



Toll Free: (800) 435-7764
 Email: myclaim@farmersinsurance.com
 Please include your claim # on any correspondence
 National Document Center
 P.O. Box 268994
 Oklahoma City, OK 73126-8994
www.farmers.com/claimstatus

September 18, 2024

ODIS WATSON
 12 BRIARWOOD DR
 CONROE TX 77301-1965

RE:	Insured:	Odis and Dorothy Watson
	Claim Number:	5032253012-1-1
	Policy Number:	0764719967
	Loss Date:	05/29/2024
	Location of Loss:	12 Briarwood Dr, Conroe, TX
	Subject:	Settlement Notice

Dear Mr. and Mrs. Watson:

Thank you for being a valued customer. We'll issue your claim payment(s) through the method you select to receive your funds.

Your settlement breakdown and other claim related information can be found on the included Additional Information page.

Please note the depreciation withheld for all roofing materials and labor in the amount of \$14,308.73 is non-recoverable.

We encourage you to visit www.farmers.com to learn more about our self-service options available to you, including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me.

Thank you.

Terry Rippee
 Special Field Claims Representative
 (281) 974-7538
 Mid-Century Insurance Company of Texas

Email communications are preferred and should be sent to myclaim@farmersinsurance.com. If hard copies of communications are required, they should be sent to our National Document Center at P.O. Box 268994, Oklahoma City, OK 73126-8994.

Check(s): 1640482138
 Enclosure(s):
 Estimate/Invoice -

Additional Information

Payment summary:

The following table of information outlines your claim settlement.

Line of Coverage	Dwelling
Replacement Cost	\$30,758.99
Less: Depreciation	\$14,308.73
Actual Cash Value	\$16,450.26
Less: Policy Deductible	\$4,860.00
Amount	\$11,590.26

Settlement information:

Actual cash value is based on replacement cost less any applicable depreciation for age, useful life and condition.

Labor, taxes and other fees and expenses have also been depreciated if not prohibited by your state. We believe our estimate reflects the reasonable cost necessary to repair or replace the covered damages. Please let us know immediately if you disagree.

Any deductible amount will be applied according to policy provisions.

Roof settlement:

The scheduled roof payment chart in your policy will be used to determine your roof settlement.

Legal Notice(s):

We reserve all rights and defenses under the policy and law and no activity on our part should be construed as a waiver. Even though only parts of the policy may be mentioned or quoted in this letter, additional portions if found to be relevant will be applied.



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

Please see the attached estimate of repairs for your damaged property, also called the Replacement Cost Value of your loss. When depreciation is applied to the estimated repair costs, the Replacement Cost Value less depreciation is the Actual Cash Value of your loss. Depreciation is based on the average quality, age, condition, and useful life of the damaged property, unless otherwise noted. Actual cash value for roof materials is determined using either the scheduled roof table if in the policy or the age, condition and useful life of your roof materials. The applicable policy deductible(s) will be deducted from these amounts unless it is applied to another line of coverage.

Please note this estimate reflects the extent of known covered damages to the property referenced above. No supplemental or additional payments will be issued for repairs that have not been included in this estimate, without prior approval. This approval must be obtained prior to replacement or repair. We must have the opportunity to view and inspect any proposed changes or additional work.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # 5032253012-1" and forward this information to us by:

1. E-mailing to myclaim@farmersinsurance.com
2. Faxing to 877-217-1389
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, Ok 73126-8994

When your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate or contained in a separate estimate we will provide to you. However, these costs are not included as part of the Actual Cash Value of this estimate unless we are paying the full Replacement Cost Value under this estimate at this time. Otherwise, ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

Although as a service we may refer contractors or other repair professionals to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

We encourage you to visit www.farmers.com to learn more about our self-service option available to you; including the ability to view your claim status, upload documents and photos and find local service providers.

Terry Rippee
terry.riptide@farmersinsurance.com



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Insured: ODIS WATSON
Property: 12 BRIARWOOD DR
CONROE, TX 77301-1965
Home: 12 BRIARWOOD DR
CONROE, TX 77301-1965

Cell: (936) 718-2525
E-mail: OWWARCH@GMAIL.COM

Claim Rep.: Terry Rippee

Cellular: (281) 974-7538
E-mail: terry.ripee@farmersinsurance.com

Claimant: ODIS WATSON
Property: 12 BRIARWOOD DR
CONROE, TX 77301-1965

Cell: (936) 718-2525

Estimator: Terry Rippee

Cellular: (281) 974-7538
E-mail: terry.ripee@farmersinsurance.com

Claim Number: 5032253012-1

Policy Number: 0764719967

Type of Loss: Hail

Date Contacted: 9/5/2024 9:02 AM
Date of Loss: 5/29/2024 6:00 PM
Date Inspected: 9/18/2024 2:02 PM
Date Est. Completed: 9/18/2024 2:35 PM

Date Received: 9/4/2024 3:50 PM
Date Entered: 9/4/2024 10:50 AM

Price List: TXTW8X_SEP24
Restoration/Service/Remodel
Estimate: ODIS_WATSON

Guide to Understanding a Property Estimate

B
QUANTITY
C
UNIT
D
TAX
E
RCV
F
AGE/LIFE
G
COND.
H
DEP %
I
DEPREC.
J
ACV

A 1. Seal/prime then paint the surface area (2 coats)	100.00 SF	0.92	1.90	93.90	3/15 yrs	Above Avg.	12%	(2.51)	91.3
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Summary for Dwelling

K Line Item Total		2,962.96
Material Sales Tax		37.04
L Replacement Cost Value		\$3,000.00
Less Depreciation		(500.00)
M Actual Cash Value		\$2,500.00
N Less Deductible		(1,000.00)
O Net Claim		\$1,500.00
P Total Recoverable Depreciation		500.00
Net Claim if Depreciation is Recovered		\$2,000.00

- (A) Line Item – Details the activity or item being estimated.
- (B) Quantity – The number of units (ex: square feet) for an item.
- (C) Unit – The cost of a single unit which includes labor and materials.
- (D) Tax – The amount of tax for the item.
- (E) Replacement Cost Value (RCV) –The estimated cost of repairing an item with a similar one. RCV is calculated by multiplying the Quantity by the Unit Cost and adding the Tax.
- (F) Age/Life –The actual age of the material and the life expectancy of the material.
- (G) Condition – The pre-loss condition of the item damaged in the loss.
- (H) Depreciation Percentage –The percentage of the loss of value for the line item at the time of loss.
- (I) Depreciation –The loss of value due to an item's age/useful life and condition. Labor, taxes, and other fees and expenses will also be depreciated if not prohibited by your state. If depreciation is recoverable the amount shows in (). If depreciation is not recoverable the amount shows in < >.
- (J) Actual Cash Value (ACV) –The estimated value based on replacement cost less any applicable depreciation.
- (K) Line Item Total – The sum of all the line items for that coverage.
- (L) Replacement Cost Value – The total RCV of all items for that coverage.
- (M) Actual Cash Value –The total ACV of all items for that coverage.
- (N) Deductible –The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (O) Net Claim –The amount payable to you after depreciation and deductible have been applied. This can never be greater than your available coverage limit.
- (P) Total Recoverable Depreciation –The total amount of depreciation you can potentially recover after work is complete, subject to the actual amount you incur.

Common Units of Measure			
EA – Each	SF – Square Foot	CF – Cubic Foot	RM – Room
HR – Hour	SY – Square Yard	CY – Cubic Yard	
DA – Day	SQ – Square	LF – Linear Foot	



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Summary for Cov A - Dwelling

Line Item Total	29,742.82
Material Sales Tax	1,016.17
Replacement Cost Value	\$30,758.99
Less Non-recoverable Depreciation	<14,308.73>
Actual Cash Value	\$16,450.26
Less Deductible	(4,860.00)
Net Claim	\$11,590.26

Terry Rippee



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CONTINUED - Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
13. Seal (1 coat) & paint (1 coat) trim	433.00 LF	1.69	5.00	736.77	15/15 yrs	Avg.	45%	<331.55>	405.22
14. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	804.00	0.00	804.00	0/NA	Avg.	0%	<0.00>	804.00
Haul all Debris									
Totals: Roof		1,016.17	30,758.99					14,308.73	16,450.26
Total: Source - EagleView Roof		1,016.17	30,758.99					14,308.73	16,450.26
Total: Source - EagleView Roof		1,016.17	30,758.99					14,308.73	16,450.26
Line Item Totals: ODIS_WATSON		1,016.17	30,758.99					14,308.73	16,450.26

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
121.58 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
5,725.60 Surface Area	57.26 Number of Squares	452.85 Total Perimeter Length
96.48 Total Ridge Length	136.92 Total Hip Length	



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Recap of Taxes

	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)	Total Tax (8.25%)
Line Items	1,016.17	0.00	0.00	0.00	0.00	0.00
Total	1,016.17	0.00	0.00	0.00	0.00	0.00





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Category Summary

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
DMO GENERAL DEMOLITION					
Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	\$804.00	\$804.00	\$0.00	\$0.00
Tear off composition shingles (no haul off)	35.01 SQ	\$1,718.29	\$860.86	<\$857.43>	\$0.00
Tear off modified bitumen roofing (no haul off)	22.22 SQ	\$1,058.12	\$581.97	<\$476.15>	\$0.00
Remove Drip edge/gutter apron	433.00 LF	\$186.19	\$102.40	<\$83.79>	\$0.00
TOTAL GENERAL DEMOLITION		\$3,766.60	\$2,349.23	<\$1,417.37>	\$0.00
PNT PAINTING					
Seal (1 coat) & paint (1 coat) trim	433.00 LF	\$736.77	\$405.22	<\$331.55>	\$0.00
TOTAL PAINTING		\$736.77	\$405.22	<\$331.55>	\$0.00
RFG ROOFING					
Laminated - comp. shingle rfg. - w/out felt	38.51 SQ	\$10,435.70	\$5,228.28	<\$5,207.42>	\$0.00
Modified bitumen roof - self-adhering	22.22 SQ	\$9,677.19	\$5,322.46	<\$4,354.73>	\$0.00
Drip edge	26.60 LF	\$81.55	\$40.86	<\$40.69>	\$0.00
Drip edge/gutter apron	433.00 LF	\$1,379.01	\$758.45	<\$620.56>	\$0.00
Roofing felt - 15 lb.	35.01 SQ	\$1,248.26	\$625.38	<\$622.88>	\$0.00
Flashing - pipe jack - lead	4.00 EA	\$358.77	\$179.74	<\$179.03>	\$0.00
Flashing - pipe jack - split boot	1.00 EA	\$92.54	\$46.36	<\$46.18>	\$0.00
Hip / Ridge cap - Standard profile - composition shingles	233.40 LF	\$1,507.98	\$755.50	<\$752.48>	\$0.00
Continuous ridge vent - shingle-over style	94.00 LF	\$1,037.39	\$519.73	<\$517.66>	\$0.00
Valley metal	64.98 LF	\$437.23	\$219.05	<\$218.18>	\$0.00
TOTAL ROOFING		\$26,255.62	\$13,695.81	<\$12,559.81>	\$0.00
TOTALS		\$30,758.99	\$16,450.26	<\$14,308.73>	\$0.00

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



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Recap by Room

Estimate: ODIS_WATSON

Area: Source - EagleView Roof

Area: Source - EagleView Roof
Roof

29,742.82 100.00%

Area Subtotal: Source - EagleView Roof

29,742.82 100.00%

Area Subtotal: Source - EagleView Roof

29,742.82 100.00%

Subtotal of Areas

29,742.82 100.00%

Total

29,742.82 100.00%





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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	3,766.60	1,417.37	2,349.23
PAINTING	731.77	329.30	402.47
ROOFING	25,244.45	12,078.07	13,166.38
Subtotal	29,742.82	13,824.74	15,918.08
Material Sales Tax	1,016.17	483.99	532.18
Total	30,758.99	14,308.73	16,450.26