



PO Box 486  
Owatonna, MN 55060

Insured: S&D Group, Inc  
Property: 4509 Illinois Ave  
Louisville, KY 40213  
Home: 4509 Illinois Ave  
Louisville, KY 40213

Business: (502) 245-2283

Claim Rep.: Jeff Kaemmerer  
Position: General Adjuster  
Business: PO BOX 486  
Owatonna, MN 55060

Business: (618) 604-0466

Estimator: Jeff Kaemmerer  
Position: General Adjuster  
Business: PO BOX 486  
Owatonna, MN 55060

Business: (618) 604-0466

**Claim Number:** 778318-4

**Policy Number:** 1850318

**Type of Loss:** Hail

Date Contacted: 2/27/2024 8:46 AM  
Date of Loss: 6/25/2023 12:00 AM  
Date Inspected: 3/19/2024 8:56 AM  
Date Est. Completed: 3/26/2024 9:18 AM

Date Received: 3/20/2024 7:43 AM  
Date Entered: 3/20/2024 7:48 AM

Price List: KYLO8X\_01JUN23  
Restoration/Service/Remodel  
Estimate: S&D\_GROUP\_\_INC3

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### S&D\_GROUP\_\_INC3

#### R-Panel Metal Roof

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. R&R Metal roofing - ribbed - 24 gauge - 1 1/8" to 1 1/2"								
59,882. SF	7.42	11,856.64	456,181.08	5/75 yrs	Avg.	6.67%	(28,056.71)	428,124.37
00								
2. Corrugated fiberglass roofing (greenhouse type)								
2,916.00 SF	3.41	348.17	10,291.73	5/10 yrs	Avg.	50%	(5,145.87)	5,145.86
Includes 81 fiberglass skylight panels (3' x 12')								
Replace only. Removal labor is included in the tear off of the entire metal roofing system								
3. R&R Hip / Ridge cap - metal roofing								
202.00 LF	8.42	35.15	1,735.99	5/75 yrs	Avg.	6.67%	(79.50)	1,656.49
4. R&R Steel rake/gable trim - color finish								
673.00 LF	6.25	110.24	4,316.49	5/50 yrs	Avg.	10%	(385.21)	3,931.28
5. Gutter / downspout - Detach & reset								
460.00 LF	4.93	0.00	2,267.80	5/NA	Avg.	0%	(0.00)	2,267.80
6. R&R Closure strips for metal roofing - inside and/or outside								
460.00 LF	2.72	14.08	1,265.28	5/75 yrs	Avg.	6.67%	(54.30)	1,210.98
7. Neoprene pipe jack flashing for metal roofing								
3.00 EA	56.02	5.25	173.31	5/75 yrs	Avg.	6.67%	(11.55)	161.76
8. R&R Rain cap - 10"*								
1.00 EA	66.31	1.84	68.15	5/35 yrs	Avg.	14.29%	(8.89)	59.26
9. R&R Rain cap - 6"								
2.00 EA	45.37	2.96	93.70	5/35 yrs	Avg.	14.29%	(11.70)	82.00
10. Flashing - pipe jack								
1.00 EA	41.16	0.88	42.04	5/35 yrs	Avg.	14.29%	(6.01)	36.03
11. Roofing - General Laborer - per hour								
0.50 HR	46.58	0.00	23.29	5/NA	Avg.	0%	(0.00)	23.29
Labor to caulk around 1" pipe								
12. R&R Sidewall flashing for metal roofing - 26 gauge								
14.00 LF	5.08	1.78	72.90	5/75 yrs	Avg.	6.67%	(4.22)	68.68
13. Remove Counterflashing - Apron flashing								
28.00 LF	0.69	0.00	19.32	5/35 yrs	Avg.	NA	(0.00)	19.32
Facilitates R & R of endwall flashing								
14. Install Counterflashing - Apron flashing								
28.00 LF	6.84	0.00	191.52	5/35 yrs	Avg.	14.29%	(27.36)	164.16
Facilitates R & R of endwall flashing								
15. R&R Endwall flashing for metal roofing - 26 gauge								
28.00 LF	6.38	4.64	183.28	5/75 yrs	Avg.	6.67%	(10.17)	173.11
<b>Totals: R-Panel Metal Roof</b>		<b>12,381.63</b>	<b>476,925.88</b>				<b>33,801.49</b>	<b>443,124.39</b>



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#### TPO Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. Comb/straighten a/c cond. fins - w/trip charge - Large									
	1.00 EA	235.00	0.00	235.00	5/NA	Avg.	0%	(0.00)	235.00
17. R&R Rain cap - 6"									
	3.00 EA	45.37	4.45	140.56	5/35 yrs	Avg.	14.29%	(17.56)	123.00
<b>Totals: TPO Roof</b>			<b>4.45</b>	<b>375.56</b>				<b>17.56</b>	<b>358.00</b>

#### General Conditions

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. Taxes, insurance, permits & fees (Bid Item)									
	1.00 EA	0.00	0.00	0.00	0/NA	Avg.	0%	(0.00)	0.00
Line item intentionally left blank as a place holder until requirement and cost is ascertained.									
19. Telehandler/forklift (per month) - no operator									
	1.00 MO	3,207.05	0.00	3,207.05	0/NA	Avg.	0%	(0.00)	3,207.05
20. Dumpster load - Approx. 40 yards, 7-8 tons of debris									
	4.00 EA	649.00	0.00	2,596.00	0/NA	Avg.	NA	(0.00)	2,596.00
<b>Totals: General Conditions</b>			<b>0.00</b>	<b>5,803.05</b>				<b>0.00</b>	<b>5,803.05</b>
<b>Line Item Totals: S&amp;D_GROUP__INC3</b>			<b>12,386.08</b>	<b>483,104.49</b>				<b>33,819.05</b>	<b>449,285.44</b>

[%] - 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

Additional Charges	Charge
Safety & Supervision Fees	7,246.57
<b>Additional Charges Total</b>	<b>\$7,246.57</b>



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### Summary for LOC 2-1

Line Item Total	470,718.41
Safety & Supervision Fees	7,246.57
Subtotal	477,964.98
Material Sales Tax	12,386.08
<b>Replacement Cost Value</b>	<b>\$490,351.06</b>
Less Depreciation	(33,819.05)
<b>Actual Cash Value</b>	<b>\$456,532.01</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$455,532.01</b>
Total Recoverable Depreciation	33,819.05
<b>Net Claim if Depreciation is Recovered</b>	<b>\$489,351.06</b>

Jeff Kaemmerer  
General Adjuster



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Recap of Taxes

	Material Sales Tax (6%)	Total Tax (6%)	Mat. Tax on Struct. (6%)
Line Items	12,386.08	0.00	0.00
Additional Charges	0.00	0.00	0.00
Total	12,386.08	0.00	0.00



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Recap by Room

Estimate: S&D_GROUP__INC3		
R-Panel Metal Roof	464,544.25	98.69%
TPO Roof	371.11	0.08%
General Conditions	5,803.05	1.23%
<hr/>		
Subtotal of Areas	470,718.41	100.00%
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Total	470,718.41	100.00%



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### Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	39,480.05		39,480.05
HEAVY EQUIPMENT	3,207.05		3,207.05
HEAT, VENT & AIR CONDITIONING	235.00		235.00
METAL STRUCTURES & COMPONENTS	209.30	13.96	195.34
ROOFING	425,319.21	32,824.03	392,495.18
SOFFIT, FASCIA, & GUTTER	2,267.80		2,267.80
Subtotal	470,718.41	32,837.99	437,880.42
Permits and Fees	7,246.57		7,246.57
Material Sales Tax	12,386.08	981.06	11,405.02
Total	490,351.06	33,819.05	456,532.01

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