



## American Family Mutual Insurance Company, S.I.

February 27, 2020

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

EFRAINS INCORPORATED & GOMEZ, JORGE  
& GRACIELA, GARCIA  
101 E CLEVELAND ST  
LAFAYETTE, CO 80026

Claim Number: 00225274580  
Date of Loss: 7/5/2019

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 of your damaged property. For Dwelling and Structure damages, we may have included your mortgage company on the draft as required by your policy.

### Summary For Building Limit

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$53,959.28	(\$14,560.26)		\$39,399.02
Less Deductible			(\$500.00)
<b>Total ACV Settlement</b>			<b>\$38,899.02</b>
Less ACV Payments Made			(\$15,427.12)
<b>Total Outstanding ACV Settlement</b>			<b>\$23,471.90</b>

### Summary For Code Upgrade

Replacement Cost Value	Paid When Incurred	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$965.94	(\$965.94)		\$0.00
<b>Total ACV Settlement</b>			<b>\$0.00</b>
<b>Total Outstanding ACV Settlement (All Coverages)</b>			<b>\$23,471.90</b>

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

Depending on the type of policy listed below, if an amount is shown in the Recoverable Depreciation column, you may make a claim under the Replacement Cost provisions of the policy by:

Commercial Policies:

1. Replacing or Repairing the damaged items as soon as reasonably possible.
2. You must submit a final bill or purchase receipt showing the item(s) has been repaired or replaced.

Farm/Ranch Policies:

1. You must have the item(s) replaced or repaired within one year from your date of loss. \*Exception: For 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.

Some items may not be eligible for Replacement Cost coverage. Dependent on your type of policy, other conditions may also apply. Please refer to your policy under either Valuation of Covered Property or Optional Coverages; Replacement Cost. For Farm/Ranch policies, please refer to the specific Dwelling Form and/or Farm Outbuilding Replacement Cost Coverage Endorsement, if applicable.

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 present this estimate to a contractor or repair facility of your choice BEFORE you authorize the start of repairs. We will not accept any supplements for damage unless they have had prior approval by a representative of American Family Insurance. If you, your contractor, or repair facility have any questions, please contact us at (608) 852-5242.

American Family Insurance appreciates your business.

Thank You,  
Jehanna Vann  
National Field Team



## American Family Mutual Insurance Company, S.I.

Insured: EFRAINS INCORPORATED & GOMEZ, JORGE  
& GRACIELA, GARCIA  
101 E CLEVELAND ST  
LAFAYETTE, CO 80026

Phone: (303) 912-6871

Claim Rep.: Jehanna Vann

Estimator: Jehanna Vann

**Claim Number:** 00225274580

**Policy Number:** 05XG974003

**Type of Loss:** Hail

Coverage	Deductible	Policy Limit
Building Limit	\$500.00	\$770,254.00
Code Upgrade	\$0.00	\$10,000.00

Date Contacted: 7/31/2019 3:00 PM

Date of Loss: 7/5/2019 12:00 PM

Date Est. Completed: 8/14/2019 10:22 PM

Price List: COBO8X\_FEB20\_1  
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	8.150%
	Manuf. Home Tax	@	8.150%
	Storage Rental Tax	@	8.150%
	Local Food Tax	@	5.250%

Overhead: 8.0%

Profit: 8.0%



### Estimate Recap For Building Limit

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Building - Exterior - Roofing - Building	32,276.33	11,942.23	0.00	20,334.10
Building - Exterior - Gutters/Downspouts	3,522.16	1,543.18	0.00	1,978.98
Building - Exterior - Windows	667.54	123.93	0.00	543.61
Building - Exterior - Painting/Staining	1,805.36	950.92	0.00	854.44
Building - Exterior - Screens	435.18	0.00	0.00	435.18
Building - Exterior - Awnings	14,998.72	0.00	0.00	14,998.72
Building - Exterior - AC/Electrical Repair	253.99	0.00	0.00	253.99
	<b>53,959.28</b>	<b>14,560.26</b>	<b>0.00</b>	<b>39,399.02</b>

### Estimate Recap For Code Upgrade

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Building - Exterior - Roofing - Building	965.94	965.94	0.00	0.00
	<b>965.94</b>	<b>965.94</b>	<b>0.00</b>	<b>0.00</b>

### 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**.

*The Actual Cash Value (ACV) is based on an items: Age divided by normal Useful life, unless otherwise*



*noted. Deviation from Age divided by normal Useful life is common due to inspection evaluation, condition of the item, obsolescence, product research, expert opinions, utility/functional value, market value and in some cases all or some of the above. For further information on ACV and the depreciation applied, please contact your claim representative.*

**Physical mail you submit:** *American Family Insurance appreciates your assistance in the handling of your claim. Any documentation you submit will be scanned and electronically retained in your claim file. Please include the claim number on the items submitted. The original documentation will be destroyed after 30 days. If you would like your documents returned, please indicate this on the documents and provide the address to which you would like the documents returned.*

**E-mail:** *Our goal is to provide outstanding customer service. If you choose to use e-mail to communicate with us regarding your claim, please be sure to include your name and claim number on the subject line. Please forward any e-mail correspondence regarding your claim to the e-mail address listed below. Thank you for being our customer.*

*E-mail: [jvann@amfam.com](mailto:jvann@amfam.com)*

**It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.**



EFRAINS\_INCORPORATED

Building

Exterior

Roofing

Building

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
The following line items account for the replacement of the roof of this structure.							
The percentage of depreciation was based on our inspection of your roof, its age of 10 years, condition, and useful life.							
The waste factor applied includes any/all necessary hip/ridge cap, starter row and normal installation waste.							
1. Tear off, haul and dispose of comp. shingles - Laminated	46.73 SQ	\$58.03	\$433.88	\$0.00	\$3,145.62	-\$1,163.88 (37%)	\$1,981.74
2. Tear off, haul and dispose of modified bitumen roofing	1.21 SQ	\$45.61	\$8.84	\$0.00	\$64.03	-\$23.70 (37%)	\$40.33
3. Material Only Laminated - comp. shingle rfg. - w/out felt	53.74 SQ	\$111.32	\$1,035.18	\$487.56	\$7,505.08	-\$2,776.89 (37%)	\$4,728.19
4. Material Only Modified bitumen roof	1.21 SQ	\$97.63	\$20.44	\$9.63	\$148.20	-\$54.83 (37%)	\$93.37
5. Install Only Modified bitumen roof	1.21 SQ	\$297.33	\$57.56	\$0.00	\$417.33	-\$154.41 (37%)	\$262.92
6. Install Only Laminated - comp. shingle rfg. - w/out felt	53.74 SQ	\$150.94	\$1,297.84	\$0.00	\$9,409.36	-\$3,481.46 (37%)	\$5,927.90
7. Remove Additional charge for steep roof - 7/12 to 9/12 slope	11.10 SQ	\$12.52	\$22.24	\$0.00	\$161.21	-\$59.64 (37%)	\$101.57
8. Replace Additional charge for steep roof - 7/12 to 9/12 slope	11.10 SQ	\$55.82	\$99.14	\$0.00	\$718.74	-\$265.93 (37%)	\$452.81
9. Replace Drip edge	512.16 LF	\$2.73	\$228.66	\$30.89	\$1,657.75	-\$613.36 (37%)	\$1,044.39
10. Replace Drip edge - PVC/TPO clad metal	18.27 LF	\$4.51	\$13.94	\$4.81	\$101.15	-\$37.43 (37%)	\$63.72
11. Replace Roofing felt - 15 lb.	33.37 SQ	\$37.22	\$201.12	\$15.01	\$1,458.16	-\$539.52 (37%)	\$918.64



Building continued...

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
12. Replace Roofing felt - 15 lb. - double coverage/low slope	13.36 SQ	\$65.46	\$141.66	\$10.88	\$1,027.09	-\$380.03 (37%)	\$647.06
13. Replace Flashing - pipe jack	6.00 EA	\$49.47	\$48.26	\$4.69	\$349.77	-\$129.42 (37%)	\$220.35
14. Prime & paint roof jack	8.00 EA	\$28.46	\$37.16	\$4.61	\$269.45	-\$99.69 (37%)	\$169.76
15. Replace Exhaust cap - through roof - up to 4"	1.00 EA	\$88.79	\$14.52	\$2.04	\$105.35	-\$38.98 (37%)	\$66.37
16. Prime & paint roof vent	11.00 EA	\$28.46	\$51.10	\$6.34	\$370.50	-\$137.08 (37%)	\$233.42
17. Replace Roof vent - turtle type - Metal	4.00 EA	\$68.17	\$44.40	\$4.89	\$321.97	-\$119.12 (37%)	\$202.85
18. Replace Exhaust cap - through roof - 6" to 8"	4.00 EA	\$96.79	\$63.66	\$10.76	\$461.58	-\$170.79 (37%)	\$290.79
19a. Remove Furnace vent - rain cap and storm collar, 6"	1.00 EA	\$9.60	\$1.54	\$0.00	\$11.14	-\$4.11 (37%)	\$7.03
19b. Replace Furnace vent - rain cap and storm collar, 6"	1.00 EA	\$75.45	\$12.44	\$2.24	\$90.13	-\$33.35 (37%)	\$56.78
20. Replace Flashing - pipe jack - split boot	1.00 EA	\$83.47	\$13.88	\$3.19	\$100.54	-\$37.20 (37%)	\$63.34
21. Replace Roofer - per hour	1.00 HR	\$171.03	\$27.36	\$0.00	\$198.39	-\$73.40 (37%)	\$124.99
<b>ALLOWANCE TO MANIPULATE SHINGLES AROUND SWAMP COOLER AND AC UNIT.</b>							
22. Replace Flashing - rain diverter	1.00 EA	\$46.78	\$7.60	\$0.80	\$55.18	-\$20.43 (37%)	\$34.75
The following line items added to facilitate roof replacement							
41. Replace Valley metal	166.25 LF	\$6.23	\$169.60	\$24.25	\$1,229.59	-\$454.95 (37%)	\$774.64



Building continued...

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
42. Replace Ridge cap - composition shingles	164.42 LF	\$4.98	\$133.46	\$15.41	\$967.68	-\$358.04 (37%)	\$609.64
43. Replace Step flashing	131.24 LF	\$11.45	\$242.76	\$14.55	\$1,760.01	-\$651.20 (37%)	\$1,108.81
44. Replace Flashing - L flashing - color finish	29.50 LF	\$4.87	\$23.62	\$4.04	\$171.33	-\$63.39 (37%)	\$107.94
The following line item accounts for additional ventilation per the City of Lafayette CO code requirement							
55. PWI Replace Roof vent - turtle type - Metal	12.00 EA	\$68.17	\$133.22	\$14.68	\$965.94	-\$965.94	\$0.00
The payment for this item has not yet been incurred.							
<b>Totals</b>			<b>\$4,585.08</b>	<b>\$671.27</b>	<b>\$33,242.27</b>	<b>-\$12,908.17</b>	<b>\$20,334.10</b>

Gutters/Downspouts

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
The following line items account for the replacement of the gutters on all eave edges.							
Left: 12 L/F Downspout.							
Back: 12 L/F Downspout.							
Includes: Gutter or downspout, fittings, silicone caulk and installation labor. Aluminum gutter up to 5" with or without baked on enamel finish Note: May be seamless							
23a. Remove Gutter / downspout - aluminum - up to 5"	324.00 LF	\$0.45	\$23.32	\$0.00	\$169.12	-\$67.64 (10/25yr)	\$101.48
23b. Replace Gutter / downspout - aluminum - up to 5"	324.00 LF	\$6.58	\$352.72	\$72.62	\$2,557.26	-\$1,022.90 (10/25yr)	\$1,534.36
24a. Remove Gutter / downspout - aluminum - 6"	24.00 LF	\$0.45	\$1.72	\$0.00	\$12.52	-\$5.00 (10/25yr)	\$7.52
24b. Replace Gutter / downspout - aluminum - 6"	24.00 LF	\$9.59	\$38.54	\$10.80	\$279.50	-\$111.80 (10/25yr)	\$167.70
The following line item accounts for painting to gutter system. Adjuster photos reflect the existing gutters are painted							
45. Prime & paint gutter / downspout	324.00 LF	\$1.32	\$69.48	\$6.60	\$503.76	-\$335.84 (10/15yr)	\$167.92
<b>Totals</b>			<b>\$485.78</b>	<b>\$90.02</b>	<b>\$3,522.16</b>	<b>-\$1,543.18</b>	<b>\$1,978.98</b>





### Windows

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
The following line item(s) accounts for the replacement of the damaged window(s) on the BACK elevation(s).							
<b>Back elevation: 1</b>							
25a. Remove Vinyl window, single hung, 4-8 sf	1.00 EA	\$20.22	\$3.24	\$0.00	\$23.46	-\$7.82 (10/30yr)	\$15.64
25b. Replace Vinyl window, single hung, 4-8 sf	1.00 EA	\$205.78	\$34.84	\$11.96	\$252.58	-\$84.20 (10/30yr)	\$168.38
26. Replace Additional charge for a retrofit window, 3-11 sf	1.00 EA	\$81.69	\$13.22	\$0.83	\$95.74	-\$31.91 (10/30yr)	\$63.83
The following line item is to account for the replacement of the glazing bead which was damaged by hail.							
27a. Remove Glazing bead - Vinyl	40.00 LF	\$0.30	\$1.92	\$0.00	\$13.92	-\$0.00	\$13.92
27b. Replace Glazing bead - Vinyl	40.00 LF	\$2.61	\$17.76	\$6.62	\$128.78	-\$0.00	\$128.78
28. Haul debris - per pickup truck load - including dump fees	1.00 EA	\$131.94	\$21.12	\$0.00	\$153.06	-\$0.00	\$153.06
<b>Totals</b>			<b>\$92.10</b>	<b>\$19.41</b>	<b>\$667.54</b>	<b>-\$123.93</b>	<b>\$543.61</b>

### Painting/Staining

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
The following line items account for paint repairs for damage to the rear elevation based on photo documentation provided by C J Restoration.							
Depreciation for paint repair is based on approximate age of 10 years , average condition for a life expectancy of 15 years							
46. Clean with pressure/chemical spray	738.88 SF	\$0.36	\$42.66	\$0.60	\$309.26	-\$0.00 (10/0yr)	\$309.26
49. Clean fascia	81.20 LF	\$0.74	\$9.62	\$0.00	\$69.71	-\$0.00 (10/0yr)	\$69.71
50. Seal & paint wood siding	738.88 SF	\$1.12	\$136.26	\$24.10	\$987.91	-\$658.60 (10/15yr)	\$329.31
51. Prime & paint exterior fascia - wood, 4"- 6" wide	81.20 LF	\$1.34	\$17.56	\$1.06	\$127.43	-\$84.95 (10/15yr)	\$42.48
52. Seal & paint trim - two coats							



Painting/Staining continued...

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
	36.00 LF	\$1.13	\$6.56	\$0.32	\$47.56	-\$31.71 (10/15yr)	\$15.85
53. Paint door or window opening - 1 coat (per side)							
	10.00 EA	\$16.72	\$27.16	\$2.45	\$196.81	-\$131.20 (10/15yr)	\$65.61
54. Painter - per hour							
	1.00 HR	\$57.48	\$9.20	\$0.00	\$66.68	-\$44.46 (10/15yr)	\$22.22
<b>Totals</b>			<b>\$249.02</b>	<b>\$28.53</b>	<b>\$1,805.36</b>	<b>-\$950.92</b>	<b>\$854.44</b>

Screens

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
The following line item(s) accounts for the repair of the damaged screens.							
Back	9						
No depreciation applied as this is a repair only.							
29. Replace Window screen, 1 - 9 SF							
	9.00 EA	\$38.84	\$60.02	\$25.60	\$435.18	-\$0.00	\$435.18
<b>Totals</b>			<b>\$60.02</b>	<b>\$25.60</b>	<b>\$435.18</b>	<b>-\$0.00</b>	<b>\$435.18</b>

Awnings

Description	Qty	Unit Price	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
37a. Remove Patio Cover - Attached - Canvas (fixed) - High grade							
	264.00 SF	\$0.45	\$19.00	\$0.00	\$137.80	-\$0.00	\$137.80
37b. Replace Patio Cover - Attached - Canvas (fixed) - High grade							
	264.00 SF	\$19.62	\$887.54	\$367.49	\$6,434.71	-\$0.00	\$6,434.71
40a. Remove Awning - Window/door - Canvas (fixed)							
	37.00 LF	\$0.81	\$4.80	\$0.00	\$34.77	-\$0.00	\$34.77
40b. Replace Awning - Window/door - Canvas (fixed)							
	37.00 LF	\$186.63	\$1,157.44	\$328.69	\$8,391.44	-\$0.00	\$8,391.44
<b>Totals</b>			<b>\$2,068.78</b>	<b>\$696.18</b>	<b>\$14,998.72</b>	<b>-\$0.00</b>	<b>\$14,998.72</b>

AC/Electrical Repair

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Less Depreciation	Actual Cash Value
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AC/Electrical Repair continued...

Description	Qty	Unit Price	Overhead & Profit	Replacement Cost Total	Less Depreciation	Actual Cash Value
The following line item(s) accounts for the repair of the hail damaged AC unit fins.						
No depreciation applied as this is a repair only.						
30. Replace Comb and straighten a/c condenser fins - with trip charge						
	1.00 EA	\$218.95	\$35.04	\$253.99	-\$0.00	\$253.99
<b>Totals</b>			<b>\$35.04</b>	<b>\$253.99</b>	<b>-\$0.00</b>	<b>\$253.99</b>

	Overhead & Profit	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
<b>Estimate Totals</b>	<b>\$7,575.82</b>	<b>\$1,531.01</b>	<b>\$54,925.22</b>	<b>-\$15,526.20</b>	<b>\$39,399.02</b>

**If the section above is titled "Labor Minimums Applied," additional amounts may have been added to your estimate.**

These additional amounts are designed to accommodate a contractor's minimum fee for coming to your property and completing all or part of the repairs included in this estimate. In situations where an average contractor's minimum fee has been met or exceeded in the scope of repairs in the above estimate, the "Labor Minimums Applied" section may not be present.