CATASTROPHE CLAIMS BRANCH
PO BOX 30660
LANSING MI 48909-8160

ERIC HECKMAN & DANA HECKMAN
9220 HOLLANSBURG SAMPSON RD
ARCANUM OH 45304-9664

(FOLD HERE)

Claim 300-0205603-2026

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

CATASTROPHE CLAIMS BRANCH
PO BOX 30660
LANSING, MI 48909-8160
p. 844.296.4053 | f. 517.886.8751
aocat.clm@aoins.com

May 12, 2026

ERIC HECKMAN & DANA HECKMAN
9220 HOLLANSBURG SAMPSON RD
ARCANUM OH 45304-9664

RE:	Claim Number:	300-0205603-2026
	Insured:	Eric Heckman
	Date of Loss:	March 13, 2026
	Insurer:	Auto-Owners Insurance Company
	Policy Number:	51-484446-01

Dear Eric Heckman & Dana Heckman:

Enclosed is our estimate and a check in the amount of $14,211.58. This check represents our actual cash value payment for your Wind damage less your policy deductible of $2,500.00. (Actual cash value is calculated by subtracting depreciation from the replacement cost value.)

A summary of the amounts paid, by coverage, is included for your convenience.

Cov A: Dwelling	$	14,211.58

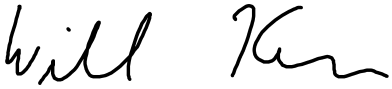
We would like you to know:

- We want you to receive quality repair work to restore the damages to your property.
- A detailed estimate of the scope of damage and costs of repairs is enclosed. Should the contractor you select have questions about our estimate, they should contact me directly prior to beginning the repairs.
- You may have the repairs made by anyone you choose.
- We encourage you to determine if the contractor you choose is licensed, insured and, if necessary, bonded. Also, you should have the terms and conditions of work to be performed put in writing.
- Only you or your lienholder have legal interest to authorize contractors to work on your property. We do not recommend, guarantee or warrant their work. As independent contractors, they must be responsible for their own work.

When the repairs to your damaged property have been completed, please send me a certification of completion (final invoices) and pictures of the finished work. I will review this information in consideration of final payment up to the amount of $848.87, which is the remaining balance of your recoverable depreciation.

Thank you for your business and the opportunity to service your insurance needs. Please contact me at the number below if you have any questions.

Sincerely,



Bill Kerr II
(517) 323-1201 x55166
kerr.william@aoins.com

End of Document Package