



May 05, 2014

Claim Scanning Center
6000 American Parkway
Madison, WI 53783-0001
Phone: 1-866-881-4318 Fax: 1-866-774-4561
Email: catfax11@amfam.com

TOTTLEBEN, DANIEL
7250 SW KAREN RD
TRIMBLE, MO 64492-7906

Claim Number: 00315032719
Date of Loss: 4/27/2014

The attached estimate of damages has been prepared for your property. The estimate has used common prices for labor and material from your area.

Enclosed is our draft for the actual cash value (today's replacement cost less depreciation) of your damaged property. For Dwelling and Structure damages, we may have included your mortgage company, **CEFCU**, on the draft as required by your policy.

Summary For Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$18,600.84	(\$3,367.90)		\$15,232.94
Less Deductible			(\$1,000.00)
Total ACV Settlement			\$14,232.94

Summary For Contents

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$999.99	(\$200.00)		\$799.99
Total ACV Settlement			\$799.99
Total Outstanding ACV Settlement (All Coverages)			\$15,032.93

See the enclosed estimate for details of your settlement which may include other itemized details not shown above.

If you wish to make a claim for the recoverable depreciation amount, you must do **TWO** things:

1. You must have the item(s) replaced or repaired within one year from your date of loss. *Exception: Georgia and Washington policies ONLY - Please refer to your policy language as well as the section of this estimate titled Claiming Recoverable Depreciation following the Estimate Recap or Coverage Limit Details sections.
2. You must submit a final repair bill or purchase receipt showing the item(s) has been repaired or replaced.

The attached estimate is what we expect to be the reasonable cost to repair or replace the property. This estimate may not include permit fees. If total charges for repair/replacement plus permits exceed the amount shown here for that repair/replacement, prior to any deductible, then additional amounts may be payable. If the actual cost is more or less, the final payment will be adjusted accordingly. If you wish, you may repair or replace with higher quality items, however, you will be responsible for any increase in cost.



Please refer to your policy under either CONDITIONS - SECTION I or HOW WE SETTLE LOSSES - SECTION I for further details on determining your loss settlement.

Please present this estimate to a contractor or repair facility of your choice BEFORE you authorize the start of repairs. If any additional damage or costs are identified, for which you believe we should be responsible, they must be approved by a representative of American Family Insurance prior to having the additional work done. If you, your contractor, or repair facility have any questions, please contact us at (866) 881-4318.

American Family Insurance appreciates your business.

Thank You,
EMMANUEL O ODONGO



Insured: TOTTLEBEN, DANIEL
7250 SW KAREN RD
TRIMBLE, MO 64492-7906

Phone: (816) 812-3430

Claim Rep.: EMMANUEL O ODONGO
Estimator: EMMANUEL O ODONGO

Claim Number: 00315032719

Policy Number: 24BX312701

Type of Loss: HAIL

Coverage	Deductible	Policy Limit
Dwelling	\$1,000.00	\$270,700.00
Contents	\$0.00	\$203,100.00

Date Contacted: 4/28/2014 7:00 PM

Date of Loss: 4/27/2014 9:00 PM

Price List: MOKC8X_MAY14
Restoration/Service/Remodel

Overhead: 10.0%

Profit: 10.0%

Estimate Recap For Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
House - Exterior - Roofing	11,559.11	1,971.68	0.00	9,587.43
House - Exterior - Gutters/Downspouts	1,714.21	342.86	0.00	1,371.35
House - Exterior - Fascia	854.78	170.96	0.00	683.82
House - Exterior - Window/Door Wraps	790.42	260.84	0.00	529.58
House - Exterior - Screens	513.90	0.00	0.00	513.90
House - Exterior - Deck	681.63	136.33	0.00	545.30
Fencing	2,426.12	485.23	0.00	1,940.89
Labor Minimums Applied	60.67	0.00	0.00	60.67
	18,600.84	3,367.90	0.00	15,232.94

Estimate Recap For Contents

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Personal Property	999.99	200.00	0.00	799.99
	999.99	200.00	0.00	799.99

IMPORTANT - Please read the definitions below

What is replacement cost (RCV)?

Replacement cost is the cost to repair the damaged item with an item of like kind and quality, without deduction for depreciation.

What is depreciation?

Depreciation is the amount deducted from the replacement cost based upon the age and condition of the item being replaced.

What is actual cash value (ACV)?

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**.



If your home is older than 1978 it may contain lead painted materials. The EPA may require contractors to follow *special* procedures to contain *and/or* remediate lead from the damaged area. If a lead test is taken and your home was found to contain lead, **American Family Insurance requires you to notify us before beginning any repairs.** Please be aware that the EPA regulations consider lead to be a pollutant. Your policy limits the testing, cleaning, containment and removal of a pollutant to \$10,000.00 for covered losses.



TOTTLEBEN_DANIEL

House

Exterior

Roofing

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
The following line items account for the replacement of the roof of this structure.						
Based on a physical inspection the roof appears to be 5 years old. It is in average condition. Based on a life expectancy of 30 years, final depreciation applied is 17%						
The waste factor applied includes any/all necessary hip/ridge cap, starter row and normal installation waste.						
1. Remove Tear off, haul and dispose of comp. shingles - Laminated	28.83 SQ	\$48.48	\$279.54	\$1,677.22	-\$285.13 (17%)	\$1,392.09
2. Replace Laminated - comp. shingle rfg. - w/out felt	31.71 SQ	\$159.34	\$1,010.54	\$6,063.21	-\$1,030.75 (17%)	\$5,032.46
3. Replace Roofing felt - 15 lb.	28.83 SQ	\$19.12	\$110.24	\$661.47	-\$112.45 (17%)	\$549.02
4. Replace Drip edge	301.00 LF	\$1.52	\$91.50	\$549.02	-\$93.34 (17%)	\$455.68
5. Replace Flashing - pipe jack	2.00 EA	\$23.38	\$9.36	\$56.12	-\$9.55 (17%)	\$46.57
6. Replace Roof vent - turtle type - Metal	15.00 EA	\$38.60	\$115.80	\$694.80	-\$118.11 (17%)	\$576.69
7. Replace Valley metal - (W) profile	87.00 LF	\$4.23	\$73.60	\$441.61	-\$75.08 (17%)	\$366.53
8. Remove Additional charge for steep roof - 7/12 to 9/12 slope	28.83 SQ	\$10.47	\$60.38	\$362.23	-\$61.57 (17%)	\$300.66
9. Replace Additional charge for steep roof - 7/12 to 9/12 slope	28.83 SQ	\$24.06	\$138.74	\$832.39	-\$141.50 (17%)	\$690.89
10. Stain & finish post/wood beam 6" x 6"	60.00 LF	\$3.07	\$36.84	\$221.04	-\$44.20 (20%)	\$176.84
Totals			\$1,926.54	\$11,559.11	-\$1,971.68	\$9,587.43

Gutters/Downspouts



Gutters/Downspouts continued...

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
The following line items account for the replacement of the gutters and downspouts of this structure.						
Based on a physical inspection the gutters appear to be 5 years old. They are in average condition, based on a life expectancy of 25 years, final depreciation applied is 20%						
Front = 25 ft of gutter, 20 ft of downspout Left = 15 ft of gutter, 50 of downspout Right = 10 ft of gutter, 50 of downspout Back = 52 ft of gutter, 50 ft of downspout						
11a. Remove Gutter / downspout - aluminum - up to 5"	272.00 LF	\$0.38	\$20.68	\$124.04	-\$24.81 (20%)	\$99.23
11b. Replace Gutter / downspout - aluminum - up to 5"	272.00 LF	\$4.49	\$244.26	\$1,465.54	-\$293.12 (20%)	\$1,172.42
12. Haul debris - per pickup truck load - including dump fees	1.00 EA	\$103.85	\$20.78	\$124.63	-\$24.93 (20%)	\$99.70
Totals			\$285.72	\$1,714.21	-\$342.86	\$1,371.35

Fascia

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
The following line items account for the replacement of the fascia on the rakes on all elevation(s) of this structure.						
Based on a physical inspection the fascia appears to be 10 years old. It is in average condition, based on a life expectancy of 50 years, final depreciation applied is 20%						
Inspected all eaves on all elevations and found no storm related damage.						
13a. Remove Fascia - metal - 6"	192.00 LF	\$0.25	\$9.60	\$57.60	-\$11.52 (20%)	\$46.08
13b. Replace Fascia - metal - 6"	192.00 LF	\$3.46	\$132.86	\$797.18	-\$159.44 (20%)	\$637.74
Totals			\$142.46	\$854.78	-\$170.96	\$683.82

Window/Door Wraps

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
Replace damaged garage door wraps						
Based on a physical inspection the door wraps appears to be 10 years old. It is in average condition, based on a life expectancy of 30 years, final depreciation applied is 33%						
14a. Remove Wrap wood garage door frame & trim with aluminum (PER LF)	66.00 LF	\$1.57	\$20.72	\$124.34	-\$41.03 (33%)	\$83.31
14b. Replace Wrap wood garage door frame & trim with aluminum (PER LF)	66.00 LF	\$8.41	\$111.02	\$666.08	-\$219.81 (33%)	\$446.27



Window/Door Wraps continued...

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
Totals			\$131.74	\$790.42	-\$260.84	\$529.58

Doors

Description	Qty	Unit Price	Replacement Cost Total	Depreciation	Actual Cash Value
Damage to 2 Pella door cladding Pending Pella estimate 15. Replace Doors (Bid Item)	2.00 EA	\$0.00	\$0.00	-\$0.00	\$0.00
Totals			\$0.00	-\$0.00	\$0.00

Screens

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
The following line items account for repair of the screens.						
front = 5 left = none right = 1 back = 8 16a. Remove Window screen, 1 - 9 SF	14.00 EA	\$2.83	\$7.92	\$47.54	-\$0.00	\$47.54
16b. Replace Window screen, 1 - 9 SF	14.00 EA	\$27.76	\$77.72	\$466.36	-\$0.00	\$466.36
Totals			\$85.64	\$513.90	-\$0.00	\$513.90

Deck

Subroom 1: deck landing

Subroom 2: deck stairs

380.00 SF Walls

380.00 SF Long Wall

380.00 SF Short Wall

Formula Elevation 22' 6" x 14' x 0"

Formula Elevation 3' x 3' x 0"

Formula Elevation 16' x 3' 6" x 0"

380.00 SF Walls & Ceiling

41.50 LF Floor Perimeter

41.50 LF Ceil. Perimeter

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
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The following line items account for the restraining of the deck on the back elevation(s) of this structure.

Based on a physical inspection the stain appears to be 3 years old. It is in average condition based on a life expectancy of 15 years final depreciation applied is 20%

17. Clean with pressure/chemical spray

380.00 SF	\$0.28	\$21.28	\$127.68	-\$25.54 (20%)	\$102.14
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Deck continued...

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
18. Stain/finish deck	380.00 SF	\$0.55	\$41.80	\$250.80	-\$50.16 (20%)	\$200.64
19. Stain/finish deck handrail	63.00 LF	\$4.01	\$50.52	\$303.15	-\$60.63 (20%)	\$242.52
Totals			\$113.60	\$681.63	-\$136.33	\$545.30

Fencing

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
The following line items account for the restraining of the fence on all elevation(s) of this structure.						
Based on a physical inspection the stain appears to be 3 years old. It is in average condition based on a life expectancy of 15 years final depreciation applied is 20%						
20. Clean with pressure/chemical spray	2,592.00 SF	\$0.28	\$145.16	\$870.92	-\$174.19 (20%)	\$696.73
21. Stain - wood fence/gate	2,592.00 SF	\$0.50	\$259.20	\$1,555.20	-\$311.04 (20%)	\$1,244.16
Totals			\$404.36	\$2,426.12	-\$485.23	\$1,940.89

Personal Property

Description	Qty	Unit Price	Replacement Cost Total	Depreciation	Actual Cash Value
Allowance to replace damaged Gas Grill - Jenn-Air 5-Burner Dual Energy Drop-In Gas Grill Depreciation of 20% has been applied based on condition.					
Price search: http://www.sears.com/jenn-air-5-burner-dual-energy-built-in/p-07116147000P?sid=IDx01192011x000001&kpid=07116147000&kispla=07116147000P					
22. Jennair - 5 burner gas grill	1.00 EA	\$999.99	\$999.99	-\$200.00 (20%)	\$799.99
Totals			\$999.99	-\$200.00	\$799.99

Labor Minimums Applied

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
23. Window labor minimum	1.00 EA	\$50.55	\$10.12	\$60.67	-\$0.00	\$60.67



Labor Minimums Applied continued...

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
Totals			\$10.12	\$60.67	-\$0.00	\$60.67

		Overhead & Profit	Replacement Cost Total	Depreciation	Actual Cash Value
Estimate Totals		\$3,100.18	\$19,600.83	-\$3,567.90	\$16,032.93

Materials sales taxes are added once work is completed and incurred