

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Insured: KEITH HERRMANN
Property: 525 BROADWAY AVE S
COKATO, MN 55321-4581
Home: 525 BROADWAY AVE S
COKATO, MN 55321-4581

Cell: (320) 296-2682

Claim Rep.: Taylor Harton
Position: CAT Field Claim Rep
Company: Auto-Owners Insurance
Business: PO Box 30660
Lansing, MI 48909-8160

Business: (844) 296-4053
E-mail: aocat.clm@aoins.com

Estimator: Taylor Harton
Position: CAT Field Claim Rep
Company: Auto-Owners Insurance
Business: PO Box 30660
Lansing, MI 48909-8160

Business: (844) 296-4053
E-mail: aocat.clm@aoins.com

Reference:
Company: Auto-Owners
Business: PO Box 30660
Lansing, MI 55069

Claim Number: 300-0450906-2023

Policy Number: 5362402500

Type of Loss: HAIL

Date Contacted: 7/19/2023 1:10 PM
Date of Loss: 7/13/2023 12:00 AM
Date Inspected: 7/21/2023 9:00 AM
Date Est. Completed: 7/28/2023 12:42 PM

Date Received: 7/14/2023 12:00 AM
Date Entered: 7/17/2023 1:05 PM

Price List: MNSC8X_JUL23
Restoration/Service/Remodel
Estimate: KEITH_HERRMANN

NOTICE: This is an estimate for repairs. This document does not constitute settlement of your claim and is not a confirmation of coverage. The above figures may be subject to additional company review. Please review your applicable policy for specific coverages, terms and conditions.

Pursuant to Minnesota Statute 325E.66, we would like to advise you of the following:

Section 1. Minnesota Statutes 2016, section 325E.66, subdivision, is amended to read;

Subdivision 1. Payment or rebate of insurance deductible. A residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. The residential contractor must provide a written notification of the requirements of this section with its initial estimate. The adjuster or insurer must provide a written notification of the requirements of this section in the initial estimate relating to the claim.

For purposes of this section, "residential contractor" means a residential roofer, as defined in section 326B.802, subdivision 14; a residential building contractor, as defined in section 326B.802, subdivision 11; and a residential remodeler, as defined in section 326B.802, subdivision 12.

KEITH_HERRMANN

Coverage A

Dwelling

Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. R&R Valley metal - (W) profile - painted	41.00 LF	10.71	13.03	452.14	(71.81)	380.33
2. Tear off composition shingles (no haul off)	9.33 SQ	51.35	0.00	479.10	(0.00)	479.10
3. Laminated - comp. shingle rfg. - w/out felt	10.33 SQ	330.14	106.82	3,517.17	(703.43)	2,813.74
4. Roofing felt - 15 lb.	9.33 SQ	49.58	6.67	469.25	(0.00)	469.25
5. Hip / Ridge cap - Standard profile - composition shingles	79.70 LF	7.55	17.22	618.96	(123.79)	495.17
6. Asphalt starter - universal starter course	48.11 LF	2.81	2.20	137.39	(41.22)	96.17
7. Remove Additional charge for steep roof - 10/12 - 12/12 slope	8.08 SQ	30.07	0.00	242.97	(0.00)	242.97
8. Additional charge for steep roof - 10/12 - 12/12 slope	8.08 SQ	110.39	0.00	891.95	(0.00)	891.95
9. R&R Chimney flashing - average (32" x 36")	1.00 EA	616.71	7.46	624.17	(102.60)	521.57
Totals: Roof			153.40	7,433.10	1,042.85	6,390.25

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
10. R&R Wrap custom fascia with aluminum (PER LF)	70.00 LF	22.70	17.19	1,606.19	(779.30)	826.89
11. R&R Siding - steel (29 gauge)	422.00 SF	11.34	209.14	4,994.62	(787.43)	4,207.19
Per the ITTEL report a match is available in a Gentek SteelSide, color Almond. Suppliers: Gulf Eagle Supply St. Cloud, Full-Fledged Distribution Waite Park.						
12. House wrap (air/moisture barrier)	422.00 SF	0.43	5.60	187.06	(31.17)	155.89
13. Remove Attic vent - gable end - vinyl	1.00 EA	11.42	0.00	11.42	(0.00)	11.42
14. Install Attic vent - gable end - vinyl	1.00 EA	67.97	0.00	67.97	(0.00)	67.97
15. Metal Z flashing / drip cap	40.00 LF	3.43	2.18	139.38	(99.56)	39.82
16. Flashing tape - self-adhesive	130.00 LF	1.53	7.57	206.47	(172.06)	34.41
17. Deck flashing - galvanized - 6" wide - L shape	24.00 LF	4.10	3.45	101.85	(72.75)	29.10
18. Clean with pressure/chemical spray	144.00 SF	0.46	0.11	66.35	(0.00)	66.35
19. Paint deck - 2 coats paint	144.00 SF	1.37	2.34	199.62	(26.61)	173.01
20. Paint deck handrail - 2 coats paint	24.00 LF	9.72	0.90	234.18	(31.22)	202.96
21. Reglaze window, 10 - 16 sf	2.00 EA	156.02	11.09	323.13	(179.52)	143.61
22. R&R Window screen, 10 - 16 SF	2.00 EA	65.99	8.11	140.09	(43.25)	96.84
23. R&R Wrap wood window frame & trim with aluminum sheet	5.00 EA	317.62	22.48	1,610.58	(692.17)	918.41
24. R&R Wrap wood window frame & trim with aluminum sheet - Small	2.00 EA	207.33	6.00	420.66	(171.27)	249.39

CONTINUED - Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Front Elevation			296.16	10,309.57	3,086.31	7,223.26

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
25. R&R Wrap wood window frame & trim with aluminum sheet	6.00 EA	317.62	26.97	1,932.69	(830.60)	1,102.09
26. R&R Wrap wood window frame & trim with aluminum sheet - Small	2.00 EA	207.33	6.00	420.66	(171.27)	249.39
27. R&R Gutter / downspout - aluminum - up to 5"	63.00 LF	12.00	27.78	783.78	(177.83)	605.95
Quality: Aluminum gutter up to 5" with or without baked on enamel finish. Aluminum downspout 2" x 3". Gutters 48'. Downspout 15'.						
Totals: Right Elevation			60.75	3,137.13	1,179.70	1,957.43

Back/Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
28. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	317.62	13.49	966.35	(415.31)	551.04
29. R&R Wrap wood window frame & trim with aluminum sheet - Small	2.00 EA	207.33	6.00	420.66	(171.27)	249.39
Totals: Back/Rear Elevation			19.49	1,387.01	586.58	800.43

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
30. R&R Wrap custom fascia with aluminum (PER LF)	60.00 LF	22.70	14.74	1,376.74	(667.97)	708.77
31. R&R Fascia - metal - 8" Far left fascia (porch).	7.33 LF	8.54	1.63	64.23	(30.44)	33.79
32. R&R Siding - steel (29 gauge)	592.00 SF	11.34	293.40	7,006.68	(1,104.63)	5,902.05

CONTINUED - Left Elevation

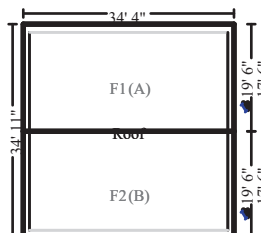
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Per the ITEL report a match is available in a Gentek SteelSide, color Almond. Suppliers: Gulf Eagle Supply St. Cloud, Full-Fledged Distribution Waite Park.						
33. House wrap (air/moisture barrier)	592.00 SF	0.43	7.86	262.42	(43.74)	218.68
34. Meter base and main disconnect - Detach & reset	1.00 EA	348.67	0.00	348.67	(0.00)	348.67
35. Exterior faucet / hose bibb - Detach & reset	2.00 EA	64.81	0.00	129.62	(0.00)	129.62
36. Clothes dryer vent cover - Detach & reset	2.00 EA	41.81	0.00	83.62	(0.00)	83.62
37. Siding Installer - per hour	2.00 HR	128.49	0.00	256.98	(0.00)	256.98
Additional labor to detach & reset the phone boxes.						
38. Metal Z flashing / drip cap	40.00 LF	3.43	2.18	139.38	(99.56)	39.82
39. Flashing tape - self-adhesive	130.00 LF	1.53	7.57	206.47	(172.06)	34.41
40. Reglaze window, 10 - 16 sf	2.00 EA	156.02	11.09	323.13	(179.52)	143.61
41. R&R Window screen, 10 - 16 SF	1.00 EA	65.99	4.06	70.05	(21.62)	48.43
42. R&R Window screen, 1 - 9 SF	4.00 EA	51.49	11.95	217.91	(65.74)	152.17
43. R&R Wrap wood window frame & trim with aluminum sheet	6.00 EA	317.62	26.97	1,932.69	(830.60)	1,102.09
44. R&R Wrap wood window frame & trim with aluminum sheet - Small	1.00 EA	207.33	3.00	210.33	(85.64)	124.69
45. R&R Gutter / downspout - aluminum - up to 5"	150.00 LF	12.00	66.15	1,866.15	(423.40)	1,442.75
Quality: Aluminum gutter up to 5" with or without baked on enamel finish. Aluminum downspout 2" x 3".						
Gutters 50'.						
Downspout 100'.						
Totals: Left Elevation			450.60	14,495.07	3,724.92	10,770.15

Dumpster

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
46. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	375.00	0.00	375.00	(0.00)	375.00
All storm damages (debris removal has not been included for the steel siding in lieu of the salvage value of the steel).						
Totals: Dumpster			0.00	375.00	0.00	375.00
Total: Dwelling			980.40	37,136.88	9,620.36	27,516.52
Total: Coverage A			980.40	37,136.88	9,620.36	27,516.52

Other Structures

Garage



Roof

1340.31	Surface Area	13.40	Number of Squares
146.74	Total Perimeter Length	34.33	Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
47. R&R Roof vent - turtle type - Metal	5.00 EA	102.21	8.49	519.54	(78.53)	441.01
48. Tear off composition shingles (no haul off)	6.70 SQ	51.35	0.00	344.05	(0.00)	344.05
49. Laminated - comp. shingle rfg. - w/out felt	7.33 SQ	330.14	75.80	2,495.73	(499.15)	1,996.58
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.						
50. Hip / Ridge cap - Standard profile - composition shingles	34.33 LF	7.55	7.42	266.61	(53.32)	213.29
51. Asphalt starter - universal starter course	73.37 LF	2.81	3.35	209.52	(62.85)	146.67
52. Remove Additional charge for steep roof - 10/12 - 12/12 slope	8.08 SQ	30.07	0.00	242.97	(0.00)	242.97
53. Additional charge for steep roof - 10/12 - 12/12 slope	8.08 SQ	110.39	0.00	891.95	(0.00)	891.95
Totals: Roof			95.06	4,970.37	693.85	4,276.52

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
54. R&R Fascia - metal - 8"	7.33 LF	8.54	1.63	64.23	(30.44)	33.79
55. R&R Overhead door & hardware - 16' x 8'	1.00 EA	2,401.12	139.64	2,540.76	(622.27)	1,918.49
Quality: Woodgrain raised panel design with 3/4" or 7/8" polystyrene insulation bonded to steel skin, or flush panel wood door with woodgrain textured hardboard exterior and smooth interior surface.						
56. R&R Overhead door & hardware - 8' x 8'	1.00 EA	1,537.11	81.00	1,618.11	(389.68)	1,228.43
Quality: Woodgrain raised panel design with 3/4" or 7/8" polystyrene insulation bonded to steel skin, or flush panel wood door with woodgrain textured hardboard exterior and smooth interior surface.						
Totals: Front Elevation			222.27	4,223.10	1,042.39	3,180.71

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
57. R&R Gutter / downspout - aluminum - up to 5"	74.33 LF	12.00	32.78	924.74	(209.81)	714.93

CONTINUED - Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Quality: Aluminum gutter up to 5" with or without baked on enamel finish. Aluminum downspout 2" x 3". Gutters 34'4". Downspout 30'.						
Totals: Right Elevation			32.78	924.74	209.81	714.93

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
58. R&R Gutter / downspout - aluminum - up to 5"	34.33 LF	12.00	15.14	427.10	(96.90)	330.20
Quality: Aluminum gutter up to 5" with or without baked on enamel finish. Aluminum downspout 2" x 3". Gutters 34'4".						
Totals: Left Elevation			15.14	427.10	96.90	330.20
Total: Garage			365.25	10,545.31	2,042.95	8,502.36

Shed

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
59. R&R Roll-up door & hardware - 8' x 8' - 26 gauge	1.00 EA	1,110.67	69.40	1,180.07	(327.38)	852.69
Totals: Front Elevation			69.40	1,180.07	327.38	852.69
Total: Shed			69.40	1,180.07	327.38	852.69

Fencing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
60. R&R Vinyl (PVC) fence, 5'- 6' high - full slat	12.00 LF	65.55	34.59	821.19	(47.90)	773.29
61. R&R Vinyl (PVC) fence gate, 3'- 4' high - picket	3.50 LF	151.30	29.91	559.46	(35.30)	524.16

CONTINUED - Fencing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Fencing			64.50	1,380.65	83.20	1,297.45
Total: Other Structures			499.15	13,106.03	2,453.53	10,652.50

Personal Property

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
62. BBQ grill - per online pricing from Lowes. *	1.00 EA	349.00	25.74	374.74	(37.47)	337.27
Char-Broil 4-burner propane gas grill. Item #3810039 Model #463366022.						
63. Propane fire pit table- per online pricing from Lowes. *	1.00 EA	449.00	33.11	482.11	(48.21)	433.90
Blue Rhino propane gas fire pit table. Item #796730 Model #GAD15253B.						
Totals: Personal Property			58.85	856.85	85.68	771.17
Line Item Totals: KEITH_HERRMANN			1,538.40	51,099.76	12,159.57	38,940.19

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
728.90 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,582.67 Surface Area	15.83 Number of Squares	209.12 Total Perimeter Length
50.83 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Cov A: Dwelling (001: 525 BROADWAY AVE S)	41,295.75	80.81%	30,663.44	78.74%
Other Structures	8,947.16	17.51%	7,505.58	19.27%
Contents	856.85	1.68%	771.17	1.98%
Total	51,099.76	100.00%	38,940.19	100.00%

Summary for Cov A: Dwelling (001: 525 BROADWAY AVE S)

Line Item Total	40,094.71
Matl Sales Tax Reimb	1,201.04
Replacement Cost Value	\$41,295.75
Less Depreciation	(10,632.31)
Actual Cash Value	\$30,663.44
Less Deductible	(2,000.00)
Less Prior Payment(s)	(23,297.73)
Net Claim Remaining	\$5,365.71
Total Recoverable Depreciation	10,632.31
Net Claim Remaining if Depreciation is Recovered	\$15,998.02

Taylor Harton
 CAT Field Claim Rep

Summary for Other Structures

Line Item Total	8,668.65
Matl Sales Tax Reimb	278.51
Replacement Cost Value	\$8,947.16
Less Depreciation	(1,441.58)
Actual Cash Value	\$7,505.58
Less Prior Payment(s)	(4,743.53)
Net Claim Remaining	\$2,762.05
Total Recoverable Depreciation	1,441.58
Net Claim Remaining if Depreciation is Recovered	\$4,203.63

Taylor Harton
CAT Field Claim Rep

Summary for Contents

Line Item Total		798.00
Matl Sales Tax Reimb		58.85
Replacement Cost Value		\$856.85
Less Depreciation		(85.68)
Actual Cash Value		\$771.17
Less Prior Payment(s)	[Full Prior Payment(s) = 856.86]	(771.17)
Net Claim Remaining		\$0.00
Total Depreciation		85.68
Less Residual Prior Payment(s)	[Full Residual Prior Payment(s) = 85.69]	(85.68)
Total Recoverable Depreciation		0.00
Net Claim Remaining if Depreciation is Recovered		\$0.00

Taylor Harton
CAT Field Claim Rep

NOTICE: This is an estimate for repairs. This document does not constitute settlement of your claim and is not a confirmation of coverage. The above figures may be subject to additional company review. Please review your applicable policy for specific coverages, terms and conditions.

Pursuant to Minnesota Statute 325E.66, we would like to advise you of the following:

Section 1. Minnesota Statutes 2016, section 325E.66, subdivision, is amended to read;

Subdivision 1. Payment or rebate of insurance deductible. A residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. The residential contractor must provide a written notification of the requirements of this section with its initial estimate. The adjuster or insurer must provide a written notification of the requirements of this section in the initial estimate relating to the claim.

For purposes of this section, "residential contractor" means a residential roofer, as defined in section 326B.802, subdivision 14; a residential building contractor, as defined in section 326B.802, subdivision 11; and a residential remodeler, as defined in section 326B.802, subdivision 12.