March 08, 2023

DANIEL L WELTY AND TAMMY M WELTY
10188 Cowpath Rd
Saint Paris, OH 43072-9374

Claim Number: 01005829941
Date of Loss: 2/27/2023

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
$36,864.89	($6,595.84)		$30,269.05
Less Deductible			($1,000.00)
Total ACV Settlement			**$29,269.05**

Summary For Coverage A - Dwelling Extension

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
$6,184.88	($1,859.92)		$4,324.96
Total ACV Settlement			**$4,324.96**

Total Outstanding ACV Settlement (All Coverages) **$33,594.01**

Insured:	DANIEL L WELTY AND TAMMY M WELTY 10188 Cowpath Rd Saint Paris, OH 43072-9374	Phone:	(937) 469-3346
Claim Rep.:	Marcel Rube		
Estimator:	Marcel Rube		

Claim Number: 01005829941 **Policy Number:** 34DB263601 **Type of Loss:** Tornado

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	$1,000.00	$331,100.00
Coverage A - Dwelling Extension	$0.00	$33,110.00
Coverage B - Personal Property	$0.00	$248,400.00

Date Contacted:	3/2/2023 11:36 AM
Date of Loss:	2/27/2023 1:00 PM
Date Est. Completed:	3/8/2023 10:46 AM

Price List:	OHDTAFICS_MAR23_72 Restoration/Service/Remodel
Sales Taxes:	Total Tax @ 7.250%
Overhead:	10.0%
Profit:	10.0%

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Dwelling Roof	13,992.70	3,805.47	0.00	10,187.23
Dwelling - Front Elevation	5,248.25	683.30	0.00	4,564.95
Dwelling - Right Elevation	4,010.40	537.40	0.00	3,473.00
Dwelling - Back Elevation	6,538.02	866.61	0.00	5,671.41
Dwelling - Left Elevation	4,761.59	661.12	0.00	4,100.47
Interior - Hallway	494.01	14.34	0.00	479.67
Interior - Bedroom	657.57	27.60	0.00	629.97
Other Structures - Debris Removal	735.51	0.00	0.00	735.51
Labor Minimums Applied	426.84	0.00	0.00	426.84
	36,864.89	**6,595.84**	**0.00**	**30,269.05**

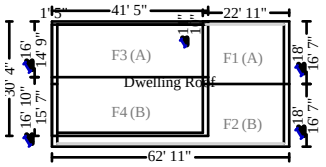
Estimate Recap For Coverage A - Dwelling Extension

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Other Structures - Detached Garage Roof	6,184.88	1,859.92	0.00	4,324.96
	6,184.88	**1,859.92**	**0.00**	**4,324.96**

DANIEL_L_WELTY_AND_1

Dwelling

Dwelling Roof



2390.27	Surface Area	23.90	Number of Squares
307.82	Total Perimeter Length	65.75	Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off composition shingles (no haul off)									
23.90	SQ	44.62	77.32	213.28	1,357.02	23/NA	Avg.	NA	(0.00)	1,357.02
2. Remove Additional charge for high roof (2 stories or greater)									
13.62	SQ	6.29	6.21	17.14	109.02	0/NA	Avg.	NA	(0.00)	109.02
3. Ice & water barrier									
637.81	SF	1.63	75.37	207.92	1,322.92	23/30 yrs	Avg.	76.67%	(267.46)	1,055.46
4. Roofing felt - 15 lb.									
18.43	SQ	32.90	43.96	121.28	771.59	23/20 yrs	Avg.	90% [M]	(139.47)	632.12
5. Drip edge									
307.82	LF	2.64	58.92	162.52	1,034.08	23/35 yrs	Avg.	65.71%	(232.13)	801.95
6. Material Only 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
26.10	SQ	116.15	219.79	606.30	3,857.61	23/25 yrs	Avg.	90% [M]	(2,926.17)	931.44
Auto Calculated Waste: 9.2%, 2.20SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure: 5",									
7. Install 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
26.10	SQ	116.95	221.30	610.48	3,884.18	23/25 yrs	Avg.	90% [M]	(0.00)	3,884.18
Auto Calculated Waste: 9.2%, 2.20SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure: 5",									
8. Additional charge for high roof (2 stories or greater)									
13.62	SQ	19.49	19.25	53.10	337.80	0/NA	Avg.	0%	(0.00)	337.80
9. Continuous ridge vent - aluminum									
60.75	LF	9.23	40.65	112.14	713.51	23/35 yrs	Avg.	65.71%	(170.41)	543.10
10. Counterflashing - Apron flashing									
38.58	LF	9.86	27.58	76.08	484.06	23/35 yrs	Avg.	65.71%	(47.31)	436.75
This item will be destroyed during tear off and needs to be replaced									
11. Flashing - pipe jack									
2.00	EA	47.51	6.89	19.00	120.91	23/35 yrs	Avg.	65.71%	(22.52)	98.39
Totals: Dwelling Roof		**797.24**	**2,199.24**	**13,992.70**				**3,805.47**	**10,187.23**

Front Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV

CONTINUED - Front Elevation

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12.	Gutter / downspout - aluminum - up to 5"									
	8.00	LF	10.30	5.97	16.48	104.85	23/25 yrs	Avg.	90% [M]	(41.55)	63.30
13.	Window screen - rescreen, 1 - 9 SF									
	1.00	EA	39.40	2.86	7.88	50.14	23/30 yrs	Avg.	76.67%	(3.90)	46.24
14.	Shutters - Detach & reset									
	11.00	EA	45.91	36.61	101.00	642.62	0/NA	Avg.	0%	(0.00)	642.62
15.	Exterior light fixture - Detach & reset									
	1.00	EA	82.60	5.99	16.52	105.11	0/NA	Avg.	0%	(0.00)	105.11
16.	R&R Siding - vinyl									
	527.00	SF	6.04	230.78	636.60	4,050.46	23/50 yrs	Avg.	46%	(621.39)	3,429.07
17.	House wrap (air/moisture barrier)									
	527.00	SF	0.44	16.81	46.38	295.07	23/150 yrs	Avg.	15.33%	(16.46)	278.61
Totals: Front Elevation			**299.02**	**824.86**	**5,248.25**					**683.30**	**4,564.95**

Right Elevation

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18.	Exterior light fixture - Detach & reset									
	2.00	EA	82.60	11.98	33.04	210.22	0/NA	Avg.	0%	(0.00)	210.22
19.	Gutter / downspout - Detach & reset									
	19.00	LF	5.75	7.92	21.86	139.03	0/NA	Avg.	0%	(0.00)	139.03
20.	R&R Siding - vinyl									
	444.00	SF	6.04	194.43	536.36	3,412.55	23/50 yrs	Avg.	46%	(523.52)	2,889.03
21.	House wrap (air/moisture barrier)									
	444.00	SF	0.44	14.16	39.08	248.60	23/150 yrs	Avg.	15.33%	(13.88)	234.72
Totals: Right Elevation			**228.49**	**630.34**	**4,010.40**					**537.40**	**3,473.00**

Back Elevation

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
22.	Meter base and main disconnect - Detach & reset									
	1.00	EA	341.35	24.75	68.28	434.38	0/NA	Avg.	0%	(0.00)	434.38
23.	Exterior light fixture - Detach & reset									
	1.00	EA	82.60	5.99	16.52	105.11	0/NA	Avg.	0%	(0.00)	105.11
24.	Clothes dryer vent cover - Detach & reset									
	1.00	EA	38.51	2.79	7.70	49.00	0/NA	Avg.	0%	(0.00)	49.00

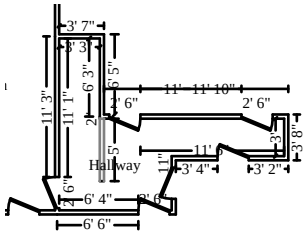
CONTINUED - Back Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. R&R Siding - vinyl									
716.00 SF	6.04	313.53	864.92	5,503.09	23/50 yrs	Avg.	46%	(844.24)	4,658.85
26. R&R House wrap (air/moisture barrier)									
716.00 SF	0.49	25.44	70.16	446.44	23/150 yrs	Avg.	15.33%	(22.37)	424.07
Totals: Back Elevation		**372.50**	**1,027.58**	**6,538.02**				**866.61**	**5,671.41**

Left Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
27. Window screen - rescreen, 1 - 9 SF									
1.00 EA	39.40	2.86	7.88	50.14	23/30 yrs	Avg.	76.67%	(3.90)	46.24
28. Gutter / downspout - Detach & reset									
18.00 LF	5.75	7.50	20.70	131.70	0/NA	Avg.	0%	(0.00)	131.70
29. Clothes dryer vent cover - Detach & reset									
1.00 EA	38.51	2.79	7.70	49.00	0/NA	Avg.	0%	(0.00)	49.00
30. Exterior faucet / hose bibb - Detach & reset									
1.00 EA	78.26	5.67	15.66	99.59	0/NA	Avg.	0%	(0.00)	99.59
31. Remove Siding - vinyl									
473.00 SF	0.52	17.83	49.20	312.99	0/50 yrs	Avg.	NA	(0.00)	312.99
32. Siding - vinyl									
543.00 SF	5.52	217.31	599.48	3,814.15	23/50 yrs	Avg.	46%	(640.25)	3,173.90
33. House wrap (air/moisture barrier)									
543.00 SF	0.44	17.32	47.78	304.02	23/150 yrs	Avg.	15.33%	(16.97)	287.05
Totals: Left Elevation		**271.28**	**748.40**	**4,761.59**				**661.12**	**4,100.47**
Total: Dwelling		**1,968.53**	**5,430.42**	**34,550.96**				**6,553.90**	**27,997.06**

Interior

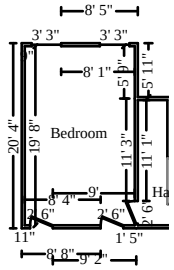


Hallway **Height: 8'**

445.33	SF Walls	113.88	SF Ceiling
559.22	SF Walls & Ceiling	112.16	SF Floor
12.46	SY Flooring	58.17	LF Floor Perimeter
63.17	LF Ceil. Perimeter		

Door	**2' 6" X 6' 8"**	**Opens into BEDROOM**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
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Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Missing Wall - Goes to Ceiling	**5' X 4'**	**Opens into HALLWAY**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
34. Contents - move out then reset									
1.00	EA	64.30	4.66	12.86	81.82	0/NA	Avg.	0%	(0.00)	81.82
35. Mask and cover light fixture									
3.00	EA	13.25	2.88	7.96	50.59	0/15 yrs	Avg.	0%	(0.00)	50.59
36. Mask and prep for paint - plastic, paper, tape (per LF)									
63.17	LF	1.32	6.05	16.68	106.11	0/15 yrs	Avg.	0%	(0.00)	106.11
37. Mask per square foot for drywall work									
112.16	SF	0.30	2.44	6.74	42.83	0/150 yrs	Avg.	0%	(0.00)	42.83
38. R&R 5/8" drywall - hung, taped, floated, ready for paint									
12.00	SF	3.72	3.24	8.94	56.82	23/150 yrs	Avg.	15.33%	(1.42)	55.40
39. Texture drywall - light hand texture									
12.00	SF	1.14	0.99	2.74	17.41	23/150 yrs	Avg.	15.33%	(0.19)	17.22
40. Seal the surface area w/PVA primer - one coat									
12.00	SF	0.55	0.48	1.32	8.40	10/15 yrs	Avg.	66.67%	(0.51)	7.89
41. Paint the ceiling - one coat									
113.88	SF	0.64	5.28	14.58	92.74	10/15 yrs	Avg.	66.67%	(12.22)	80.52
42. Final cleaning - construction - Residential									
112.16	SF	0.31	2.52	0.00	37.29	0/NA	Avg.	0%	(0.00)	37.29
Totals: Hallway		**28.54**	**71.82**	**494.01**				**14.34**	**479.67**



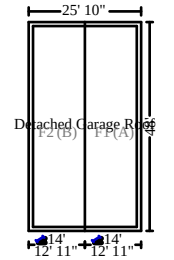
Bedroom **Height: 8'**

432.00	SF Walls	237.64	SF Ceiling
669.64	SF Walls & Ceiling	237.64	SF Floor
26.40	SY Flooring	56.00	LF Floor Perimeter
63.50	LF Ceil. Perimeter		

Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into HALLWAY**
Window	**3' 3" X 4'**	**Opens into Exterior**
Window	**3' 3" X 4'**	**Opens into Exterior**

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
43.	Contents - move out then reset									
	1.00	EA	64.30	4.66	12.86	81.82	0/NA	Avg.	0%	(0.00)	81.82
44.	Mask and cover large light fixture									
	1.00	EA	18.23	1.32	3.64	23.19	0/15 yrs	Avg.	0%	(0.00)	23.19
45.	Mask and prep for paint - plastic, paper, tape (per LF)									
	63.50	LF	1.32	6.08	16.76	106.66	0/15 yrs	Avg.	0%	(0.00)	106.66
46.	Mask per square foot for drywall work									
	237.64	SF	0.30	5.17	14.26	90.72	0/150 yrs	Avg.	0%	(0.00)	90.72
47.	R&R 5/8" drywall - hung, taped, floated, ready for paint									
	12.00	SF	3.72	3.24	8.94	56.82	23/150 yrs	Avg.	15.33%	(1.42)	55.40
48.	Texture drywall - light hand texture									
	12.00	SF	1.14	0.99	2.74	17.41	23/150 yrs	Avg.	15.33%	(0.19)	17.22
49.	Seal the surface area w/PVA primer - one coat									
	12.00	SF	0.55	0.48	1.32	8.40	10/15 yrs	Avg.	66.67%	(0.51)	7.89
50.	Paint the ceiling - one coat									
	237.64	SF	0.64	11.03	30.42	193.54	10/15 yrs	Avg.	66.67%	(25.48)	168.06
51.	Final cleaning - construction - Residential									
	237.64	SF	0.31	5.34	0.00	79.01	0/NA	Avg.	0%	(0.00)	79.01
Totals: Bedroom			**38.31**	**90.94**	**657.57**				**27.60**	**629.97**
Total: Interior			**66.85**	**162.76**	**1,151.58**				**41.94**	**1,109.64**

Other Structures



Detached Garage Roof

1344.00	Surface Area	13.44	Number of Squares
152.00	Total Perimeter Length	48.00	Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
52. Tear off composition shingles (no haul off)									
13.44	SQ	44.62	43.48	119.94	763.11	23/NA	Avg.	NA	(0.00)	763.11
53. Roofing felt - 15 lb.									
13.44	SQ	32.90	32.06	88.44	562.68	23/20 yrs	Avg.	90% [M]	(101.71)	460.97
54. Drip edge									
152.00	LF	2.64	29.09	80.26	510.63	23/35 yrs	Avg.	65.71%	(114.63)	396.00
55. Material Only 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
14.66	SQ	116.15	123.45	340.56	2,166.77	23/25 yrs	Avg.	90% [M]	(1,643.58)	523.19
Auto Calculated Waste: 9.1%, 1.22SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure: 5",									
56. Install 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
14.66	SQ	116.95	124.30	342.90	2,181.69	23/25 yrs	Avg.	90% [M]	(0.00)	2,181.69
Auto Calculated Waste: 9.1%, 1.22SQ Options: Valleys: Open, Include eave starter course: Yes, Include rake starter course: No, Include ridge/hip cap: Yes, Exposure: 5",									
Totals: Detached Garage Roof		**352.38**	**972.10**	**6,184.88**				**1,859.92**	**4,324.96**

Debris Removal

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
57. Dumpster load - Approx. 30 yards, 5-7 tons of debris									
1.00	EA	578.00	41.91	115.60	735.51	0/NA	Avg.	NA	(0.00)	735.51
Totals: Debris Removal			**41.91**	**115.60**	**735.51**				**0.00**	**735.51**
Total: Other Structures			**394.29**	**1,087.70**	**6,920.39**				**1,859.92**	**5,060.47**

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
58. Drywall labor minimum									
1.00	EA	335.44	24.32	67.08	426.84	0/NA	Avg.	0%	(0.00)	426.84
Totals: Labor Minimums Applied			**24.32**	**67.08**	**426.84**				**0.00**	**426.84**
Line Item Totals: DANIEL_L_WELTY_AND_1			**2,453.99**	**6,747.96**	**43,049.77**				**8,455.76**	**34,594.01**

[%] - 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:

877.33	SF Walls	351.52	SF Ceiling	1,228.85	SF Walls and Ceiling
349.80	SF Floor	38.87	SY Flooring	114.17	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	126.67	LF Ceil. Perimeter
349.80	Floor Area	389.91	Total Area	918.67	Interior Wall Area
4,113.94	Exterior Wall Area	102.83	Exterior Perimeter of Walls		
3,734.27	Surface Area	37.34	Number of Squares	459.82	Total Perimeter Length
113.75	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Coverage A - Dwelling	36,864.89	85.63%	30,269.05	87.50%
Coverage A - Dwelling Extension	6,184.88	14.37%	4,324.96	12.50%
Coverage B - Personal Property	0.00	0.00%	0.00	0.00%
Total	43,049.77	100.00%	34,594.01	100.00%

Summary for Coverage A - Dwelling

Line Item Total	28,987.42
Overhead	2,887.93
Profit	2,887.93
Total Tax	2,101.61
Replacement Cost Value	**$36,864.89**
Less Depreciation	(6,595.84)
Actual Cash Value	**$30,269.05**
Less Deductible	(1,000.00)
Net Claim	**$29,269.05**
Total Recoverable Depreciation	6,595.84
Net Claim if Depreciation is Recovered	**$35,864.89**

Marcel Rube
Catastrophe Adjuster

Summary for Coverage A - Dwelling Extension

Line Item Total	4,860.40
Overhead	486.05
Profit	486.05
Total Tax	352.38
Replacement Cost Value	**$6,184.88**
Less Depreciation	(1,859.92)
Actual Cash Value	**$4,324.96**
Net Claim	**$4,324.96**
Total Recoverable Depreciation	1,859.92
Net Claim if Depreciation is Recovered	**$6,184.88**

Marcel Rube
Catastrophe Adjuster

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Total Tax (7.25%)
Line Items	3,373.98	3,373.98	2,453.99
Total	**3,373.98**	**3,373.98**	**2,453.99**

Recap by Room

Estimate: DANIEL_L_WELTY_AND_1

Area: Dwelling			
Dwelling Roof		**10,996.22**	**32.49%**
Coverage: Coverage A - Dwelling	100.00% =	10,996.22	
Front Elevation		**4,124.37**	**12.19%**
Coverage: Coverage A - Dwelling	100.00% =	4,124.37	
Right Elevation		**3,151.57**	**9.31%**
Coverage: Coverage A - Dwelling	100.00% =	3,151.57	
Back Elevation		**5,137.94**	**15.18%**
Coverage: Coverage A - Dwelling	100.00% =	5,137.94	
Left Elevation		**3,741.91**	**11.06%**
Coverage: Coverage A - Dwelling	100.00% =	3,741.91	
Area Subtotal: Dwelling		**27,152.01**	**80.22%**
Coverage: Coverage A - Dwelling	100.00% =	27,152.01	
Area: Interior			
Hallway		**393.65**	**1.16%**
Coverage: Coverage A - Dwelling	100.00% =	393.65	
Bedroom		**528.32**	**1.56%**
Coverage: Coverage A - Dwelling	100.00% =	528.32	
Area Subtotal: Interior		**921.97**	**2.72%**
Coverage: Coverage A - Dwelling	100.00% =	921.97	
Area: Other Structures			
Detached Garage Roof		**4,860.40**	**14.36%**
Coverage: Coverage A - Dwelling Extension	100.00% =	4,860.40	
Debris Removal		**578.00**	**1.71%**
Coverage: Coverage A - Dwelling	100.00% =	578.00	
Area Subtotal: Other Structures		**5,438.40**	**16.07%**
Coverage: Coverage A - Dwelling	10.63% =	578.00	
Coverage: Coverage A - Dwelling Extension	89.37% =	4,860.40	
Labor Minimums Applied		**335.44**	**0.99%**
Coverage: Coverage A - Dwelling	100.00% =	335.44	
Subtotal of Areas		**33,847.82**	**100.00%**
Coverage: Coverage A - Dwelling	85.64% =	28,987.42	
Coverage: Coverage A - Dwelling Extension	14.36% =	4,860.40	
Total		**33,847.82**	**100.00%**

Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
CONTENT MANIPULATION				**128.60**		**128.60**
Coverage: Coverage A - Dwelling	@	100.00%	=	128.60		
GENERAL DEMOLITION				**3,500.54**		**3,500.54**
Coverage: Coverage A - Dwelling	@	82.87%	=	2,900.85		
Coverage: Coverage A - Dwelling Extension	@	17.13%	=	599.69		
DRYWALL				**545.26**	**3.00**	**542.26**
Coverage: Coverage A - Dwelling	@	100.00%	=	545.26		
ELECTRICAL				**341.35**		**341.35**
Coverage: Coverage A - Dwelling	@	100.00%	=	341.35		
LIGHT FIXTURES				**330.40**		**330.40**
Coverage: Coverage A - Dwelling	@	100.00%	=	330.40		
PLUMBING				**78.26**		**78.26**
Coverage: Coverage A - Dwelling	@	100.00%	=	78.26		
PAINTING				**463.35**	**36.11**	**427.24**
Coverage: Coverage A - Dwelling	@	100.00%	=	463.35		
ROOFING				**14,104.84**	**5,282.41**	**8,822.43**
Coverage: Coverage A - Dwelling	@	69.79%	=	9,844.13		
Coverage: Coverage A - Dwelling Extension	@	30.21%	=	4,260.71		
SIDING				**13,872.83**	**2,516.62**	**11,356.21**
Coverage: Coverage A - Dwelling	@	100.00%	=	13,872.83		
SOFFIT, FASCIA, & GUTTER				**295.15**	**38.74**	**256.41**
Coverage: Coverage A - Dwelling	@	100.00%	=	295.15		
WINDOW REGLAZING & REPAIR				**78.80**	**7.28**	**71.52**
Coverage: Coverage A - Dwelling	@	100.00%	=	78.80		
O&P Items Subtotal				**33,739.38**	**7,884.16**	**25,855.22**

Non-O&P Items				RCV	Deprec.	ACV
CLEANING				**108.44**		**108.44**
Coverage: Coverage A - Dwelling	@	100.00%	=	108.44		
Non-O&P Items Subtotal				**108.44**	**0.00**	**108.44**
O&P Items Subtotal				**33,739.38**	**7,884.16**	**25,855.22**
Overhead				**3,373.98**		**3,373.98**
Coverage: Coverage A - Dwelling	@	85.59%	=	2,887.93		
Coverage: Coverage A - Dwelling Extension	@	14.41%	=	486.05		
Profit				**3,373.98**		**3,373.98**
Coverage: Coverage A - Dwelling	@	85.59%	=	2,887.93		
Coverage: Coverage A - Dwelling Extension	@	14.41%	=	486.05		
Total Tax				**2,453.99**	**571.60**	**1,882.39**
Coverage: Coverage A - Dwelling	@	85.64%	=	2,101.61		
Coverage: Coverage A - Dwelling Extension	@	14.36%	=	352.38		
Total				**43,049.77**	**8,455.76**	**34,594.01**

AMERICAN FAMILY INSURANCE
Insure carefully, dream fearlessly.

6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Underwritten By:
American Family Insurance Company
Tel: 1-800-MY AMFAM (1-800-692-6326)
Fax: 1-866-935-2858

Claim Number:	01-005-829941
Date Of Loss:	02/27/2023
Policy Number:	34DB263601
Policyholder:	Daniel L Welty And Tammy M Welty

DANIEL L WELTY
PO BOX 22
CHRISTIANSBRG, OH 45389-0022

March 13, 2023

Dear Daniel L Welty,

This correspondence contains important information regarding your claim. Please review and respond accordingly.

Enclosed is the estimate of repairs for the damages to your property. The prices used are the prevailing rates in your geographic location. Please review the estimate with the contractor of your choice.

Please refer to your policy and all applicable endorsements for the full text of the applicable provision.

Recoverable Depreciation
In some estimates, depreciation may be applied, based on the age and condition of the items requiring repair or replacement. If the depreciation is listed as “recoverable depreciation” you may be able to collect all or some of the depreciation after the repairs are complete and the expense has been incurred. You will need to provide us with the final bill/invoice/proof of payment from the repairer. A re-inspection may be required of completed repairs. Please email or send all invoices to:

Email: claimdocuments@afics.com

Mail: American Family Insurance Company
6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Payment
Payment of this claim, in the amount of $33,594.01, has been made as outlined on the last page of this estimate.

Payment will be mailed under separate cover.

Supplements
If you find additional damage or costs, report them promptly so we may review them in relation to your policy’s coverage. We will not pay for any repairs not listed in the estimate without reviewing and approving them first. Should you elect to make any changes or upgrades to your property, you will be responsible for any additional expenses as a result of these changes or upgrades.

Flooring
If your claim involves the replacement of flooring (carpet, vinyl, wood, ceramic) we reserve the right to send a sample to an independent third party for analysis of the existing flooring and recommend a like kind & quality replacement. If you receive flooring estimates higher than allowed in this estimate, please retain a 12”x12” sample to allow us the opportunity to have the flooring evaluated.

Mortgage
If there is a mortgage on the property, the mortgage company may be listed on any claim payments made, as required by the policy. If the mortgage company is listed on your payment, you will need to contact them to inquire as to their procedures in processing insurance claim payments.

This is an estimate of the damage observed. This estimate neither expresses nor implies coverage for this loss.

We are committed to providing excellent customer service and are here to assist you. Please contact us with any questions you may have.

Sincerely,

Shamichael Griggs

Shamichael Griggs
Claims TPA Property Independent Adjuster
AFICS on behalf of American Family Insurance Company
Shamichael.Griggs@afics.com
Phone: 1-251-665-8582 | Fax: 1-866-935-2858
Mail: 6000 American Parkway, Madison, WI 53783-0001

Did you know you can file a claim and check your claim's status on our mobile app and in MyAccount? Go to www.myamfam.com to download the MyAmFam mobile app or log in.