
June 18, 2024

LORI HOUSER
6531 N 160th Ave
Omaha, NE 68116-4025

Claim Number: 01007642826
Date of Loss: 5/20/2024

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/>	<hr/>	<hr/>	<hr/>
\$33,446.37	(\$8,048.73)		\$25,397.64
Less Deductible			(\$1,000.00)
Total ACV Settlement			<hr/> \$24,397.64

Summary For Coverage B - Unscheduled Structures

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/>	<hr/>	<hr/>	<hr/>
\$220.56		<\$102.93>	\$117.63
Total ACV Settlement			<hr/> \$117.63

Summary For Coverage C - Personal Property

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/>	<hr/>	<hr/>	<hr/>
\$88.61	(\$8.87)		\$79.74
Total ACV Settlement			<hr/> \$79.74

Total Outstanding ACV Settlement (All Coverages)	\$24,595.01
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Insured: LORI HOUSER
6531 N 160th Ave
Omaha, NE 68116-4025

Phone: (402) 990-3367

Claim Rep.: NICHOLE HOLLINS
Estimator: MATHIS MAULDIN

Claim Number: 01007642826

Policy Number: 410565192485

Type of Loss: Hail

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	\$1,000.00	\$495,700.00
Coverage B - Unscheduled Structures	\$0.00	\$20,000.00
Coverage C - Personal Property	\$0.00	\$272,700.00

Date Contacted: 5/29/2024 1:45 PM

Date of Loss: 5/20/2024 12:00 PM

Date Est. Completed: 6/18/2024 9:22 AM

Price List: NEOMAFICS_MAY24_72
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	5.500%
	Total Tax	@	5.500%

Overhead: 10.0%

Profit: 10.0%

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Dwelling - Dwelling Exterior - Dwelling Roof	21,277.84	4,173.82	0.00	17,104.02
Dwelling - Dwelling - Dwelling Exterior - Front Elevation	5,419.17	1,331.06	0.00	4,088.11
Dwelling - Dwelling - Dwelling Exterior - Right Elevation	2,015.17	825.82	0.00	1,189.35
Dwelling - Dwelling - Dwelling Exterior - Rear Elevation	2,763.71	1,098.98	0.00	1,664.73
Dwelling - Dwelling - Dwelling Exterior - Left Elevation	1,578.02	619.05	0.00	958.97
Debris Removal	392.46	0.00	0.00	392.46
	33,446.37	8,048.73	0.00	25,397.64

Estimate Recap For Coverage B - Unscheduled Structures

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Fencing	220.56	0.00	102.93	117.63
	220.56	0.00	102.93	117.63

Estimate Recap For Coverage C - Personal Property

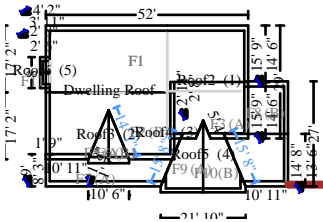
Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Contents	88.61	8.87	0.00	79.74
	88.61	8.87	0.00	79.74

LORI_HOUSER1

Dwelling

Dwelling

Dwelling Exterior



Dwelling Roof

2905.66 Surface Area
336.57 Total Perimeter Length

29.06 Number of Squares
104.69 Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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The following line items account for replacement of the roof of this structure.

The policy information provided indicates that the roof and related components are 7 years old. Based on the Roof Surface Payment Schedule included with the homeowners policy, the initial settlement amount is 79% of the total replacement cost.

1. Tear off composition shingles (no haul off)	29.06 SQ	45.75	73.12	0.00	1,402.62	21/NA	Avg.	0%	(0.00)	1,402.62
2. Material Only Laminated - comp. shingle rfg. - w/out felt	31.17 SQ	136.69	481.55	0.00	4,742.18	7/30 yrs	Avg.	21% [%]	(995.86)	3,746.32
Auto Calculated Waste: 7.3%, 2.11SQ										
Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8",										
3. Install Laminated - comp. shingle rfg. - w/out felt	31.17 SQ	170.97	293.10	0.00	5,622.23	7/30 yrs	Avg.	21% [%]	(1,180.67)	4,441.56
Auto Calculated Waste: 7.3%, 2.11SQ										
Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8",										
4. Remove Additional charge for high roof (2 stories or greater)	29.06 SQ	6.45	10.31	0.00	197.75	7/NA	Avg.	21% [%]	(41.52)	156.23
5. Additional charge for high roof (2 stories or greater)	29.06 SQ	27.93	44.64	0.00	856.29	7/NA	Avg.	21% [%]	(179.82)	676.47
6. Roofing felt - 15 lb.	17.53 SQ	43.14	48.96	0.00	805.20	7/20 yrs	Avg.	21% [%]	(169.10)	636.10
7. Ice & water barrier	1,152.83 SF	2.08	163.99	0.00	2,561.88	7/30 yrs	Avg.	21% [%]	(538.00)	2,023.88
8. Hip / Ridge cap - Standard profile - composition shingles	103.69 LF	7.15	58.76	0.00	800.14	7/30 yrs	Avg.	21% [%]	(168.03)	632.11
9. Valley metal - (W) profile	71.61 LF	8.35	46.69	0.00	644.63	7/35 yrs	Avg.	21% [%]	(135.38)	509.25
10. Drip edge	335.85 LF	3.41	85.60	0.00	1,230.85	7/35 yrs	Avg.	21% [%]	(258.48)	972.37
11. Step flashing	58.00 LF	13.48	49.90	0.00	831.74	7/35 yrs	Avg.	21% [%]	(174.67)	657.07
12. Flashing - pipe jack	3.00 EA	62.62	13.37	0.00	201.23	7/35 yrs	Avg.	21% [%]	(42.25)	158.98
13. Roof vent - turtle type - Metal	9.00 EA	84.17	54.18	0.00	811.71	7/35 yrs	Avg.	21% [%]	(170.46)	641.25

CONTINUED - Dwelling Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Exhaust cap - through roof - up to 4"									
4.00 EA	112.07	33.90	0.00	482.18	7/35 yrs	Avg.	21% [%]	(101.26)	380.92
15. Furnace vent - rain cap and storm collar, 5"									
1.00 EA	80.77	6.44	0.00	87.21	7/25 yrs	Avg.	21% [%]	(18.32)	68.89
Totals: Dwelling Roof		1,464.51	0.00	21,277.84				4,173.82	17,104.02

Front Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. R&R Overhead door & hardware - 16' x 7'									
1.00 EA	1,971.72	221.31	411.46	2,604.49	7/35 yrs	Avg.	20%	(520.88)	2,083.61
17. Paint overhead door - 2 coats (per side)									
1.00 EA	125.26	11.51	25.66	162.43	7/15 yrs	Avg.	46.67%	(75.80)	86.63
18. R&R Overhead door & hardware - 8' x 7' - High grade									
1.00 EA	1,431.58	157.70	298.18	1,887.46	7/35 yrs	Avg.	20%	(377.49)	1,509.97
19. Paint overhead door - 2 coats (per side)									
1.00 EA	125.26	11.51	25.66	162.43	7/15 yrs	Avg.	46.67%	(75.80)	86.63
SIDING:									
20. Seal & paint wood siding									
257.00 SF	1.82	39.46	95.16	602.36	7/15 yrs	Avg.	46.67%	(281.09)	321.27
Totals: Front Elevation		441.49	856.12	5,419.17				1,331.06	4,088.11

Right Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. Comb and straighten a/c condenser fins - with trip charge									
1.00 EA	193.98	12.80	38.80	245.58	7/NA	Avg.	0%	(0.00)	245.58
SIDING:									
22. Seal & paint wood siding									
755.00 SF	1.82	115.93	279.56	1,769.59	7/15 yrs	Avg.	46.67%	(825.82)	943.77
Totals: Right Elevation		128.73	318.36	2,015.17				825.82	1,189.35

Rear Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
23. R&R Wrap window frame & trim with aluminum sheet - XLarge*									
1.00 EA	455.26	36.43	92.26	583.95	7/50 yrs	Avg.	14%	(81.76)	502.19
SIDING:									
24. Seal & paint wood siding									
930.00 SF	1.82	142.80	344.36	2,179.76	7/15 yrs	Avg.	46.67%	(1,017.22)	1,162.54
Totals: Rear Elevation		179.23	436.62	2,763.71				1,098.98	1,664.73

Left Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. R&R Wrap window frame & trim with aluminum sheet*									
1.00 EA	280.05	22.45	56.74	359.24	7/50 yrs	Avg.	14%	(50.28)	308.96
SIDING:									
26. Seal & paint wood siding									
520.00 SF	1.82	79.84	192.54	1,218.78	7/15 yrs	Avg.	46.67%	(568.77)	650.01
Totals: Left Elevation		102.29	249.28	1,578.02				619.05	958.97

Total: Dwelling Exterior	2,316.25	1,860.38	33,053.91		8,048.73	25,005.18
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Total: Dwelling	2,316.25	1,860.38	33,053.91		8,048.73	25,005.18
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Contents

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
27. Grill Cover*									
1.00 EA	69.99	4.62	14.00	88.61	1/NA	Avg.	10% [%]	(8.87)	79.74
HO 04 90 - Personal Property Replacement Cost Coverage									
https://www.amazon.com/Weber-7130-Genesis-Cover-Black/dp/B01IF1GT3W/ref=asc_df_B01IF1GT3W/?tag=hyprod-20&linkCode=df0&hvadid=693713553061&hvpos=&hvnetw=g&hvrnd=10250167389436180474&hvpone=&hvptwo=&hvqmt=&hvdev=c&hvdvcmdl=&hvlocint=&hvlocphy=9024570&hvtargid=pla-315893650941&mcid=be745988d6123416a377f7a3038dc0f6&gad_source=1&th=1									
Totals: Contents		4.62	14.00	88.61				8.87	79.74

Fencing

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. Seal & paint - wood fence*									
150.00 SF	1.14	14.72	34.84	220.56	7/15 yrs	Avg.	46.67%	<102.93>	117.63
Totals: Fencing		14.72	34.84	220.56				102.93	117.63

Total: Dwelling	2,335.59	1,909.22	33,363.08	8,160.53	25,202.55
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Debris Removal

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Dumpster load - Approx. 12 yards, 1-3 tons of debris									
1.00 EA	310.00	20.46	62.00	392.46	0/NA	Avg.	0%	(0.00)	392.46
Totals: Debris Removal		20.46	62.00	392.46				0.00	392.46
Line Item Totals: LORI_HOUSER1		2,356.05	1,971.22	33,755.54				8,160.53	25,595.01

[%] - 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
3,790.32 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,905.66 Surface Area	29.06 Number of Squares	336.57 Total Perimeter Length
104.69 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Coverage A - Dwelling	33,446.37	99.08%	25,397.64	99.23%
Coverage B - Unscheduled Structures	220.56	0.65%	117.63	0.46%
Coverage C - Personal Property	88.61	0.26%	79.74	0.31%
Total	33,755.54	100.00%	25,595.01	100.00%

Summary for Coverage A - Dwelling

Line Item Total	29,187.28
Material Sales Tax	593.04
Subtotal	29,780.32
Overhead	961.19
Profit	961.19
Total Tax	1,743.67
Replacement Cost Value	\$33,446.37
Less Depreciation	(8,048.73)
Actual Cash Value	\$25,397.64
Less Deductible	(1,000.00)
Net Claim	\$24,397.64
Total Recoverable Depreciation	8,048.73
Net Claim if Depreciation is Recovered	\$32,446.37

MATHIS MAULDIN

Summary for Coverage B - Unscheduled Structures

Line Item Total	171.00
Material Sales Tax	3.22
Subtotal	174.22
Overhead	17.42
Profit	17.42
Total Tax	11.50
Replacement Cost Value	\$220.56
Less Non-recoverable Depreciation	<102.93>
Actual Cash Value	\$117.63
Net Claim	\$117.63

MATHIS MAULDIN

Summary for Coverage C - Personal Property

Line Item Total	69.99
Overhead	7.00
Profit	7.00
Total Tax	4.62
Replacement Cost Value	\$88.61
Less Depreciation	(8.87)
Actual Cash Value	\$79.74
Net Claim	\$79.74
Total Recoverable Depreciation	8.87
Net Claim if Depreciation is Recovered	\$88.61

MATHIS MAULDIN

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (5.5%)	Total Tax (5.5%)
Line Items	985.61	985.61	596.26	1,759.79
Total	985.61	985.61	596.26	1,759.79

Recap by Room

Estimate: LORI_HOUSER1

Area: Dwelling

Area: Dwelling

Area: Dwelling Exterior

Dwelling Roof			19,813.33	67.33%
Coverage: Coverage A - Dwelling	100.00% =	19,813.33		
Front Elevation		4,121.56	14.01%	
Coverage: Coverage A - Dwelling	100.00% =	4,121.56		
Right Elevation		1,568.08	5.33%	
Coverage: Coverage A - Dwelling	100.00% =	1,568.08		
Rear Elevation		2,147.86	7.30%	
Coverage: Coverage A - Dwelling	100.00% =	2,147.86		
Left Elevation		1,226.45	4.17%	
Coverage: Coverage A - Dwelling	100.00% =	1,226.45		
Area Subtotal: Dwelling Exterior			28,877.28	98.13%
Coverage: Coverage A - Dwelling	100.00% =	28,877.28		
Area Subtotal: Dwelling			28,877.28	98.13%
Coverage: Coverage A - Dwelling	100.00% =	28,877.28		
Contents		69.99	0.24%	
Coverage: Coverage C - Personal Property	100.00% =	69.99		
Fencing		171.00	0.58%	
Coverage: Coverage B - Unscheduled Structures	100.00% =	171.00		
Area Subtotal: Dwelling			29,118.27	98.95%
Coverage: Coverage A - Dwelling	99.17% =	28,877.28		
Coverage: Coverage B - Unscheduled Structures	0.59% =	171.00		
Coverage: Coverage C - Personal Property	0.24% =	69.99		
Debris Removal		310.00	1.05%	
Coverage: Coverage A - Dwelling	100.00% =	310.00		
Subtotal of Areas			29,428.27	100.00%
Coverage: Coverage A - Dwelling	99.18% =	29,187.28		
Coverage: Coverage B - Unscheduled Structures	0.58% =	171.00		
Coverage: Coverage C - Personal Property	0.24% =	69.99		
Total			29,428.27	100.00%

Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
GENERAL DEMOLITION				588.74	49.89	538.85
Coverage: Coverage A - Dwelling	@	100.00% =		588.74		
DOORS				3,222.07	644.41	2,577.66
Coverage: Coverage A - Dwelling	@	100.00% =		3,222.07		
HEAT, VENT & AIR CONDITIONING				193.98		193.98
Coverage: Coverage A - Dwelling	@	100.00% =		193.98		
PAINTING				4,902.36	2,287.76	2,614.60
Coverage: Coverage A - Dwelling	@	96.51% =		4,731.36		
Coverage: Coverage B - Unscheduled Structures	@	3.49% =		171.00		
SIDING				637.80	89.29	548.51
Coverage: Coverage A - Dwelling	@	100.00% =		637.80		
SPECIALTY ITEMS				69.99	7.00	62.99
Coverage: Coverage C - Personal Property	@	100.00% =		69.99		
O&P Items Subtotal				9,614.94	3,078.35	6,536.59
Non-O&P Items				RCV	Deprec.	ACV
GENERAL DEMOLITION				1,516.94	39.36	1,477.58
Coverage: Coverage A - Dwelling	@	100.00% =		1,516.94		
HEAT, VENT & AIR CONDITIONING				80.77	16.96	63.81
Coverage: Coverage A - Dwelling	@	100.00% =		80.77		
ROOFING				18,215.62	3,825.29	14,390.33
Coverage: Coverage A - Dwelling	@	100.00% =		18,215.62		
Non-O&P Items Subtotal				19,813.33	3881.61	15,931.72
O&P Items Subtotal				9,614.94	3,078.35	6,536.59
Material Sales Tax				596.26	145.30	450.96
Coverage: Coverage A - Dwelling	@	99.46% =		593.04		
Coverage: Coverage B - Unscheduled Structures	@	0.54% =		3.22		
Overhead				985.61	314.91	670.70
Coverage: Coverage A - Dwelling	@	97.52% =		961.19		
Coverage: Coverage B - Unscheduled Structures	@	1.77% =		17.42		
Coverage: Coverage C - Personal Property	@	0.71% =		7.00		
Profit				985.61	314.91	670.70
Coverage: Coverage A - Dwelling	@	97.52% =		961.19		
Coverage: Coverage B - Unscheduled Structures	@	1.77% =		17.42		
Coverage: Coverage C - Personal Property	@	0.71% =		7.00		
Total Tax				1,759.79	425.45	1,334.34
Coverage: Coverage A - Dwelling	@	99.08% =		1,743.67		
Coverage: Coverage B - Unscheduled Structures	@	0.65% =		11.50		
Coverage: Coverage C - Personal Property	@	0.26% =		4.62		
Total				33,755.54	8,160.53	25,595.01



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

LORI HOUSER
6531 N 160TH AVE
OMAHA, NE 68116-4025

Claim Number: 01-007-642826
Date Of Loss: 05/20/2024
Policy Number: 410565192485
Policyholder: Lori Houser

June 24, 2024

Dear Lori Houser,

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
Mail: American Family Insurance Company
6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Your policy allows 1 year from 05/20/2024 to complete the repair or replacement in order to receive payment for recoverable depreciation.

Payment

Payment of this claim, in the amount of \$24,515.27, has been made as outlined on the last page of this estimate.

Payment will be mailed under separate cover.

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,

Nichole Hollins

Nichole Hollins
Claims TPA Property Independent Adjuster
AFICS on behalf of American Family Insurance Company
Nichole.Hollins.1@afics.com
Phone: 1-800-MY AMFAM (1-800-692-6326) | 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 to download the MyAmFam mobile app or log in.