Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

Auto-Owners Insurance Company

CATASTROPHE CLAIMS BRANCH

PO BOX 30660 LANSING MI 48909-8160

517-323-1201 Ext 55166 Kerr.william@aoins.com

CLAIM #: 300-0205603-2026
DATE OF LOSS: 3/13/2026
RE: **DWELLING REPAIR CLAIM**

Dear Eric and Dana Heckman

In review and verification of your loss, we believe that the enclosed repair estimate is an acceptable amount to repair or replace your covered damaged property. Please refer to this estimate as it provides a breakdown of the following amounts: actual cash value, replacement cost and deductible.

The initial payment enclosed is the actual cash value of your covered damaged property, less any applicable policy deductible. Actual cash value is calculated based on state law and your policy.

- **Recoverable Depreciation: If you have replacement cost coverage and you complete the repairs, you may claim an additional payment up to $** 848.87
- **Non-Recoverable Depreciation: $** 9,050.32

If there are any cost differences or newly discovered covered damage not included in the enclosed repair estimate, immediately report that information to the claims office above. We must be given the opportunity to inspect and verify these differences.

You may make a further claim and receive up to the recoverable depreciation amount shown above, if you have the applicable coverage and complete the following:

1. **Notify us within 180 days after the initial actual cash value payment of your decision to make a further claim**
2. **Complete the repair/replacement within two years after date of loss**
3. **Notify us within 30 days after the repair/replacement has been completed**

To receive the replacement cost payment, please submit the following to the address above:

- The contractor's final invoice, photos of repaired property and other documentation we may further request. We reserve the right to inspect the repaired property.

  If approved, Auto-Owners Insurance Company will reimburse you up to the actual cost of covered repairs incurred or the depreciation that was withheld, whichever is less.

Please consider a contractor that is licensed, insured and bonded. We do not guarantee or warranty the contractor's work.

Only you, your lien holders or mortgagees have a legal interest to authorize repairs. Your mortgagee often has the right of inspection and approval.

Thank you for your business and the opportunity to service your insurance needs. If you have any questions at all, please contact our office.

This is not a SWORN STATEMENT IN PROOF OF LOSS as required by the policy. A PROOF OF LOSS must still be submitted to the company within 60 days of the date of loss stated above.

All rights, terms, conditions, and exclusions in the policy are in full force and effect and are completely reserved. No action by any employee, agent, attorney or other person on behalf of Auto-Owners Insurance Company; or hired by Auto-Owners Insurance Company on your behalf; shall waive or be construed as having waived any right, term, condition, exclusion or any other provision of the policy.

ALABAMA STATUTES PROVIDE THAT "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof."

ARIZONA STATUTES PROVIDE THAT "For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties."

ARKANSAS STATUTES PROVIDE THAT "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

COLORADO STATUTES PROVIDE THAT "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 from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies."

FLORIDA STATUTES PROVIDE THAT "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

IDAHO STATUTES PROVIDE THAT "Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony."

INDIANA STATE STATUES PROVIDE THAT "A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony."

KENTUCKY STATUTES PROVIDE THAT "Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime."

MINNESOTA STATUTES PROVIDE THAT "A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime."

OHIO STATUTES PROVIDE THAT "Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

PENNSYLVANIA STATUTES PROVIDE THAT "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties" and "Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to $15,000."

TENNESSEE STATUTES PROVIDE THAT "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

VIRGINIA STATUTES PROVIDE THAT "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."