Fannon Claims Service

339 Princeton Road, #1007
Fairfield Townsip, Ohio 45011
Telephone: 513-604-6155
Email: Fannonclaims@gmail.com

Insured:	Paul Herschberger	Home:	(937) 925-3208
Property:	138 East Plum Street Saint Paris, OH 43072		
Claim Rep.:	Christopher Foran	Business:	P.O. Box 36 Wooster, OH 44691
		Business:	(800) 362-0426
Company:	Western Reserve Group	E-mail:	Claims_Email@wrg-Ins.com
Estimator:	Mike Fannon	Business:	(513) 604-6155
Company:	Top Shelf Adjusting	E-mail:	Mikef@fannonclaims.com
Business:	3339 Princeton Road Fairfield Township, OH 45011		

Claim Number: 173622 **Policy Number:** 3402178939 **Type of Loss:** Hail

Date Contacted:	6/8/2026 12:00 AM		
Date of Loss:	3/22/2026 12:00 AM	Date Received:	6/8/2026 12:00 AM
Date Inspected:	6/10/2026 10:00 AM	Date Entered:	6/10/2026 5:53 PM

Price List:	OHDT8X_JUN26 Restoration/Service/Remodel
Estimate:	HERSHBERGER_173622

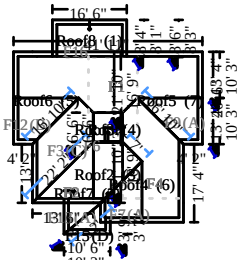
This document is an estimate of the repairs and is subject to review and approval by the insurance company. This is not a guarantee of payment nor should it be construed as a promise of coverage. If you or your contractor has any questions about this estimate, please contact me or the insurance company representative. Any changes or deviations from this estimate should be approved by the insurance company prior to commencing the work or completing any repairs. Any & All supplements/supplemental work must be approved by the insurance company prior to start and/or completion. Completing repairs prior to approval could affect coverage and your insurance company should be consulted.

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HERSHBERGER_173622

Dwelling Roof



Roof1

1990.55	Surface Area	19.91	Number of Squares
232.37	Total Perimeter Length	68.40	Total Ridge Length
51.86	Total Hip Length		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated	19.91 SQ	67.02	0.00	266.88	1,601.25	(0.00)	1,601.25
2. Laminated - comp. shingle rfg. - w/out felt	22.00 SQ	265.56	227.93	1,168.46	7,238.71	(0.00)	7,238.71
3. Roofing felt - 15 lb.	15.87 SQ	35.33	11.01	112.14	683.84	(0.00)	683.84
4. Ice & water barrier	550.25 SF	1.71	22.34	188.18	1,151.45	(0.00)	1,151.45
5. Asphalt starter - universal starter course	134.67 LF	1.88	6.54	50.64	310.36	(0.00)	310.36
6. Hip / Ridge cap - Standard profile - composition shingles	120.27 LF	5.75	24.07	138.32	853.94	(0.00)	853.94
7. R&R Drip edge	232.37 LF	3.18	18.87	147.78	905.58	(0.00)	905.58
8. Flashing - pipe jack	2.00 EA	51.11	2.71	20.44	125.37	(0.00)	125.37
9. Roofer - per hour	2.00 HR	127.72	0.00	51.08	306.52	(0.00)	306.52
Additional labor to work around the roof hatch							
10. Remove Additional charge for steep roof - 10/12 - 12/12 slope	17.72 SQ	26.07	0.00	92.40	554.36	(0.00)	554.36
11. Additional charge for steep roof - 10/12 - 12/12 slope	17.72 SQ	65.96	0.00	233.76	1,402.57	(0.00)	1,402.57
12. Remove Additional charge for high roof (2 stories or greater)	17.72 SQ	6.83	0.00	24.20	145.23	(0.00)	145.23
13. Additional charge for high roof (2 stories or greater)	17.72 SQ	20.03	0.00	70.98	425.91	(0.00)	425.91
Totals: Roof1			**313.47**	**2,565.26**	**15,705.09**	**0.00**	**15,705.09**
Total: Dwelling Roof			**313.47**	**2,565.26**	**15,705.09**	**0.00**	**15,705.09**

Roof Settlement

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
14. Application of Limited Loss Settlement*	1.00 EA	-6,124.99	0.00	0.00	-6,124.99	(0.00)	-6,124.99

Application of Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing per the terms of your policy, the settlement of your roof is based on the Roof Surfacing Payment Schedule amount, which is the percentage(s) of the replacement cost of the roof surfacing damaged or destroyed by wind or hail as shown in the Roof Surfacing Payment Schedule on your policy.

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CONTINUED - Roof Settlement

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Roof Settlement			**0.00**	**0.00**	**-6,124.99**	**0.00**	**-6,124.99**

Gutters/Downs

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
15. R&R Gutter / downspout - aluminum - up to 5"	182.67 LF	10.34	55.62	377.76	2,322.19	(1,857.77)	464.42
16. Prime & paint gutter / downspout	182.67 LF	1.93	3.97	70.52	427.04	(284.70)	142.34
Totals: Gutters/Downs			**59.59**	**448.28**	**2,749.23**	**2,142.47**	**606.76**

Window Wraps

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
17. R&R Wrap wood window frame & trim with aluminum sheet	27.00 EA	331.44	140.59	1,789.78	10,879.25	(4,351.69)	6,527.56
Totals: Window Wraps			**140.59**	**1,789.78**	**10,879.25**	**4,351.69**	**6,527.56**

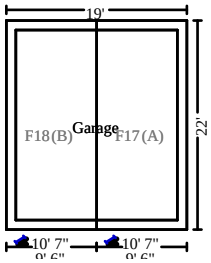
Deck

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Clean with pressure/chemical spray	782.00 SF	0.42	24.42	65.68	418.54	(0.00)	418.54
19. Stain/finish deck	782.00 SF	1.13	17.58	176.74	1,077.98	(718.65)	359.33
20. Stain/finish deck handrail	48.00 LF	8.38	6.54	80.44	489.22	(326.14)	163.08
Totals: Deck			**48.54**	**322.86**	**1,985.74**	**1,044.79**	**940.95**

Garage Roof

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Garage

467.34 Surface Area
4.67 Number of Squares
86.49 Total Perimeter Length
22.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
21. Tear off, haul and dispose of comp. shingles - Laminated	4.67 SQ	67.02	0.00	62.60	375.58	(0.00)	375.58
22. Laminated - comp. shingle rfg. - w/out felt	5.33 SQ	265.56	55.22	283.08	1,753.73	(0.00)	1,753.73
23. Roofing felt - 15 lb.	4.67 SQ	35.33	3.24	33.00	201.23	(0.00)	201.23
24. Asphalt starter - universal starter course	44.00 LF	1.88	2.14	16.54	101.40	(0.00)	101.40
25. Hip / Ridge cap - Standard profile - composition shingles	22.00 LF	5.75	4.40	25.30	156.20	(0.00)	156.20
26. R&R Drip edge	86.49 LF	3.18	7.02	55.02	337.08	(0.00)	337.08
Totals: Garage			**72.02**	**475.54**	**2,925.22**	**0.00**	**2,925.22**

Roof Settlement

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
27. Application of Limited Loss Settlement*	1.00 EA	-1,140.84	0.00	0.00	-1,140.84	(0.00)	-1,140.84

Application of Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing per the terms of your policy, the settlement of your roof is based on the Roof Surfacing Payment Schedule amount, which is the percentage(s) of the replacement cost of the roof surfacing damaged or destroyed by wind or hail as shown in the Roof Surfacing Payment Schedule on your policy.

Totals: Roof Settlement			**0.00**	**0.00**	**-1,140.84**	**0.00**	**-1,140.84**

Gutters/Downs

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. R&R Gutter / downspout - aluminum - up to 5"	60.00 LF	10.34	18.27	124.08	762.75	(610.20)	152.55
29. Prime & paint gutter / downspout	60.00 LF	1.93	1.31	23.16	140.27	(93.51)	46.76
Totals: Gutters/Downs			**19.58**	**147.24**	**903.02**	**703.71**	**199.31**

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Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
30. Single axle dump truck - per load - including dump fees	1.00 EA	224.84	0.00	44.96	269.80	(0.00)	269.80
Totals: Debris Removal			**0.00**	**44.96**	**269.80**	**0.00**	**269.80**
Total: Garage Roof			**91.60**	**667.74**	**2,957.20**	**703.71**	**2,253.49**
Line Item Totals: HERSHBERGER_173622			**653.79**	**5,793.92**	**28,151.52**	**8,242.66**	**19,908.86**

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
3,514.71	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
2,457.88	Surface Area	24.58	Number of Squares	318.86	Total Perimeter Length
90.40	Total Ridge Length	51.86	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	25,464.12	90.45%	17,925.17	90.04%
Other Structures	2,687.40	9.55%	1,983.69	9.96%
Total	28,151.52	100.00%	19,908.86	100.00%

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Summary for Dwelling

Line Item Total	19,730.79
Overhead	2,585.57
Profit	2,585.57
Material Sales Tax	537.77
Cln Matl Tax	0.57
Cln&Carpet Svc Tax	23.85
Replacement Cost Value	**$25,464.12**
Less Depreciation	(7,538.95)
Actual Cash Value	**$17,925.17**
Less Deductible	(2,500.00)
Net Claim	**$15,425.17**
Total Recoverable Depreciation	7,538.95
Net Claim if Depreciation is Recovered	**$22,964.12**

Mike Fannon

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Summary for Other Structures

Line Item Total	1,973.02
Overhead	311.39
Profit	311.39
Material Sales Tax	91.60
Replacement Cost Value	**$2,687.40**
Less Depreciation	(703.71)
Actual Cash Value	**$1,983.69**
Net Claim	**$1,983.69**
Total Recoverable Depreciation	703.71
Net Claim if Depreciation is Recovered	**$2,687.40**

Mike Fannon

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Tax (0%)	Material Sales Tax (7.25%)	Cln Matl Tax (7.25%)	Cln&Carpet Svc Tax (7.25%)
Line Items	2,896.96	2,896.96	0.00	629.37	0.57	23.85
Total	**2,896.96**	**2,896.96**	**0.00**	**629.37**	**0.57**	**23.85**

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Recap by Room

Estimate: HERSHBERGER_173622

Area: Dwelling Roof			
Roof1		**12,826.36**	**59.10%**
Coverage: Dwelling	100.00% =	12,826.36	
Area Subtotal: Dwelling Roof		**12,826.36**	**59.10%**
Coverage: Dwelling	100.00% =	12,826.36	
Roof Settlement		**-6,124.99**	**-28.22%**
Coverage: Dwelling	100.00% =	-6,124.99	
Gutters/Downs		**2,241.36**	**10.33%**
Coverage: Dwelling	100.00% =	2,241.36	
Window Wraps		**8,948.88**	**41.23%**
Coverage: Dwelling	100.00% =	8,948.88	
Deck		**1,614.34**	**7.44%**
Coverage: Dwelling	100.00% =	1,614.34	
Area: Garage Roof			
Garage		**2,377.66**	**10.96%**
Coverage: Other Structures	100.00% =	2,377.66	
Roof Settlement		**-1,140.84**	**-5.26%**
Coverage: Other Structures	100.00% =	-1,140.84	
Gutters/Downs		**736.20**	**3.39%**
Coverage: Other Structures	100.00% =	736.20	
Debris Removal		**224.84**	**1.04%**
Coverage: Dwelling	100.00% =	224.84	
Area Subtotal: Garage Roof		**2,197.86**	**10.13%**
Coverage: Dwelling	10.23% =	224.84	
Coverage: Other Structures	89.77% =	1,973.02	
Subtotal of Areas		**21,703.81**	**100.00%**
Coverage: Dwelling	90.91% =	19,730.79	
Coverage: Other Structures	9.09% =	1,973.02	
Total		**21,703.81**	**100.00%**

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Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
CLEANING				**328.44**		**328.44**
Coverage: Dwelling	@	100.00%	=	328.44		
GENERAL DEMOLITION				**3,907.47**	**587.89**	**3,319.58**
Coverage: Dwelling	@	90.02%	=	3,517.43		
Coverage: Other Structures	@	9.98%	=	390.04		
PAINTING				**1,754.25**	**1,169.50**	**584.75**
Coverage: Dwelling	@	93.40%	=	1,638.45		
Coverage: Other Structures	@	6.60%	=	115.80		
ROOFING				**12,833.38**		**12,833.38**
Coverage: Dwelling	@	84.21%	=	10,806.76		
Coverage: Other Structures	@	15.79%	=	2,026.62		
SIDING				**7,794.63**	**3,117.85**	**4,676.78**
Coverage: Dwelling	@	100.00%	=	7,794.63		
SOFFIT, FASCIA, & GUTTER				**2,351.47**	**1,881.18**	**470.29**
Coverage: Dwelling	@	75.28%	=	1,770.07		
Coverage: Other Structures	@	24.72%	=	581.40		
O&P Items Subtotal				**28,969.64**	**6,756.42**	**22,213.22**

Non-O&P Items				RCV	Deprec.	ACV
ROOFING				**-7,265.83**		**-7,265.83**
Coverage: Dwelling	@	84.30%	=	-6,124.99		
Coverage: Other Structures	@	15.70%	=	-1,140.84		
Non-O&P Items Subtotal				**-7,265.83**	**0.00**	**-7,265.83**
O&P Items Subtotal				**28,969.64**	**6,756.42**	**22,213.22**
Overhead				**2,896.96**	**675.64**	**2,221.32**
Coverage: Dwelling	@	89.25%	=	2,585.57		
Coverage: Other Structures	@	10.75%	=	311.39		
Profit				**2,896.96**	**675.64**	**2,221.32**
Coverage: Dwelling	@	89.25%	=	2,585.57		
Coverage: Other Structures	@	10.75%	=	311.39		
Material Sales Tax				**629.37**	**134.96**	**494.41**
Coverage: Dwelling	@	85.45%	=	537.77		
Coverage: Other Structures	@	14.55%	=	91.60		
Cln Matl Tax				**0.57**		**0.57**
Coverage: Dwelling	@	100.00%	=	0.57		
Cln&Carpet Svc Tax				**23.85**		**23.85**
Coverage: Dwelling	@	100.00%	=	23.85		
Total				**28,151.52**	**8,242.66**	**19,908.86**