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:	SHARON SEVERT	Cell:	(937) 238-9822
Property:	510 E MAIN ST TROY, OH 45373-3415		
Home:	1111 HILLCREST DR TROY, OH 45373-4415		
Claim Rep.:	Geoff Young		
		Business:	(317) 670-6408
		E-mail:	gewyoung418@yahoo.com
Estimator:	Geoff Young	Business:	(317) 670-6408
		E-mail:	gewyoung418@yahoo.com
Reference:		Business:	(844) 296-4053 x 52296
Company:	Auto-Owners Insurance - Catastrophe Claims	E-mail:	AOCat@aoins.com
Business:	PO Box 30660 Lansing, MI 48909-8160		

Claim Number: 300-0231508-2026 **Policy Number:** 5156389200 **Type of Loss:** WIND

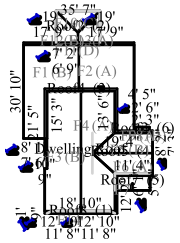
Date Contacted:	4/21/2026 12:00 PM		
Date of Loss:	3/13/2026	Date Received:	4/20/2026
Date Inspected:	4/29/2026 1:00 PM	Date Entered:	4/20/2026 3:50 PM
Date Est. Completed:	5/5/2026 12:25 AM		
Price List:	OHDT8X_APR26 Restoration/Service/Remodel		
Estimate:	SHARON_SEVERT		

NOTICE: This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

SHARON_SEVERT

Dwelling

Roof

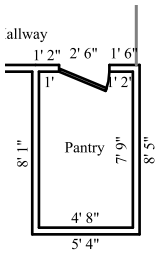


Dwelling Roof

2279.95	Surface Area	22.80	Number of Squares
355.93	Total Perimeter Length	80.52	Total Ridge Length
21.39	Total Hip Length		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Remove 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	11.00 EA	7.00	0.00	77.00	<0.00>	77.00
Repair of the left/right slopes						
2. 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)	11.00 EA	16.51	2.04	183.65	<80.81>	102.84
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 4 May 2026. See attached document for more details.						
3. Tear off composition shingles - 3 tab (no haul off)	2.51 SQ	47.95	0.00	120.35	<0.00>	120.35
Front and Rear slopes on the 2ns story gable extension						
4. Roofing felt - 15 lb.	2.51 SQ	35.21	1.68	90.06	<49.53>	40.53
5. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	3.33 SQ	230.81	25.92	794.52	<349.58>	444.94
Auto Calculated Waste: 32.7%, 0.82SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: Yes, Include ridge/hip cap: Yes, Exposure - Hip/Valley/Starter: 5", Bundle Rounding: 4.9%, 0.12SQ - (included in waste calculation above)						
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 4 May 2026. See attached document for more details.						
6. Drip edge	39.17 LF	2.73	3.07	110.00	<34.57>	75.43
7. Remove Additional charge for high roof (2 stories or greater)	2.51 SQ	6.76	0.00	16.97	<0.00>	16.97
8. Additional charge for high roof (2 stories or greater)	2.51 SQ	19.94	0.00	50.05	<0.00>	50.05
Totals: Dwelling Roof			**32.71**	**1,442.60**	**514.49**	**928.11**
Total: Roof			**32.71**	**1,442.60**	**514.49**	**928.11**

Interior

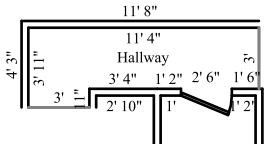


Pantry **Height: 8'**

198.67	SF Walls	36.17	SF Ceiling
234.83	SF Walls & Ceiling	36.17	SF Floor
4.02	SY Flooring	24.83	LF Floor Perimeter
24.83	LF Ceil. Perimeter		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
9. Contents - move out then reset - Small room	1.00 EA	52.02	0.00	52.02	(0.00)	52.02
10. Floor protection - plastic and tape - 10 mil	36.17 SF	0.34	0.30	12.60	(9.24)	3.36
11. Drywall patch / small repair, ready for paint	1.00 EA	4.57	0.32	4.89	(0.36)	4.53
12. Drywall Installer / Finisher - per hour	4.00 HR	112.35	0.00	449.40	(32.96)	416.44
Labor to patch the ceiling in the pantry and the coffee nook area						
13. Spot seal w/oil based/hybrid stain blocker	1.00 EA	30.68	0.24	30.92	(22.68)	8.24
14. Paint the ceiling - one coat	36.17 SF	0.79	0.43	29.00	(21.27)	7.73
15. Sand, stain, and finish wood floor	36.17 SF	5.31	3.16	195.22	(193.27)	1.95
16. Add for dustless floor sanding	36.17 SF	1.00	0.00	36.17	(35.81)	0.36
Totals: Pantry			**4.45**	**810.22**	**315.59**	**494.63**

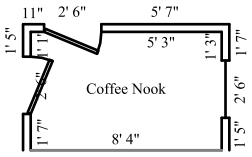
Hallway **Height: 8'**



197.33	SF Walls	36.75	SF Ceiling
234.08	SF Walls & Ceiling	36.75	SF Floor
4.08	SY Flooring	24.67	LF Floor Perimeter
24.67	LF Ceil. Perimeter		

Missing Wall	**3' X 8'**	**Opens into Exterior**
Missing Wall	**3' X 8'**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
17. Contents - move out then reset - Small room	1.00 EA	52.02	0.00	52.02	(0.00)	52.02
18. Sand, stain, and finish wood floor	36.75 SF	5.31	3.22	198.36	(196.38)	1.98
19. Add for dustless floor sanding	36.75 SF	1.00	0.00	36.75	(36.38)	0.37
Totals: Hallway			**3.22**	**287.13**	**232.76**	**54.37**



Coffee Nook **Height: 8'**

149.33	SF Walls	43.06	SF Ceiling
192.39	SF Walls & Ceiling	43.06	SF Floor
4.78	SY Flooring	18.67	LF Floor Perimeter
18.67	LF Ceil. Perimeter		

Missing Wall **8' 4" X 8'** **Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
20. Contents - move out then reset - Small room	1.00 EA	52.02	0.00	52.02	(0.00)	52.02
21. Floor protection - plastic and tape - 10 mil	43.06 SF	0.34	0.36	15.00	(11.00)	4.00
22. Drywall patch / small repair, ready for paint	1.00 EA	4.57	0.32	4.89	(0.36)	4.53
23. Spot seal w/oil based/hybrid stain blocker	1.00 EA	30.68	0.24	30.92	(22.68)	8.24
24. Paint the ceiling - one coat	43.06 SF	0.79	0.51	34.53	(25.32)	9.21
Totals: Coffee Nook			**1.43**	**137.36**	**59.36**	**78.00**
Total: Interior			**9.10**	**1,234.71**	**607.71**	**627.00**
Total: Dwelling			**41.81**	**2,677.31**	**1,122.20**	**1,555.11**

Dumpster

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
25. Haul debris - per pickup truck load - including dump fees	1.00 EA	160.17	0.00	160.17	(0.00)	160.17
Totals: Dumpster			**0.00**	**160.17**	**0.00**	**160.17**
Line Item Totals: SHARON_SEVERT			**41.81**	**2,837.48**	**1,122.20**	**1,715.28**

Grand Total Areas:

545.33	SF Walls	115.97	SF Ceiling	661.31	SF Walls and Ceiling
115.97	SF Floor	12.89	SY Flooring	68.17	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	68.17	LF Ceil. Perimeter
115.97	Floor Area	137.58	Total Area	545.33	Interior Wall Area
564.83	Exterior Wall Area	75.50	Exterior Perimeter of Walls		
2,279.95	Surface Area	22.80	Number of Squares	355.93	Total Perimeter Length
80.52	Total Ridge Length	21.39	Total Hip Length		

Summary for Cov A: Dwelling (Special) (001: 510 E MAIN ST)

Line Item Total		2,795.67
Material Sales Tax		41.81
Replacement Cost Value		**$2,837.48**
Less Depreciation		(1,122.20)
Actual Cash Value		**$1,715.28**
Less Deductible		(1,500.00)
Net Claim		**$215.28**
Total Depreciation	1,122.20	
Less Non-Recoverable Depreciation	<514.49>	
Total Recoverable Depreciation		607.71
Net Claim if Depreciation is Recovered		**$822.99**

Geoff Young