CATASTROPHE CLAIMS BRANCH
PO BOX 30660
LANSING MI 48909-8160

KAREN KOENIG
6500 US ROUTE 40
TIPP CITY OH 45371-9712

(FOLD HERE)

Claim 300-0161594-2026

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

CATASTROPHE CLAIMS BRANCH
PO BOX 30660
LANSING, MI 48909-8160
p. 844.296.4053 | f. 517.886.8751
aocat.clm@aoins.com

March 24, 2026

KAREN KOENIG
6500 US ROUTE 40
TIPP CITY OH 45371-9712

RE:	Claim Number:	300-0161594-2026
	Insured:	Karen Koenig
	Date of Loss:	March 13, 2026
	Insurer:	Auto-Owners Insurance Company
	Policy Number:	54-756414-00

Dear KAREN KOENIG,

This receipt confirms you have been issued a payment of $12581.55 for damage you sustained following adverse weather in your area. The payment represents amounts owed at this time by Auto-Owners Insurance Company. In an effort to be proactive, we have initiated this payment as soon as reasonably possible to assist you in the claim process. We have also included a copy of our estimate of damages for your review. We understand you may have questions regarding your claim and we are here to provide support as needed. Following receipt of this payment, please use the contact information below to reach me regarding any questions you have about this payment and status of your claim.

A summary of amounts paid, by coverage, is included for your convenience.

Cov A: Dwelling	$8,504.68
Cov B: Other Structures	$4,076.87

We would like you to know:

- We want you to receive quality repair work to restore damages to your property.
- A detailed estimate of the scope of damages and costs of repairs is attached to this letter. Should the contractor you select have questions about our estimate, they should contact me directly prior to beginning the repairs.
- You may have the repairs made by anyone you choose.
- We encourage you to determine if the contactor you choose is licensed, insured, and if necessary, bonded. Also, you should have the terms and conditions of

work to be performed put in writing.

- Only you or your lienholder have legal interest to authorize contractors to work on your property. We do not recommend, guarantee or warrant their work. As independent contractors, they must be responsible for their own work.
- Please reference your policy for any specific requirements or limitations that may affect your claim, including important timeframes to report damage and collect additional payments.

This payment is not intended to change or modify any of the conditions, terms, provisions or requirements contained in the policy. Any obligations or legal rights which may now or hereafter be available to you or the company are reserved.

All rights, terms, conditions and exclusions in your policy are in full force and effect and are completely reserved.

Thank you for your business and the opportunity to service your insurance needs. Please contact me if you have any questions concerning the information above.

Sincerely,



Austin Berkompas
(517) 323-1201 x57664
berkompas.austin@aoins.com

AB:bot
Enclosure(s)

Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Insured:	KAREN KOENIG	Cell:	(313) 363-9156
Home:	6500 US ROUTE 40 TIPP CITY, OH 45371-9712		
Property:	6500 US ROUTE 40 TIPP CITY, OH 45371-9712		
Claim Rep.:	Chason Meadows		
		Business:	(251) 377-2754
Company:	Mid-America Catastrophe Services	E-mail:	Auto-Owners@midamcat.com
Estimator:	Chason Meadows	Business:	(251) 377-2754
Company:	Mid-America Catastrophe Services	E-mail:	Auto-Owners@midamcat.com
Reference:		Business:	(844) 296-4053 x 52296
Company:	Auto-Owners Insurance Company	E-mail:	AOCat@aoins.com
Business:	PO Box 30660 Lansing, MI 48909-1904		

Claim Number: 300-0161594-2026 **Policy Number:** 5475641400 **Type of Loss:** WIND

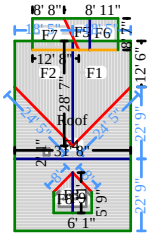
Date Contacted:	3/20/2026 12:00 PM		
Date of Loss:	3/13/2026 12:00 AM	Date Received:	3/19/2026 12:00 AM
Date Inspected:	3/23/2026 9:00 AM	Date Entered:	3/19/2026 2:40 PM
Date Est. Completed:	3/24/2026 3:19 PM		
Price List:	OHDT8X_MAR26 Restoration/Service/Remodel		
Estimate:	KAREN_KOENIG		

NOTICE: This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

KAREN_KOENIG

DWELLING

Exterior



Roof

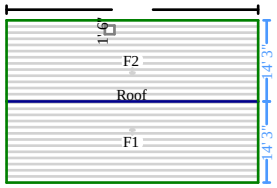
2155.32 Surface Area	21.55 Number of Squares
251.34 Total Perimeter Length	79.85 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
The following line items account for replacement of the roof of this structure.						
1. Remove Additional charge for steep roof - 7/12 to 9/12 slope	19.34 SQ	16.60	0.00	321.04	(0.00)	321.04
2. Additional charge for steep roof - 7/12 to 9/12 slope	19.34 SQ	41.96	0.00	811.51	(0.00)	811.51
3. Tear off composition shingles - Laminated (no haul off)	21.55 SQ	47.85	0.00	1,031.17	(0.00)	1,031.17
4. Roofing felt - 15 lb.	16.75 SQ	35.19	11.22	600.65	(145.79)	454.86
~~5. Ice & water barrier~~	~~480.40 SF~~	~~1.71~~	~~18.83~~	~~840.31~~	~~(0.00)~~	~~840.31~~
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.						
6. Drip edge	251.34 LF	2.73	19.71	705.87	(146.30)	559.57
7. Valley metal	74.74 LF	6.14	13.24	472.14	(98.27)	373.87
8. Flashing - pipe jack	1.00 EA	50.91	1.31	52.22	(9.72)	42.50
9. Exhaust cap - through roof - 6" to 8"	1.00 EA	103.03	3.60	106.63	(26.74)	79.89
10. Roof vent - turtle type - Metal	5.00 EA	67.35	8.53	345.28	(63.35)	281.93
11. Flashing - pipe jack - split boot	1.00 EA	87.37	3.60	90.97	(26.76)	64.21
12. Chimney flashing - average (32" x 36")	1.00 EA	429.55	8.04	437.59	(59.72)	377.87
13. Step flashing	26.50 LF	10.36	4.10	278.64	(30.44)	248.20
14. Flashing, 14" wide	23.00 LF	4.80	3.57	113.97	(26.53)	87.44
15. Asphalt starter - universal starter course	251.34 LF	1.88	11.79	484.31	(153.16)	331.15
16. Laminated - comp. shingle rfg. - w/out felt	23.00 SQ	247.86	202.62	5,903.40	(1,755.07)	4,148.33
Auto Calculated Waste: 6.7%, 1.45SQ Options: Valleys: Open, Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 0.4%, 0.10SQ - (included in waste calculation above)						
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 24 Mar 2026. See attached document for more details.						
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 23 Mar 2026. See attached document for more details.						
17. Hip / Ridge cap - Standard profile - composition shingles	79.85 LF	5.74	15.43	473.77	(133.63)	340.14
Totals: Roof			**306.76**	**12,229.16**	**2,675.48**	**9,553.68**
Total: Exterior			**306.76**	**12,229.16**	**2,675.48**	**9,553.68**

Total: DWELLING	**306.76**	**12,229.16**	**2,675.48**	**9,553.68**

OTHER STRUCTURES

Exterior



Roof

1118.14 Surface Area
135.60 Total Perimeter Length
11.18 Number of Squares
39.26 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
The following line items account for replacement of the roof of this structure.						
18. Tear off composition shingles - Laminated (no haul off)	11.18 SQ	47.85	0.00	534.96	(0.00)	534.96
19. Roofing felt - 15 lb.	11.18 SQ	35.19	7.49	400.91	(97.31)	303.60
20. Drip edge	135.60 LF	2.73	10.63	380.82	(78.93)	301.89
21. Roof vent - turtle type - Metal	3.00 EA	67.35	5.12	207.17	(38.02)	169.15
22. Chimney flashing - average (32" x 36")	1.00 EA	429.55	8.04	437.59	(59.72)	377.87
23. Asphalt starter - universal starter course	135.60 LF	1.88	6.36	261.29	(82.63)	178.66
24. Laminated - comp. shingle rfg. - w/out felt	11.33 SQ	247.86	99.81	2,908.06	(864.56)	2,043.50
Auto Calculated Waste: 1.3%, 0.15SQ Options: Valleys: Open, Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 0.3%, 0.04SQ - (included in waste calculation above)						
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 24 Mar 2026. See attached document for more details.						
25. Hip / Ridge cap - Standard profile - composition shingles	39.26 LF	5.74	7.59	232.94	(65.70)	167.24
Totals: Roof			**145.04**	**5,363.74**	**1,286.87**	**4,076.87**
Total: Exterior			**145.04**	**5,363.74**	**1,286.87**	**4,076.87**

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
26. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	451.00	0.00	451.00	(0.00)	451.00
Totals: Debris Removal			**0.00**	**451.00**	**0.00**	**451.00**
Total: OTHER STRUCTURES			**145.04**	**5,814.74**	**1,286.87**	**4,527.87**

Line Item Totals: KAREN_KOENIG	**451.80**	**18,043.90**	**3,962.35**	**14,081.55**

Grand Total Areas:

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	0.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
0.00	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
3,273.46	Surface Area	32.73	Number of Squares	386.93	Total Perimeter Length
119.11	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Cov A: Dwelling (001: 6500 US ROUTE 40)	12,680.16	70.27%	10,004.68	71.05%
Cov A: Dwelling (001: 6500 US ROUTE 40) - Code Upgrade	0.00	0.00%	0.00	0.00%
Other Structures	5,363.74	29.73%	4,076.87	28.95%
PERSONAL PROPERTY	0.00	0.00%	0.00	0.00%
Total	18,043.90	100.00%	14,081.55	100.00%

Summary for Cov A: Dwelling (001: 6500 US ROUTE 40)

Line Item Total	12,373.40
Material Sales Tax	306.76
Replacement Cost Value	**$12,680.16**
Less Depreciation	(2,675.48)
Actual Cash Value	**$10,004.68**
Less Deductible	(1,500.00)
Net Claim	**$8,504.68**
Total Recoverable Depreciation	2,675.48
Net Claim if Depreciation is Recovered	**$11,180.16**

Chason Meadows

Summary for Cov A: Dwelling (001: 6500 US ROUTE 40) - Code Upgrade

Line Item Total	0.00
Replacement Cost Value	**$0.00**
Net Claim	**$0.00**

Cov A: Dwelling (001: 6500 US ROUTE 40) - Code Upgrade Paid When Incurred

Line Item Total	821.48
Material Sales Tax	18.83
Replacement Cost Value	**$840.31**
Total Paid When Incurred	**$840.31**
Net Claim	**$0.00**
Net Claim if Additional Amounts are Recovered	**$840.31**

Cov A: Dwelling (001: 6500 US ROUTE 40) - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Cov A: Dwelling (001: 6500 US ROUTE 40) - Code Upgrade	$38,450.00	$38,450.00	$840.31	$0.00
			$840.31	$0.00

Chason Meadows

Summary for Other Structures

Line Item Total	5,218.70
Material Sales Tax	145.04
Replacement Cost Value	**$5,363.74**
Less Depreciation	(1,286.87)
Actual Cash Value	**$4,076.87**
Net Claim	**$4,076.87**
Total Recoverable Depreciation	1,286.87
Net Claim if Depreciation is Recovered	**$5,363.74**

Chason Meadows

Recap of Taxes

	Material Tax (0%)	Material Sales Tax (7%)	Cln Matl Tax (7%)	Cln&Carpet Svc Tax (7%)
Line Items	0.00	451.80	0.00	0.00
Total	**0.00**	**451.80**	**0.00**	**0.00**

Recap by Room

Estimate: KAREN_KOENIG

Area: DWELLING

Area: Exterior

Roof		**11,922.40**	**67.77%**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	100.00% =	11,922.40	
Area Subtotal: Exterior		**11,922.40**	**67.77%**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	100.00% =	11,922.40	
Area Subtotal: DWELLING		**11,922.40**	**67.77%**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	100.00% =	11,922.40	

Area: OTHER STRUCTURES

Area: Exterior

Roof		**5,218.70**	**29.67%**
Coverage: Other Structures	100.00% =	5,218.70	
Area Subtotal: Exterior		**5,218.70**	**29.67%**
Coverage: Other Structures	100.00% =	5,218.70	
Debris Removal		**451.00**	**2.56%**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	100.00% =	451.00	
Area Subtotal: OTHER STRUCTURES		**5,669.70**	**32.23%**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	7.95% =	451.00	
Coverage: Other Structures	92.05% =	5,218.70	
Subtotal of Areas		**17,592.10**	**100.00%**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	70.33% =	12,373.40	
Coverage: Other Structures	29.67% =	5,218.70	
Total		**17,592.10**	**100.00%**

Recap by Category with Depreciation

Items				RCV	Deprec.	ACV
GENERAL DEMOLITION				**2,338.17**		**2,338.17**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	@	77.12%	=	1,803.21		
Coverage: Other Structures	@	22.88%	=	534.96		
ROOFING				**15,253.93**	**3,703.12**	**11,550.81**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	@	69.29%	=	10,570.19		
Coverage: Other Structures	@	30.71%	=	4,683.74		
Subtotal				**17,592.10**	**3,703.12**	**13,888.98**
Material Sales Tax				**451.80**	**259.23**	**192.57**
Coverage: Cov A: Dwelling (001: 6500 US ROUTE 40)	@	67.90%	=	306.76		
Coverage: Other Structures	@	32.10%	=	145.04		
Total				**18,043.90**	**3,962.35**	**14,081.55**

NOTICE: This is an estimate for repairs and a copy of this document does not constitute settlement of claim. The above figures may be subject to additional company review and approval. Your loss will be settled on an actual cash value basis and your policy may contain a replacement cost provision. If it contains such a provision, full cost of replacement can be considered if the property is actually replaced. You have the right to make further claim under this provision within 180 days after the loss. All policy terms and conditions apply to this claim.

End of Document Package