From: **Brad Koetters**
BKoetters@shelterinsurance.-com
Subject: **Estimate**
Date: **Apr 12, 2026 at 7:36:20 PM**
To: **petsdiane@msn.com**

Any Question please let me know

Brad Koetters
Material Damage Adjuster
Phone: 217-862-1999
Fax #: 888-742-5671
Email: BKoetters@shelterinsurance.com

SHELTER INSURANCE

Thank You
FOR YOUR BUSINESS!

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1 MB

Shelter Insurance
PO Box 6008
Columbia, MO 65205-6008
Fax: 888-742-5671

April 12, 2026

BILL GEARHART
2210 RUSK RD
TROY OH 45373-7744

Re: Insured: BILL GEARHART
Claim Number: HO0000004121309
Policy Number: 34-71-10747496-1
Date of Loss: 04/06/2026
Loss Location: 2210 RUSK RD TROY OH 45373-7744

Dear BILL GEARHART

Your Shelter Insurance® policy covers this property. We are sorry it has been damaged, but we are happy to help you with this covered loss.

We have investigated your claim and estimated the covered amount of your loss. We have enclosed your estimate and are issuing a payment. This initial payment is the actual cash value of your loss less your policy deductible.

Your policy controls when and the amount we can pay for your loss. We have included important information about this and other coverages.

What to do with the estimate
Please give this estimate, or a copy, to the repair professional of your choice. They will review the damage we found and the estimated cost to repair. Any questions about the estimate, or if additional damages have been identified, need to be addressed with us before repairs to the property begin. You may also desire to use or buy higher quality items than you had before. Your policy, however, does not cover that additional cost. Repairs made to your property, or repair costs not included in our estimate and agreed to by us, may not be covered.

Depreciation
Means a decrease in value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If Recoverable Depreciation is deducted from this payment, we will reimburse you the amount you actually incurred to repair or replace that part of the property not to exceed the amount stated in your estimate or your policy limit.
Repairs for Recoverable Depreciation must be completed within two years from the date of the loss.
If an amount was subtracted for Non-Recoverable Depreciation, the policy does not provide reimbursement.

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Description	Quantity	Unit Price	Per	Dep. Appl.	Paid	RC	Depreciation	ACV
ESTIMATE: Structure (Shelter Insurance)							Claim #HO0000004121309, BILL GEARHART	
Completed								
ROOFPLAN: Roofplan								
Roofplan - Subtotal *(0 item)*						**$0.00**	**$0.00**	**$0.00**
ROOFPLAN: Roofplan 2								
Roof								
Roof area: 3,174.75 SF **Squares:** 31.7 SQ **Soffit:** 454.54 SF **Eaves:** 198.43 LF **Ridge:** 55.12 LF								
Tear out								
Paid When Incurred								
1 ~~Tear Out - Drip Edge, Eave/Rake, Aluminum, Pre-Finished Color~~	~~235.61~~	~~$0.76~~	~~LF~~		~~Unpaid~~	~~$179.06~~	~~$0.00~~	~~$179.06~~
Paid When Incurred								
2 ~~Tear Out - Shingles, Composition, Laminated/Architectu... Good~~	~~31.75~~	~~$67.46~~	~~SQ~~		~~Unpaid~~	~~$2,141.86~~	~~$0.00~~	~~$2,141.86~~
Paid When Incurred								
3 ~~Tear Out - Roof Vent, Static, Box/Turtle, Aluminum~~	~~4~~	~~$15.43~~	~~EA~~		~~Unpaid~~	~~$61.72~~	~~$0.00~~	~~$61.72~~
Paid When Incurred								
4 ~~Tear Out - Flashing, Pipe Jack, Plastic~~	~~2~~	~~$13.07~~	~~EA~~		~~Unpaid~~	~~$26.14~~	~~$0.00~~	~~$26.14~~
Rebuild								
underlayment								
Paid When Incurred								
5 ~~Replace - Felt, Single Layer, 15 lb.~~	~~33.34~~	~~$34.94~~	~~SQ~~		~~Unpaid~~	~~$1,164.90~~	~~$0.00~~	~~$1,164.90~~
Includes 5% waste on quantity.								
Paid When Incurred								
6 ~~Replace - Ice/Water Shield, Double Coverage, SF~~	~~477.27~~	~~$2.37~~	~~SF~~		~~Unpaid~~	~~$1,131.13~~	~~$0.00~~	~~$1,131.13~~
Includes 5% waste on quantity.								
Paid When Incurred								
7 ~~Replace - Ice/Water Shield, Single Row, LF~~	~~72.16~~	~~$3.60~~	~~LF~~		~~Unpaid~~	~~$259.78~~	~~$0.00~~	~~$259.78~~

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ESTIMATE SUMMARY

Estimate Name	Materials	Labor	Subtotal
Structure	$6,723.74	$10,391.35	$17,115.09
Total	**$6,723.74**	**$10,391.35**	**$17,115.09**

CLAIM TOTALS

Total taxes:	$470.68
Replacement cost value:	**$17,585.77**
Less costs payable when incurred:	$(17,585.77)
Net actual cash value:	**$0.00**
Additional deductible if costs are incurred:	$(1,000.00)
Amount payable if costs are incurred:	**$16,585.77**
Additional amount payable if recovered:	$16,585.77

COVERAGE SUMMARY

	RC	Paid When Incurred	Applied Deductible	Net ACV	Payable If Recovered
HOME/DWELLING (limit: $274,100.00)					
	$17,585.77	$(17,585.77)	$0.00	$0.00	**$16,585.77**
	$17,585.77	**$(17,585.77)**	**$0.00**	**$0.00**	**$16,585.77**