

June 25, 2024

JAMIE HUNT AND MATTHEW HUNT  
14879 Young St  
Bennington, NE 68007-7031

Claim Number: 01007608592  
Date of Loss: 5/21/2024

Summary For Coverage B - Unscheduled Structures

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<div><div>\$870.30</div><div>Less Deductible</div><div>Total ACV Settlement</div></div>	<div><div>(\$200.47)</div></div>		<div><div>\$669.83</div><div>(\$669.83)</div><div>\$0.00</div></div>

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<div><div>\$12,772.59</div><div>Less Deductible</div><div>Total ACV Settlement</div></div>	<div><div>(\$2,990.98)</div></div>		<div><div>\$9,781.61</div><div>(\$330.17)</div><div>\$9,451.44</div></div>

Summary For Coverage C - Personal Property

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<div><div>\$839.00</div><div>Total ACV Settlement</div></div>	<div><div>(\$141.95)</div></div>		<div><div>\$697.05</div><div>\$697.05</div></div>

Total Outstanding ACV Settlement (All Coverages) \$10,148.49

Insured: JAMIE HUNT AND MATTHEW HUNT  
14879 Young St  
Bennington, NE 68007-7031

Phone: (402) 670-3039

Claim Rep.: Austin Collins  
Estimator: Drew Jacobs

**Claim Number:** 01007608592

**Policy Number:** 410363087062

**Type of Loss:** Hail

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Coverage B - Unscheduled Structures	\$669.83	\$5,000.00
Coverage A - Dwelling	\$330.17	\$341,800.00
Coverage C - Personal Property	\$0.00	\$256,400.00

Date Contacted: 5/21/2024 4:38 PM

Date of Loss: 5/21/2024 12:00 PM

Date Est. Completed: 6/25/2024 8:32 AM

Price List: NEOMAFICS\_MAY24\_72  
Restoration/Service/Remodel

Sales Taxes:	Cln Mat Sales Tax	@	5.500%
	Cleaning Total Tax	@	5.500%
	Total Tax	@	5.500%
	Storage Rental Tax	@	5.500%

---

### Estimate Recap For Coverage B - Unscheduled Structures

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Other Structures - Shed #1	527.50	155.23	0.00	372.27
Other Structures - Front Elevation	23.04	12.29	0.00	10.75
Fencing	148.44	15.82	0.00	132.62
Debris Removal	171.32	17.13	0.00	154.19
	870.30	200.47	0.00	669.83

### Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Roof	10,057.84	2,203.18	0.00	7,854.66
Exterior - Front Elevation	1,445.26	346.29	0.00	1,098.97
Exterior - Right Elevation	343.98	146.12	0.00	197.86
Exterior - Rear Elevation	506.80	193.89	0.00	312.91
Exterior - Left Elevation	418.71	101.50	0.00	317.21
	12,772.59	2,990.98	0.00	9,781.61

### Estimate Recap For Coverage C - Personal Property

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Shed #2	400.00	120.00	0.00	280.00
Personal Property	439.00	21.95	0.00	417.05
	839.00	141.95	0.00	697.05

**JAMIE\_HUNT\_AND\_MATT3**

**Dwelling**

**Roof**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>The following line items account for replacement of the roof of this structure.</b>									
<b>The policy information provided indicates that the roof and related components are 8 years old. Based on the Roof Surface Payment Schedule included with the homeowners policy, the initial settlement amount is 76% of the total replacement cost.</b>									
1. Tear off composition shingles (no haul off)	18.19 SQ	45.75	45.77	877.96	0/NA	Avg.	0%	(0.00)	877.96
2. Material Only Laminated - comp. shingle rfg. - w/out felt	19.10 SQ	136.69	143.59	2,754.37	0/30 yrs	Avg.	24% [%]	(661.05)	2,093.32
<i>A vendor sketch has been utilized for the roof measurements. The waste has been calculated per carrier guidelines as outlined below: 5% waste added for roofs with 8 slopes or less</i>									
3. Install Laminated - comp. shingle rfg. - w/out felt	19.10 SQ	170.97	179.60	3,445.13	0/30 yrs	Avg.	24% [%]	(826.83)	2,618.30
<i>A vendor sketch has been utilized for the roof measurements. The waste has been calculated per carrier guidelines as outlined below: 5% waste added for roofs with 8 slopes or less</i>									
4. Roofing felt - 15 lb.	18.19 SQ	43.14	43.16	827.88	0/20 yrs	Avg.	24% [%]	(198.69)	629.19
5. Hip / Ridge cap - Standard profile - composition shingles	18.50 LF	7.15	7.28	139.56	0/30 yrs	Avg.	24% [%]	(33.50)	106.06
6. Continuous ridge vent - shingle-over style	40.00 LF	12.05	26.51	508.51	0/35 yrs	Avg.	24% [%]	(122.04)	386.47
7. Flashing - pipe jack	2.00 EA	62.62	6.89	132.13	0/35 yrs	Avg.	24% [%]	(31.71)	100.42
8. Valley metal - (W) profile	47.00 LF	8.35	21.58	414.03	0/35 yrs	Avg.	24% [%]	(99.37)	314.66
9. Remove Additional charge for high roof (2 stories or greater)	16.00 SQ	6.45	5.68	108.88	0/NA	Avg.	24% [%]	(26.13)	82.75
10. Additional charge for high roof (2 stories or greater)	16.00 SQ	27.93	24.58	471.46	0/NA	Avg.	24% [%]	(113.15)	358.31
11. Digital satellite system - Detach & reset	1.00 EA	48.23	2.65	50.88	0/NA	Avg.	24% [%]	(12.22)	38.66
12. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	310.00	17.05	327.05	0/NA	Avg.	24% [%]	(78.49)	248.56
<b>Totals: Roof</b>			<b>524.34</b>	<b>10,057.84</b>				<b>2,203.18</b>	<b>7,854.66</b>
<b>Total: Dwelling</b>			<b>524.34</b>	<b>10,057.84</b>				<b>2,203.18</b>	<b>7,854.66</b>

**Exterior**

**Front Elevation**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
--	----------	------	-----	-----	----------	-------	-------	---------	-----

**CONTINUED - Front Elevation**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
13. R&R Siding - vinyl									
	10.00 SF	5.74	3.16	60.56	16/50 yrs	Avg.	32%	(19.38)	41.18
For front and back elevations									
14. Siding Installer - per hour									
	3.00 HR	104.60	17.26	331.06	0/NA	Avg.	10% [%]	(33.11)	297.95
15. R&R Exterior light fixture									
	1.00 EA	113.85	6.26	120.11	16/20 yrs	Avg.	80%	(96.09)	24.02
16. R&R Window screen, 10 - 16 SF									
	6.00 EA	71.60	23.63	453.23	8/30 yrs	Avg.	26.67%	(120.87)	332.36
17. R&R Wrap wood window frame & trim with aluminum sheet - XLarge									
	1.00 EA	455.26	25.04	480.30	8/50 yrs	Avg.	16%	(76.84)	403.46
<b>Totals: Front Elevation</b>			<b>75.35</b>	<b>1,445.26</b>				<b>346.29</b>	<b>1,098.97</b>

**Right Elevation**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. R&R Fascia - metal - 6"									
	38.00 LF	7.03	14.70	281.84	16/50 yrs	Avg.	32%	(90.19)	191.65
19. Prime & paint exterior fascia - metal, 4"- 6" wide									
	38.00 LF	1.55	3.24	62.14	16/15 yrs	Avg.	90% [M]	(55.93)	6.21
<b>Totals: Right Elevation</b>			<b>17.94</b>	<b>343.98</b>				<b>146.12</b>	<b>197.86</b>

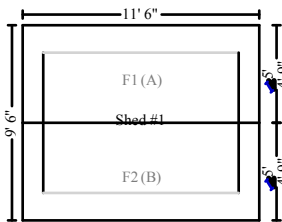
**Rear Elevation**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
20. R&R Window screen, 10 - 16 SF									
	4.00 EA	71.60	15.75	302.15	16/30 yrs	Avg.	53.33%	(161.14)	141.01
21. Comb and straighten a/c condenser fins - with trip charge									
	1.00 EA	193.98	10.67	204.65	0/NA	Avg.	16% [%]	(32.75)	171.90
<b>Totals: Rear Elevation</b>			<b>26.42</b>	<b>506.80</b>				<b>193.89</b>	<b>312.91</b>

**Left Elevation**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
22. R&R Fascia - metal - 6"									
	44.00 LF	7.03	17.01	326.33	8/50 yrs	Avg.	16%	(52.23)	274.10
23. Prime & paint exterior fascia - wood, 6" - 8" wide									
	44.00 LF	1.99	4.82	92.38	8/15 yrs	Avg.	53.33%	(49.27)	43.11
<b>Totals: Left Elevation</b>			<b>21.83</b>	<b>418.71</b>				<b>101.50</b>	<b>317.21</b>
<b>Total: Exterior</b>			<b>141.54</b>	<b>2,714.75</b>				<b>787.80</b>	<b>1,926.95</b>

### Other Structures



#### Shed #1

115.00 Surface Area  
43.00 Total Perimeter Length  
1.15 Number of Squares  
11.50 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
24. Tear off composition shingles (no haul off)									
	1.15 SQ	45.75	2.89	55.50	0/NA	Avg.	0%	(0.00)	55.50
25. Material Only 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
	1.44 SQ	108.69	8.61	165.12	8/25 yrs	Avg.	32%	(52.84)	112.28
Auto Calculated Waste: 25.2%, 0.29SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure - Hip/Valley/Starter: 5",									
26. Install 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
	1.44 SQ	167.55	13.27	254.54	8/25 yrs	Avg.	32%	(81.46)	173.08
Auto Calculated Waste: 25.2%, 0.29SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure - Hip/Valley/Starter: 5",									
27. Roofing felt - 15 lb.									
	1.15 SQ	43.14	2.73	52.34	8/20 yrs	Avg.	40%	(20.93)	31.41
<b>Totals: Shed #1</b>			<b>27.50</b>	<b>527.50</b>				<b>155.23</b>	<b>372.27</b>

#### Front Elevation

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. Paint trim - one coat									
	24.00 LF	0.91	1.20	23.04	8/15 yrs	Avg.	53.33%	(12.29)	10.75
<b>Totals: Front Elevation</b>			<b>1.20</b>	<b>23.04</b>				<b>12.29</b>	<b>10.75</b>

---

**Right Elevation**

---

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No visible damage at the time of inspection.								
<b>Totals: Right Elevation</b>		<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>

**Rear Elevation**

---

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No visible damage at the time of inspection.								
<b>Totals: Rear Elevation</b>		<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>

**Left Elevation**

---

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No visible damage at the time of inspection.								
<b>Totals: Left Elevation</b>		<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>
<b>Total: Other Structures</b>		<b>28.70</b>	<b>550.54</b>				<b>167.52</b>	<b>383.02</b>

**Fencing**

---

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. R&R Vinyl (PVC) fence post cap only - 5" x 5"								
10.00 EA	14.07	7.74	148.44	16/150 yrs	Avg.	10.67%	(15.82)	132.62
<b>Totals: Fencing</b>		<b>7.74</b>	<b>148.44</b>				<b>15.82</b>	<b>132.62</b>

**Shed #2**

---

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
30. Mini Shed*								
1.00 EA	400.00	0.00	400.00	0/NA	Avg.	30% [%]	(120.00)	280.00
<b>Totals: Shed #2</b>		<b>0.00</b>	<b>400.00</b>				<b>120.00</b>	<b>280.00</b>

### Personal Property

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. Dyna Glo Grill*	1.00 EA	439.00	0.00	439.00	1/NA	Avg.	5% [%]	(21.95)	417.05
Totals: Personal Property			0.00	439.00				21.95	417.05

### Debris Removal

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
32. Haul debris - per pickup truck load - including dump fees									
	1.00 EA	162.39	8.93	171.32	0/NA	Avg.	10% [%]	(17.13)	154.19
Debris other than roofing material.									
Totals: Debris Removal			8.93	171.32				17.13	154.19
Line Item Totals: JAMIE_HUNT_AND_MATT3			711.25	14,481.89				3,333.40	11,148.49

[%] - 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
7.75	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
115.00	Surface Area	1.15	Number of Squares	43.00	Total Perimeter Length
11.50	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Coverage B - Unscheduled Structures	870.30	6.01%	669.83	6.01%
Coverage A - Dwelling	12,772.59	88.20%	9,781.61	87.74%
Coverage C - Personal Property	839.00	5.79%	697.05	6.25%
<b>Total</b>	<b>14,481.89</b>	<b>100.00%</b>	<b>11,148.49</b>	<b>100.00%</b>



---

**Summary for Coverage B - Unscheduled Structures**

Line Item Total	824.93
Total Tax	45.37
<b>Replacement Cost Value</b>	<b>\$870.30</b>
Less Depreciation	(200.47)
<b>Actual Cash Value</b>	<b>\$669.83</b>
Less Deductible	(669.83)
<b>Net Claim</b>	<b>\$0.00</b>
Total Recoverable Depreciation	200.47
<b>Net Claim if Depreciation is Recovered</b>	<b>\$200.47</b>

---

Drew Jacobs

---

**Summary for Coverage A - Dwelling**

Line Item Total	12,106.71
Total Tax	665.88
<b>Replacement Cost Value</b>	<b>\$12,772.59</b>
Less Depreciation	(2,990.98)
<b>Actual Cash Value</b>	<b>\$9,781.61</b>
Less Deductible	(330.17)
<b>Net Claim</b>	<b>\$9,451.44</b>
Total Recoverable Depreciation	2,990.98
<b>Net Claim if Depreciation is Recovered</b>	<b>\$12,442.42</b>

---

Drew Jacobs

---

**Summary for Coverage C - Personal Property**

Line Item Total	839.00
<b>Replacement Cost Value</b>	<b>\$839.00</b>
Less Depreciation	(141.95)
<b>Actual Cash Value</b>	<b>\$697.05</b>
<b>Net Claim</b>	<b>\$697.05</b>
Total Recoverable Depreciation	141.95
<b>Net Claim if Depreciation is Recovered</b>	<b>\$839.00</b>

---

Drew Jacobs

---

### Recap of Taxes

	Cln Mat Sales Tax (5.5%)	Cleaning Total Tax (5.5%)	Total Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	0.00	0.00	711.25	0.00
Total	0.00	0.00	711.25	0.00

## Recap by Room

Estimate: JAMIE\_HUNT\_AND\_MATT3

### Area: Dwelling

#### Roof

		<b>9,533.50</b>	<b>69.23%</b>
Coverage: Coverage A - Dwelling	100.00% =	9,533.50	

#### Area Subtotal: Dwelling

		<b>9,533.50</b>	<b>69.23%</b>
Coverage: Coverage A - Dwelling	100.00% =	9,533.50	

### Area: Exterior

#### Front Elevation

		<b>1,369.91</b>	<b>9.95%</b>
Coverage: Coverage A - Dwelling	100.00% =	1,369.91	

#### Right Elevation

		<b>326.04</b>	<b>2.37%</b>
Coverage: Coverage A - Dwelling	100.00% =	326.04	

#### Rear Elevation

		<b>480.38</b>	<b>3.49%</b>
Coverage: Coverage A - Dwelling	100.00% =	480.38	

#### Left Elevation

		<b>396.88</b>	<b>2.88%</b>
Coverage: Coverage A - Dwelling	100.00% =	396.88	

#### Area Subtotal: Exterior

		<b>2,573.21</b>	<b>18.69%</b>
Coverage: Coverage A - Dwelling	100.00% =	2,573.21	

### Area: Other Structures

#### Shed #1

		<b>500.00</b>	<b>3.63%</b>
Coverage: Coverage B - Unscheduled Structures	100.00% =	500.00	

#### Front Elevation

		<b>21.84</b>	<b>0.16%</b>
Coverage: Coverage B - Unscheduled Structures	100.00% =	21.84	

#### Area Subtotal: Other Structures

		<b>521.84</b>	<b>3.79%</b>
Coverage: Coverage B - Unscheduled Structures	100.00% =	521.84	

#### Fencing

		<b>140.70</b>	<b>1.02%</b>
Coverage: Coverage B - Unscheduled Structures	100.00% =	140.70	

#### Shed #2

		<b>400.00</b>	<b>2.90%</b>
Coverage: Coverage C - Personal Property	100.00% =	400.00	

#### Personal Property

		<b>439.00</b>	<b>3.19%</b>
Coverage: Coverage C - Personal Property	100.00% =	439.00	

#### Debris Removal

		<b>162.39</b>	<b>1.18%</b>
Coverage: Coverage B - Unscheduled Structures	100.00% =	162.39	

### Subtotal of Areas

		<b>13,770.64</b>	<b>100.00%</b>
Coverage: Coverage B - Unscheduled Structures	5.99% =	824.93	
Coverage: Coverage A - Dwelling	87.92% =	12,106.71	
Coverage: Coverage C - Personal Property	6.09% =	839.00	

---

<b>Total</b>	<b>13,770.64</b>	<b>100.00%</b>
--------------	------------------	----------------

## Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
<b>GENERAL DEMOLITION</b>			<b>1,653.68</b>	<b>167.29</b>	<b>1,486.39</b>
Coverage: Coverage B - Unscheduled Structures	@	15.21% =	251.60		
Coverage: Coverage A - Dwelling	@	84.79% =	1,402.08		
<b>ELECTRICAL - SPECIAL SYSTEMS</b>			<b>48.23</b>	<b>11.58</b>	<b>36.65</b>
Coverage: Coverage A - Dwelling	@	100.00% =	48.23		
<b>FENCING</b>			<b>104.10</b>	<b>11.10</b>	<b>93.00</b>
Coverage: Coverage B - Unscheduled Structures	@	100.00% =	104.10		
<b>HEAT, VENT &amp; AIR CONDITIONING</b>			<b>193.98</b>	<b>31.04</b>	<b>162.94</b>
Coverage: Coverage A - Dwelling	@	100.00% =	193.98		
<b>LIGHT FIXTURES</b>			<b>98.55</b>	<b>78.84</b>	<b>19.71</b>
Coverage: Coverage A - Dwelling	@	100.00% =	98.55		
<b>PAINTING</b>			<b>168.30</b>	<b>111.36</b>	<b>56.94</b>
Coverage: Coverage B - Unscheduled Structures	@	12.98% =	21.84		
Coverage: Coverage A - Dwelling	@	87.02% =	146.46		
<b>ROOFING</b>			<b>8,687.27</b>	<b>2,124.71</b>	<b>6,562.56</b>
Coverage: Coverage B - Unscheduled Structures	@	5.15% =	447.39		
Coverage: Coverage A - Dwelling	@	94.85% =	8,239.88		
<b>SIDING</b>			<b>763.97</b>	<b>111.74</b>	<b>652.23</b>
Coverage: Coverage A - Dwelling	@	100.00% =	763.97		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>			<b>543.66</b>	<b>127.30</b>	<b>416.36</b>
Coverage: Coverage A - Dwelling	@	100.00% =	543.66		
<b>USER DEFINED ITEMS</b>			<b>839.00</b>	<b>141.95</b>	<b>697.05</b>
Coverage: Coverage C - Personal Property	@	100.00% =	839.00		
<b>WINDOW REGLAZING &amp; REPAIR</b>			<b>669.90</b>	<b>250.09</b>	<b>419.81</b>
Coverage: Coverage A - Dwelling	@	100.00% =	669.90		
<b>Subtotal</b>			<b>13,770.64</b>	<b>3,167.00</b>	<b>10,603.64</b>
<b>Total Tax</b>			<b>711.25</b>	<b>166.40</b>	<b>544.85</b>
Coverage: Coverage B - Unscheduled Structures	@	6.38% =	45.37		
Coverage: Coverage A - Dwelling	@	93.62% =	665.88		
<b>Total</b>			<b>14,481.89</b>	<b>3,333.40</b>	<b>11,148.49</b>



6000 AMERICAN PARKWAY  
MADISON, WI 53783-0001

Underwritten By:  
American Family Insurance Company  
Tel: 1-800-MY AMFAM (1-800-692-6326)  
Fax: 1-866-935-2858

JAMIE HUNT  
14879 YOUNG ST  
BENNINGTON, NE 68007-7031

Claim Number: 01-007-608592  
Date Of Loss: 05/21/2024  
Policy Number: 410363087062  
Policyholder: Jamie Hunt And Matthew Hunt

July 1, 2024

Dear Jamie Hunt and Matthew Hunt,

This correspondence contains important information regarding your claim. Please review and respond accordingly.

Enclosed is the estimate of repairs for the damages to your property. The prices used are the prevailing rates in your geographic location. Please review the estimate with the contractor of your choice.

Please refer to your policy and all applicable endorsements for the full text of the applicable provision.

#### **Recoverable Depreciation**

In some estimates, depreciation may be applied, based on the age and condition of the items requiring repair or replacement. If the depreciation is listed as "recoverable depreciation" you may be able to collect all or some of the depreciation after the repairs are complete and the expense has been incurred. You will need to provide us with the final bill/invoice/proof of payment from the repairer. A re-inspection may be required of completed repairs. Please email or send all invoices to:

Email: [claimdocuments@afics.com](mailto:claimdocuments@afics.com)  
Mail: American Family Insurance Company  
6000 AMERICAN PARKWAY  
MADISON, WI 53783-0001

Your policy allows 1 year from 5/21/2024 to complete the repair or replacement in order to receive payment for recoverable depreciation.

#### **Payment**

Payment of this claim, in the amount of \$10,148.49, has been made as outlined on the last page of this estimate.

Payment has been issued to you via Electronic Funds Transfer (EFT).

#### **Supplements**

If you find additional damage or costs, report them promptly so we may review them in relation to your policy's coverage. We will not pay for any repairs not listed in the estimate without reviewing and approving them first. Should you elect to make any changes or upgrades to your property, you will be responsible for any additional expenses as a result of these changes or upgrades.

#### **Flooring**

If your claim involves the replacement of flooring (carpet, vinyl, wood, ceramic) we reserve the right to send a sample to an independent third party for analysis of the existing flooring and recommend a like kind & quality replacement. If you receive flooring estimates higher than allowed in this estimate, please retain a 12"x12" sample to allow us the opportunity to have the flooring evaluated.

#### **Mortgage**



If there is a mortgage on the property, the mortgage company may be listed on any claim payments made, as required by the policy. If the mortgage company is listed on your payment, you will need to contact them to inquire as to their procedures in processing insurance claim payments.

This is an estimate of the damage observed. This estimate neither expresses nor implies coverage for this loss.

Please note the following:

Your estimate contains the abbreviations listed below. We have provided their definitions for your convenience.

RCV = Replacement Cost Value  
NRD = Non Recoverable Depreciation

ACV = Actual Cash Value

RD = Recoverable Depreciation  
Deduct = Deductible

Your policy and any endorsements will determine how this loss is paid. Your policy may provide that this loss be paid at actual cash value until such time as the damaged property is repaired, rebuilt, or replaced. Actual cash value represents the replacement cost value depreciated based on age and condition. You may be entitled to recover the withheld recoverable depreciation subject to your policy, based on the reasonable amount actually paid to repair, rebuild, or replace covered damages with like kind and quality up to the replacement cost value. Should you be entitled to recover the depreciated amount, you will need to submit documentation detailing the scope of completed repairs or replacement along with proof of payment. This will include receipts showing the date of replacement purchase, amount, and description and/or any other requested documentation.

Please refer to your policy and all applicable endorsements for the full text of the applicable provision. In some circumstances, such as catastrophic events and/or a state of emergency, your state may allow a longer period to recover depreciation. Please consult with your adjuster if you need clarification about recoverable depreciation.

We are committed to providing excellent customer service and are here to assist you. Please contact us with any questions you may have.

Sincerely,

*Timothy Harrell*

Timothy Harrell  
Claims TPA Property Independent Adjuster  
AFICS on behalf of American Family Insurance Company  
Timothy.Harrell@afics.com  
Phone: 1-608-621-9763 | Fax: 1-866-935-2858  
Mail: 6000 American Parkway, Madison, WI 53783-0001

Did you know you can file a claim and check your claim's status on our mobile app and in MyAccount? Go to [www.myamfam.com](http://www.myamfam.com) to download the MyAmFam mobile app or log in.

## PROPERTY CLAIMS NEXT STEPS

### 1. Contractor

- Select a contractor
  - Ask for references to ensure you have a contractor capable of the necessary repairs.
  - Consider hiring a contractor that is licensed, insured, and bonded.
  - Present the contractor with a copy of our estimate for review. In most cases your contractor will be able to work off the estimate we provide.

### 2. Supplement

- After the estimate has been reviewed with your contractor and we have an agreed scope of work and price, and there are no differences, the repairs can begin. If any issues arise or additional damages are found after the work has begun, have your contractor contact us immediately so that these issues/damages can be reviewed and addressed.
- If you proceed with repairs before contacting us to resolve any issues/differences, you may jeopardize your right to collect additional monies.
- Most differences in the estimates tend to be small and can be settled over the phone or with additional photos. However, in some instances we may want to meet with you and your contractor again to resolve any concerns.

### 3. Depreciation

- If you are entitled to recover any of the depreciation, you must submit to us copies of your invoices (to include the contractor's contact information), certificate of completion and receipts to repair, rebuild or replace the covered damages. Please forward this information to your adjuster once you have repaired or replaced your damaged property. Please include your claim number on all forms of correspondence.
- Depreciation is recovered on an "as incurred" basis. Up to the recoverable depreciation amount may be claimed upon completion of the work, based on the cost you incurred and subject to any applicable limits.
- Requirements for recovering depreciation vary state by state, therefore, please be sure to review your specific policy and all its endorsements to make sure you follow the necessary steps to obtain any recoverable depreciation.

### 4. Survey

- You may receive an email survey based on the service you received during the claims process. This survey relates solely to your assigned claims adjuster. We strive to provide you an easy claims experience and we hope to continue to deliver on that promise. Thank you in advance for taking the time to complete that survey, as your feedback is extremely important to ensure we continue to provide exceptional service.

### Disclaimer

This FAQ sheet does not modify your policy language. Please refer to your policy for specific rights, terms and conditions or contact your adjuster.



## PROPERTY CLAIM SETTLEMENT FAQs

**Q: What is replacement cost value (RCV)?**

A: Replacement cost value is the total cost to replace the damaged item with an item of like kind and quality.

**Q: What is depreciation?**

A: Depreciation is the reduction in the value of an asset with the passage of time based upon the age and the condition of the item being replaced. In other words, it is the difference between RCV and ACV.

**Q: What is actual cash value (ACV)?**

A: Actual cash value is based on the cost to repair or replace the damaged item with an item of like kind and quality, less depreciation. In other words, ACV is the value of the damaged item at the time of loss, not when the item was originally purchased.

**Q: What is a deductible?**

A: A deductible is the amount you must pay before an insurance company will pay a claim. You chose this deductible when obtaining your policy. Your claim adjuster will let you know when this amount is needed or how it will change your settlement.

**Q: How do I pay my deductible?**

A: If you have a contractor or other repair professional doing the work, you will pay your deductible to them. Your deductible is subtracted from the total claim value and payment is made to you.

**Q: How am I reimbursed?**

A: Reimbursement for repair or replacement of your covered damaged items will be in the form of one or more payments depending on the type of coverage you chose.

Your policy may have replacement cost coverage on the structure or your personal property. If so, a “recoverable depreciation” amount will be listed on the estimate. Upon completion of the work, you may claim up to this amount based on the cost you incurred and subject to any applicable limits. You must assert your claim for recoverable depreciation within the time period identified in your policy - please refer to your policy language. Note that if you do the work yourself, the amount of recoverable depreciation will be impacted.

**Q: Am I allowed to upgrade my damaged item(s)?**

A: The policy provides coverage for what you had at the time of loss. Therefore, any upgrades you make will be at your own expense.

**Q: Where do I send the repair bills or replacement receipts?**

A: Please include your name, phone number and claim number with all documents and send to:

Email: [claimdocuments@afics.com](mailto:claimdocuments@afics.com)  
Fax: 1-866-935-2858  
Mail: American Family Insurance Company  
6000 American Parkway  
Madison, WI 53783-0001

**Q: What advice do you have for locating a contractor?**

A: As the owner, you are always in control of the work being completed on your property. You may want to select a contractor that is insured and bonded and ask for references. Before repairs are started, present a copy of your adjuster's estimate to your contractor for agreement.

**Q: What if my contractor's estimate is different from this estimate?**

A: In most cases, your contractor will work off this estimate. If there are differences, we will review and work to resolve them with you and your contractor. *Should you choose to proceed with the repairs before contacting us to resolve any differences, you may jeopardize your right to collect additional monies.*

*Continued on the reverse side.*

## **PROPERTY CLAIM SETTLEMENT FAQs**

**Q: Why is my mortgage company listed on the payment?**

A: An insurance policy is a contract with you, us, and any named interest (generally mortgage lenders) listed on the policy. We are required through the terms of this policy to protect their interests as well. Please contact your mortgage company to obtain the steps required to process the payment. These steps can vary dependent upon the amount of the payment and the differing procedures of each lender.

**Disclaimer**

This FAQ sheet does not modify your policy language. Please refer to your policy for specific rights, terms and conditions or contact your adjuster.