3/21/2026

Alexis Abner
3183 Myers Tillman Rd
Arcanum, OH 45304

Re:		
	Insured:	Alexis Abner
	Claim Number:	C-1026805
	Policy Number:	OSIH3OH_01573297-1A
	Policy Term:	8/11/2025 to 8/11/2026
	Date of Loss:	3/11/2026
	Peril:	Wind
	Location of Loss:	3183 Myers Tillman Rd, Arcanum, OH 45304

Dear Alexis Abner,

It is our desire to thoroughly investigate every claim which is reported to us and to make payment for those losses which are covered under your policy. Orion180 has received the notice of loss as a result of damage to your dwelling occurring on or about 3/11/2026. Specifically, it was reported that your dwelling has incurred wind damage.

The investigation of the insurance claim for wind damage on the above referenced location and date has been concluded. Attached is a copy of the Building Repair Estimate. Please review and retain for your records. This estimate is based on our inspection of the damages on 3/19/2026, and information you may have provided during the course of this adjustment and the policy coverages, terms and conditions.

Below you will find an explanation for your payment(s) for this loss. Additionally, below you will find important details in regards to the settlement of your claim as it relates to the terms of your policy. The check request will be as follows:

Payment Details –

Dwelling:
Total Payment Amount: $5,805.41
Made Payable To: Alexis Abner

Contents:
Total Payment Amount: $1,432.80
Made Payable To: Alexis Abner

You should expect to receive the claim payment via mail within 10-14 days.

Adjustment of Loss –

Dwelling -	$11,524.16
Less Recoverable Depreciation-	$758.44 (Not Being Withheld)
Less Non-Recoverable Deprecation-	$718.75
Less Deductible -	$5,000.00
ACV Payment -	$5,805.41
Contents -	$1,732.80
Less Recoverable Depreciation-	$0.00
Less Non-Recoverable Deprecation-	$300.00
Less Deductible -	$0.00 (Applied to Dwelling)
ACV Payment -	$1,432.80

IF YOUR CONTRACTOR'S ESTIMATE IS GREATER THAN THIS ESTIMATE OR IF ADDITIONAL DAMAGES ARE FOUND, NO SUPPLEMENTAL PAYMENT WILL BE CONSIDERED WITHOUT THE PRIOR APPROVAL OF ORION180 INSURANCE COMPANY. FOR CONSIDERATION OF SUCH APPROVAL, OR FOR RELEASE OF RECOVERABLE DEPRECIATION OR PAYMENT OF MONIES DUE UNDER ORDINANCE & LAW COVERAGE, SUBMIT SUPPORTING DOCUMENTATION BY REGULAR MAIL OR EMAIL TO THE ADDRESS BELOW:
ORION180 INSURANCE COMPANY
930 S. HARBOR CITY BLVD. STE 302
MELBOURNE, FL 32901
PHONE: 866-590-3550
Claims@orion180.com

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ROOFING MATERIAL PAYMENT SCHEDULE

For a reduction in premium, your policy is changed as follows:

Roofing Materials Payment Schedule						
Age of Roof	**All Composition Shingle**	**Slate**	**Tile**	**Wood**	**Metal**	**All Other Roof Material**
0	100%	100%	100%	100%	100%	100%
1	97%	99%	98%	98%	99%	97%
2	94%	98%	96%	96%	98%	94%
3	91%	97%	94%	94%	97%	91%
4	88%	96%	92%	92%	96%	88%
5	85%	95%	90%	90%	95%	85%
6	82%	94%	88%	88%	94%	82%
7	79%	93%	86%	86%	93%	79%
8	76%	92%	84%	84%	92%	76%
9	73%	91%	82%	82%	91%	73%
10	70%	90%	80%	80%	90%	70%
11	67%	89%	78%	78%	89%	67%
12	64%	88%	76%	76%	88%	64%
13	61%	87%	74%	74%	87%	61%
14	58%	86%	72%	72%	86%	58%
15	55%	85%	70%	70%	85%	55%
16	52%	84%	68%	68%	84%	52%
17	49%	83%	66%	66%	83%	49%
18	46%	82%	64%	64%	82%	46%
19	43%	81%	62%	62%	81%	43%
20	40%	80%	60%	60%	80%	40%
21	37%	79%	58%	58%	79%	37%
22	34%	78%	56%	56%	78%	34%
23	31%	77%	54%	54%	77%	31%
24	28%	76%	52%	52%	76%	28%
25	25%	75%	50%	50%	75%	25%
26	25%	74%	48%	48%	74%	25%
27	25%	73%	46%	46%	73%	25%
28	25%	72%	44%	44%	72%	25%
29	25%	71%	42%	42%	71%	25%
30 or over	25%	70%	40%	40%	70%	25%
***Payment Schedule is applied based on the roof year indicated in your Declarations.**						

*Under **DEFINITIONS**, the following is added:*

"Roofing Materials" *means the roof surface material (composition shingle, slate, tile, wood, metal, all other roof surface material) and all other roofing components of a "building" or other structure covered under **COVERAGE A – DWELLING** or **COVERAGE B – OTHER STRUCTURES.** This includes but is not limited to:*

1. *Flashings, caps, vents, ridge vents, drip edges, scuppers and ice shields;*

2. *Sheathing, felt and membranes;*

3. *Shingles, tile, sheets or shakes (regardless of system materials);*

4. *Tar, tar paper, asphalt or gravel;*

5. *Modified bitumen, bitumen, rubber rolled-roofing, built-up or sprayed polyurethane foam roofing;*

6. *Foam inserts, insulation, underlayment and elastomeric coating;*
7*. Cupola, finials, and snow guards;*
8*. Battens, counter battens, bird stops, and gravel stops;*
9*. Light-transmitting structures, such as skylights, roof lights and roof windows; and*
10*. Coatings, adhesives, adherents and other finishing materials for "roofing materials"*

Under SECTION I – CONDITIONS, item How A Loss Will Be Settled is modified as follows:

A covered loss for "roofing materials" caused by the peril of windstorm or hail will be subject to "actual cash value" loss settlement, per the Roofing Materials Payment Schedule above.

Payment for a covered loss for "roofing materials" caused by the peril of windstorm or hail will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, relocation or demolition of "building" structures or other structures.

Coverage under this endorsement will not trigger, cause, or result in the application of any Additional Coverage for Ordinance or Law, if provided in this policy, regardless of whether any building code, ordinance or law applies.

The loss settlement conditions pertaining to "repair or replacement cost without deduction for depreciation" are changed as noted below:

How A Loss Will Be Settled *Paragraph* ***1.c****. is replaced by the following:*

c*. Structures that are not "buildings", including their "roofing materials"; The following is added to Paragraph 1.:*

d. *"Roofing material" on structures that are "building" if a loss to the "roofing materials" is caused by the peril of windstorm or hail.*

The first sentence of Paragraph ***2****., up to the colon, is deleted and replaced by the following:*

2. *"Buildings" covered under Coverage A or B, except for their "roofing materials" if the loss to the "roofing materials" is caused by the peril of windstorm or hail, at "replacement cost" without deduction for depreciation, subject to the following:*

The remainder of Paragraph ***2****., remains unchanged.*

All other provisions of your policy apply.

******

This letter does not waive any rights or defenses which Orion180, may have regarding this matter under any policy of insurance issued by Orion180, whether such claims or defenses are set forth herein.

We thank you for choosing Orion180 for your insurance needs.

If you have any questions regarding this matter, please contact us.

Sincerely,

Jason Agan
Jason.agan@riverwoodtpa.com
Riverwood Claims Management, Inc.
200 NE Missouri Rd. Suite 305
Lee's Summit, MO 64086
Orion180 Hotline: (833) 550-1914
Direct Dial: 678-304-3406