



Shelter Insurance

PO Box 6008
Columbia, MO 65205-6008
Fax: 888-742-5671

07/28/2024

GERALD JURANEK
3103 PLEASANT DR
BELLEVUE NE 68147-1331

Re: Insured: GERALD JURANEK
Claim Number: HO0000003713401
Policy Number: 26-71-5072717-1
Date of Loss: 06/25/2024
Loss Location: 3103 Pleasant Dr Bellevue NE 68147-1331

Dear GERALD JURANEK

Your Shelter Insurance® policy covers this property. We are sorry it has been damaged, but we are happy to help you with this covered loss.

We have investigated your claim and estimated the covered amount of your loss. We have enclosed your estimate and are issuing a payment for \$12,650.42. This initial payment is the actual cash value of your loss less your policy deductible. Here is how we arrived at this payment:

Total Estimated Cost to Repair or Replace	\$19,776.69
Less: Paid When Incurred	\$0.00
Less: Recoverable Depreciation	\$6,876.26
Less: Non-Recoverable Depreciation	\$0.00
Less: Your Deductible	\$250.00
Less: Amount over Limit	\$0.00
Initial Payment	\$12,650.42

You may be eligible for reimbursement for the Recoverable Depreciation amount. Obviously your policy controls when and how much we can pay you for your loss, but here is some important summary information about this and other coverages.

What to do with the Estimate

Please give this estimate, or a copy, to the repair professionals of your choice. They will review the damage we found and the estimated cost to repair. Any questions about the estimate, or if additional damages have been identified, need to be addressed with us before repairs to the property begin. Repairs made to your property, or repair costs not included in our estimate and agreed to by us, may not be covered.

Protect Your Property

Your policy requires you to protect your property from more damage. This includes completing any necessary temporary repairs to keep your property from suffering additional damage. Keep your receipts for any temporary repair and give them to your adjuster.

Paid When Incurred

Your policy covers some items only after the repair is complete and the cost incurred. These items may or may not be identified on your estimate. Our estimate lists the amount Shelter expects to pay for each item if, and when, it is actually incurred. You should review the estimate and talk to Shelter about any questions related to these charges, or items not listed, before starting your repairs.

Depreciation

Depreciation means the amount this property's value had been reduced before the loss because of its condition, age, extent of use, and obsolescence. If Recoverable Depreciation is deducted from this payment, we will reimburse you the amount you actually incurred to repair or replace that part of the property not to exceed the amount stated in your estimate or your policy limit. If an amount was subtracted for Non-Recoverable Depreciation, the policy does not provide reimbursement.

Hauling Away Debris

Your policy also repays you for reasonable costs you incur to haul away debris from your property. Please refer to your policy or call us for the restrictions for this payment.

Deductible

Deductible means the amount of money deducted from the total amount of all losses covered under this policy unless the specific coverage indicates that no deductible applies. We will only pay for loss to covered property minus the deductible

How to Get Paid

For debris removal, send us proof you incurred this expense and we will reimburse you. Before the policy allows us to reimburse you up to the recoverable depreciation, you must do two things:

1. Actually repair or replace that part of the damage property within two years from the date of loss, and
2. Submit to us an agreed upon final repair bill or purchase receipt showing the actual amount you paid. To ensure we match this with your claim, please list your claim number on each document.

You may email these to: ClaimsDocuments@ShelterInsurance.com

You may mail these to: Shelter Insurance
P.O. Box 6008
Columbia, Missouri
65205 6008

or fax to: 888-742-5671

Other Information

You may also desire to use or buy higher quality items than you had before. Your policy, however, does not cover that additional cost.

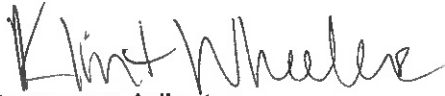
If your mortgage holder is a payee on this check, please understand that your policy obligates us to add them

After 07/28/2024 Please call Lincoln Nebraska Claims Branch 402-488-9594

Thank you. Please call me if you have any questions.

Sincerely,

Klint Wheeler

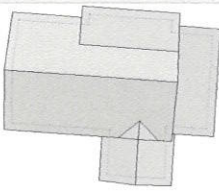
A handwritten signature in black ink that reads "Klint Wheeler". The signature is written in a cursive style with a large, stylized "K" and "W".

Catastrophe Response Adjuster

(479) 872-4949




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Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
ESTIMATE: Structure (Shelter Insurance)						
Claim #HO0000003713401, GERALD JURANEK						
Completed						
ROOFPLAN: Roofplan House						
<div><div><div>Roof</div><div><div>Roof area: 2,186.95 SF</div><div>Squares: 21.9 SQ</div><div>Soffit: 424.36 SF</div><div>Eaves: 160.65 LF</div><div>Ridge: 62.29 LF</div><div>Valley: 20.91 LF</div><div>Hip: 5.69 LF</div></div></div><div></div></div>						
1 Ribbed Roofing, Steel, Colored, 26 Gauge, 1-1/8" to 1-1/2" Rib Height - Tear Out	3.51	\$70.92	SQ	\$248.93	\$87.13 ✓	\$161.80
2 Ribbed Roofing, Steel, Colored, 26 Gauge, 1-1/8" to 1-1/2" Rib Height - Replace	3.86	\$922.48	SQ	\$3,560.77	\$1,246.27 ✓	\$2,314.50
Includes 10% waste on quantity.						
3 Metal Structure, Roof/Wall Panel, Corrugated, Polycarbonate, Double Wall - Tear Out	254.22	\$0.38	SF	\$96.60	\$33.81 ✓	\$62.79
4 Metal Structure, Roof/Wall Panel, Corrugated, Polycarbonate, Double Wall - Replace	279.64	\$7.22	SF	\$2,019.00	\$706.65 ✓	\$1,312.35
Includes 10% waste on quantity.						
5 Shingles, Composition, Laminated/Architectural, Good - Tear Out	15.53	\$71.21	SQ	\$1,105.89	\$387.06 ✓	\$718.83
6 Shingles, Composition, Laminated/Architectural, Good - Replace	17.08	\$279.18	SQ	\$4,768.39	\$1,668.94 ✓	\$3,099.45
Includes 10% waste on quantity.						
7 Felt, Single Layer, 30 lb. - Replace	15.53	\$43.53	SQ	\$676.02	\$236.61 ✓	\$439.41
8 Ridge Shingles Fiberglass - Replace	47.46	\$2.38	LF	\$112.96	\$12.46 ✓	\$100.50
Includes 5% waste on quantity.						
9 Shingles, Starter Row - Replace	87.43	\$0.93	LF	\$81.31	\$11.63 ✓	\$69.68
Includes 10% waste on quantity.						
10 Drip Edge, Eave/Rake, Aluminum, Mill Finished - Tear Out	101.32	\$0.74	LF	\$74.98	\$26.24 ✓	\$48.74
11 Drip Edge, Eave/Rake, Aluminum, Mill Finished - Replace	106.39	\$2.64	LF	\$280.87	\$98.30 ✓	\$182.57
Includes 5% waste on quantity.						
12 Flashing, Pipe Jack, Aluminum - Tear Out	2	\$13.13	EA	\$26.26	\$9.19 ✓	\$17.07
13 Flashing, Pipe Jack, Aluminum - Replace	2	\$45.25	EA	\$90.50	\$31.68 ✓	\$58.82
14 Vent Pipe Flashing, Furnace, Aluminum, 8" - Tear Out	1	\$5.51	EA	\$5.51	\$1.93 ✓	\$3.58
15 Vent Pipe Flashing, Furnace, Aluminum, 8" - Replace	1	\$137.36	EA	\$137.36	\$48.08 ✓	\$89.28
16 Roof Vent, Turbine, Medium - Tear Out	2	\$13.85	EA	\$27.70	\$9.70 ✓	\$18.00
17 Roof Vent, Turbine, Medium - Replace	2	\$136.50	EA	\$273.00	\$95.55 ✓	\$177.45
18 Satellite Dish, Mini - Rem/Reset	1	\$129.93	EA	\$129.93	\$45.48 ✓	\$84.45
19 Recalibrate Satellite Dish	1	\$140.34	EA	\$140.34	\$49.12 ✓	\$91.22



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Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
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 Completed						

Tax override applied - Sales Tax applied to materials, labor, equipment.

Roof - Subtotal

\$9,050.49

Roofplan House - Subtotal

\$9,050.49

EXTERIOR PLAN: Exterior Plan

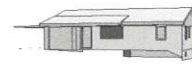
Exterior Plan

Exterior: 2,286.29 SF

Footprint: 0.00 SF

Subtractions: 61.38 SF

Building perimeter (ground): 3.09 LF



20	Garage Door, Metal, Insulated, 10'x8' - Tear Out	1	\$44.78	EA	\$44.78	\$15.67 ✓	\$29.11
21	Garage Door, Metal, Insulated, 10'x8' - Replace	1	\$2,388.07	EA	\$2,388.07	\$835.82 ✓	\$1,552.25
22	Gutter, K-Style, Aluminum, 5" - Tear Out	160.65	\$1.47	LF	\$236.16	\$82.66 ✓	\$153.50
23	Gutter, K-Style, Aluminum, 5" - Replace	168.68	\$9.14	LF	\$1,541.73	\$539.61 ✓	\$1,002.12
Includes 5% waste on quantity.							
24	Downspout, Aluminum, 3"x4" - Tear Out	63.37	\$1.16	LF	\$73.51	\$25.73 ✓	\$47.78
25	Downspout, Aluminum, 3"x4" - Replace	66.54	\$6.33	LF	\$421.20	\$147.42 ✓	\$273.78
Includes 5% waste on quantity.							

Exterior Plan - Subtotal

\$3,058.54

Exterior Plan - Subtotal

\$3,058.54

ROOFPLAN: Roofplan Shed

Roof

Roof area: 70.92 SF

Squares: 0.7 SQ

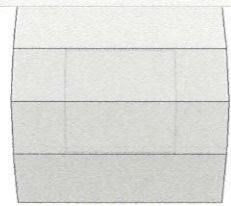
Soffit: 49.54 SF

Eaves: 16.34 LF

Ridge: 8.17 LF

Valley: 0.00 LF

Hip: 16.34 LF



26	Shingles, Composition, Laminated/Architectural, Good - Tear Out	0.70	\$71.21	SQ	\$49.85	\$17.45 ✓	\$32.40
27	Shingles, Composition, Laminated/Architectural, Good - Replace	0.77	\$279.18	SQ	\$214.97	\$75.24 ✓	\$139.73
Includes 10% waste on quantity.							
28	Felt, Single Layer, 30 lb. - Replace	0.70	\$43.53	SQ	\$30.47	\$10.66 ✓	\$19.81
29	Ridge Cap Shingles, Laminated/Architectural - Replace	26.96	\$6.45	LF	\$173.89	\$60.86 ✓	\$113.03
Includes 10% waste on quantity.							
30	Shingles, Starter Row, Continuous - Replace	17.97	\$2.12	LF	\$38.10	\$13.34 ✓	\$24.76
Includes 10% waste on quantity.							



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Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
ESTIMATE: Structure (Shelter Insurance) Claim #HO0000003713401, GERALD JURANEK						
Completed						
Roof - Subtotal						\$329.73
Roofplan Shed - Subtotal						\$329.73
Subtotal						\$12,438.76



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ESTIMATE: Structure (Shelter Insurance)

Claim #HO0000003713401, GERALD JURANEK

Completed

Total Materials:	\$9,968.81
Total Labor:	\$9,100.24
Total Equipment:	\$0.00
Total Market Conditions:	\$0.00
Subtotal:	\$19,069.05
Sales Tax 7.000% (applies to materials only, some items overridden):	\$707.64
Subtotal:	\$19,776.69
Add 0.00% overhead (some items excluded):	\$0.00
Add 0.00% profit (some items excluded):	\$0.00
Replacement Cost Value:	\$19,776.69
Replacement Cost on Coverage HOME/DWELLING (\$205,100.00 limit):	\$19,253.13
Less Recoverable Depreciation:	\$(6,693.02)
Net Actual Cash Value on Coverage HOME/DWELLING:	\$12,560.11
Coverage HOME/DWELLING Deductible (\$250.00) applied:	\$(250.00)
Net Actual Cash Value on Coverage HOME/DWELLING after Deductible:	\$12,310.11
Estimate Total on Coverage HOME/DWELLING:	\$12,310.11
Recoverable Depreciation:	\$6,693.02
Net Coverage HOME/DWELLING after Deductible if Depreciation Is Recovered:	\$19,003.13
Estimate Total on Coverage HOME/DWELLING if Depreciation Is Recovered:	\$19,003.13
Replacement Cost on Coverage HOME/OTHRSTRUC (\$20,510.00 limit):	\$523.56
Less Recoverable Depreciation:	\$(183.25)
Net Actual Cash Value on Coverage HOME/OTHRSTRUC:	\$340.31
Coverage HOME/OTHRSTRUC Deductible (\$0.00) applied:	\$0.00
Net Actual Cash Value on Coverage HOME/OTHRSTRUC after Deductible:	\$340.31
Estimate Total on Coverage HOME/OTHRSTRUC:	\$340.31
Recoverable Depreciation:	\$183.25
Net Coverage HOME/OTHRSTRUC after Deductible if Depreciation Is Recovered:	\$523.56
Estimate Total on Coverage HOME/OTHRSTRUC if Depreciation Is Recovered:	\$523.56
Net Estimate:	\$12,650.42
Total Net Recoverable Depreciation:	\$6,876.27
Net Estimate if Depreciation Is Recovered:	\$19,526.69




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 Completed

Klint Wheeler

CRT Adjuster

After 07/28/2024 Please call Lincoln Nebraska Claims Branch 402-488-9594

7001 Pioneers Blvd.

Lincoln, NE 68505

Emailing claims info please use:

claimsdocuments@shelterinsurance.com please put your claim number in the subject line.

REASONABLE FEES FOR DEBRIS REMOVAL ARE PAID IF INCURRED AND COVERED BY YOUR POLICY

The depreciation column of your estimate identifies the depreciation amount applied to each line item. An "M" or "U" will appear next to the depreciation amount to define how the depreciation was calculated. An "M" means depreciation was applied to only the materials and sales tax needed to repair or replace that item. "U" means the depreciation was applied to the materials, labor, sales tax, and other costs needed to repair or replace that item.

Finalization