the extent possible, specifying the reason or reasons for your inability to answer or respond to the remainder of such discovery request.

4. These discovery requests are continuing in nature pursuant to the Federal Rules of Civil Procedure, and you are under a duty to seasonably supplement and amend your answers and responses as provided therein.

5. If your answer or response to a discovery request (or subpart thereof) is “without knowledge,” “not known,” “unknown,” or any similar phrase, please explain in detail all efforts made by you to obtain the information necessary to respond or answer that discovery request.

6. If the answer or response to any discovery request (or subpart thereof) is not within your personal knowledge, please identify each person to whom you believe the answer or response is a matter of personal knowledge.

7. If you withhold (in whole or in part) any answer or response to a discovery request for any reason or claim of privilege, including protection as trial preparation material, include in your answer or response the nature of the information so withheld, the subject matter thereof, the reason you are withholding such information, and the basis for any claim of privilege or protection from discovery.

8. With respect to any document you seek to withhold on a claim of privilege (attorney-client, work product, or other), please provide a privilege log setting forth as to each document:

- (a) the author or authors;
- (b) the recipient or recipients;
- (c) its origination date;
- (d) its length;
- (e) the nature of the document or its intended purposes;
- (f) the current custodians of the document and any copies of the document; and
- (g) the basis for the objection, including the nature of the privilege or protection claimed.

9. The documents that you are requested to produce, if any, should be made available for inspection and copying within thirty (30) days after service of these requests at the offices of your counsel of record in this case or at such locations as the documents are kept in the usual course of your business. Any documents produced should be provided in the manner which they are kept in the ordinary course of business, including native format for any electronically stored information, such as, but not limited to, emails, spreadsheets, and word processing files. If production of electronically stored information is not possible in native format, please provide counsel the reason for your inability to produce in such a manner prior to your attempted production. Any documents produced should be organized and labeled to correspond with the document requests.

INTERROGATORIES

INTERROGATORY NO. 20: Please identify each contractor from whom you solicited an estimate to repair the alleged damage to your home, the date(s) you communicated with such contractor(s), the individual(s) with whom you communicated, and, if applicable, the date(s) such contractor(s) inspected your home, the date(s) you received an estimate from such contractor(s), and the amount of each such estimate.

INTERROGATORY NO. 21: Please identify the amount of money, if any, you or someone your behalf paid Phoenix, the date of such payment, and the individual to whom you directed such payment.

REQUESTS FOR PRODUCTION

REQUEST FOR PRODUCTION NO. 14: Please produce all draft and executed agreements between you and Phoenix, including, but not limited to, any settlement agreement relating to any claim or allegation set forth by any party in this Lawsuit.

REQUEST FOR PRODUCTION NO. 15: Please produce all documents not already covered by the above Request for Production No. 14 produced or otherwise provided to you by Phoenix since the initiation of this Lawsuit.

REQUESTS FOR ADMISSIONS

REQUEST FOR ADMISSIONS NO. 6: Admit State Farm is not liable for damages, if any, caused by Phoenix.

Respectfully submitted,



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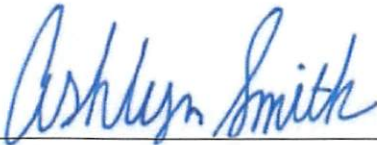
*Attorneys for State Farm Fire and Casualty
Company.*

CERTIFICATE OF MAILING

This is to certify that on November 12, 2021, a true and correct copy of the above and foregoing document was mailed to the offices of:

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