SAMANTHA O'DELL

CSAA General Insurance Company
PO Box 24523
Oakland, CA 94623-1523

SHARON R RIEGLE
2657 NEW MADISON COLETOWN RD
NEW MADISON, OH 45346-9719

YOUR CLAIM INFORMATION

Claim number	1006-64-7439
Policy number	OHH3229672206
Policyholder	SHARON R RIEGLE
Date of incident	March 13, 2026

Questions about your claim?

Nathan Dehel
888.335.2722, Ext. 1201798
Regular Claims Center hours are Monday - Friday 8:00 AM - 6:00 PM, Eastern Time

April 10, 2026

Dear SHARON R RIEGLE:

Thank you for choosing AAA and trusting us with your insurance needs. This letter confirms our discussion on April 10, 2026. We have completed our review of your claim and based on the facts of the review, concluded that your policy does provide coverage for a portion of your claim.

Results of our claim review

A claim was filed on 3/20/2026 for wind damage to your property. AAA had an inspection performed and reviewed a virtual inspection to assess the claim. The claim review found wind damage to two roof slopes, and interior water damage related to the claim and date of loss provided. The review also found instances of wear and tear on the exterior siding/window wraps, which was not related to the claim. This policy covers against direct physical damage, thus the roof slopes affected and interior water leak are covered. The exterior elevations wear and tear is not covered.

For your reference, below is the specific section(s) of your policy that pertains to this claim.

HS 00 03 OH 10 14 Homeowners Policy

SECTION I – PROPERTY COVERAGES
A. Coverage A – Dwelling
1. We cover:
a. The dwelling on the "residence premises" shown in the Declarations used principally as a private residence including structures and carpeting permanently affixed to the dwelling; and
b. Materials and supplies located on or adjacent to the "residence premises" used to construct, alter or repair the dwelling or structures on the "residence premises".

2. We do not cover:
a. The land, including the cost to replace, rebuild, stabilize or otherwise restore or protect the land on which the dwelling is located; or
b. Any structure including fences or other property covered under Coverage B – Other Structures.
[...]
SECTION I – PERILS INSURED AGAINST
A. Coverage A – Dwelling And Coverage B – Other Structures
1. We insure against direct physical loss to property described in Coverages A and B.
2. We do not insure, however, for loss:
a. Excluded under Section I – Exclusions;
[...]
c. Caused by:

Please turn over

CSAA Insurance Group

Insured:	SHARON RIEGLE		
Property:	2657 New Madison Coletown Rd New Madison, OH 45346-9719	E-mail:	samanthaodell23@gmail.com
Home:	2657 New Madison Coletown Rd New Madison, OH 45346-9719		
Claim Rep.:	Nathan Dehel gwz2deh		
		Business:	(888) 335-2722
		E-mail:	Nathan.Dehel@csaa.com
Claimant:	SHARON RIEGLE		
Home:	2657 New Madison Coletown Rd New Madison, OH 45346-9719		
Estimator:	Nathan Dehel	Business:	(888) 335-2722
		E-mail:	Nathan.Dehel@csaa.com

Claim Number: 1006-64-7439 **Policy Number:** OHH3229672206 **Type of Loss:** STORM WIND

Date Contacted:	4/9/2026 10:29 AM		
Date of Loss:	3/13/2026 3:00 AM	Date Received:	3/20/2026 11:12 AM
Date Inspected:		Date Entered:	3/20/2026 11:19 AM
Price List:	OHDT8X_MAR26 Restoration/Service/Remodel		
Estimate:	SHARON_RIEGLE		

The following estimate represents the fair and reasonable amount to repair or replace the damaged items at the time of your claim. Pursuant to our insurance policy, our payment to you may be based on the Actual Cash Value ("ACV") of the physical damage at the time the loss occurred less any applicable deductible. The method AAA Insurance uses to determine the ACV is the cost to repair or replace the damaged property less an adjustment for physical depreciation based on the age, life and condition of the damaged property as appropriate at the time of the loss.

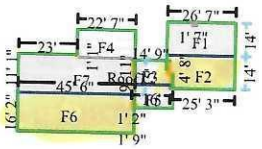
SHARON_RIEGLE

SHARON_RIEGLE1

Source - HOVER Roof and Walls (SHARON_RIEGLE1)

Exterior

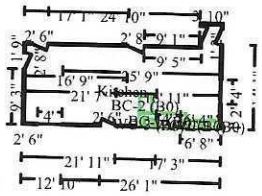
Roof1



2730.90 Surface Area
320.31 Total Perimeter Length
27.31 Number of Squares
88.16 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated	10.70 SQ	66.20	0.00	708.34	15/30 yrs	Avg.	NA	(0.00)	708.34
Roof slopes F2 and F6									
Install									
2. Roofing felt - 15 lb.	10.70 SQ	35.19	7.42	383.95	15/20 yrs	Avg.	75%	(82.37)	301.58
3. Asphalt starter - peel and stick	70.00 LF	2.00	4.06	144.06	15/20 yrs	Avg.	75%	(45.05)	99.01
4. Laminated - comp. shingle rfg. - w/out felt	12.00 SQ	247.86	109.49	3,083.81	15/30 yrs	Avg.	50%	(809.85)	2,273.96
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 9 Apr 2026. See attached document for more details.									
5. Hip / Ridge cap - cut from 3 tab - composition shingles	70.00 LF	4.43	6.80	316.90	15/25 yrs	Avg.	60%	(60.36)	256.54
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 9 Apr 2026. See attached document for more details.									
6. R&R Drip edge	70.00 LF	3.16	5.68	226.88	15/35 yrs	Avg.	42.86%	(36.03)	190.85
Accessories									
7. R&R Chimney flashing - average (32" x 36")	1.00 EA	453.49	8.33	461.82	15/35 yrs	Avg.	42.86%	(52.81)	409.01
8. Digital satellite system - Detach & reset	1.00 EA	43.71	0.00	43.71	15/NA	Avg.	0%	(0.00)	43.71
9. R&R Gutter / downspout - aluminum - up to 5"	70.00 LF	10.22	21.06	736.46	15/25 yrs	Avg.	60%	(186.94)	549.52
Need to add up the amount of downspouts and add that to the eave measurement.									
Totals: Roof1			**162.84**	**6,105.93**				**1,273.41**	**4,832.52**
Total: Exterior			**162.84**	**6,105.93**				**1,273.41**	**4,832.52**

Main Level



Kitchen

Height: 8'

742.28 SF Walls	427.32 SF Ceiling
1169.60 SF Walls & Ceiling	406.75 SF Floor
45.19 SY Flooring	90.09 LF Floor Perimeter
97.75 LF Ceil. Perimeter	

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10.	R&R 1/2" drywall - hung, taped, floated, ready for paint								
	100.00 SF	3.68	5.37	373.37	15/150 yrs	Avg.	10%	(7.94)	365.43
11.	Texture drywall - light hand texture								
	100.00 SF	1.32	0.73	132.73	15/150 yrs	Avg.	10%	(1.07)	131.66
12.	Drywall tape joint / repair - per LF								
	30.00 LF	11.00	1.07	331.07	15/150 yrs	Avg.	10%	(1.58)	329.49
13.	Seal/prime (1 coat) then paint (2 coats) the ceiling								
	427.32 SF	1.51	10.53	655.78	15/15 yrs	Avg.	80% [M]	(124.65)	531.13

This line item includes a material allowance of $$47.32 which reflects current market prices in your area. Market prices were provided by Paint Supply Program (PSP). This service allows you or your contractor to have materials delivered directly to your property. For more information on PSP, please visit www.paintsupplyprogram.com , or contact them at infopsp@paintsupplyprogram.com, or 833-969-3974.

14.	Mask and prep for paint - plastic, paper, tape (per LF)								
	97.75 LF	1.58	1.91	156.36	15/15 yrs	Avg.	80% [M]	(22.64)	133.72
15.	Floor protection - self-adhesive plastic film								
	406.75 SF	0.72	4.13	296.99	15/15 yrs	Avg.	80% [M]	(48.86)	248.13
16.	Contents - move out then reset								
	1.00 EA	69.21	0.00	69.21	15/NA	Avg.	0%	(0.00)	69.21
Totals: Kitchen			**23.74**	**2,015.51**				**206.74**	**1,808.77**

General

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17.	Haul debris - per pickup truck load - including dump fees								
	1.00 EA	159.97	0.00	159.97	15/NA	Avg.	NA	(0.00)	159.97
Totals: General			**0.00**	**159.97**				**0.00**	**159.97**
Total: Main Level			**23.74**	**2,175.48**				**206.74**	**1,968.74**
Total: Source - HOVER Roof and Walls (SHARON_RIEGLE1)			**186.58**	**8,281.41**				**1,480.15**	**6,801.26**
Total: SHARON_RIEGLE1			**186.58**	**8,281.41**				**1,480.15**	**6,801.26**
Line Item Totals: SHARON_RIEGLE			**186.58**	**8,281.41**				**1,480.15**	**6,801.26**

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

742.28	SF Walls	427.32	SF Ceiling	1,169.60	SF Walls and Ceiling
406.75	SF Floor	45.19	SY Flooring	90.09	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	97.75	LF Ceil. Perimeter
406.75	Floor Area	460.35	Total Area	742.28	Interior Wall Area
903.71	Exterior Wall Area	100.41	Exterior Perimeter of Walls		
2,730.90	Surface Area	27.31	Number of Squares	320.31	Total Perimeter Length
88.16	Total Ridge Length	0.00	Total Hip Length		

Summary for A-Dwelling

Line Item Total	8,094.83
Material Sales Tax	186.58
Replacement Cost Value	**$8,281.41**
Less Depreciation	(1,480.15)
Actual Cash Value	**$6,801.26**
Less Deductible	(1,000.00)
Net Claim	**$5,801.26**
Total Recoverable Depreciation	1,480.15
Net Claim if Depreciation is Recovered	**$7,281.41**

Nathan Dehel

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	186.58	0.00	0.00
Total	**0.00**	**186.58**	**0.00**	**0.00**

Recap by Room

Estimate: SHARON_RIEGLE

Area: SHARON_RIEGLE1

Area: Source - HOVER Roof and Walls (SHARON_RIEGLE1)

Area: Exterior

Roof1	5,943.09	73.42%
Area Subtotal: Exterior	5,943.09	73.42%

Area: Main Level

Kitchen		
General	1,991.77	24.61%
	159.97	1.98%
Area Subtotal: Main Level	2,151.74	26.58%
Area Subtotal: Source - HOVER Roof and Walls (SHARON_RIEGLE1)	8,094.83	100.00%
Area Subtotal: SHARON_RIEGLE1	8,094.83	100.00%
Subtotal of Areas	8,094.83	100.00%
Total	8,094.83	100.00%

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CONTENT MANIPULATION	69.21		69.21
GENERAL DEMOLITION	1,020.15		1,020.15
DRYWALL	777.00	9.87	767.13
PAINTING	1,092.56	182.90	909.66
ROOFING	4,465.31	1,013.02	3,452.29
SOFFIT, FASCIA, & GUTTER	670.60	174.30	496.30
Subtotal	8,094.83	1,380.09	6,714.74
Material Sales Tax	186.58	100.06	86.52
Total	8,281.41	1,480.15	6,801.26