## Goodville Mutual Casualty Company

625 West Main Street, PO Box 489
New Holland, PA 17557-0489
www.goodville.com

| | |
|---|---|
| Insured: | Sean Hunn & Lindsey Warner-Hunn |
| Property: | 611 Stonyridge Ave<br>Troy, OH 45373 |

| | | | |
|---|---|---|---|
| Claim Rep.: | Meg Lawniczak | Business: | 625 West Main Street<br>New Holland, PA 17557 |
| Position: | Property Claims Supervisor | Business: | (717) 351-1027 |
| | | E-mail: | meg.lawniczak@goodville.com |

| | | | |
|---|---|---|---|
| Estimator: | Meg Lawniczak | Business: | (717) 351-1027 |
| Position: | Property Claims Supervisor | E-mail: | meg.lawniczak@goodville.com |
| Business: | 625 West Main Street<br>New Holland, PA 17557 | | |

**Claim Number:** 637891 **Policy Number:** 649120 **Type of Loss:** Wind Damage

| | | | |
|---|---|---|---|
| Date Contacted: | 3/13/2026 8:07 AM | | |
| Date of Loss: | 3/13/2026 8:00 AM | Date Received: | 3/13/2026 8:07 AM |
| Date Inspected: | | Date Entered: | 3/13/2026 8:01 AM |

| | |
|---|---|
| Price List: | OHDT8X_MAR26<br>Restoration/Service/Remodel |
| Estimate: | 637891 |

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Sean Hunn & Lindsey Warner-Hunn
611 Stonyridge Ave
Troy OH 45373

Insured: Sean Hunn & Lindsey Warner-Hunn
Loss Location: 611 Stonyridge Ave Troy OH 45373
Claim Number: 637891
Policy Number: 649120
Date of Loss: 3/13/2026

Dear Sean Hunn & Lindsey Warner-Hunn:

This letter is to acknowledge that we have concluded our investigation of your claim for damage sustained to the above-referenced property. Enclosed please find a breakdown of the estimate to repair the damage. You are free to hire the contractor of your choice to make the repairs. If there are differences in the estimates provided and the estimate of your contractor, these differences need to be addressed prior to the work beginning.

The roof inspection found areas of wear and general deterioration to the shingles of the dwelling. We would refer you to the policy, form HO 0003 09/08 pages 19-21, 24, 27, copies enclosed. The policy specifically excludes wear, tear, weathering and deterioration. Therefore, we are unable to provide coverage for the non-storm related conditions present.
In making this partial denial of coverage, we expressly reserve all our rights and defenses under the policy and do not in any way waive compliance with all the terms and conditions of the policy.

If additional damage is found during the repair process, which is not addressed by the attached estimate, please notify us immediately so that we may investigate the additional damage.

Please refer to the below calculations of your claim. Payment has been forwarded to you under separate cover as follows:

The Full Cost of Repair or Replacement is: $1,762.95
Less Policy Deductible: $1,000.00
Amount paid this date is: $762.95

Thank you for the opportunity to assist with your claim. Please feel free to give me a call if you have any additional questions at .

Sincerely,

Meg Lawniczak
Property Claims Supervisor
Goodville Mutual Casualty Company

**637891**

## Roof

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|---|---|---|---|---|---|
| Inspected and no storm damages or conditions present. | | | | | | |
| **Totals: Roof** | | | **0.00** | **0.00** | **0.00** | **0.00** |

## Front Elevation

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|---|---|---|---|---|---|
| 1. R&R Gutter / downspout - aluminum - up to 5" | 8.00 LF | 10.22 | 2.32 | 84.08 | (0.00) | 84.08 |
| Downspout | | | | | | |
| **Totals: Front Elevation** | | | **2.32** | **84.08** | **0.00** | **84.08** |

## Right Elevation

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|---|---|---|---|---|---|
| 2. R&R Fascia - metal - 6" | 10.00 LF | 7.64 | 1.72 | 78.12 | (0.00) | 78.12 |
| 3. R&R Siding - vinyl | 104.00 SF | 6.50 | 18.13 | 694.13 | (0.00) | 694.13 |
| 4. R&R House wrap (air/moisture barrier) | 104.00 SF | 0.52 | 1.46 | 55.54 | (0.00) | 55.54 |
| 5. Single axle dump truck - per load - including dump fees | 1.00 EA | 223.58 | 0.00 | 223.58 | (0.00) | 223.58 |
| 6. Heat, Vent, & Air Conditioning - Labor Minimum | 1.00 EA | 283.63 | 0.00 | 283.63 | (0.00) | 283.63 |
| Detach & reset lines for condenser. | | | | | | |
| **Totals: Right Elevation** | | | **21.31** | **1,335.00** | **0.00** | **1,335.00** |

## Rear Elevation

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|---|---|---|---|---|---|
| Inspected and no storm damages or conditions present. | | | | | | |
| **Totals: Rear Elevation** | | | **0.00** | **0.00** | **0.00** | **0.00** |

## Left Elevation

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|---|---|---|---|---|---|
| Inspected and no storm damages or conditions present. | | | | | | |
| **Totals: Left Elevation** | | | **0.00** | **0.00** | **0.00** | **0.00** |

**Labor Minimums Applied**

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|---|---|---|---|---|---|
| 7. Gutter labor minimum | 1.00 EA | 343.87 | 0.00 | 343.87 | (0.00) | 343.87 |
| **Totals: Labor Minimums Applied** | | | **0.00** | **343.87** | **0.00** | **343.87** |
| **Line Item Totals: 637891** | | | **23.63** | **1,762.95** | **0.00** | **1,762.95** |

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## Summary for Dwelling

| | |
|---|---|
| Line Item Total | 1,739.32 |
| Material Sales Tax | 23.63 |
| **Replacement Cost Value** | **$1,762.95** |
| Less Deductible | (1,000.00) |
| **Net Claim** | **$762.95** |

Meg Lawniczak
Property Claims Supervisor

"You" may apply up to 5% of the Coverage A "limit" to cover trees, plants, shrubs, or lawns. "We" do not pay more than $500 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

"We" do not cover trees, plants, shrubs, or lawns grown for "business".

**PERILS INSURED AGAINST -- COVERAGES A, B, C, AND D**

1. **Coverage A -- Residence And Coverage B -- Related Private Structures** -- "We" insure property covered under Coverage A or Coverage B for risks of direct physical loss, unless the loss is excluded under the Exclusions That Apply To Coverage A And Coverage B.

   a. **Exclusions That Apply To Coverage A And Coverage B**

      1) "We" do not pay for loss excluded under the Exclusions That Apply To Property Coverages.
      2) **Freezing, Discharge, Leakage, Or Overflow** -- Subject to the exceptions stated in a) and b) below, "we" do not pay for loss caused by freezing of, or the resulting discharge, leakage, or overflow from, a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance.

         a) When the building is protected by an automatic fire protective sprinkling system, this exclusion does not apply if "you" have taken reasonable care to:

            (1) maintain heat in the building; and
            (2) continue the water supply.

         b) When the building is not protected by an automatic fire protective sprinkling system, this exclusion does not apply if "you" have taken reasonable care to:

            (1) maintain heat in the building; or
            (2) shut off the water supply and completely empty water from all systems, heaters, and appliances.

         With respect to this exclusion and the exceptions stated in a) and b) above, plumbing systems and domestic appliances do not include sumps, sump pumps, or related equipment; any other type of system designed to remove subsurface water which is drained from the foundation area; or roof drains, gutters, downspouts, or like equipment.

      3) **Freezing, Thawing, Pressure, Or Weight Of Ice Or Water** -- "We" do not pay for loss caused by freezing, thawing, pressure, or weight of ice or water, whether driven by wind or not, to:

         a) fences, patios, paved areas, or swimming pools;
         b) bulkheads, footings, foundations, walls, or any other structures or features that support all or part of a building or other structure;
         c) bulkheads or retaining walls that do not support all or part of a building or other structure; or
         d) docks, piers, or wharves.

      4) **Theft** -- "We" do not pay for loss caused by theft in or to a residence being built, or theft of materials or supplies for use in construction of the residence, until the residence is occupied for its intended use.

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5) **Vandalism Or Malicious Mischief** -- "We" do not pay for loss:

   a) caused by vandalism or malicious mischief; or
   b) that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief;

   if the residence covered under Coverage A was vacant for more than 60 days in a row just before the loss. A residence being built is not vacant.

6) **Water, Humidity, Moisture, Or Vapor** -- "We" do not pay for loss caused by:

   a) continuous or repeated discharge, seepage, or leakage of water; or
   b) the presence or condensation of humidity, moisture, or vapor;

   over a period of weeks, months, or years, unless no "insured" knew of or could reasonably be expected to suspect such discharge, seepage, or leakage of water or the presence or condensation of humidity, moisture, or vapor.

   Under Exclusions That Apply To Property Coverages, 1)b) and 3) of the Water exclusion that apply to surface water and water below the surface of the ground do not apply with respect to loss caused by continuous or repeated discharge, seepage, or leakage of water from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance on the "described location" if no "insured" knew of or could reasonably be expected to suspect such discharge, seepage, or leakage of water. Plumbing systems and domestic appliances do not include sumps, sump pumps, or related equipment; any other type of system designed to remove subsurface water which is drained from the foundation area; or roof drains, gutters, downspouts, or like equipment.

7) **Collapse Or Impairment** -- "We" do not pay for loss involving:

   a) collapse; or
   b) impairment of structural integrity, including but not limited to sagging, bowing, bending, leaning, or inadequacy of load bearing capacity;

   except as provided under the Incidental Property Coverage for Collapse.

8) **Settling, Cracking, Shrinking, Bulging, Or Expanding** -- "We" do not pay for loss caused by the settling, cracking, shrinking, bulging, or expanding of:

   a) bulkheads;
   b) ceilings;
   c) floors;
   d) footings;
   e) foundations;
   f) patios;
   g) paved areas;
   h) roofs; or
   i) walls.

9) **Birds, Vermin, Rodents, Insects, Or Animals** -- "We" do not pay for loss caused by:

   a) birds;
   b) "vermin";
   c) rodents;
   d) insects; or
   e) any animal owned or kept by an "insured";

   except as provided under the Incidental Property Coverages.

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10) **Smoke** -- "We" do not pay for loss caused by smoke from agricultural smudging or industrial operations.
11) **Pollutants** -- "We" do not pay for loss caused by the discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of "pollutants", unless the discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage is caused by a Peril Insured Against described under Coverage C.
12) **Wear And Tear** -- "We" do not pay for loss caused by:

a) wear and tear, marring, or deterioration;
b) mechanical breakdown, latent defect, inherent vice, or any quality, fault, or weakness in property that causes it to damage or destroy itself;
c) rust or other corrosion or smog; or
d) pressure from or the presence of roots of trees, plants, shrubs, or other vegetation.

b. **Exceptions To Exclusions That Apply To Coverage A And Coverage B**

1) "We" pay for an ensuing loss that results from a.2) through a.12) above, unless the ensuing loss itself is excluded.
2) Unless the loss is otherwise excluded by this policy, "we" pay for loss to property covered under Coverage A or Coverage B that results from water or steam that, due to a cause or event excluded under a.8) through a.12) above, accidentally discharges or overflows from:

a) a storm drain, or a water, steam, or sewer pipe, away from the "described location"; or

b) a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater, or domestic appliance on the "described location". This includes the reasonable cost of removing and replacing those parts of a building or other structure on the "described location" needed to repair the system, heater, or appliance.

However, "we" will pay the cost of removing and replacing part of a structure that is not a building only if the water or steam causes direct physical loss to a building on the "described location".

"We" do not pay for loss to the system, heater, or appliance from which the water or steam escaped.

In this exception, plumbing systems and domestic appliances do not include sumps, sump pumps, or related equipment; any other type of system designed to remove subsurface water which is drained from the foundation area; or roof drains, gutters, downspouts, or like equipment.

Under Exclusions That Apply To Property Coverages, 1)b) and 3) of the Water exclusion that apply to surface water and water below the surface of the ground do not apply with respect to loss by water covered under this exception.

2. **Coverage C -- Personal Property** -- "We" insure against direct physical loss to property covered under Coverage C caused by the following perils, unless the loss is excluded under the Exclusions That Apply To Property Coverages:

a. **Fire Or Lightning**

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b) shut off the water supply and completely empty water from all systems, heaters, and appliances.

p. **Sudden And Accidental Damage From Artificially Generated Electrical Currents**

However, "we" do not pay for loss to tubes, transistors, electronic components, or circuitry that are a part of any type of an electronic apparatus, including but not limited to appliances, fixtures, computers, and home entertainment units.

q. **Sinkhole Collapse** -- This means the sudden settlement or collapse of earth supporting covered property. The earth settlement or collapse must result from subterranean voids created by the action of water on a limestone or similar rock formation.

However, "we" do not cover the cost of filling sinkholes.

## EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

   These exclusions apply whether or not an extensive area suffers damage from or is affected by the excluded cause or event.

   a. **Ordinance Or Law** -- "We" do not pay for:

      1) any loss or increased cost that results from the enforcement of a code, ordinance, or law that regulates the construction, repair, or demolition of property or the removal of its debris, except as provided under the Incidental Property Coverage for Increased Cost -- Ordinance Or Law;
      2) any loss in value of property that results from the enforcement of a code, ordinance, or law; or
      3) any loss, cost, or expense that results from the enforcement of a code, ordinance, or law requiring that an "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants".

      This exclusion applies whether or not there has been physical damage to covered property.

   b. **Civil Authority** -- "We" do not pay for loss caused by the confiscation, destruction, or seizure of property covered under Coverage A, Coverage B, or Coverage C by order of civil authority.

      "We" do pay for loss caused by acts ordered by a civil authority at the time of a fire to prevent its spread, but only if loss caused by the fire would be covered by this policy.

   c. **Nuclear Hazard**

      1) "We" do not pay for loss caused by nuclear reaction, radiation, or radioactive contamination:

         a) whether controlled or uncontrolled; or
         b) however caused;

         or any consequence of such reaction, radiation, or contamination.

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This exclusion applies even with respect to an "insured" who was not involved in the commission or direction of the act that caused the loss.

j. **Bacteria, Fungi, Wet Rot, Or Dry Rot** -- "We" do not pay for loss, cost, or expense caused by, consisting of, or relating to the existence of or any activity of bacteria, "fungi", wet rot, or dry rot that is not the direct result of a Peril Insured Against.

"We" do pay for direct loss to covered property caused by a Peril Insured Against resulting from bacteria, "fungi", wet rot, or dry rot.

2. "We" do not pay for loss or damage to property covered under Coverage A or Coverage B that is caused by or results from one or more of the following excluded causes or events. However, "we" do pay for an ensuing loss to property covered under Coverage A or Coverage B that is otherwise covered by this policy.

a. **Weather Conditions** -- "We" do not pay for loss caused by weather conditions that initiate, set in motion, or in any way contribute to a cause or event excluded under the preceding Exclusions That Apply To Property Coverages (Numbers 1.a. through 1.j).

b. **Errors, Omissions, And Defects** -- "We" do not pay for loss caused by one or more of the following:

1) an act or decision of any person, group, organization, or governmental body or authority, or the failure of any person, group, organization, or governmental body or authority to act or decide; or
2) a defect, a weakness, the inadequacy, a fault, or unsoundness in the:

a) development, planning, siting, surveying, zoning;
b) construction, compaction, design, grading, remodeling, renovation, repair, specification, workmanship;
c) materials used in construction, remodeling, renovation, or repair; or
d) maintenance;

of any property, whether in whole or in part, and whether on or away from the "described location", except as provided under the Incidental Property Coverage for Collapse.

## LIABILITY COVERAGES

### PRINCIPAL LIABILITY COVERAGES

1. **Coverage L -- Personal Liability** -- "We" pay, up to the "limit" that applies, all sums for which an "insured" is legally liable because of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies.

"We" will defend a suit seeking damages if the suit resulted from "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies. Such defense will be provided at "our" expense by counsel that "we" choose.

"We" may make investigations and settle claims or suits that "we" decide are appropriate. "We" do not have to settle or provide a defense after "we" have paid an amount equal to the "limit" that applies as a result of a judgment or written settlement.

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