Auto-Owners Insurance Company

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

Insured:	ERIC HECKMAN		
Property:	9220 HOLLANSBURG SAMPSON RD ARCANUM, OH 45304-9664		
Home:	9220 HOLLANSBURG SAMPSON RD ARCANUM, OH 45304-9664		
Claim Rep.:	Scott Vantine		
		Business:	(816) 405-1995
		E-mail:	SVadjustment@gmail.com
Estimator:	Scott Vantine	Business:	(816) 405-1995
		E-mail:	SVadjustment@gmail.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: 300-0205603-2026 **Policy Number:** 5148444601 **Type of Loss:** WIND

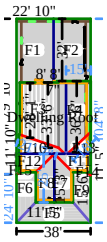
Date Contacted:	4/10/2026 6:34 PM		
Date of Loss:	3/13/2026	Date Received:	4/9/2026
Date Inspected:	4/15/2026 10:00 AM	Date Entered:	4/9/2026 7:06 PM
Date Est. Completed:	4/15/2026 8:36 PM		
Price List:	OHDT8X_APR26 Restoration/Service/Remodel		
Estimate:	ERIC_HECKMAN		

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.

ERIC_HECKMAN

Dwelling

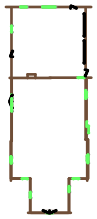
Dwelling



Dwelling Roof

4833.05	Surface Area	48.33	Number of Squares
505.93	Total Perimeter Length	128.92	Total Ridge Length
41.01	Total Hip Length		

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
ROOF						
1. Tear off composition shingles - Laminated (no haul off)	48.33 SQ	47.95	0.00	2,317.42	<0.00>	2,317.42
2. Drip edge	505.93 LF	2.73	41.08	1,422.27	<568.91>	853.36
3. Roofing felt - 15 lb.	48.33 SQ	35.21	33.53	1,735.23	<1,214.66>	520.57
4. Asphalt starter - universal starter course	349.51 LF	1.88	16.98	674.06	<471.85>	202.21
5. Laminated - comp. shingle rfg. - w/out felt	51.00 SQ	249.13	469.80	13,175.43	<6,148.53>	7,026.90
Auto Calculated Waste: 5.5%, 2.67SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 0.0%, 0.01SQ - (included in waste calculation above) Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 15 Apr 2026. See attached document for more details.						
6. Hip / Ridge cap - Standard profile - composition shingles	169.94 LF	5.74	34.00	1,009.46	<471.08>	538.38
VENTS & FLASHING						
7. Continuous ridge vent - shingle-over style	128.92 LF	9.96	42.81	1,326.85	(530.74)	796.11
8. Flashing - pipe jack	2.00 EA	50.96	2.71	104.63	(41.85)	62.78
9. Chimney flashing - average (32" x 36")	1.00 EA	429.87	8.34	438.21	<175.29>	262.92
ADDITIONAL ITEMS						
10. Remove Additional charge for steep roof - 7/12 to 9/12 slope	34.19 SQ	16.62	0.00	568.24	<0.00>	568.24
11. Additional charge for steep roof - 7/12 to 9/12 slope	34.19 SQ	41.98	0.00	1,435.30	<0.00>	1,435.30
12. Remove Additional charge for high roof (2 stories or greater)	21.24 SQ	6.76	0.00	143.58	<0.00>	143.58
13. Additional charge for high roof (2 stories or greater)	21.24 SQ	19.94	0.00	423.53	<0.00>	423.53
Totals: Dwelling Roof			**649.25**	**24,774.21**	**9,622.91**	**15,151.30**



Ext_Surfaces

3131.01 SF Walls	592.90 LF Floor Perimeter
3131.01 SF Walls & Ceiling	

Missing Wall - Goes to neither Floor/Ceiling	**2' 10 1/2" X 4' 1 5/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**5' 9 1/2" X 4' 1 11/16"**	**Opens into Exterior**
Door	**2' 7 11/16" X 6' 8"**	**Opens into Exterior**
Window	**2' 7 1/8" X 3' 9 11/16"**	**Opens into Exterior**
Window	**2' 7 1/8" X 3' 9 11/16"**	**Opens into Exterior**
Window	**2' 4 1/2" X 3' 7 5/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 10 1/2" X 4' 1 5/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**6' 1 7/8" X 7' 1/4"**	**Opens into Exterior**
Door	**5' 9 7/8" X 6' 8 1/4"**	**Opens into Exterior**
Door	**2' 6 3/4" X 6' 8"**	**Opens into Exterior**
Window	**2' 4 1/2" X 3' 7 5/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 7/16" X 4' 7/16"**	**Opens into Exterior**
Window	**2' 1 7/16" X 3' 6 7/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**5' 9 1/2" X 4' 1 11/16"**	**Opens into Exterior**
Window	**2' 7 1/8" X 3' 9 11/16"**	**Opens into Exterior**
Window	**2' 7 1/8" X 3' 9 11/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 9/16" X 4' 2 1/8"**	**Opens into Exterior**
Window	**2' 1 9/16" X 3' 8 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 9/16" X 4' 2 1/8"**	**Opens into Exterior**
Window	**2' 1 9/16" X 3' 8 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 9 9/16" X 4' 9 1/8"**	**Opens into Exterior**
Window	**3' 3 9/16" X 4' 3 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 9/16" X 4' 9 1/8"**	**Opens into Exterior**
Window	**2' 1 9/16" X 4' 3 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 9/16" X 4' 9 1/8"**	**Opens into Exterior**
Window	**2' 1 9/16" X 4' 3 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 9/16" X 4' 9 1/8"**	**Opens into Exterior**
Window	**2' 1 9/16" X 4' 3 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 7 7/16" X 4' 7/16"**	**Opens into Exterior**
Window	**2' 1 7/16" X 3' 6 7/16"**	**Opens into Exterior**

Missing Wall - Goes to neither Floor/Ceiling	**2' 7 9/16" X 4' 9 1/8"**	**Opens into Exterior**
Window	**2' 1 9/16" X 4' 3 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 5 1/4" X 10 1/2"**	**Opens into Exterior**
Window	**2' 3 1/4" X 8 1/2"**	**Opens into Exterior**
Window	**2' 4 5/8" X 3' 5 9/16"**	**Opens into Exterior**
Window	**2' 4 5/8" X 3' 5 9/16"**	**Opens into Exterior**
Window	**2' 1 9/16" X 4' 3 1/8"**	**Opens into Exterior**
Door	**5' 9 5/8" X 7' 9/16"**	**Opens into Exterior**
Window	**2' 1 9/16" X 3' 8 1/8"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**2' 10 5/8" X 3' 11"**	**Opens into Exterior**
Window	**2' 4 5/8" X 3' 5 9/16"**	**Opens into Exterior**
Window	**2' 8 15/16" X 10 15/16"**	**Opens into Exterior**
Missing Wall - Goes to neither Floor/Ceiling	**3' 9 5/8" X 3' 6 1/8"**	**Opens into Exterior**
Door	**9' 10 3/8" X 7' 5 15/16"**	**Opens into Exterior**
Door	**2' 10 3/16" X 6' 10 1/8"**	**Opens into Exterior**
Window	**1' 6 11/16" X 3' 1/8"**	**Opens into Exterior**
Window	**1' 6 11/16" X 3' 1/8"**	**Opens into Exterior**
Window	**3' 1 1/16" X 4' 1/8"**	**Opens into Exterior**
Door	**9' 10 3/8" X 7' 5 15/16"**	**Opens into Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
FRONT ELEVATION						
14. R&R Rigid foam insulation board - 1"	127.11 SF	1.97	10.41	260.81	(19.60)	241.21
15. R&R Siding - vinyl	127.11 SF	6.27	20.74	817.72	(209.03)	608.69
Component SDGVINYL from this line item was priced by ITEL Vinyl Siding Pricing (VSP) on 15 Apr 2026. See attached document for more details.						
REAR ELEVATION						
16. R&R Fascia - metal - 6"	23.00 LF	7.65	4.09	180.04	(47.65)	132.39
Totals: Ext_Surfaces			**35.24**	**1,258.57**	**276.28**	**982.29**

Dumpster

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
17. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	577.99	0.00	577.99	<0.00>	577.99
Totals: Dumpster			**0.00**	**577.99**	**0.00**	**577.99**
Total: Dwelling			**684.49**	**26,610.77**	**9,899.19**	**16,711.58**
Total: Dwelling			**684.49**	**26,610.77**	**9,899.19**	**16,711.58**

Line Item Totals: ERIC_HECKMAN	**684.49**	**26,610.77**	**9,899.19**	**16,711.58**

Grand Total Areas:

3,131.01	SF Walls	0.00	SF Ceiling	3,131.01	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	592.90	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
3,131.01	Exterior Wall Area	592.90	Exterior Perimeter of Walls		
4,833.05	Surface Area	48.33	Number of Squares	505.93	Total Perimeter Length
128.92	Total Ridge Length	41.01	Total Hip Length		

Summary for Cov A: Dwelling (001: 9220 HOLLANSBURG SAMPSON RD)

Line Item Total		25,926.28
Material Sales Tax		684.49
Replacement Cost Value		**$26,610.77**
Less Depreciation		(9,899.19)
Actual Cash Value		**$16,711.58**
Less Deductible		(2,500.00)
Net Claim		**$14,211.58**
Total Depreciation	9,899.19	
Less Non-Recoverable Depreciation	<9,050.32>	
Total Recoverable Depreciation		848.87
Net Claim if Depreciation is Recovered		**$15,060.45**

Scott Vantine

Recap of Taxes

	Material Tax (0%)	Material Sales Tax (7.25%)	Cln Matl Tax (7.25%)	Cln&Carpet Svc Tax (7.25%)
Line Items	0.00	684.49	0.00	0.00
Total	**0.00**	**684.49**	**0.00**	**0.00**

Recap by Room

Estimate: ERIC_HECKMAN

Area: Dwelling

Area: Dwelling		
Dwelling Roof	**24,124.96**	**93.05%**
Ext_Surfaces	**1,223.33**	**4.72%**
Dumpster	**577.99**	**2.23%**
Area Subtotal: Dwelling	**25,926.28**	**100.00%**
Area Subtotal: Dwelling	**25,926.28**	**100.00%**
Subtotal of Areas	**25,926.28**	**100.00%**
Total	**25,926.28**	**100.00%**

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	**3,739.14**		**3,739.14**
INSULATION	**199.56**	**18.63**	**180.93**
ROOFING	**21,095.72**	**9,314.47**	**11,781.25**
SIDING	**725.80**	**203.22**	**522.58**
SOFFIT, FASCIA, & GUTTER	**166.06**	**46.50**	**119.56**
Subtotal	**25,926.28**	**9,582.82**	**16,343.46**
Material Sales Tax	**684.49**	**316.37**	**368.12**
Total	**26,610.77**	**9,899.19**	**16,711.58**

NOTICE: This is an estimate for repairs and a copy of this document does not constitute settlement of claim. The above figures may be subject to additional company review and approval. Your loss will be settled on an actual cash value basis and your policy may contain a replacement cost provision. If it contains such a provision, full cost of replacement can be considered if the property is actually replaced. You have the right to make further claim under this provision within 180 days after the loss. All policy terms and conditions apply to this claim.