



Toll Free: (800) 435-7764  
 Email: myclaim@farmersinsurance.com  
 National Document Center  
 P.O. Box 268992  
 Oklahoma City, OK 73126-8992  
 Fax: (877) 217-1389

01/22/2020

RECEIVED  
 OFFICE OF CITY ATTORNEY

City Of Milwaukee - City Clerk (attn Claims)  
 200 East Wells Street, Room 205  
 Milwaukee, WI 53202-3567

FEB 20 2020

3:15 A.M./P.M.

Our Insured: Maureen Conaty  
 Our Claim #: 099 SUB 3013270114-1  
 Date of Loss: 10/23/2019  
 Your Insured: City Of Milwaukee - City Clerk (attn Claims)  
 Amount Owed: \$22,259.76

Dear City Of Milwaukee - City Clerk (attn Claims)

Our investigation has established that you are self insured for the above captioned loss. Our investigation indicates that you may bear some or all responsibility for the above loss. We have made payment to our insured for the damage. By virtue of our subrogation rights this letter is to advise you that we are seeking reimbursement from you for the amount of damages.

CITY CLERK'S OFFICE  
 2020 FEB 19 FEB 2 4:3  
 CITY OF MILWAUKEE

On October 23, 2019, our insured suffered damage to their property located at 8645 North 72nd Street in Milwaukee, Wisconsin, resulting from a water leak which originated from a water meter that had been previously replaced by the City Of Milwaukee. We are uncertain as to the cause of the leak, as the water meter had been replaced / repaired prior to the claim being reported to our company. It is our understanding the City of Milwaukee has accepted responsibility for the loss and the damages to our insured's home resulting from a sudden release of water into their residence. We hereby look to you for reimbursement of the damages caused as a result of this incident. Attached please find our supporting documents.

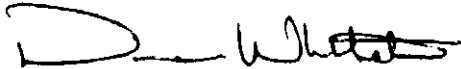
Be aware that no partial payment to Fire Insurance Exchange that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without the express written release of our claim executed by an individual who is a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or estopped due to a partial payment by you or someone acting on your behalf.

If you wish to make a payment please make your check payable to Fire Insurance Exchange as subrogee for Maureen Conaty including our claim number, in the amount of \$22,259.76 and send the check to the address listed below:

Fire Insurance Exchange  
 Cash Receipts Department  
 P O Box 268992  
 Oklahoma City, OK 73126-8992

It is our desire to settle this claim without causing you the additional time and cost of litigation or arbitration. After reviewing the enclosed, please call me to discuss resolving this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Duane Whitehead". The signature is fluid and cursive, with a large initial "D" and a long horizontal stroke extending to the right.

Duane Whitehead  
Special Property Subrogation Representative  
Fire Insurance Exchange  
512-533-8871 - Call/Text  
duane.whitehead@farmersinsurance.com



## Servpro of Milwaukee North #9117 & NE Waukesha Co. #9989 & EC Waukesha Co. #1057

Phone: (262) 250-1101  
 Fax: (262) 250-1101  
 www.servproofmilwaukee.com  
 N92W15600 Megal Dr  
 Menomonee Falls, WI 53051  
 Tax ID #83-0385895

Insured: MAUREEN CONATY Home: (414) 517-0828  
 Property: 8645 N 72ND ST  
 MILWAUKEE, WI 53223-2701  
 Home: 8645 N 72ND ST  
 MILWAUKEE, WI 53223-2701

Claim Rep.: Servpro of Milwaukee North & NE Waukesha County Business: (262) 250-1101  
 Business: N92W15600 Megal Dr  
 Menomonee Falls, WI 53051

Estimator: Servpro of Milwaukee North & NE Waukesha County Business: (262) 250-1101  
 Business: N92W15600 Megal Dr  
 Menomonee Falls, WI 53051

Claim Number: 3013270114

Policy Number: 0943036743

Type of Loss: Water

Date Contacted: 10/24/2019 11:30 AM  
 Date of Loss: 10/23/2019 12:00 AM Date Received: 10/24/2019 2:27 PM  
 Date Inspected: 10/24/2019 3:30 PM Date Entered: 10/24/2019 10:02 AM  
 Date Est. Completed: 12/6/2019 12:44 PM

Price List: WIMW8X\_OCT19  
 Restoration/Service/Remodel  
 Estimate: MAUREEN\_CONATY



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MAUREEN\_CONATY

Job

Table with 10 columns: QUANTITY, UNIT, TAX, RCV, AGE/LIFE, COND., DEP %, DEPREC., ACV. It contains 10 rows of equipment setup and monitoring charges, each with a note detailing the date and nature of the work.





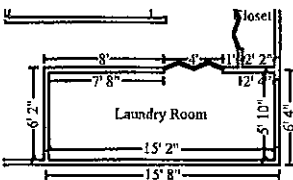
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CONTINUED - Job

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
<b>11. Equipment setup, take down, and monitoring (hourly charge)</b>										
	1.50	HR	42.49	0.00	63.74	0/NA	Avg.	0%	(0.00)	63.74
Note: 11/04/2019 2 tech a total of 1.5 hours of monitoring, inspection and equipment manipulation										
<b>12. Equipment setup, take down, and monitoring (hourly charge)</b>										
	1.50	HR	42.49	0.00	63.74	0/NA	Avg.	0%	(0.00)	63.74
Note: 11/05/2019 2 tech a total of 1.5 hours of monitoring, inspection and equipment manipulation										
<b>13. Single axle dump truck - per load - including dump fees</b>										
	1.00	EA	251.88	0.00	251.88	0/NA	Avg.	0%	(0.00)	251.88
<b>Totals: Job</b>				0.00	1,016.76				0.00	1,016.76

Main Level



Laundry Room

Height: 9'

351.33 SF Walls	88.47 SF Ceiling
439.81 SF Walls & Ceiling	88.47 SF Floor
9.83 SY Flooring	38.00 LF Floor Perimeter
42.00 LF Ceil. Perimeter	

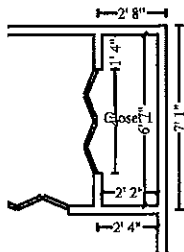
Door	4' X 6' 8"	Opens into RECREATION_R								
	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
<b>14. Dryer - electric - Detach</b>										
	1.00	EA	15.13	0.00	15.13	0/NA	Avg.	0%	(0.00)	15.13
<b>15. Washing machine - Detach</b>										
	1.00	EA	16.80	0.00	16.80	0/NA	Avg.	0%	(0.00)	16.80
<b>16. Clean floor</b>										
	88.47	SF	0.31	0.00	27.43	0/NA	Avg.	0%	(0.00)	27.43
<b>17. Apply anti-microbial agent to the floor</b>										
	88.47	SF	0.19	0.00	16.81	0/NA	Avg.	0%	(0.00)	16.81
<b>18. Air mover (per 24 hour period) - No monitoring</b>										
	11.58	EA	25.56	0.00	295.98	0/NA	Avg.	0%	(0.00)	295.98
Note: 2 air mover for 5.79 days										



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CONTINUED - Laundry Room

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Laundry Room		0.00	372.15				0.00	372.15



Closet 1

Height: 8'

113.33 SF Walls	14.26 SF Ceiling
127.60 SF Walls & Ceiling	14.26 SF Floor
1.58 SY Flooring	13.50 LF Floor Perimeter
17.50 LF Ceil. Perimeter	

Door

4' X 6' 8"

Opens into RECREATION\_R

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
19. Tear out wet paneling, bag for disposal								
113.33 SF	0.47	0.00	53.27	0/NA	Avg.	0%	(0.00)	53.27
20. Tear out and bag wet insulation								
14.26 SF	0.59	0.00	8.41	0/NA	Avg.	0%	(0.00)	8.41
21. Tear out wet non-salvageable glue down carpet, cut/bag								
14.26 SF	0.74	0.00	10.55	0/NA	Avg.	0%	(0.00)	10.55
22. Clean stud wall								
13.50 SF	0.58	0.00	7.83	0/NA	Avg.	0%	(0.00)	7.83
23. Clean floor								
14.26 SF	0.31	0.00	4.42	0/NA	Avg.	0%	(0.00)	4.42
24. Apply anti-microbial agent to the floor								
14.26 SF	0.19	0.00	2.71	0/NA	Avg.	0%	(0.00)	2.71
25. Air mover (per 24 hour period) - No monitoring								
5.79 EA	25.56	0.00	147.99	0/NA	Avg.	0%	(0.00)	147.99

Note: 1 air mover for 5.79 days

Totals: Closet 1		0.00	235.18				0.00	235.18
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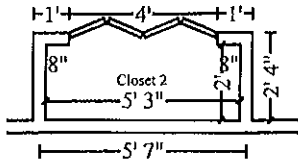


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oom

**Closet 2**

**Height: 8'**

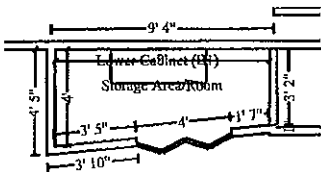


89.33 SF Walls  
 99.83 SF Walls & Ceiling  
 1.17 SY Flooring  
 14.50 LF Ceil. Perimeter  
 10.50 SF Ceiling  
 10.50 SF Floor  
 10.50 LF Floor Perimeter

Door 4' X 6' 8" Opens into RECREATION\_R

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Tear out wet paneling, bag for disposal	89.33 SF	0.47	0.00	41.99	0/NA	Avg.	0%	(0.00)	41.99
27. Tear out and bag wet insulation	10.50 SF	0.59	0.00	6.20	0/NA	Avg.	0%	(0.00)	6.20
28. Tear out wet non-salvageable glue down carpet, cut/bag	10.50 SF	0.74	0.00	7.77	0/NA	Avg.	0%	(0.00)	7.77
29. Clean stud wall	10.50 SF	0.58	0.00	6.09	0/NA	Avg.	0%	(0.00)	6.09
30. Clean floor	10.50 SF	0.31	0.00	3.26	0/NA	Avg.	0%	(0.00)	3.26
31. Apply anti-microbial agent to the floor	10.50 SF	0.19	0.00	2.00	0/NA	Avg.	0%	(0.00)	2.00

Totals: Closet 2 0.00 67.31 0.00 67.31



**Storage Area/Room**

**Height: 8'**

142.15 SF Walls  
 174.55 SF Walls & Ceiling  
 2.97 SY Flooring  
 25.24 LF Ceil. Perimeter  
 32.40 SF Ceiling  
 26.73 SF Floor  
 14.07 LF Floor Perimeter

Door 4' X 6' 8" Opens into RECREATION\_R  
 Missing Wall - Goes to Floor 3' 2" X 6' 8" Opens into UNDERSTAIRS

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
32. Tear out and bag wet insulation	32.40 SF	0.59	0.00	19.12	0/NA	Avg.	0%	(0.00)	19.12
33. Tear out wet non-salv. gluedn. cpt, cut/bag - Cat 3 water	13.37 SF	1.07	0.00	14.31	0/NA	Avg.	0%	(0.00)	14.31



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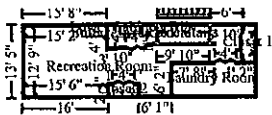
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CONTINUED - Storage Area/Room

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
34. Clean stud wall	14.07 SF	0.58	0.00	8.16	0/NA	Avg.	0%	(0.00)	8.16
35. Clean floor	26.73 SF	0.31	0.00	8.29	0/NA	Avg.	0%	(0.00)	8.29
36. Apply anti-microbial agent to more than the floor	40.80 SF	0.19	0.00	7.75	0/NA	Avg.	0%	(0.00)	7.75
37. Air mover (per 24 hour period) - No monitoring	23.16 EA	25.56	0.00	591.97	0/NA	Avg.	0%	(0.00)	591.97
Note: 5 air movers for 5.79 days									
<b>Totals: Storage Area/Room</b>			<b>0.00</b>	<b>649.60</b>				<b>0.00</b>	<b>649.60</b>

Recreation Room

Height: 9'



952.80 SF Walls	345.71 SF Ceiling
1298.51 SF Walls & Ceiling	345.71 SF Floor
38.41 SY Flooring	101.36 LF Floor Perimeter
120.61 LF Ceil. Perimeter	

Door	4' X 6' 8"	Opens into CLOSET_2
Door	4' X 6' 8"	Opens into STORAGE_AREA
Missing Wall	3' 3" X 9'	Opens into UNDERSTAIRS
Door	4' X 6' 8"	Opens into CLOSET_1
Door	4' X 6' 8"	Opens into LAUNDRY_ROOM

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
38. Tear out and bag wet insulation	952.80 SF	0.59	0.00	562.15	0/NA	Avg.	0%	(0.00)	562.15
39. Tear out wet paneling, bag for disposal	952.80 SF	0.47	0.00	447.82	0/NA	Avg.	0%	(0.00)	447.82
40. Tear out wet non-salv. gluedn. cpt, cut/bag - Cat 3 water	345.71 SF	1.07	0.00	369.91	0/NA	Avg.	0%	(0.00)	369.91
41. Clean stud wall	952.80 SF	0.58	0.00	552.62	0/NA	Avg.	0%	(0.00)	552.62



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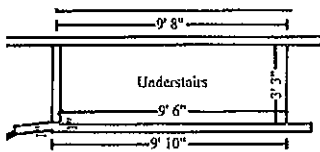
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 N92W15600 Megal Dr  
 Menomonee Falls, WI 53051  
 Tax ID #83-0385895

CONTINUED - Recreation Room

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
42. Clean floor	345.71 SF	0.31	0.00	107.17	0/NA	Avg.	0%	(0.00)	107.17
43. Apply anti-microbial agent to more than the floor	447.07 SF	0.19	4.76	89.70	0/NA	Avg.	0%	(0.00)	89.70
44. Air mover (per 24 hour period) - No monitoring	57.90 EA	25.56	0.00	1,479.92	0/NA	Avg.	0%	(0.00)	1,479.92
Note: 10 air movers for 5.79 days									
45. Dehumidifier (per 24 hour period) - Large - No monitoring	21.76 EA	73.13	0.00	1,591.31	0/NA	Avg.	0%	(0.00)	1,591.31
Note : 2 dehumidifier for 10.88 days									
46. Negative air fan/Air scrubber (24 hr period) - No monit.	10.00 DA	70.72	0.00	707.20	0/NA	Avg.	0%	(0.00)	707.20
Note: 1 air scrubber for 10 days									
47. Power distribution box (per week)	1.50 WK	140.00	0.00	210.00	0/NA	Avg.	0%	(0.00)	210.00
<b>Totals: Recreation Room</b>			<b>4.76</b>	<b>6,117.80</b>				<b>0.00</b>	<b>6,117.80</b>

Understairs

Height: 8'



156.89 SF Walls	30.87 SF Ceiling
187.76 SF Walls & Ceiling	30.87 SF Floor
3.43 SY Flooring	19.08 LF Floor Perimeter
22.25 LF Ceil. Perimeter	

Missing Wall - Goes to Floor  
 Missing Wall

3' 2" X 6' 8"  
 3' 3" X 8'

Opens into STORAGE\_AREA  
 Opens into RECREATION\_R

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
48. Clean floor	30.87 SF	0.31	0.00	9.57	0/NA	Avg.	0%	(0.00)	9.57
49. Clean stud wall	19.08 SF	0.58	0.00	11.07	0/NA	Avg.	0%	(0.00)	11.07
50. Apply anti-microbial agent to more than the floor	49.96 SF	0.19	0.00	9.49	0/NA	Avg.	0%	(0.00)	9.49



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**CONTINUED - Understairs**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>Totals: Understairs</b>		0.00	30.13				0.00	30.13
<b>Total: Main Level</b>		4.76	7,472.17				0.00	7,472.17
<b>Line Item Totals: MAUREEN_ CONATY</b>		4.76	8,488.93				0.00	8,488.93

[%] - 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:**

2,018.84 SF Walls	553.09 SF Ceiling	2,571.93 SF Walls and Ceiling
570.03 SF Floor	63.34 SY Flooring	218.40 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	261.10 LF Ceil. Perimeter
570.03 Floor Area	619.90 Total Area	1,826.83 Interior Wall Area
1,100.67 Exterior Wall Area	113.50 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



**Servpro of Milwaukee North #9117 & NE Waukesha Co. #9989 & EC Waukesha Co. #1057**

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**Summary for Placeholder1**

Line Item Total	8,484.17
Service Sales Tax	4.76
<b>Replacement Cost Value</b>	<b>\$8,488.93</b>
<b>Net Claim</b>	<b>\$8,488.93</b>

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Servpro of Milwaukee North & NE Waukesha  
County





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**Recap of Taxes**

	Material Sales Tax (5.6%)	Services Mat'l Tax (0%)	Service Sales Tax (5.6%)	Manuf. Home Tax (0%)	Storage Tax (0%)
Line Items	0.00	0.00	4.76	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>4.76</b>	<b>0.00</b>	<b>0.00</b>



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**Recap by Room**

Estimate: MAUREEN\_CONATY

<b>Job</b>	<b>1,016.76</b>	<b>11.98%</b>
<b>Area: Main Level</b>		
Laundry Room	372.15	4.39%
Closet 1	235.18	2.77%
Closet 2	67.31	0.79%
Storage Area/Room	649.60	7.66%
Recreation Room	6,113.04	72.05%
Understairs	30.13	0.36%
<hr/>		
Area Subtotal: Main Level	7,467.41	88.02%
<hr/>		
Subtotal of Areas	8,484.17	100.00%
<hr/>		
Total	8,484.17	100.00%



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**Recap by Category**

<b>Items</b>	<b>Total</b>	<b>%</b>
CLEANING	745.91	8.79%
GENERAL DEMOLITION	1,793.38	21.13%
TEMPORARY REPAIRS	210.00	2.47%
WATER EXTRACTION & REMEDIATION	5,734.88	67.56%
Subtotal	8,484.17	99.94%
Service Sales Tax	4.76	0.06%
<b>Total</b>	<b>8,488.93</b>	<b>100.00%</b>

# HEART Claim Pics

PDF created on October 29, 2019 at 8:57:51 AM CDT

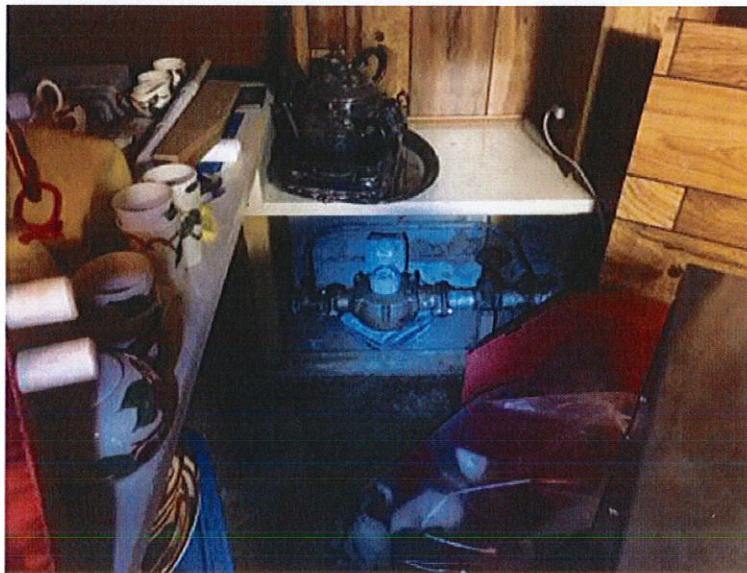
Claim Unit Number: 3013270114-1-1

Notes:

Inspection Photos

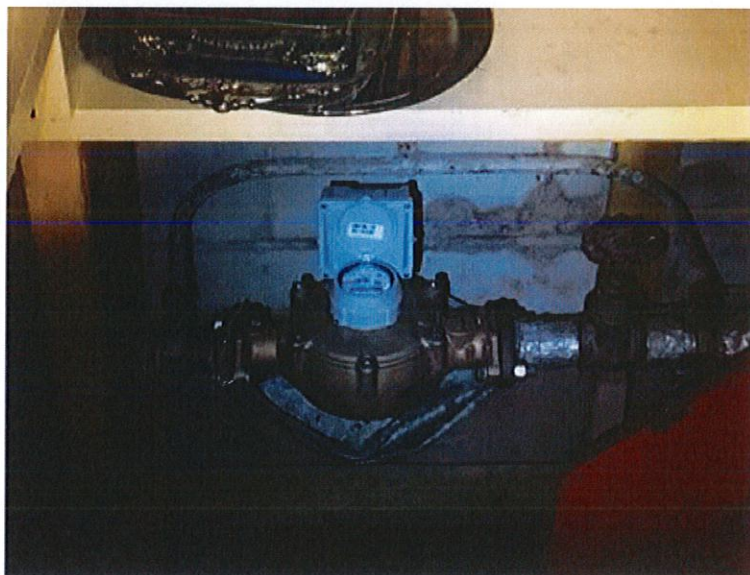


Risk

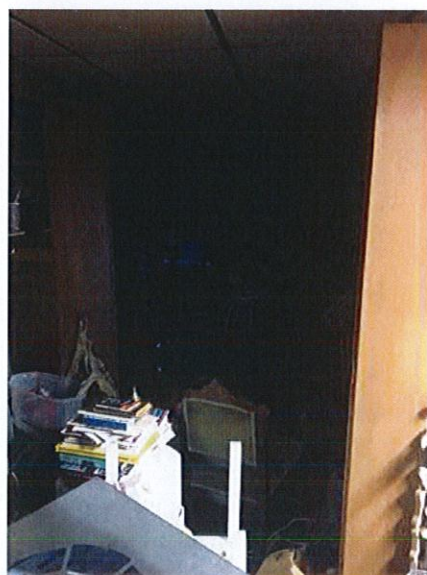


Ov water meter

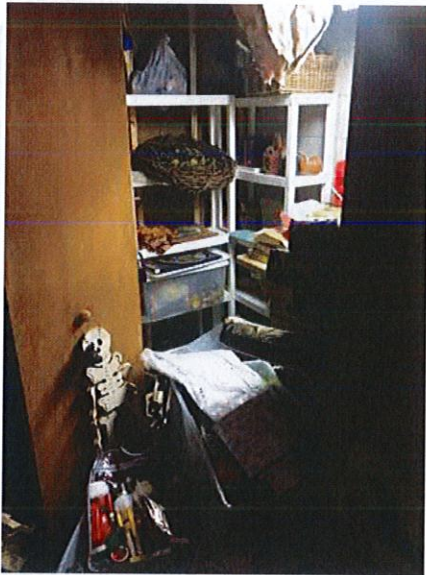




Water meter is source of water



Ov



Ov

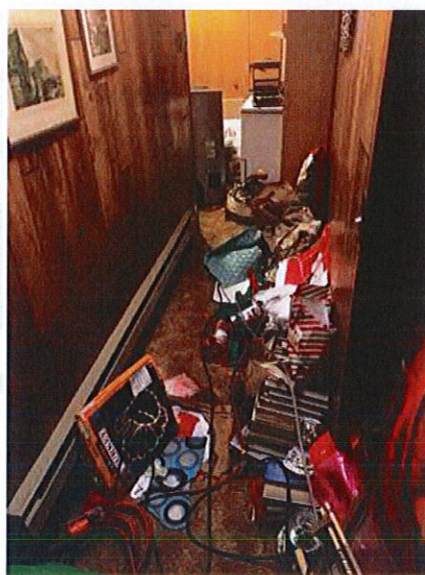


Ov

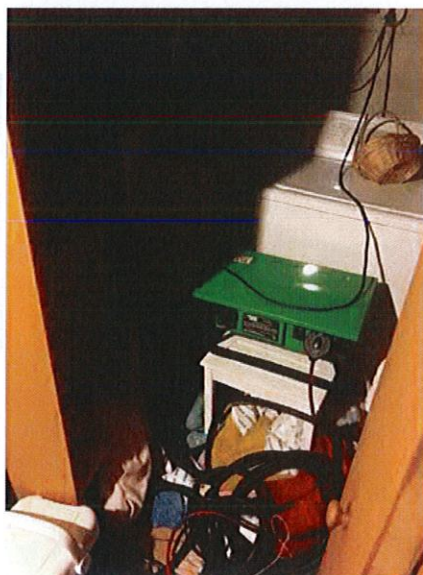




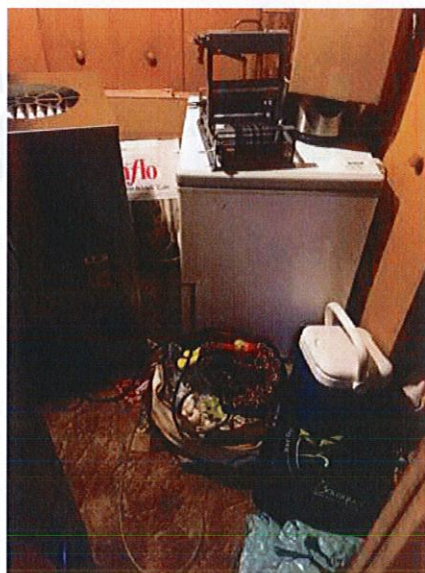
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Ov



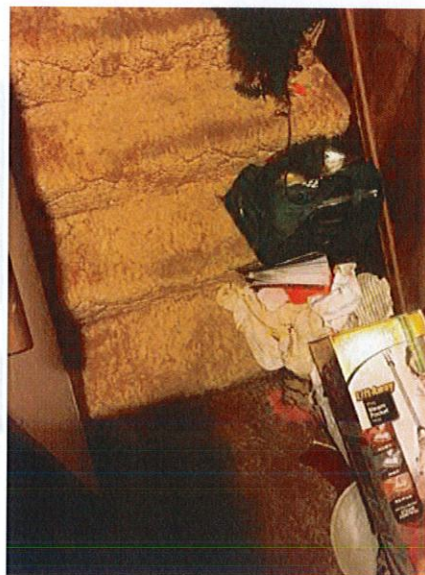
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Ov



Ov



Ov carpet

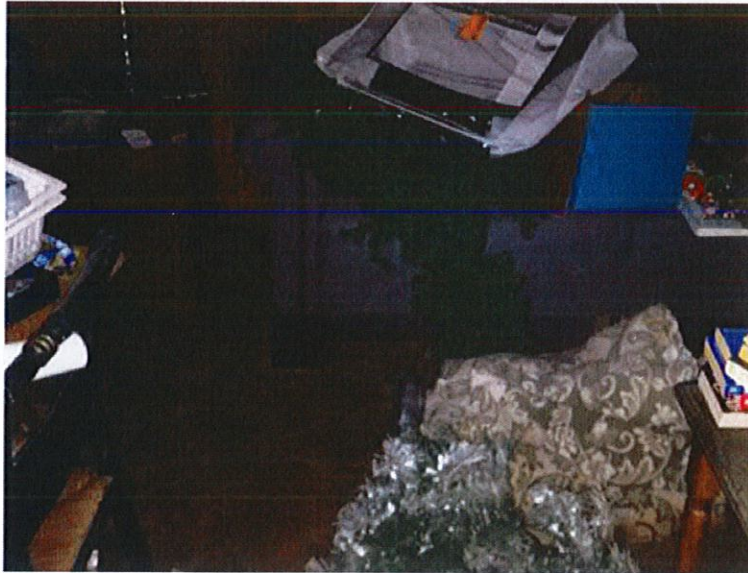




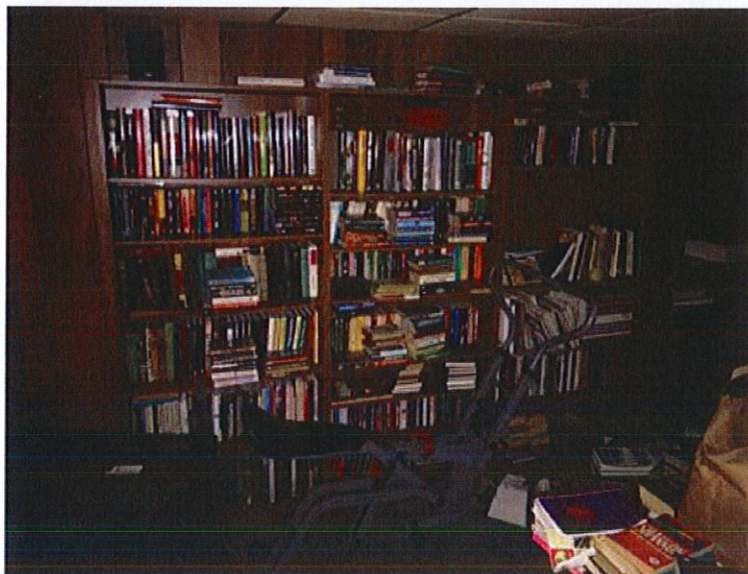
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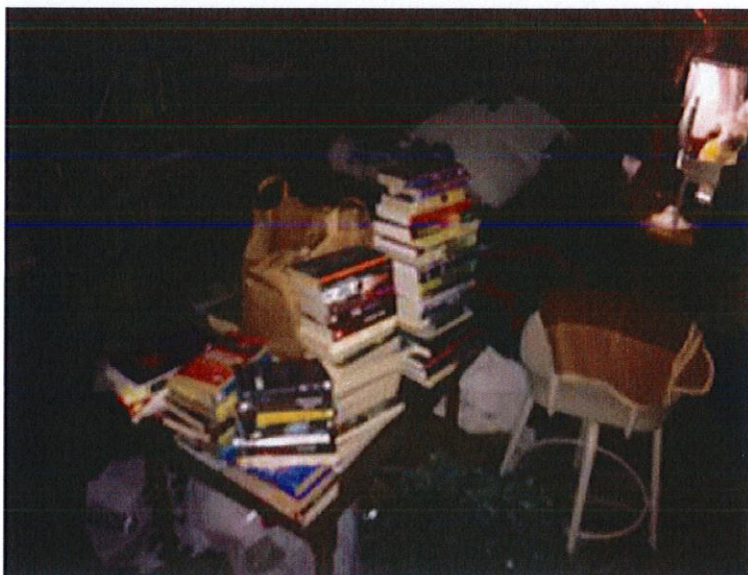


Ov water level visible on couch



Ov

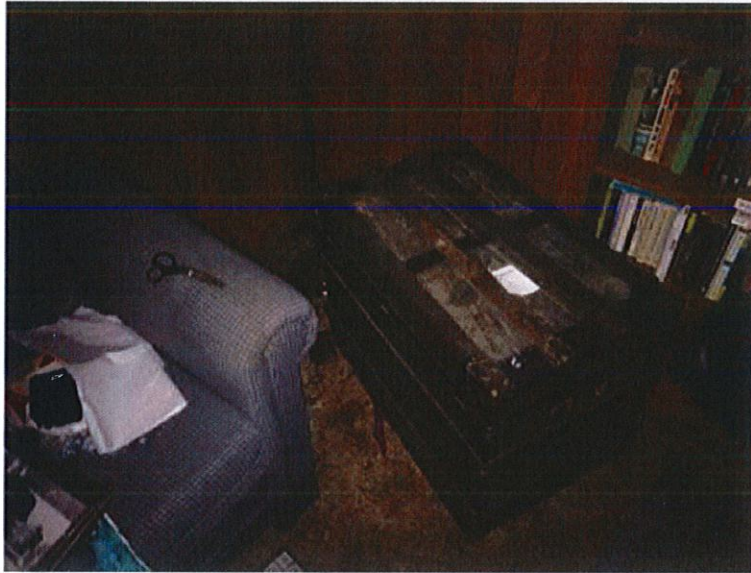




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Ov

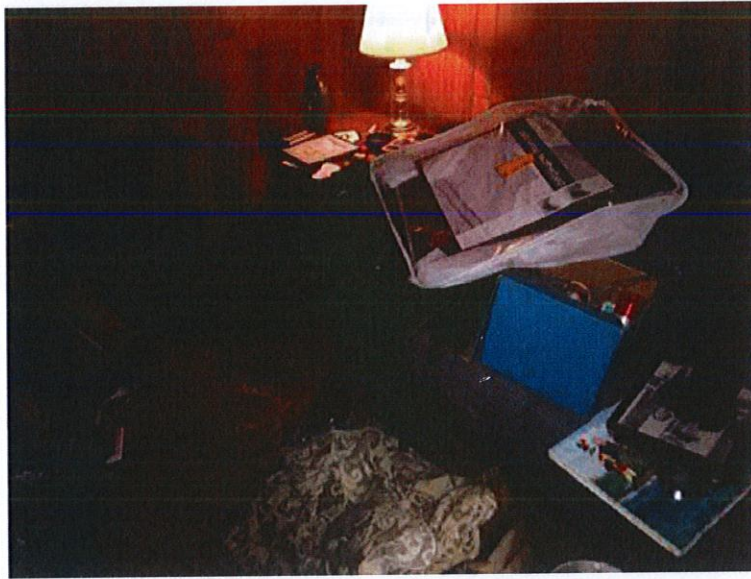


Ov



Ov





Ov



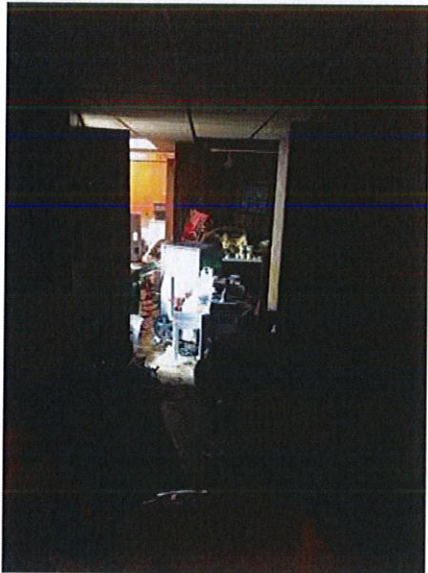
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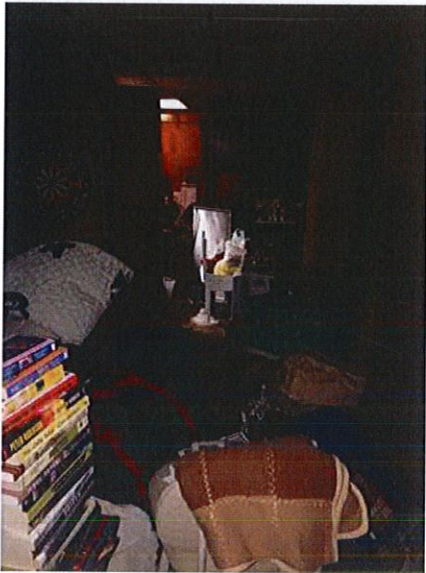
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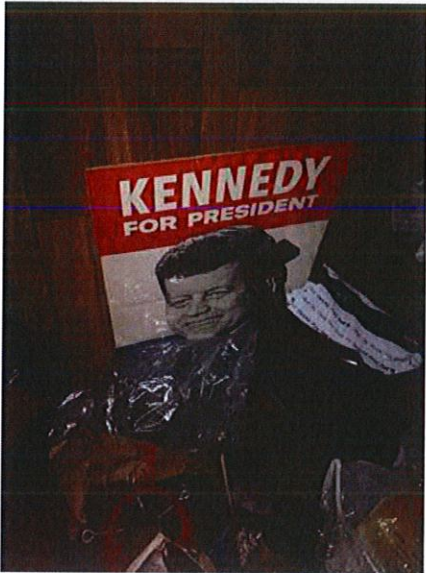


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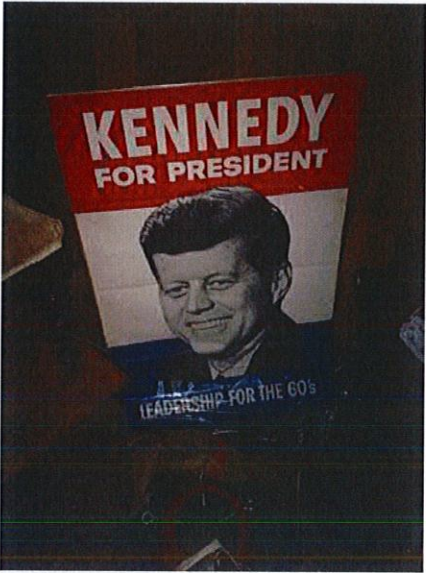


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Ov



Ov



Ov



Ov



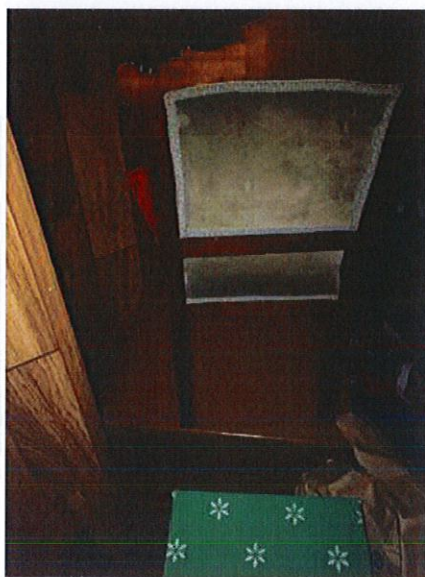
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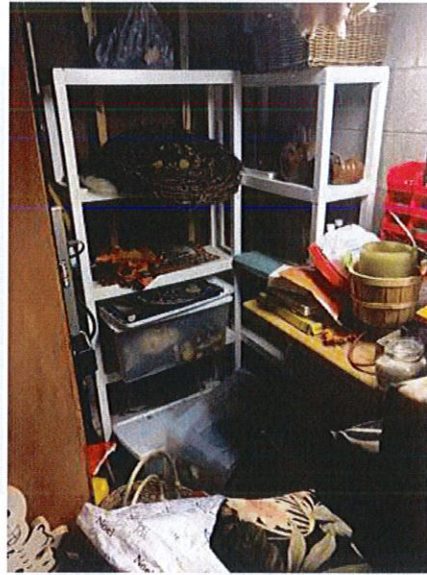


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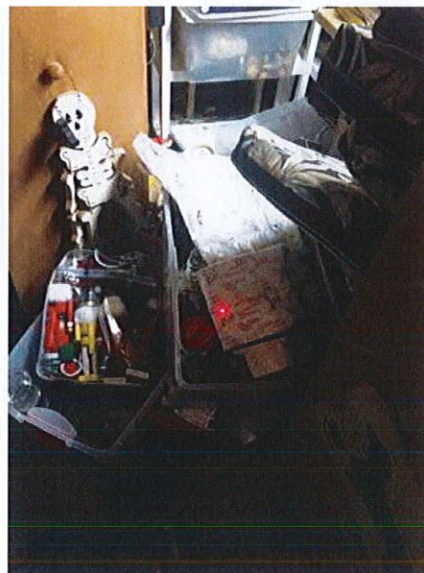


Ov





Ov



Ov



Doors swollen

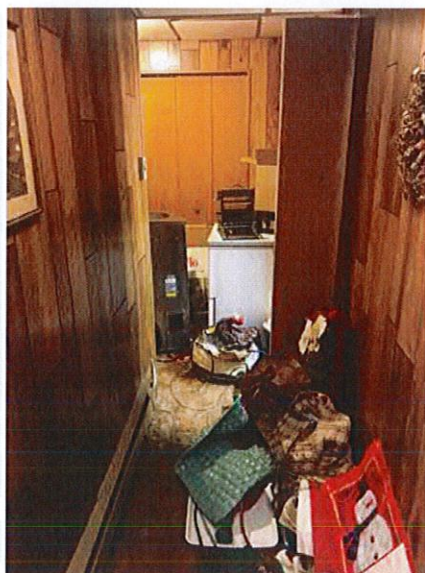


Ov paneling damaged





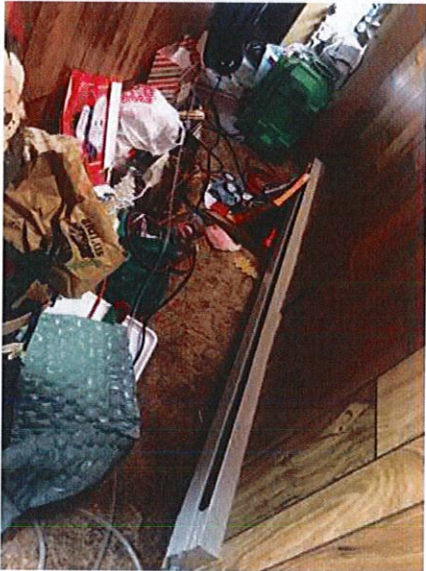
Ov



Ov



Ov



Paneling dmg, elec baseboards need d&r



Toll Free: (800) 435-7764  
 Email: myclaim@farmersinsurance.com  
 National Document Center  
 P.O. Box 268994  
 Oklahoma City, OK 73126-8994  
 Fax: (877) 217-1389

October 29, 2019

MAUREEN K CONATY  
 8645 N 72ND ST  
 MILWAUKEE WI 53223-2701

RE: Insured: Maureen Conaty  
 Claim Unit Number: 3013270114-1-1  
 Policy Number: 0943036743  
 Loss Date: 10/23/2019  
 Location of Loss: 8645 N 72nd St, Milwaukee, WI  
 Subject: Settlement Notice

Dear Maureen Conaty:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service. I've enclosed your payment.

The following table of information outlines your claim settlement.

Line of Coverage	Building Property - Unit Owners	Contents
Replacement Cost	\$5,601.92	\$7,787.99
Less: Depreciation	\$1,899.25	\$4,481.49
Actual Cash Value	\$3,702.67	\$3,306.50
Less: Policy Deductible	\$500.00	
Amount of Check	\$3,202.67	\$3,306.50

As we discussed, this payment is for the actual cash value of your claim less your deductible. Actual cash value is based on replacement cost less any applicable depreciation for age, useful life and condition. Labor, taxes and other fees and expenses have also been depreciated if not prohibited by your state. To recover depreciation, please send me a copy of any invoices or receipts that demonstrate replacement or repairs. We believe our estimate reflects the reasonable cost necessary to repair or replace the covered damages. Please let me know immediately if you disagree. I'll reimburse you for the full replacement cost reasonably paid to repair or replace the covered damages or any applicable policy limits. If you intend to recover withheld depreciation, you must submit a copy of your invoices or receipts within 365 days from the date of our first Actual Cash Value payment, or by October 29, 2020. While some policies may provide less than 365 days to submit a copy of your invoices or receipts, we are extending this time period to 365 days from the date of the first ACV payment.

Any deductible amount will be applied according to policy provisions.

I've enclosed a detailed estimate for the scope of the covered damage and reasonable repair costs. You may choose any repair company you wish to complete repairs. If the repair company you choose will charge more than my estimated amount, please contact me before work begins. I'll review your repairer's recommendations and help reach an agreement.

The policy provides that after a loss, you should protect your property from further damage. Please keep all receipts for emergency repairs or other expenses related to minimizing further damage.

We intend to pursue reimbursement of amounts we paid, including your deductible, if applicable, from the responsible party who caused or contributed to this loss. If we receive payment, we will reimburse your deductible, if one was applied, according to your state's law.

We did not include drying charges in your building estimate. Since you chose to use an independent contractor referred to you through our Emergency Mitigation Referral Program, we'll get a copy of your mitigation invoices directly from the contractor. After the invoices are reviewed, we'll pay the contractor directly on your behalf the amount that exceeds your deductible with confirmation to you in writing.

We reserve all rights and defenses under the policy and law and no activity on our part should be construed as a waiver. Even though only parts of the policy may be mentioned or quoted in this letter, additional portions if found to be relevant will be applied.

We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing. Submission of supplemental claims and requests for recoverable depreciation, and our processing payment thereof, does not automatically reopen the claim.

We encourage you to visit [www.farmers.com](http://www.farmers.com) to learn more about our self-service options available to you, including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me at (262) 323-4734.

Thank you.

Fire Insurance Exchange



Andrew Grochowski  
Special Field Claims Representative  
[andrew.grochowski@farmersinsurance.com](mailto:andrew.grochowski@farmersinsurance.com)  
(262) 323-4734

Check(s): 1625311645, 1625311580

Enclosure(s):

Estimate/Invoice - (2)



**Fire Insurance Exchange**

PO Box 268994  
Oklahoma City, OK 73126-8994  
Toll Free Phone 1-800-435-7764  
Toll Free Fax 1-877-217-1389  
myclaim@farmersinsurance.com

Insured: MAUREEN CONATY  
Property: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701  
Home: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701

Home: (414) 517-0828

Claim Rep.: Andrew Grochowski, CPCU, AIC, AINS  
Company: WISCONSIN PROPERTY OFFICE  
Business: PO Box 268994  
Oklahoma City, OK 73126

Business: (800) 435-7764  
E-mail: myclaim@farmersinsurance.com

Claimant: MAUREEN CONATY

Estimator: Andrew Grochowski, CPCU, AIC, AINS  
Company: WISCONSIN PROPERTY OFFICE  
Business: PO Box 268994  
Oklahoma City, OK 73126

Business: (800) 435-7764  
E-mail: myclaim@farmersinsurance.com

**Claim Number:** 3013270114-1-1      **Policy Number:** 0943036743      **Type of Loss:** Water

Date Contacted: 10/29/2019 8:21 AM  
Date of Loss: 10/23/2019 12:00 AM      Date Received: 10/24/2019 9:20 AM  
Date Inspected: 10/29/2019 8:21 AM      Date Entered: 10/24/2019 3:13 PM

Price List: WIMW8X\_OCT19  
Restoration/Service/Remodel  
Estimate: MAUREEN\_CONATY





## Fire Insurance Exchange

PO Box 268994  
Oklahoma City, OK 73126-8994  
Toll Free Phone 1-800-435-7764  
Toll Free Fax 1-877-217-1389  
myclaim@farmersinsurance.com

We appreciate the opportunity to serve your insurance needs and want to make sure you have a clear understanding of how your claim will be processed.

Attached is the estimate for repair of the damages to your property. This estimate represents the Actual Cash Value of your claim, which is the replacement cost of the damages less any applicable depreciation. Depreciation is based on the average quality, age, condition and useful life of the damaged property, unless otherwise noted. Actual cash value for roof materials is determined using either the scheduled roof table if in the policy or the age, condition and useful life of your roof materials. The applicable policy deductible(s) will be deducted from these amounts unless it is applied to another line of coverage.

If it appears reasonably likely that a general contractor will be needed to coordinate and supervise the repairs, the estimate also includes an amount for general contractor overhead and profit, unless your policy provides that general contractor overhead and profit will only be paid if incurred. In addition, if your policy provides that any amounts for the matching of undamaged materials will only be paid if incurred, then those estimated amounts will be shown under a section of the estimate labeled Matching of Undamaged Property.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # 3013270114-1-1" and forward this information to us by:

1. E-mailing to myclaim@farmersinsurance.com or
2. Faxing to 877-217-1389, or
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, OK 73126-8994.

Once you have completed the repairs to your property, you may make a Replacement Cost claim for up to the amount of the recoverable depreciation withheld. Any depreciation shown as "non-recoverable" does not qualify for reimbursement. Please refer to the Conditions section of your policy for specific time limits within which you must claim the recoverable depreciation. Once you complete the repairs, please send your supporting documentation to us as outlined above. In any case, your total claim will not exceed the amount you actually spent making the repairs, minus your policy deductible. Estimated costs not actually incurred, like general contractor overhead and profit, will offset recoverable depreciation.

If your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate or contained in a separate estimate we will provide to you. However, these costs are not included as part of the Actual Cash Value of this estimate. Ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

We wish to inform you there are time limits set forth in the Conditions section of your policy which may affect the time within which you may pursue your claim. We suggest that you review the Conditions section of your policy, as may be endorsed, particularly noting the 'Suit Against Us' or 'Legal Action Against Us' provision.

Although as a service we may refer contractors or repairmen to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

We encourage you to visit [www.farmers.com](http://www.farmers.com) to learn more about our self-service options available to you; including the ability to view your claim status, upload documents and photos and find local service providers.

Thank you for the opportunity to serve your insurance needs. If you have any questions regarding this claim, please feel free to contact us.

Andrew Grochowski, CPCU, AIC, AINS  
myclaim@farmersinsurance.com  
(800) 435-7764





**Fire Insurance Exchange**

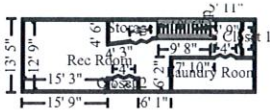
PO Box 268994  
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 Toll Free Phone 1-800-435-7764  
 Toll Free Fax 1-877-217-1389  
 myclaim@farmersinsurance.com

**MAUREEN\_CONATY**

**Main Level**

**Rec Room**

**Height: 8'**



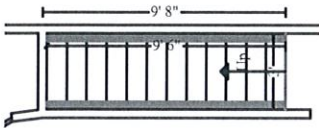
831.44 SF Walls  
 1178.30 SF Walls & Ceiling  
 38.54 SY Flooring  
 117.26 LF Ceil. Perimeter

346.85 SF Ceiling  
 346.85 SF Floor  
 101.26 LF Floor Perimeter

- Door 4' X 6' 8" Opens into CLOSET\_2
- Door 4' X 6' 8" Opens into LAUNDRY\_ROOM
- Door 4' X 6' 8" Opens into CLOSET\_1
- Door 4' X 6' 8" Opens into STORAGE

**Subroom: Rec Room (1)**

**Height: 14' 2"**



234.78 SF Walls  
 263.28 SF Walls & Ceiling  
 5.40 SY Flooring  
 22.00 LF Ceil. Perimeter

28.50 SF Ceiling  
 48.56 SF Floor  
 25.17 LF Floor Perimeter

**Missing Wall**

**3' X 14' 2 1/4"**

**Opens into ROOM1**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Carpet pad	395.41 SF	0.58	10.63	239.97	20/10 yrs	Avg.	75% [M]	(179.98)	59.99
2. Carpet	454.73 SF	3.18	62.13	1,508.17	20/10 yrs	Avg.	75% [M]	(1,131.13)	377.04
15% waste added for Carpet.									
3. Step charge for "waterfall" carpet installation	12.00 EA	8.96	0.30	107.82	20/10 yrs	Avg.	75% [M]	(80.87)	26.95
4. Carpet - metal transition strip	16.00 LF	2.75	1.15	45.15	20/10 yrs	Avg.	75% [M]	(33.86)	11.29
5. Paneling	1,066.23 SF	2.14	40.00	2,321.73	20/150 yrs	Avg.	13.33%	(309.56)	2,012.17
6. R&R Bifold door set - lauan/mahogany - Double	4.00 EA	199.40	21.66	819.26	20/100 yrs	Avg.	20%	(163.85)	655.41
7. Detach & Reset Baseboard electric heater - 8'	1.00 EA	146.36	0.00	146.36	0/40 yrs	Avg.	0%	(0.00)	146.36
8. Clean baseboard heater - interior and exterior	8.00 LF	2.67	1.20	22.56	0/NA	Avg.	0%	(0.00)	22.56



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**CONTINUED - Rec Room**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
9. Haul debris - per pickup truck load - including dump fees	1.00 EA	143.48	0.00	143.48	0/NA	Avg.	0%	(0.00)	143.48
10. Content Manipulation charge - per hour	4.00 HR	42.50	0.00	170.00	0/NA	Avg.	0%	(0.00)	170.00
Time for customer to reset contents after repairs.									
<b>Totals: Rec Room</b>			<b>137.07</b>	<b>5,524.50</b>				<b>1,899.25</b>	<b>3,625.25</b>

<b>Total: Main Level</b>			<b>137.07</b>	<b>5,524.50</b>				<b>1,899.25</b>	<b>3,625.25</b>
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**Labor Minimums Applied**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
11. Electrical labor minimum*	1.00 EA	77.42	0.00	77.42	0/NA	Avg.	0%	(0.00)	77.42
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>77.42</b>				<b>0.00</b>	<b>77.42</b>

<b>Line Item Totals: MAUREEN_ CONATY</b>			<b>137.07</b>	<b>5,601.92</b>				<b>1,899.25</b>	<b>3,702.67</b>
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[%] - 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:**

1,749.18 SF Walls	519.10 SF Ceiling	2,268.28 SF Walls and Ceiling
539.16 SF Floor	59.91 SY Flooring	209.14 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	237.97 LF Ceil. Perimeter
539.16 Floor Area	578.03 Total Area	1,431.66 Interior Wall Area
930.00 Exterior Wall Area	103.33 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



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**Summary for Building Property - Unit Owners**

Line Item Total	5,464.85
Material Sales Tax	135.87
Subtotal	5,600.72
Service Sales Tax	1.20
<b>Replacement Cost Value</b>	<b>\$5,601.92</b>
Less Depreciation	(1,899.25)
<b>Actual Cash Value</b>	<b>\$3,702.67</b>
Less Deductible	(500.00)
<b>Net Claim</b>	<b>\$3,202.67</b>
Total Recoverable Depreciation	1,899.25
<b>Net Claim if Depreciation is Recovered</b>	<b>\$5,101.92</b>

Andrew Grochowski, CPCU, AIC, AINS

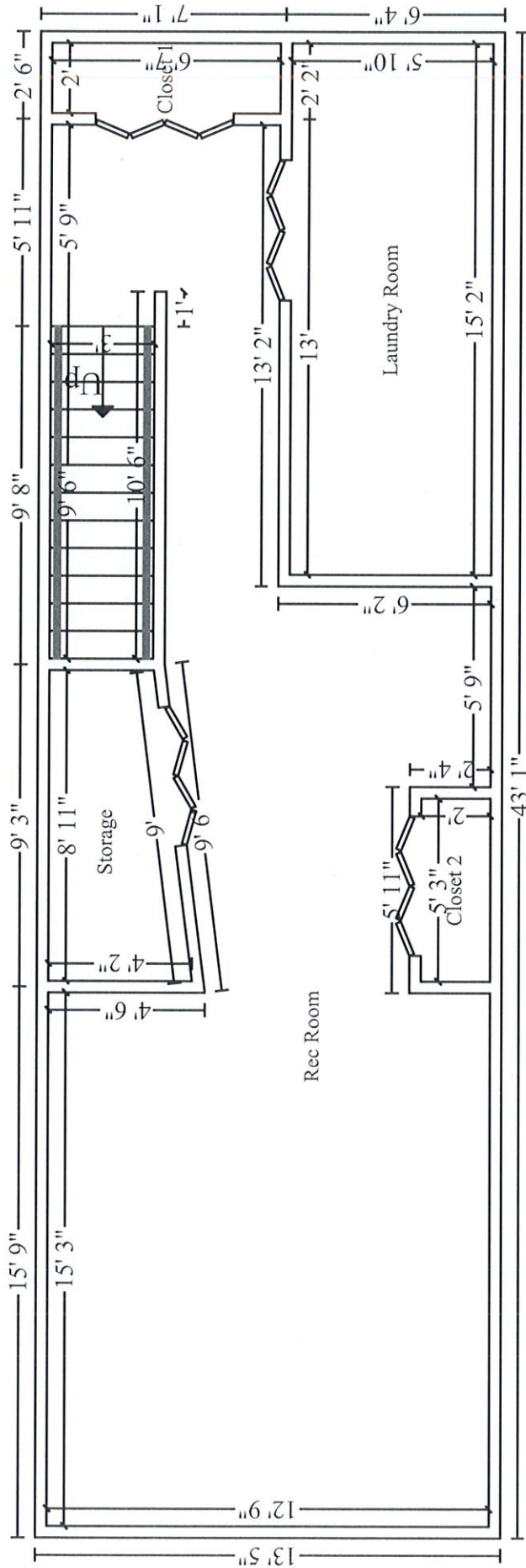


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myclaim@farmersinsurance.com

### Recap of Taxes

	Material Sales Tax (5.6%)	Services Mat'l Tax (5.6%)	Service Sales Tax (5.6%)	Manuf. Home Tax (5.6%)	Storage Tax (5.6%)
Line Items	135.87	0.00	1.20	0.00	0.00
<b>Total</b>	<b>135.87</b>	<b>0.00</b>	<b>1.20</b>	<b>0.00</b>	<b>0.00</b>







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Oklahoma City, OK 73126-8994  
Toll Free Phone 1-800-435-7764  
Toll Free Fax 1-877-217-1389  
myclaim@farmersinsurance.com

Insured: MAUREEN CONATY Home: (414) 517-0828  
Property: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701  
Home: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701

Claim Rep.: Andrew Grochowski, CPCU, AIC, AINS Business: (800) 435-7764  
Position: SPECIAL CLAIMS REP E-mail: myclaim@farmersinsurance.com  
Company: CATASTROPHE RESPONSE TEAM  
Business: PO BOX 268994  
Oklahoma City, OK 73126

Claimant: MAUREEN CONATY

Estimator: Andrew Grochowski, CPCU, AIC, AINS Business: (800) 435-7764  
Position: SPECIAL CLAIMS REP E-mail: myclaim@farmersinsurance.com  
Company: CATASTROPHE RESPONSE TEAM  
Business: PO BOX 268994  
Oklahoma City, OK 73126

**Claim Number:** 3013270114-1-2 **Policy Number:** 0943036743 **Type of Loss:** Water

Date Contacted: 10/29/2019 10:36 AM  
Date of Loss: 10/23/2019 12:00 AM Date Received: 10/24/2019 9:20 AM  
Date Inspected: 10/29/2019 10:36 AM Date Entered: 10/29/2019 10:17 AM

Price List: WIMW8X\_OCT19  
Restoration/Service/Remodel





Replacement cost value (RCV) is the full cost to replace lost or damaged property with property of like kind and quality. Actual cash value (ACV) is determined by subtracting depreciation from RCV. Typically, the amount of depreciation is based on age, useful life and condition of the lost or damaged property at the time of the loss. Recoverable depreciation is subject to limitations per the terms and conditions of your policy.

The full extent of loss cost to repair or replace contents includes applicable sales tax. Applicable item limits, category limits and aggregate limit are accounted for in this report.

If information about the condition of a lost or damaged item was not observable, or not provided to us by you or another source, we have applied an Average ("Avg.") condition, meaning that at the time of loss it had experienced regular usage for its age. If the condition of any item in this report was better or worse than indicated in the Condition ("Cond.") column, or if you believe any other information on this report is not accurate, please submit that information to your adjuster who will determine whether adjustments are appropriate.

#### Actual Cash Value of Personal Property

The following information will explain how we determine the Actual Cash Value (ACV) of lost or damaged personal property. ACV is based on the Replacement Cost Value (RCV) of an item, less any applicable depreciation for age, useful life, condition, and obsolescence. RCV is the cost to replace an item with a similar item of equivalent manufacture and with materials of like kind and quality. You have provided the age and the condition of your claimed items. Following is an explanation of how this information is used to determine the ACV of an item.

I. Condition: We broadly categorize items based on four categories of condition.

- 1) New: Item(s) still in original packaging and never been used.
  - Items in original packaging may be subject to depreciation based on pre-loss deterioration, damage or functional obsolescence. Example: still-in-box electronics that are obsolete.
- 2) Above Average: Item(s) which have been rarely used and show little evidence of wear and tear.
  - Examples: wedding dress wrapped and stored in a closet; toaster oven sitting on a counter which is rarely used and looks new.
- 3) Average: Item(s) show evidence of usage. Appearance and function appropriately correlate with age.
  - Default if no other condition selected.
- 4) Below Average: Item(s) show evidence of substantial wear and tear.
  - Examples: Lawn equipment kept outside and exposed to the elements, a firearm that no longer fires.

II. Other depreciation practices:

Flat Rate Depreciation – Some items are depreciated at a flat rate, meaning a one-time depreciation rate has been applied, regardless of the age or usage of the items. Common items Flat Rate Depreciation is applied to are: Books, Health and Beauty Products, Toiletries, Holiday Décor, Cleaners, DVD's and Toys.

Mid-Life Depreciation: Mid-Life Depreciation applies a flat rate of 50% depreciation to all items. Mid-life is typically used when you are unsure of the age of the item(s). If information is provided to support a condition other than "average," the percentage of depreciation may be adjusted.

Items that qualify for Flat Rate Depreciation will not qualify for Mid-Life Depreciation. Some examples of items Mid-Life Depreciation can be applied to are: Clothing, shoes, Accessories, Sporting Equipment, Hand tools, Small electronics and Housewares.

You will receive one or more reports identifying the items subject to depreciation and the depreciation rate applied. Please review the items and the depreciation rate applied. If you have any questions about how the ACV of claimed items are determined or believe an incorrect depreciation rate has been applied to a particular item, please contact your claims professional to determine whether any changes are appropriate.

**Replacing Items:**

When you submit your receipts, please be sure to include the corresponding line number next to the specific item. Also, make sure to include your claim number on every submission if not submitting through the Customer Choice Portal.

**Customer Choice Portal website**

<https://www.claimxperience.com/signin/#/>

**Claims website**

[farmers.com](http://farmers.com)

Our secure claims website.

**Email**

[MyClaim@farmersInsurance.com](mailto:MyClaim@farmersInsurance.com)

\* Include your claim number in the subject line.

**Standard mail (USPS)**

National Document Center

ATTN: (3013270114-1-2)

P.O. Box 268994

Oklahoma City, OK, 73126

\* Include your claim number on the physical receipts as well

Please Note: Physical copies of receipts sent to the P.O. Box will be destroyed.

**Fax**

(877) 217-1389

ATTN: (3013270114-1-2)

Description	Vendor	Age / Cond. / Life	Depr. %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY</b>											
<b>CONTENTS</b>											
1. Willard Blue Mid Century Modern Tufted Sofa Sofa Web, WILLARDSOFA Wayfair - 10/10/2019	Wayfair	20 y / Avg. / 20 y	75%	1	\$999.99	\$999.99	\$56.00	\$1,055.99	\$791.99	\$264.00	
Orig. Desc. - Sofa											
2. 6 Shelf Storage Bookcase in White, ZH1415832W	Home Depot	5 y / Avg. / 20 y	25%	4	\$122.75	\$491.00	\$27.50	\$518.50	\$129.63	\$388.87	
Orig. Desc. - Wood Trunk											
3. Vintiquewise Antique Wood Trunk. Q1003092S Wayfair - 10/10/2019	Wayfair	20 y / Avg. / 20 y	75%	1	\$58.99	\$58.99	\$3.30	\$62.29	\$46.71	\$15.58	
Orig. Desc. - Wood Trunk											
4. Modern Contemporary 32 in. Square Indoor and Outdoor Dining Table with Faux Wood Slatted Steel, 911TABLEBK	Home Depot	20 y / Avg. / 20 y	75%	2	\$164.99	\$329.98	\$18.48	\$348.46	\$261.35	\$87.11	
Orig. Desc. - Wood Table											
5. Timmy End Table, 20315 Target - 10/6/2019	Target	20 y / Avg. / 20 y	75%	2	\$89.99	\$179.98	\$10.08	\$190.06	\$142.55	\$47.51	
Orig. Desc. - Wood End Table											
6. Advantage Fruitwood Wood Chiavari Chair, WDCHFRUTWOOD	Home Depot	20 y / Avg. / 20 y	75%	4	\$55.49	\$221.96	\$12.43	\$234.39	\$175.79	\$58.60	
Orig. Desc. - Wood Chair											
7. Paperback book		5 y / Avg. / 5 y	50%	300	\$9.00	\$2,700.00	\$151.20	\$2,851.20	\$1,425.60	\$1,425.60	
Orig. Desc. - Paperback Book											
8. Celebrations Home Multicolored Prolit Christmas Tree LED Artificial Tree 200 lights 670 tps 6-, MELO601100AC1	Rakuten.com	10 y / Avg. / 10 y	75%	2	\$146.69	\$293.38	\$16.43	\$309.81	\$232.36	\$77.45	
Orig. Desc. - Christmas Tree											
9. Novelty Lights 100 Light LED Christmas Mini Light Set, Outdoor Lighting Party., 104520725000263987	Rakuten.com	10 y / Avg. / 10 y	75%	5	\$48.89	\$244.45	\$13.69	\$258.14	\$193.61	\$64.53	
Orig. Desc. - Christmas Lights											
10. Jumbo Christmas Lights Holiday Gift Bag, 0001117964581	Wal-Mart	5 y / Avg. / 10 y	50%	50	\$6.52	\$326.00	\$18.26	\$344.26	\$172.13	\$172.13	
Orig. Desc. - Christmas Bag											
11. JAM Paper(R) Wrapping Paper, Striped, 40 Sq Ft, Lime Green/White, 2226516999 Max	Office Depot & Office Max	5 y / Avg. / 10 y	50%	20	\$10.59	\$211.80	\$11.86	\$223.66	\$111.83	\$111.83	
Orig. Desc. - Christmas Bag											

Description	Vendor	Age / Cond. / Life	Depr. %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY (CONTINUED)</b>											
Office Depot & Office Max - 10/13/2019											
Orig. Desc. - Wrapping Paper											
12. Ghost Fabric Halloween Lawn Stakes, Set Of 3 Halloween Decoration, 0076487875178 Wal-Mart - 10/2/2019	Wal-Mart	10 y / Avg. / 10 y	75%	10	\$17.00	\$170.00	\$9.52	\$179.52	\$134.64	\$44.88	
Orig. Desc. - Halloween Decorations											
13. Worth Imports 60 in. Scarecrow on Pole (Set of 2), 2627 Home Depot - 10/6/2019	Home Depot	10 y / Avg. / 10 y	75%	10	\$47.76	\$477.60	\$26.75	\$504.35	\$378.26	\$126.09	
Orig. Desc. - Fall Decorations											
14. Verona Wicker Basket, W001563553 Wayfair - 10/10/2019	Wayfair	10 y / Avg. / 10 y	75%	10	\$35.99	\$359.90	\$20.15	\$380.05	\$285.04	\$95.01	
Orig. Desc. - Basket											
15. Spinning Wheel - Antique Market Value www.ebay.com Item found from www.ebay.com on 10/29/2019	www.ebay.com	0 y / Avg. / NA	0%	1	\$159.95	\$159.95	\$8.96	\$168.91	\$0.00	\$168.91	
Orig. Desc. - Spinning Wheel											
16. Kennedy for President Poster www.ebay.com Item found from www.ebay.com on 10/29/2019	www.ebay.com	0 y / Avg. / NA	0%	1	\$150.00	\$150.00	\$8.40	\$158.40	\$0.00	\$158.40	
Orig. Desc. - Kennedy for President Poster											
Item found from www.ebay.com on 10/29/2019											
<b>Subtotals</b>						<b>\$7,374.98</b>	<b>\$413.01</b>	<b>\$7,787.99</b>	<b>\$4,481.49</b>	<b>\$3,306.50</b>	
<b>Totals</b>						<b>\$7,374.98</b>	<b>\$413.01</b>	<b>\$7,787.99</b>	<b>4,481.49</b>	<b>\$3,306.50</b>	

[\*] - Depreciation limited due to maximum allowable depreciation percentage  
[%] - Item depreciated by percent  
[S] - Item depreciated by specified amount  
[AGG] - Item contributes to aggregate overage, see Sublimit Recap



**Summary for Contents**

Line Item Total	7,374.98
Material Sales Tax (5.60%)	413.01
<b>Replacement Cost Value</b>	<b>\$7,787.99</b>
Less Depreciation	(4,481.49)
<b>Actual Cash Value</b>	<b>\$3,306.50</b>
<b>Net Claim</b>	<b>\$3,306.50</b>
Total Recoverable Depreciation	4,481.49
<b>Net Claim if Depreciation is Recovered</b>	<b>\$7,787.99</b>

Andrew Grochowski, CPCU, AIC, AINS  
SPECIAL CLAIMS REP

# HEART Claim Pics

PDF created on October 29, 2019 at 10:13:48 AM CDT

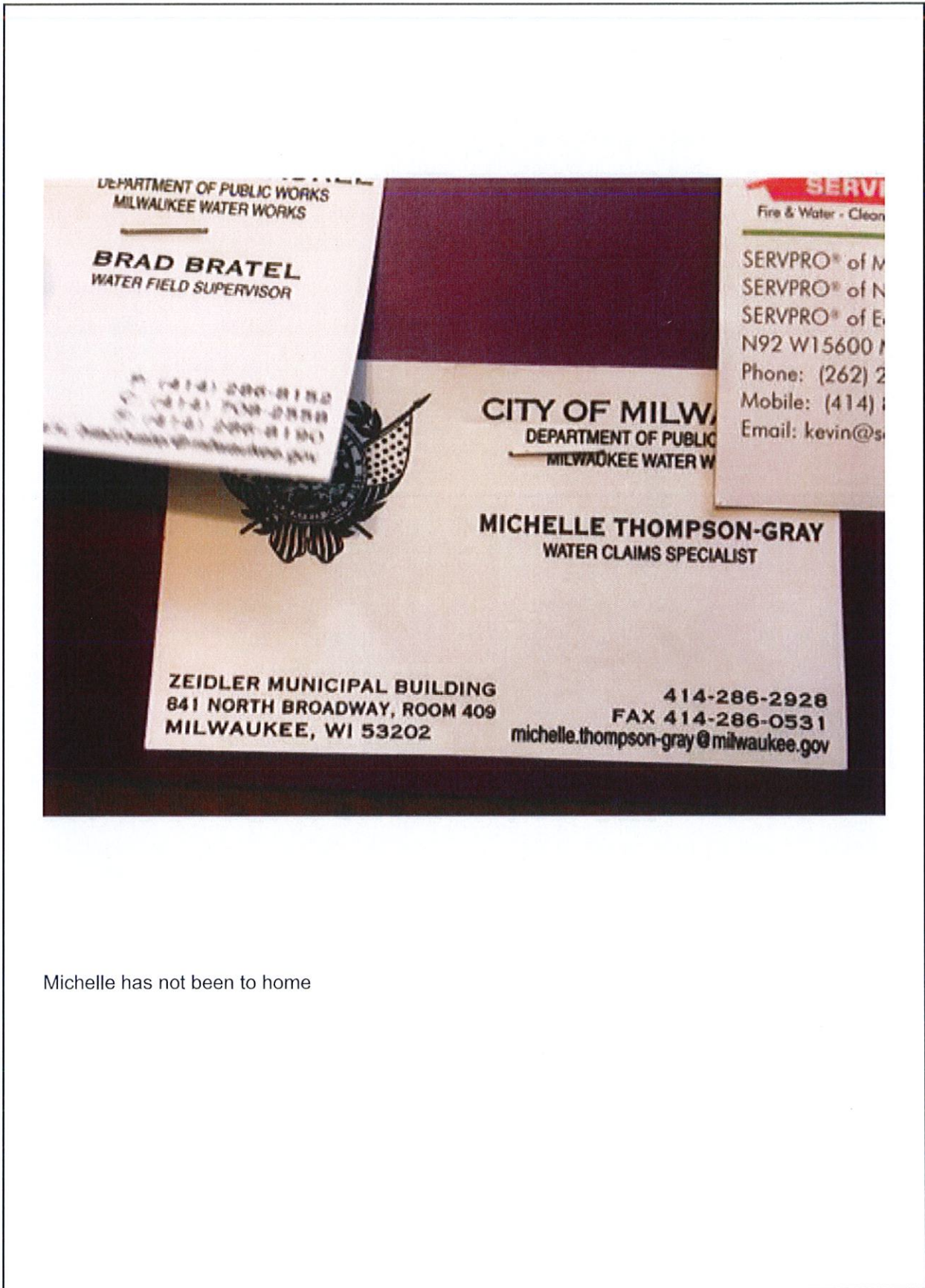
Claim Unit Number: 3013270114-1-4

Notes:

Subrogation Info

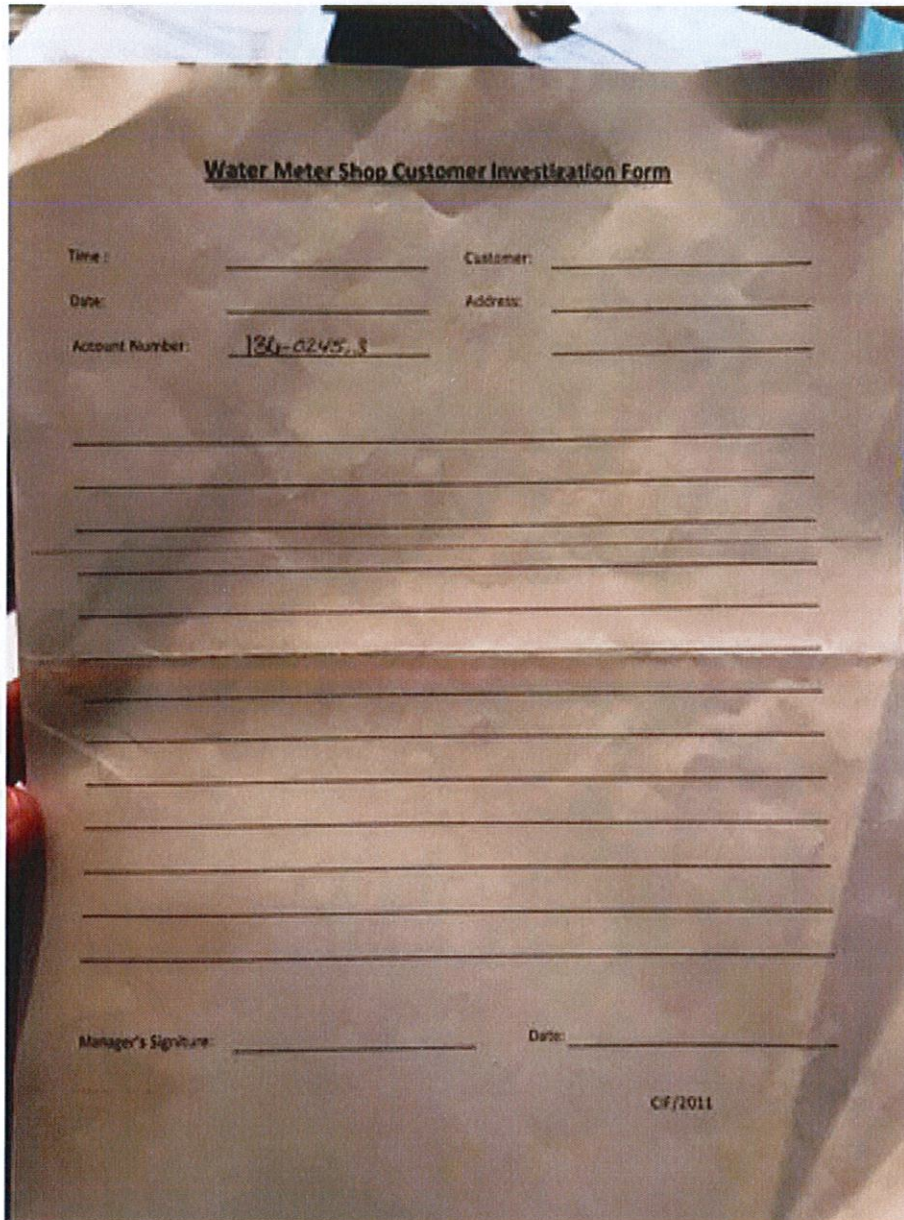


Brad has been out to house



Michelle has not been to home





Form they asked customer to fill out explaining what happened

# HEART Claim Pics

PDF created on November 5, 2019 at 8:28:27 AM CST

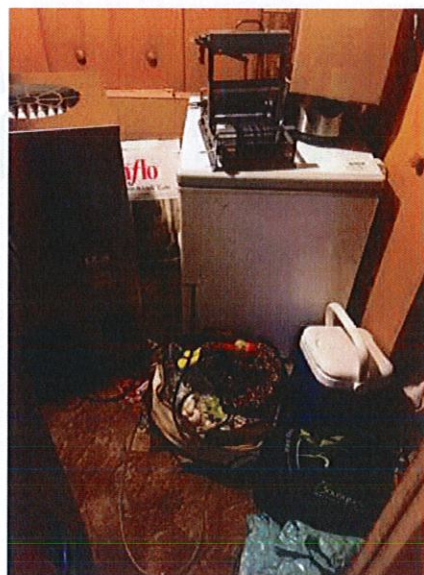
Claim Unit Number: 3013270114-1-2

Notes:

Inspection Photos



Washer and dryer damaged



Freezer damaged



Toll Free: (800) 435-7764  
 Email: myclaim@farmersinsurance.com  
 National Document Center  
 P.O. Box 268994  
 Oklahoma City, OK 73126-8994  
 Fax: (877) 217-1389

November 5, 2019

MAUREEN K CONATY  
 8645 N 72ND ST  
 MILWAUKEE WI 53223-2701

RE: Insured: Maureen Conaty  
 Claim Unit Number: 3013270114-1-2  
 Policy Number: 0943036743  
 Loss Date: 10/23/2019  
 Location of Loss: 8645 N 72nd St, Milwaukee, WI  
 Subject: Settlement Notice

Dear Maureen Conaty:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service. I've enclosed your payment which includes the supplemental request for the damaged appliances.

The following table of information outlines your claim settlement.

Line of Coverage	Contents
Replacement Cost	\$9,723.21
Less: Depreciation	\$5,788.10
Actual Cash Value	\$3,935.11
Less: Prior Payments	\$3,306.50
Amount of Check	\$628.61

As we discussed, this payment is for the actual cash value of your claim less your deductible. Actual cash value is based on replacement cost less any applicable depreciation for age, useful life and condition. Labor, taxes and other fees and expenses have also been depreciated if not prohibited by your state. To recover depreciation, please send me a copy of any invoices or receipts that demonstrate replacement or repairs. We believe our estimate reflects the reasonable cost necessary to repair or replace the covered damages. Please let me know immediately if you disagree. I'll reimburse you for the full replacement cost reasonably paid to repair or replace the covered damages or any applicable policy limits. If you intend to recover withheld depreciation, you must submit a copy of your invoices or receipts within 365 days from the date of our first Actual Cash Value payment, or by October 29, 2020. While some policies may provide less than 365 days to submit a copy of your invoices or receipts, we are extending this time period to 365 days from the date of the first ACV payment.

Any deductible amount will be applied according to policy provisions.

We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing. Submission of supplemental claims and requests for recoverable depreciation, and our processing payment thereof, does not automatically reopen the claim.

We encourage you to visit [www.farmers.com](http://www.farmers.com) to learn more about our self-service options available to you, including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me at (262) 323-4734.

Thank you.

Fire Insurance Exchange



Andrew Grochowski  
Special Field Claims Representative  
[andrew.grochowski@farmersinsurance.com](mailto:andrew.grochowski@farmersinsurance.com)  
(262) 323-4734

Check(s): 1625369356

Enclosure(s):

Estimate/Invoice -





## Fire Insurance Exchange

PO Box 268994  
Oklahoma City, OK 73126-8994  
Toll Free Phone 1-800-435-7764  
Toll Free Fax 1-877-217-1389  
myclaim@farmersinsurance.com

Insured: MAUREEN CONATY Home: (414) 517-0828

Property: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701  
Home: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701

Claim Rep.: Andrew Grochowski, CPCU, AIC, AINS Business: (800) 435-7764  
Position: SPECIAL CLAIMS REP E-mail: myclaim@farmersinsurance.com

Company: CATASTROPHE RESPONSE TEAM  
Business: PO BOX 268994  
Oklahoma City, OK 73126

Claimant: MAUREEN CONATY

Estimator: Andrew Grochowski, CPCU, AIC, AINS Business: (800) 435-7764  
Position: SPECIAL CLAIMS REP E-mail: myclaim@farmersinsurance.com  
Company: CATASTROPHE RESPONSE TEAM  
Business: PO BOX 268994  
Oklahoma City, OK 73126

Claim Number: 3013270114-1-2 Policy Number: 0943036743 Type of Loss: Water

Date Contacted: 10/29/2019 10:36 AM Date Received: 10/24/2019 9:20 AM  
Date of Loss: 10/23/2019 12:00 AM Date Entered: 10/29/2019 10:17 AM  
Date Inspected: 10/29/2019 10:36 AM  
Date Est. Completed: 10/29/2019 3:16 PM

Price List: WIMW8X\_OCT19

Restoration/Service/Remodel  
Estimate: MAUREEN\_CONATY

Replacement cost value (RCV) is the full cost to replace lost or damaged property with property of like kind and quality. Actual cash value (ACV) is determined by subtracting depreciation from RCV. Typically, the amount of depreciation is based on age, useful life and condition of the lost or damaged property at the time of the loss. Recoverable depreciation is subject to limitations per the terms and conditions of your policy.

The full extent of loss cost to repair or replace contents includes applicable sales tax. Applicable item limits, category limits and aggregate limit are accounted for in this report.

If information about the condition of a lost or damaged item was not observable, or not provided to us by you or another source, we have applied an Average ("Avg.") condition, meaning that at the time of loss it had experienced regular usage for its age. If the condition of any item in this report was better or worse than indicated in the Condition ("Cond.") column, or if you believe any other information on this report is not accurate, please submit that information to your adjuster who will determine whether adjustments are appropriate.

#### Actual Cash Value of Personal Property

The following information will explain how we determine the Actual Cash Value (ACV) of lost or damaged personal property. ACV is based on the Replacement Cost Value (RCV) of an item, less any applicable depreciation for age, useful life, condition, and obsolescence. RCV is the cost to replace an item with a similar item of equivalent manufacture and with materials of like kind and quality. You have provided the age and the condition of your claimed items. Following is an explanation of how this information is used to determine the ACV of an item.

I. Condition: We broadly categorize items based on four categories of condition.

- 1) New: Item(s) still in original packaging and never been used.
  - Items in original packaging may be subject to depreciation based on pre-loss deterioration, damage or functional obsolescence. Example: still-in-box electronics that are obsolete.
- 2) Above Average: Item(s) which have been rarely used and show little evidence of wear and tear.
  - Examples: wedding dress wrapped and stored in a closet; toaster oven sitting on a counter which is rarely used and looks new.
- 3) Average: Item(s) show evidence of usage. Appearance and function appropriately correlate with age.
  - Default if no other condition selected.
- 4) Below Average: Item(s) show evidence of substantial wear and tear.
  - Examples: Lawn equipment kept outside and exposed to the elements, a firearm that no longer fires.

II. Other depreciation practices:

Flat Rate Depreciation – Some items are depreciated at a flat rate, meaning a one-time depreciation rate has been applied, regardless of the age or usage of the items. Common items Flat Rate Depreciation is applied to are: Books, Health and Beauty Products, Toiletries, Holiday Décor, Cleaners, DVD's and Toys.

Mid-Life Depreciation: Mid-Life Depreciation applies a flat rate of 50% depreciation to all items. Mid-life is typically used when you are unsure of the age of the item(s). If information is provided to support a condition other than "average," the percentage of depreciation may be adjusted.

Items that qualify for Flat Rate Depreciation will not qualify for Mid-Life Depreciation. Some examples of items Mid-Life Depreciation can be applied to are: Clothing, shoes, Accessories, Sporting Equipment, Hand tools, Small electronics and Housewares.

You will receive one or more reports identifying the items subject to depreciation and the depreciation rate applied. Please review the items and the depreciation rate applied. If you have any questions about how the ACV of claimed items are determined or believe an incorrect depreciation rate has been applied to a particular item, please contact your claims professional to determine whether any changes are appropriate.

**Replacing Items:**

When you submit your receipts, please be sure to include the corresponding line number next to the specific item. Also, make sure to include your claim number on every submission if not submitting through the Customer Choice Portal.

Customer Choice Portal website  
<https://www.claimxperience.com/signin/#/>

Claims website  
farmers.com  
Our secure claims website.

Email  
MyClaim@farmersInsurance.com  
\* Include your claim number in the subject line.

Standard mail (USPS)  
National Document Center  
ATTN: (3013270114-1-2)  
P.O. Box 268994  
Oklahoma City, OK, 73126  
\* Include your claim number on the physical receipts as well

Please Note: Physical copies of receipts sent to the P.O. Box will be destroyed.

Fax  
(877) 217-1389  
ATTN: (3013270114-1-2)



Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY</b>											
<b>CONTENTS</b>											
1. Willard Blue Mid Century Modern Tufted Sofa Sofa Web, WILLARDSOFA Wayfair - 10/10/2019 Orig. Desc. - Sofa	Wayfair	20 y / Avg. / 20 y	75%	1	\$999.99	\$999.99	\$56.00	\$1,055.99	\$791.99	\$264.00	
2. 6 Shelf Storage Bookcase in White, ZH1415832W Home Depot - 10/6/2019 Orig. Desc. - 6 Shelf Bookcase	Home Depot	5 y / Avg. / 20 y	25%	4	\$122.75	\$491.00	\$27.50	\$518.50	\$129.63	\$388.87	
3. Vintiquewise Antique Wood Trunk, Q1003092S Wayfair - 10/10/2019 Orig. Desc. - Wood Trunk	Wayfair	20 y / Avg. / 20 y	75%	1	\$58.99	\$58.99	\$3.30	\$62.29	\$46.71	\$15.58	
4. Modern Contemporary 32 in. Square Indoor and Outdoor Dining Table with Faux Wood Slatted Steel, 911TABLEBK Home Depot - 10/6/2019 Orig. Desc. - Wood Table	Home Depot	20 y / Avg. / 20 y	75%	2	\$164.99	\$329.98	\$18.48	\$348.46	\$261.35	\$87.11	
5. Timmy End Table, 20315 Target - 10/6/2019 Orig. Desc. - Wood Table	Target	20 y / Avg. / 20 y	75%	2	\$89.99	\$179.98	\$10.08	\$190.06	\$142.55	\$47.51	
6. Advantage Fruitwood Wood Chiavari Chair, WDCHIFRUITWOOD Home Depot - 10/6/2019 Orig. Desc. - Wood Chair	Home Depot	20 y / Avg. / 20 y	75%	4	\$55.49	\$221.96	\$12.43	\$234.39	\$175.79	\$58.60	
7. Paperback book Orig. Desc. - Paperback Book		5 y / Avg. / 5 y	50%	300	\$9.00	\$2,700.00	\$151.20	\$2,851.20	\$1,425.60	\$1,425.60	
8. Celebrations Home Multicolored Prclit Christmas Tree LED Artificial Tree 200 lights 670 tips 6-, MELO601100AC1 Rakuten.com - 10/3/2019 Orig. Desc. - Christmas Tree	Rakuten.com	10 y / Avg. / 10 y	75%	2	\$146.69	\$293.38	\$16.43	\$309.81	\$232.36	\$77.45	
9. Novelty Lights 100 Light LED Christmas Mini Light Set, Outdoor Lighting Party, 104520725000263987 Rakuten.com - 10/3/2019 Orig. Desc. - Christmas Lights	Rakuten.com	10 y / Avg. / 10 y	75%	5	\$48.89	\$244.45	\$13.69	\$258.14	\$193.61	\$64.53	
10. Jumbo Christmas Lights Holiday Gift Bag, 0001117964581 Wal-Mart - 10/2/2019 Orig. Desc. - Christmas Lights	Wal-Mart	5 y / Avg. / 10 y	50%	50	\$6.52	\$326.00	\$18.26	\$344.26	\$172.13	\$172.13	
11. JAM Paper(R) Wrapping Paper, Striped, 40 Sq Ft, Lime Green/White, 2226516999 Office Depot & Office Max	Office Depot & Office Max	5 y / Avg. / 10 y	50%	20	\$10.59	\$211.80	\$11.86	\$223.66	\$111.83	\$111.83	

Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY (CONTINUED)</b>											
Office Depot & Office Max - 10/13/2019											
Orig. Desc. - Wrapping Paper											
12. Ghost Fabric Halloween Lawn Stakes, Set Of 3 Halloween Decoration, 0076487875178 Wal-Mart - 10/2/2019	Wal-Mart	10 y / Avg. / 10 y	75%	10	\$17.00	\$170.00	\$9.52	\$179.52	\$134.64	\$44.88	
Orig. Desc. - Halloween Decorations											
13. Worth Imports 60 in. Scarecrow on Pole (Set of 2), 2627 Home Depot - 10/6/2019	Home Depot	10 y / Avg. / 10 y	75%	10	\$47.76	\$477.60	\$26.75	\$504.35	\$378.26	\$126.09	
Orig. Desc. - Fall Decorations											
14. Verena Wicker Basket, W001563553 Wayfair - 10/10/2019	Wayfair	10 y / Avg. / 10 y	75%	10	\$35.99	\$359.90	\$20.15	\$380.05	\$285.04	\$95.01	
Orig. Desc. - Basket											
15. Spinning Wheel - Antique Market Value www.ebay.com	www.ebay.com	0 y / Avg. / NA	0%	1	\$159.95	\$159.95	\$8.96	\$168.91	\$0.00	\$168.91	
Orig. Desc. - Spinning Wheel											
Item found from www.ebay.com on 10/29/2019											
16. Kennedy for President Poster - Antique Market Value www.ebay.com	www.ebay.com	0 y / Avg. / NA	0%	1	\$150.00	\$150.00	\$8.40	\$158.40	\$0.00	\$158.40	
Orig. Desc. - Kennedy for President Poster											
Item found from www.ebay.com on 10/29/2019											
17. Washer / Washing machine - Top-loading Orig. Desc. - Washing Machine		10 y / Avg. / 15 y	67%	1	\$589.00	\$589.00	\$32.98	\$621.98	\$414.66	\$207.32	
18. Dryer - Electric Orig. Desc. - Dryer		10 y / Avg. / 15 y	67%	1	\$781.60	\$781.60	\$43.77	\$825.37	\$550.25	\$275.12	
19. Dehumidifier Orig. Desc. - Dehumidifier		10 y / Avg. / 10 y	75%	1	\$187.00	\$187.00	\$10.47	\$197.47	\$148.10	\$49.37	
20. Freezer - Chest Orig. Desc. - Chest Freezer		10 y / Avg. / 15 y	67%	1	\$275.00	\$275.00	\$15.40	\$290.40	\$193.60	\$96.80	
<b>Subtotals</b>						<b>\$9,207.58</b>	<b>\$515.63</b>	<b>\$9,723.21</b>	<b>\$5,788.10</b>	<b>\$3,935.11</b>	
<b>Totals</b>						<b>\$9,207.58</b>	<b>\$515.63</b>	<b>\$9,723.21</b>	<b>5,788.10</b>	<b>\$3,935.11</b>	

[\*] - Depreciation limited due to maximum allowable depreciation percentage  
[%] - Item depreciated by percent  
[S] - Item depreciated by specified amount  
[AGG] - Item contributes to aggregate coverage. see Sublimit Recap

**Summary for Contents**

Line Item Total	9,207.58
Material Sales Tax (5.60%)	515.63
<b>Replacement Cost Value</b>	<b>\$9,723.21</b>
Less Depreciation	(5,788.10)
<b>Actual Cash Value</b>	<b>\$3,935.11</b>
Less Prior Payment(s)	(3,306.50)
<b>Net Claim Remaining</b>	<b>\$628.61</b>
Total Recoverable Depreciation	5,788.10
<b>Net Claim Remaining if Depreciation is Recovered</b>	<b>\$6,416.71</b>

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Andrew Grochowski, CPCU, AIC, AINS  
SPECIAL CLAIMS REP



Toll Free: (800) 435-7764  
Email: [myclaim@farmersinsurance.com](mailto:myclaim@farmersinsurance.com)  
National Document Center  
P.O. Box 268994  
Oklahoma City, OK 73126-8994  
Fax: (877) 217-1389

December 10, 2019

MAUREEN CONATY  
8645 N 72ND ST  
MILWAUKEE WI 53223-2701

RE:	Insured:	Maureen Conaty
	Claim Unit Number:	3013270114-1-3
	Policy Number:	0943036743
	Loss Date:	10/23/2019
	Location of Loss:	8645 N 72nd St, Milwaukee, WI
	Subject:	Payment Has Been Issued

Dear Maureen Conaty:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service.

We've reviewed Servpro's final billing invoice and adjusted it to a reasonable amount. We've issued a \$8,488.93 payment to Servpro. Although we don't direct, manage or guarantee Servpro's services, feel free to contact us if you have any questions or concerns with their work. Please review the enclosed Mitigation Adjustment Worksheet for more details.

If you incurred additional electricity usage expense during the mitigation process, you may be entitled to reimbursement. Please submit a copy of your electricity bills during the mitigation period and the bills for the same time period the prior year. If you're unable to obtain your prior bills, submit a copy of the last bill before the loss. Include your claim number on every document.

We reserve all rights and defenses under the policy and law and no activity on our part should be construed as a waiver. Even though only parts of the policy may be mentioned or quoted in this letter, additional portions if found to be relevant will be applied.

Please note there are time limits set forth in the Conditions ("Suit Against Us" or "Legal Action Against Us") section of the policy which, depending on your state, may affect the time within which you may pursue your claim. This period may have been extended by statute or case law.

We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing. Submission of supplemental claims and requests for recoverable depreciation, and our processing payment thereof, does not automatically reopen the claim.



We encourage you to visit [www.farmers.com](http://www.farmers.com) to learn more about our self-service options available to you, including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me at (913) 227-2128.

Thank you.

Fire Insurance Exchange

A handwritten signature in black ink, appearing to read "Logan Zavodny". The signature is written in a cursive style with a large initial "L".

Logan Zavodny  
Office Claims Representative  
[logan.zavodny@farmersinsurance.com](mailto:logan.zavodny@farmersinsurance.com)  
(913) 227-2128



Toll Free: (800) 435-7764  
 Email: [myclaim@farmersinsurance.com](mailto:myclaim@farmersinsurance.com)  
 National Document Center  
 P.O. Box 268994  
 Oklahoma City, OK 73126-8994  
 Fax: (877) 217-1389

December 20, 2019

MAUREEN K CONATY  
 8645 N 72ND ST  
 MILWAUKEE WI 53223-2701

RE: Insured: Maureen Conaty  
 Claim Unit Number: 3013270114-1-2  
 Policy Number: 0943036743  
 Loss Date: 10/23/2019  
 Location of Loss: 8645 N 72nd St, Milwaukee, WI  
 Subject: Settlement Notice

Dear Maureen Conaty:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service. I've enclosed your payment which includes the supplemental request for the ServPro contents invoice.

The following table of information outlines your claim settlement.

Line of Coverage	Contents - Servpro Invoice
Settlement Amount	\$4,181.25

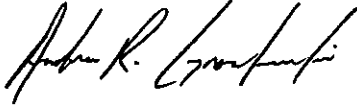
We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing. Submission of supplemental claims and requests for recoverable depreciation, and our processing payment thereof, does not automatically reopen the claim.

We encourage you to visit [www.farmers.com](http://www.farmers.com) to learn more about our self-service options available to you, including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me at (262) 323-4734.

Thank you.

Fire Insurance Exchange

A handwritten signature in black ink, appearing to read "Andrew R. Grochowski". The signature is fluid and cursive, with the first name being the most prominent.

Andrew Grochowski  
Special Field Claims Representative  
andrew.grochowski@farmersinsurance.com  
(262) 323-4734

Check(s): 1625803014

Enclosure(s):

Estimate/Invoice -



**Servpro of Milwaukee North #9117 & NE Wauk. Cty #9989 & EC Wauk. Cty #10570**

---

N92W15600 Megal Dr  
Menomonee Falls, WI 53051  
Phone: (262) 250-1101 Fax: (262) 250-1107  
servpro9117@servpromn.com  
www.servproofmilwaukeeenorth.com  
Tax ID# 83-0385895

Client: Maureen Conaty  
Property: 8645 N 72nd St  
Milwaukee, WI 53223

Operator: ANDY G

Type of Estimate: <NONE>  
Date Entered: 11/15/2019 Date Assigned:

Price List: WIMW8X\_NOV19  
Labor Efficiency: Restoration/Service/Remodel  
Estimate: CONATY-CONTENT



Servpro of Milwaukee North #9117 & NE Wauk. Cty #9989 & EC Wauk. Cty #10570

N92W15600 Megal Dr
Menomonee Falls, WI 53051
Phone: (262) 250-1101 Fax: (262) 250-1107
servpro9117@servpromn.com
www.servproofmilwaukeeenorth.com
Tax ID# 83-0385895

CONATY-CONTENT

Disposal

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: Single axle dump truck - per load - including dump fees, 1.00 EA @, 251.89 =, 251.89. Row 2: General Laborer - per hour, 8.00 HR @, 42.50 =, 340.00. Note: 2 techs 4 hours to dispose of debris/unslavagable content

Packout

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: Inventory, Packing, Boxing, and Moving charge - per hour, 64.00 HR @, 42.50 =, 2,720.00. Note: 4 techs for 2 days to pack, inventory and move content to job site container storage

Storage

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: Job-site moving/storage container - 20' long - per month, 1.00 MO @, 180.00 =, 180.00. Row 2: Job-site moving container - pick up/del. (ea. way) 12'-20', 2.00 EA @, 89.00 =, 178.00

Moveback

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: Inventory, Packing, Boxing, and Moving charge - per hour, 8.00 HR @, 42.50 =, 340.00. Note: 2 techs 4 hours to return content from pod to basement





**Servpro of Milwaukee North #9117 & NE Wauk. Cty #9989 & EC Wauk. Cty #10570**

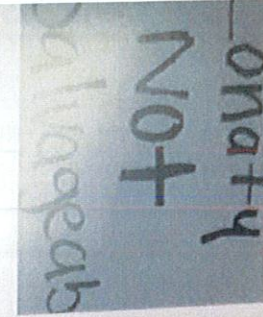
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N92W15600 Megal Dr  
Menomonee Falls, WI 53051  
Phone: (262) 250-1101 Fax: (262) 250-1107  
servpro9117@servpromn.com  
www.servproofmilwaukeeenorth.com  
Tax ID# 83-0385895

**Summary for Contents**

Line Item Total	4,009.89
Service Sales Tax	171.36
	<hr/>
<b>Replacement Cost Value</b>	<b>\$4,181.25</b>
<b>Net Claim</b>	<b>\$4,181.25</b>
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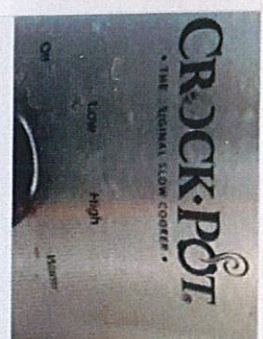




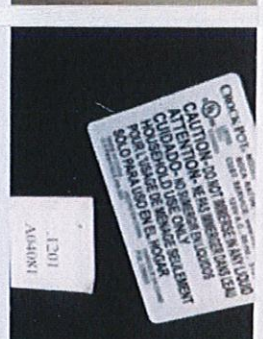
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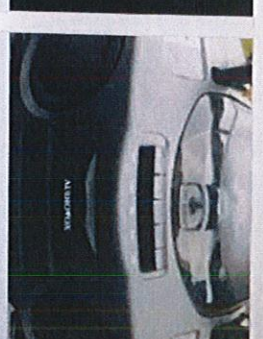
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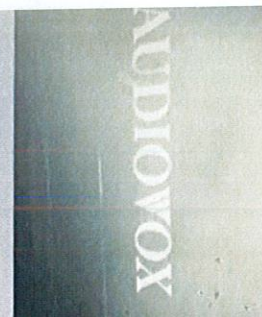
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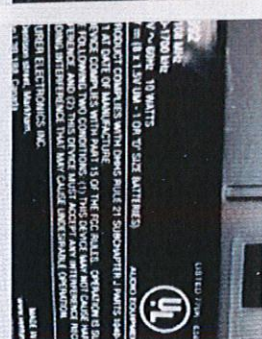
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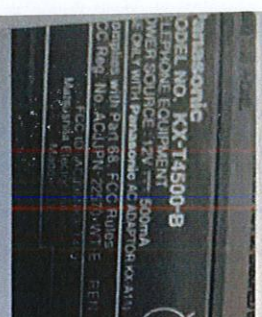
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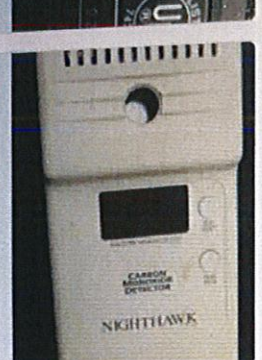
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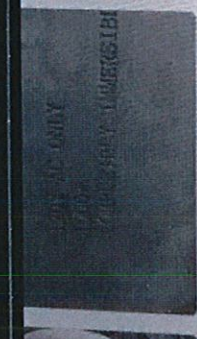
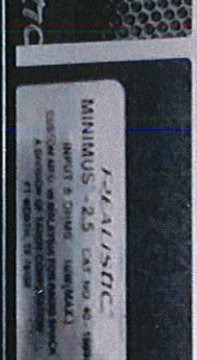
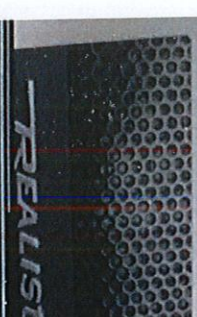
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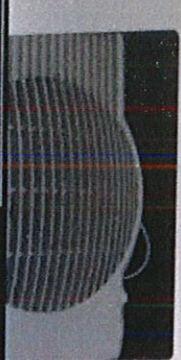
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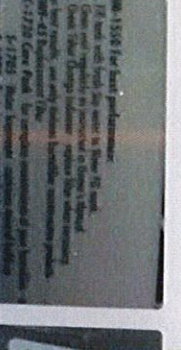
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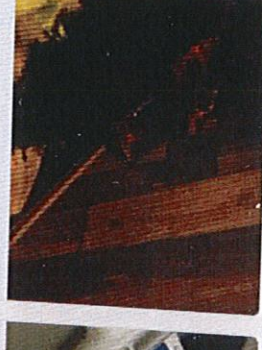
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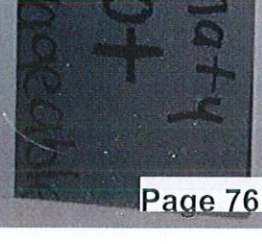
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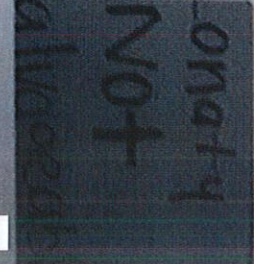
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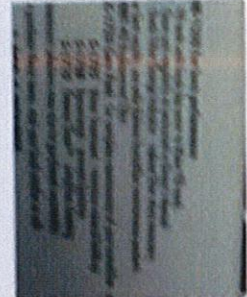
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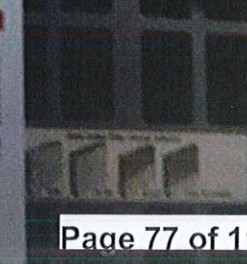
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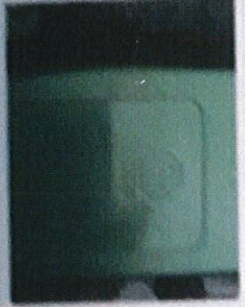
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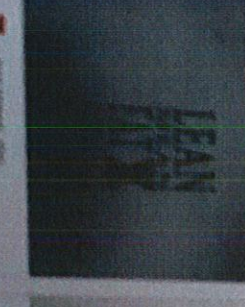
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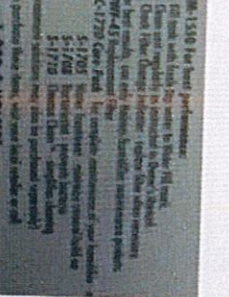
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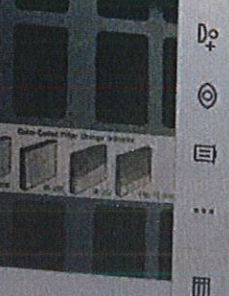
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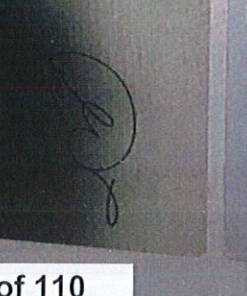
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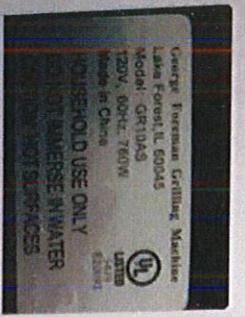
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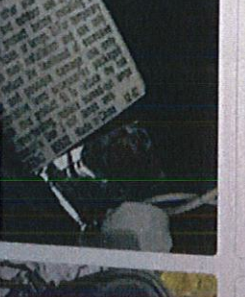
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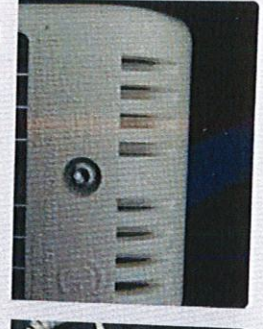
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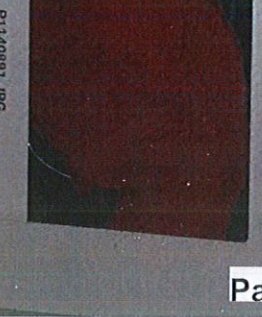
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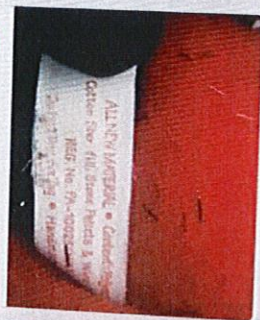
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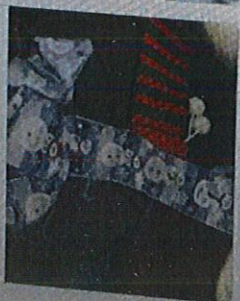
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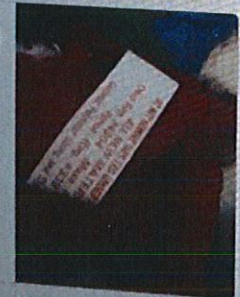
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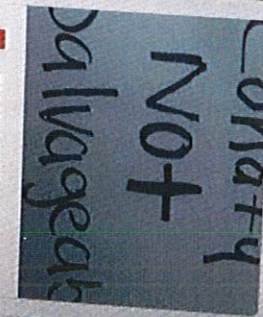
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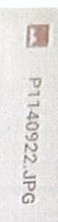
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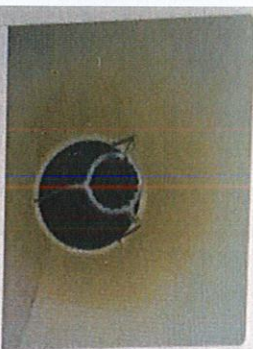




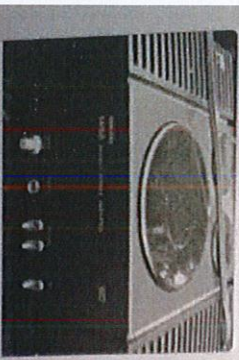
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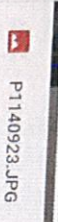
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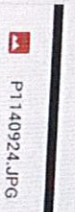
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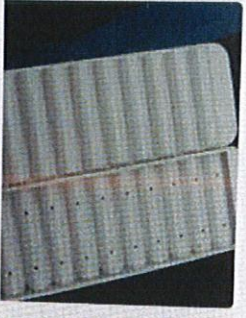
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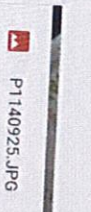
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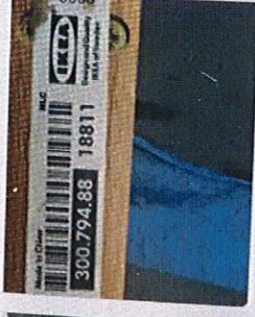
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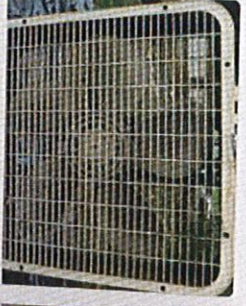
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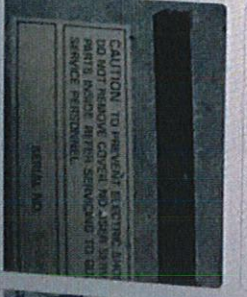
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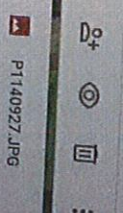
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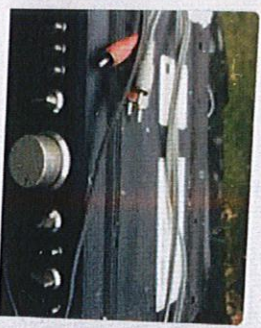
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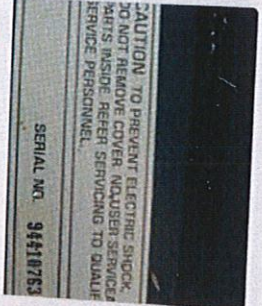
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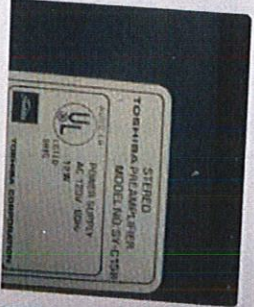
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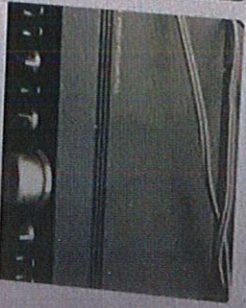
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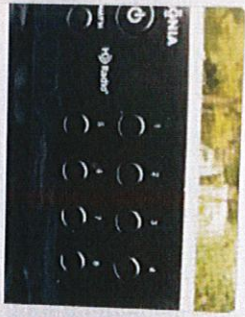
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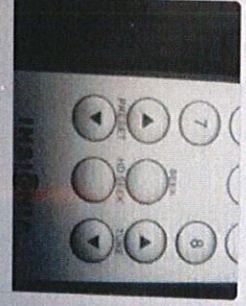
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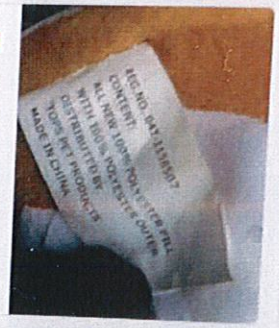
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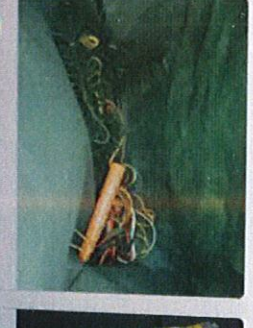
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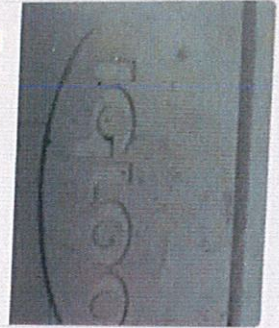
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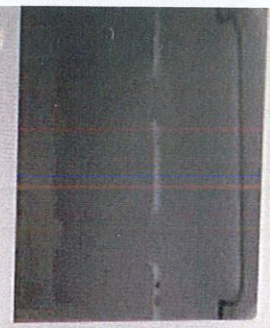
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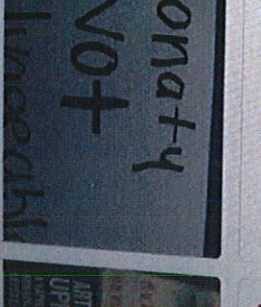
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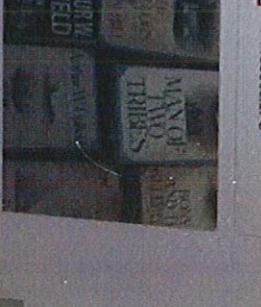
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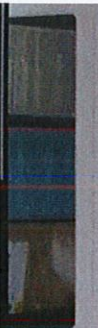
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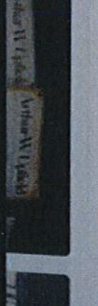
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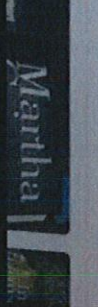
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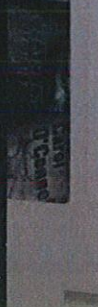
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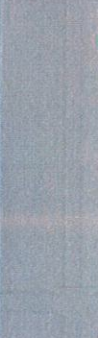
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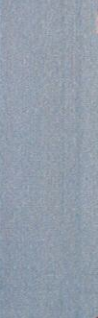
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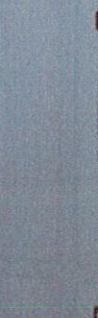
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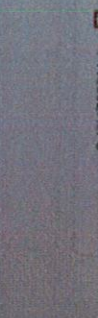
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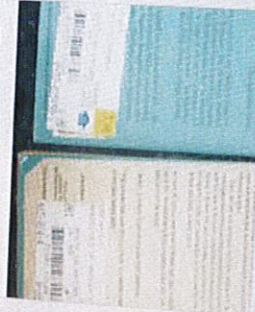


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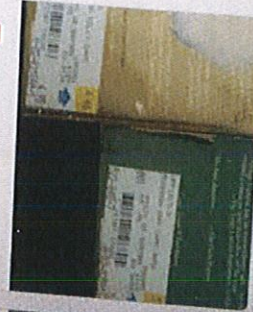


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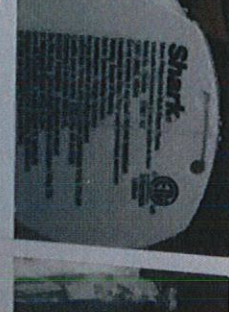
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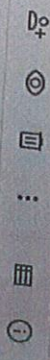
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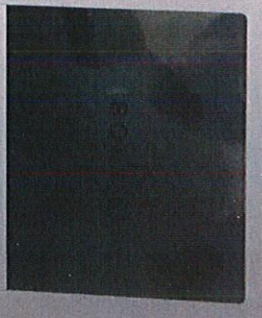
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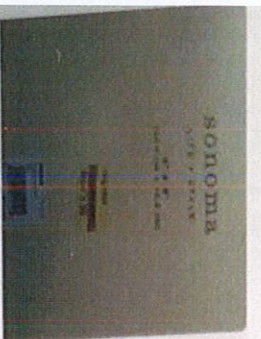
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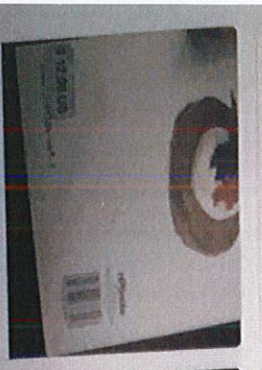
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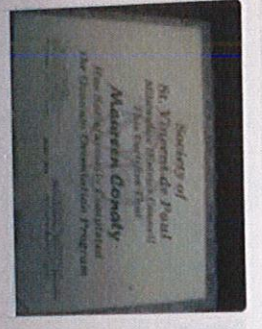
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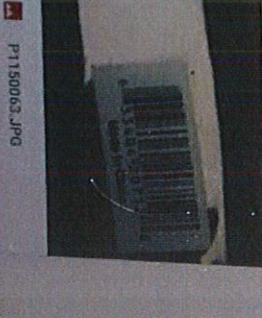
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P1150058.JPG



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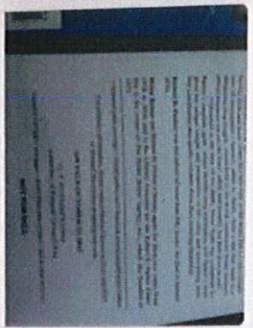
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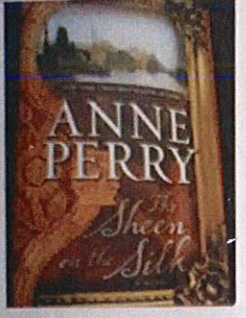
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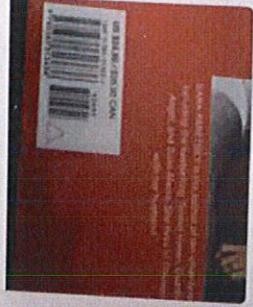
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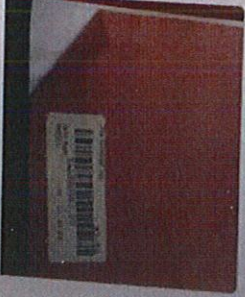
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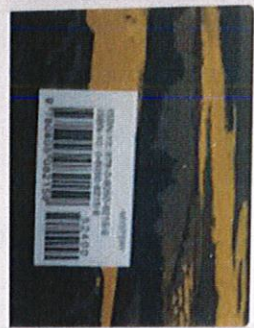
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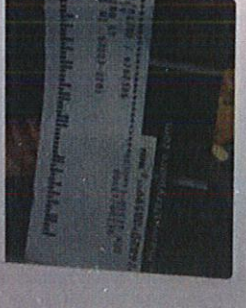
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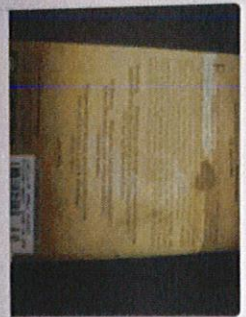
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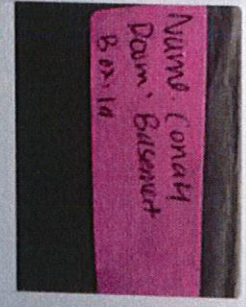
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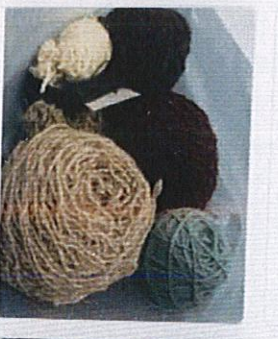
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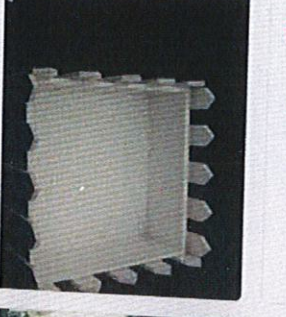
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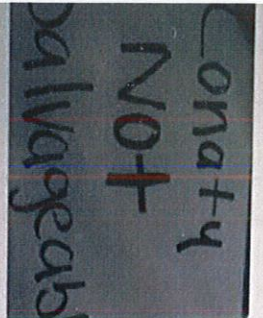
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Toll Free: (800) 435-7764  
 Email: myclaim@farmersinsurance.com  
 National Document Center  
 P.O. Box 268994  
 Oklahoma City, OK 73126-8994  
 Fax: (877) 217-1389

January 2, 2020

MAUREEN K CONATY  
 8645 N 72ND ST  
 MILWAUKEE WI 53223-2701

RE: Insured: Maureen Conaty  
 Claim Unit Number: 3013270114-1-2  
 Policy Number: 0943036743  
 Loss Date: 10/23/2019  
 Location of Loss: 8645 N 72nd St, Milwaukee, WI  
 Subject: Settlement Notice

Dear Maureen Conaty:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service. I've enclosed your payment which includes the supplemental request for the additional damaged contents items.

The following table of information outlines your claim settlement.

Line of Coverage	Contents
Replacement Cost	\$14,405.89
Less: Depreciation	\$8,518.98
Actual Cash Value	\$5,886.91
Less: Prior Payments	\$3,935.11
Amount of Check	\$1,951.80

Additional check for \$4,181.25 for Servpro invoice attached below for contents clean up.

As we discussed, this payment is for the actual cash value of your claim less your deductible. Actual cash value is based on replacement cost less any applicable depreciation for age, useful life and condition. Labor, taxes and other fees and expenses have also been depreciated if not prohibited by your state. To recover depreciation, please send me a copy of any invoices or receipts that demonstrate replacement or repairs. We believe our estimate reflects the reasonable cost necessary to repair or replace the covered damages. Please let me know immediately if you disagree. I'll reimburse you for the full replacement cost reasonably paid to repair or replace the covered damages or any applicable policy limits. If you intend to recover withheld depreciation, you must submit a copy of your invoices or receipts within 365 days from the date of our first Actual Cash Value payment, or by October 29, 2020. While some policies may provide less than 365 days to submit a copy of your invoices or receipts, we are extending this time period to 365 days from the date of the first ACV payment.

Any deductible amount will be applied according to policy provisions.

We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing. Submission of supplemental claims and requests for recoverable depreciation, and our processing payment thereof, does not automatically reopen the claim.

We encourage you to visit [www.farmers.com](http://www.farmers.com) to learn more about our self-service options available to you, including the ability to view your claim status, upload documents and photos and find local service providers.

If you have any questions, please contact me at (262) 323-4734.

Thank you.

Fire Insurance Exchange



Andrew Grochowski  
Special Field Claims Representative  
[andrew.grochowski@farmersinsurance.com](mailto:andrew.grochowski@farmersinsurance.com)  
(262) 323-4734

Check(s): 1625871837, 1625871866

Enclosure(s):

Estimate/Invoice - (2)





**Servpro of Milwaukee North #9117 & NE Wauk. Cty #9989 & EC Wauk. Cty #10570**

---

N92W15600 Megal Dr  
Menomonee Falls, WI 53051  
Phone: (262) 250-1101 Fax: (262) 250-1107  
servpro9117@servpromn.com  
www.servproofmilwaukeeenorth.com  
Tax ID# 83-0385895

Client: Maureen Conaty  
Property: 8645 N 72nd St  
Milwaukee, WI 53223

Operator: ANDYG

Type of Estimate: <NONE>  
Date Entered: 11/15/2019 Date Assigned:

Price List: WIMW8X\_NOV19  
Labor Efficiency: Restoration/Service/Remodel  
Estimate: CONATY-CONTENT



Servpro of Milwaukee North #9117 & NE Wauk. Cty #9989 & EC Wauk. Cty #10570

N92W15600 Megal Dr
Menomonee Falls, WI 53051
Phone: (262) 250-1101 Fax: (262) 250-1107
servpro9117@servpromn.com
www.servproofmilwaukeeenorth.com
Tax ID# 83-0385895

CONATY-CONTENT

Disposal

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: 1. Single axle dump truck - per load - including dump fees, 1.00 EA @, 251.89 =, 251.89. Row 2: 2. General Laborer - per hour, 8.00 HR @, 42.50 =, 340.00. Note: 2 techs 4 hours to dispose of debris/unslavagable content

Packout

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: 3. Inventory, Packing, Boxing, and Moving charge - per hour, 64.00 HR @, 42.50 =, 2,720.00. Note: 4 techs for 2 days to pack, inventory and move content to job site container storage

Storage

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: 4. Job-site moving/storage container - 20' long - per month, 1.00 MO @, 180.00 =, 180.00. Row 2: 5. Job-site moving container - pick up/del. (ea. way) 12'-20', 2.00 EA @, 89.00 =, 178.00

Moveback

Table with 4 columns: DESCRIPTION, QTY, UNIT PRICE, TOTAL. Row 1: 6. Inventory, Packing, Boxing, and Moving charge - per hour, 8.00 HR @, 42.50 =, 340.00. Note: 2 techs 4 hours to return content from pod to basement





**Servpro of Milwaukee North #9117 & NE Wauk. Cty #9989 & EC Wauk. Cty #10570**

---

N92W15600 Megal Dr  
Menomonee Falls, WI 53051  
Phone: (262) 250-1101 Fax: (262) 250-1107  
servpro9117@servpromn.com  
www.servproofmilwaukeeenorth.com  
Tax ID# 83-0385895

**Summary for Contents**

Line Item Total	4,009.89
Service Sales Tax	171.36
<b>Replacement Cost Value</b>	<b>\$4,181.25</b>
<b>Net Claim</b>	<b>\$4,181.25</b>

---



**Fire Insurance Exchange**

PO Box 268994  
Oklahoma City, OK 73126-8994  
Toll Free Phone 1-800-435-7764  
Toll Free Fax 1-877-217-1389  
myclaim@farmersinsurance.com

Insured: MAUREEN CONATY Home: (414) 517-0828  
Property: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701  
Home: 8645 N 72ND ST  
MILWAUKEE, WI 53223-2701

Claim Rep.: Andrew Grochowski, CPCU, AIC, AINS Business: (800) 435-7764  
Position: SPECIAL CLAIMS REP E-mail: myclaim@farmersinsurance.com

Company: CATASTROPHE RESPONSE TEAM  
Business: PO BOX 268994  
Oklahoma City, OK 73126

Claimant: MAUREEN CONATY

Estimator: Andrew Grochowski, CPCU, AIC, AINS Business: (800) 435-7764  
Position: SPECIAL CLAIMS REP E-mail: myclaim@farmersinsurance.com  
Company: CATASTROPHE RESPONSE TEAM  
Business: PO BOX 268994  
Oklahoma City, OK 73126

**Claim Number:** 3013270114-1-2 **Policy Number:** 0943036743 **Type of Loss:** Water

Date Contacted: 10/29/2019 10:36 AM Date Received: 10/24/2019 9:20 AM  
Date of Loss: 10/23/2019 12:00 AM Date Entered: 10/29/2019 10:17 AM  
Date Inspected: 10/29/2019 10:36 AM  
Date Est. Completed: 11/5/2019 8:43 AM

Price List: WIMW8X\_OCT19



Restoration/Service/Remodel  
Estimate: MAUREEN\_CONATY

Replacement cost value (RCV) is the full cost to replace lost or damaged property with property of like kind and quality. Actual cash value (ACV) is determined by subtracting depreciation from RCV. Typically, the amount of depreciation is based on age, useful life and condition of the lost or damaged property at the time of the loss. Recoverable depreciation is subject to limitations per the terms and conditions of your policy.

The full extent of loss cost to repair or replace contents includes applicable sales tax. Applicable item limits, category limits and aggregate limit are accounted for in this report.

If information about the condition of a lost or damaged item was not observable, or not provided to us by you or another source, we have applied an Average ("Avg.") condition, meaning that at the time of loss it had experienced regular usage for its age. If the condition of any item in this report was better or worse than indicated in the Condition ("Cond.") column, or if you believe any other information on this report is not accurate, please submit that information to your adjuster who will determine whether adjustments are appropriate.

#### Actual Cash Value of Personal Property

The following information will explain how we determine the Actual Cash Value (ACV) of lost or damaged personal property. ACV is based on the Replacement Cost Value (RCV) of an item, less any applicable depreciation for age, useful life, condition, and obsolescence. RCV is the cost to replace an item with a similar item of equivalent manufacture and with materials of like kind and quality. You have provided the age and the condition of your claimed items. Following is an explanation of how this information is used to determine the ACV of an item.

I. Condition: We broadly categorize items based on four categories of condition.

- 1) New: Item(s) still in original packaging and never been used.
  - Items in original packaging may be subject to depreciation based on pre-loss deterioration, damage or functional obsolescence. Example: still-in-box electronics that are obsolete.
- 2) Above Average: Item(s) which have been rarely used and show little evidence of wear and tear.
  - Examples: wedding dress wrapped and stored in a closet; toaster oven sitting on a counter which is rarely used and looks new.
- 3) Average: Item(s) show evidence of usage. Appearance and function appropriately correlate with age.
  - Default if no other condition selected.
- 4) Below Average: Item(s) show evidence of substantial wear and tear.
  - Examples: Lawn equipment kept outside and exposed to the elements, a firearm that no longer fires.

II. Other depreciation practices:

Flat Rate Depreciation – Some items are depreciated at a flat rate, meaning a one-time depreciation rate has been applied, regardless of the age or usage of the items. Common items Flat Rate Depreciation is applied to are: Books, Health and Beauty Products, Toiletries, Holiday Décor, Cleaners, DVD's and Toys.

Mid-Life Depreciation: Mid-Life Depreciation applies a flat rate of 50% depreciation to all items. Mid-life is typically used when you are unsure of the age of the item(s). If information is provided to support a condition other than "average," the percentage of depreciation may be adjusted.

Items that qualify for Flat Rate Depreciation will not qualify for Mid-Life Depreciation. Some examples of items Mid-Life Depreciation can be applied to are: Clothing, shoes, Accessories, Sporting Equipment, Hand tools, Small electronics and Housewares.

You will receive one or more reports identifying the items subject to depreciation and the depreciation rate applied. Please review the items and the depreciation rate applied. If you have any questions about how the ACV of claimed items are determined or believe an incorrect depreciation rate has been applied to a particular item, please contact your claims professional to determine whether any changes are appropriate.

**Replacing Items:**

When you submit your receipts, please be sure to include the corresponding line number next to the specific item. Also, make sure to include your claim number on every submission if not submitting through the Customer Choice Portal.

Customer Choice Portal website  
<https://www.claimxperience.com/signin/#/>

Claims website  
farmers.com  
Our secure claims website.

Email  
MyClaim@farmersInsurance.com  
\* Include your claim number in the subject line.

Standard mail (USPS)  
National Document Center  
ATTN: (3013270114-1-2)  
P.O. Box 268994  
Oklahoma City, OK, 73126  
\* Include your claim number on the physical receipts as well

Please Note: Physical copies of receipts sent to the P.O. Box will be destroyed.

Fax  
(877) 217-1389  
ATTN: (3013270114-1-2)



Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY</b>											
<b>CONTENTS</b>											
1. Willard Blinc Mid Century Modern Tufted Sofa Sofa Web, WILLARDSOFA Wayfair - 10/10/2019	Wayfair	20 y / Avg. / 20 y	75%	1	\$999.99	\$999.99	\$56.00	\$1,055.99	\$791.99	\$264.00	
Orig. Desc. - Sofa											
2. 6 Shelf Storage Bookcase in White, ZH1415832W Home Depot - 10/6/2019	Home Depot	5 y / Avg. / 20 y	25%	4	\$122.75	\$491.00	\$27.50	\$518.50	\$129.63	\$388.87	
Orig. Desc. - 6 Shelf Bookcase											
3. Vintiquewise Antique Wood Trunk, Q1003092S Wayfair - 10/10/2019	Wayfair	20 y / Avg. / 20 y	75%	1	\$58.99	\$58.99	\$3.30	\$62.29	\$46.71	\$15.58	
Orig. Desc. - Wood Trunk											
4. Modern Contemporary 32 in. Square Indoor and Outdoor Dining Table with Faux Wood Slatted Steel, 911TABLEBK Home Depot - 10/6/2019	Home Depot	20 y / Avg. / 20 y	75%	2	\$164.99	\$329.98	\$18.48	\$348.46	\$261.35	\$87.11	
Orig. Desc. - Wood Table											
5. Timmy End Table, 20315 Target - 10/6/2019	Target	20 y / Avg. / 20 y	75%	2	\$89.99	\$179.98	\$10.08	\$190.06	\$142.55	\$47.51	
Orig. Desc. - Wood End Table											
6. Advantage Fruitwood Wood Chiavari Chair, WDCHIFRUITWOOD Home Depot - 10/6/2019	Home Depot	20 y / Avg. / 20 y	75%	4	\$55.49	\$221.96	\$12.43	\$234.39	\$175.79	\$58.60	
Orig. Desc. - Wood Chair											
7. Paperback book Orig. Desc. - Paperback Book		5 y / Avg. / 5 y	50%	300	\$9.00	\$2,700.00	\$151.20	\$2,851.20	\$1,425.60	\$1,425.60	
8. Celebrations Home Multicolored Prcelit Christmas Tree LED Artificial Tree 200 lights 670 tips 6-, MELO601100AC1 Rakuten.com - 10/3/2019	Rakuten.com	10 y / Avg. / 10 y	75%	2	\$146.69	\$293.38	\$16.43	\$309.81	\$232.36	\$77.45	
Orig. Desc. - Christmas Tree											
9. Novelty Lights 100 Light LED Christmas Mini Light Set, Outdoor Lighting Party., 104520725000263987 Rakuten.com - 10/3/2019	Rakuten.com	10 y / Avg. / 10 y	75%	5	\$48.89	\$244.45	\$13.69	\$258.14	\$193.61	\$64.53	
Orig. Desc. - Christmas Lights											
10. Jumbo Christmas Lights Holiday Gift Bag, 0001117964581 Wal-Mart - 10/2/2019	Wal-Mart	5 y / Avg. / 10 y	50%	50	\$6.52	\$326.00	\$18.26	\$344.26	\$172.13	\$172.13	
Orig. Desc. - Christmas Bag											
11. JAM Paper(R) Wrapping Paper, Striped, 40 Sq Ft, Lime Green/White, 2226516999 Office Depot & Office Max	Office Depot & Office Max	5 y / Avg. / 10 y	50%	20	\$10.59	\$211.80	\$11.86	\$223.66	\$111.83	\$111.83	
<b>MAUREEN_CONATY</b>											

Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY (CONTINUED)</b>											
Office Depot & Office Max - 10/13/2019											
Orig. Desc. - Wrapping Paper	Wal-Mart	10 y / Avg. / 10 y	75%	10	\$17.00	\$170.00	\$9.52	\$179.52	\$134.64	\$44.88	
12. Ghost Fabric Halloween Lawn Stakes, Set Of 3 Halloween Decoration, 0076487875178	Wal-Mart	10 y / Avg. / 10 y	75%	10	\$47.76	\$477.60	\$26.75	\$504.35	\$378.26	\$126.09	
Wal-Mart - 10/2/2019											
Orig. Desc. - Halloween Decorations	Home Depot	10 y / Avg. / 10 y	75%	20	\$35.99	\$719.80	\$40.31	\$760.11	\$570.08	\$190.03	
13. Worth Imports 60 in. Scarecrow on Pole (Set of 2), 2627	Home Depot	10 y / Avg. / 10 y	75%	20	\$35.99	\$719.80	\$40.31	\$760.11	\$570.08	\$190.03	
Home Depot - 10/6/2019											
Orig. Desc. - Fall Decorations	Wayfair	10 y / Avg. / 10 y	75%	20	\$35.99	\$719.80	\$40.31	\$760.11	\$570.08	\$190.03	
14. Verena Wicker Basket, W001563553	Wayfair	10 y / Avg. / 10 y	75%	20	\$35.99	\$719.80	\$40.31	\$760.11	\$570.08	\$190.03	
Wayfair - 10/10/2019											
Orig. Desc. - Basket	www.ebay.com	0 y / Avg. / NA	0%	1	\$159.95	\$159.95	\$8.96	\$168.91	\$0.00	\$168.91	
15. Spinning Wheel - Antique Market Value	www.ebay.com	0 y / Avg. / NA	0%	1	\$159.95	\$159.95	\$8.96	\$168.91	\$0.00	\$168.91	
Orig. Desc. - Spinning Wheel											
Item found from www.ebay.com on 10/29/2019											
16. Kennedy for President Poster - Antique Market Value	www.ebay.com	0 y / Avg. / NA	0%	1	\$150.00	\$150.00	\$8.40	\$158.40	\$0.00	\$158.40	
Orig. Desc. - Kennedy for President Poster											
Item found from www.ebay.com on 10/29/2019											
17. Washer / Washing machine - Top-loading		10 y / Avg. / 15 y	67%	1	\$589.00	\$589.00	\$32.98	\$621.98	\$414.66	\$207.32	
Orig. Desc. - Washing Machine		10 y / Avg. / 15 y	67%	1	\$781.60	\$781.60	\$43.77	\$825.37	\$550.25	\$275.12	
18. Dryer - Electric		10 y / Avg. / 10 y	75%	1	\$187.00	\$187.00	\$10.47	\$197.47	\$148.10	\$49.37	
Orig. Desc. - Dryer		10 y / Avg. / 15 y	67%	1	\$275.00	\$275.00	\$15.40	\$290.40	\$193.60	\$96.80	
19. Dehumidifier		5 y / Avg. / 10 y	50%	1	\$49.99	\$49.99	\$2.80	\$52.79	\$26.40	\$26.39	
Orig. Desc. - Dehumidifier											
20. Freezer - Chest											
Orig. Desc. - Chest Freezer											
21. Crock-Pot 6-Quart Programmable Cook & Carry Slow Cooker	Target										
Target - 12/23/2019											
Orig. Desc. - Crockpot											
22. NAXA Electronics NPB-268 Portable CD/Cassette Boombox AM/FM Radio Player NEW, 556224919000222084	Rakuten.com	20 y / Avg. / 10 y	75%	1	\$57.05	\$57.05	\$3.19	\$60.24	\$45.18	\$15.06	
Orig. Desc. - Boombox Tapc and CD Player											
23. Victrola Bluetooth Cd Stereo System, VS115	Wayfair	20 y / Avg. / 10 y	75%	1	\$161.99	\$161.99	\$9.07	\$171.06	\$128.29	\$42.77	
Wayfair - 12/16/2019											
Orig. Desc. - Stereo Systems											

Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY (CONTINUED)</b>											
24. Kiide Hardwire Carbon Monoxide Detector with 9V Battery Backup, 21006406 Home Depot - 12/23/2019 Orig. Desc. - Carbon Monoxide Detector	Home Depot	10 y / Avg. / 10 y	75%	1	\$25.42	\$25.42	\$1.42	\$26.84	\$20.14	\$6.70	
25. Mr. Coffee VBX23 Coffee Maker - 12 Cup, VBX23 Rakuten.com - 12/12/2019 Orig. Desc. - Mr Coffee Maker	Rakuten.com	10 y / Avg. / 10 y	75%	1	\$52.62	\$52.62	\$2.95	\$55.57	\$41.68	\$13.89	
26. Igloo Wheeie Cool 38-Quart Cooler, 0003422345004 Sears - 12/22/2019 Orig. Desc. - Cooler	Sears	5 y / Avg. / 10 y	50%	2	\$34.99	\$69.98	\$3.92	\$73.90	\$36.95	\$36.95	
27. Table Lamp Cream And Brown 25 in. 3 Way Rotary Switch Plug-in Faux Silk Shade, 79390 Rakuten.com - 12/12/2019 Orig. Desc. - Lamp	Rakuten.com	10 y / Avg. / 10 y	75%	2	\$70.95	\$141.90	\$7.95	\$149.85	\$112.39	\$37.46	
28. Genesis Twin Window Fan with 9 in. Blades Adjustable Thermostat and Max Cool Technology ETL Certified, A1WINDOWFAN Home Depot - 12/23/2019 Orig. Desc. - Window Fan	Home Depot	5 y / Avg. / 10 y	50%	2	\$43.33	\$86.66	\$4.85	\$91.51	\$45.76	\$45.75	
29. George Foreman GRP4248P Evolve Grill System, GRP4842P Office Depot & Office Max - 12/23/2019 Orig. Desc. - George Foreman Grill	Office Depot & Office Max	10 y / Avg. / 10 y	75%	1	\$109.99	\$109.99	\$6.16	\$116.15	\$87.11	\$29.04	
30. NU-CORD 30 ft. 10/3 RV Extension Cord, 94580 Home Depot - 12/23/2019 Orig. Desc. - Extension Cord	Home Depot	5 y / Avg. / 20 y	25%	5	\$43.27	\$216.35	\$12.12	\$228.47	\$57.12	\$171.35	
31. 5' Halloween Inflatable Blow Up Ghost W/Flag Pumpkin Bag Light Garden Decoration, CM22081 Rakuten.com - 12/12/2019 Orig. Desc. - Halloween Light Up Ghost	Rakuten.com	5 y / Avg. / 10 y	50%	1	\$29.99	\$29.99	\$1.68	\$31.67	\$15.84	\$15.83	
32. Picnic Time Buccaneer 6-pc. Grill & Cooler Set, 75000175 Macy's - 12/29/2019 Orig. Desc. - Picnic Set	Macy's	5 y / Avg. / 10 y	50%	1	\$159.99	\$159.99	\$8.96	\$168.95	\$84.48	\$84.47	
33. General Snowman Face Shaped Ornament Personalized by Santa, POLARXOR1431 Wayfair - 12/16/2019 Orig. Desc. - Fabric Stuff Snowman, Santa, Angel etc	Wayfair	5 y / Avg. / 10 y	50%	10	\$21.99	\$219.90	\$12.31	\$232.21	\$116.11	\$116.10	



Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY (CONTINUED)</b>											
34. Multi-Surface Push Broom Home Sweet Home Dreams, 18BROOM Wayfair - 12/16/2019 Orig. Desc. - Broom	Wayfair	5 y / Avg. / 10 y	50%	1	\$30.99	\$30.99	\$1.74	\$32.73	\$16.37	\$16.36	
35. 3 Piece Metal Planter Box, 2PLANTERWHT Macy's - 12/29/2019 Orig. Desc. - Planter	Macy's	5 y / Avg. / 10 y	50%	5	\$63.99	\$319.95	\$17.92	\$337.87	\$168.94	\$168.93	
36. Home For Christmas 4oz Candle Aire Tin - Candle Warmers, CT1965CANDLETIN4OZ RC Willey - 12/29/2019 Orig. Desc. - Candle	RC Willey	5 y / Avg. / 10 y	50%	10	\$8.99	\$89.90	\$5.03	\$94.93	\$47.47	\$47.46	
37. LASKO 20" Box Fan 3-Speed, 3733 Lowe's - 12/23/2019 Orig. Desc. - Box Fan	Lowe's	5 y / Avg. / 10 y	50%	1	\$24.99	\$24.99	\$1.40	\$26.39	\$13.20	\$13.19	
38. Rectangle Wooden Crate, 9052RECTWOODCRATE RC Willey - 12/29/2019 Orig. Desc. - Buttermilk Crate	RC Willey	10 y / Avg. / 10 y	75%	1	\$39.99	\$39.99	\$2.24	\$42.23	\$31.67	\$10.56	
39. Shark Rocket Bagless Stick Vacuum Orange and Gray, HV301 Macy's - 12/22/2019 Orig. Desc. - Vacuum - Shark	Macy's	10 y / Avg. / 10 y	75%	1	\$169.99	\$169.99	\$9.52	\$179.51	\$134.63	\$44.88	
40. Sonic Steam Mop Shark, HGSHARKSM200 Wayfair - 12/16/2019 Orig. Desc. - Steamer - Shark	Wayfair	10 y / Avg. / 10 y	75%	1	\$174.99	\$174.99	\$9.80	\$184.79	\$138.59	\$46.20	
41. 10 Inch Red Picture Frame, AV37932FRAME RC Willey - 12/29/2019 Orig. Desc. - Picture Frame	RC Willey	10 y / Avg. / 10 y	75%	10	\$14.99	\$149.90	\$8.39	\$158.29	\$118.72	\$39.57	
42. Ironton Welding Utility Clamp Set - 3-Pcs., 6in. L, 8in.L & 12in.L, 3PCLAMPSI Northern Tool - 12/29/2019 Orig. Desc. - Clamp Set	Northern Tool	10 y / Avg. / 20 y	50%	1	\$32.99	\$32.99	\$1.85	\$34.84	\$17.43	\$17.41	
43. 3 Piece Storage Jar Set, W000606552 Birch Lane - 12/29/2019 Orig. Desc. - Jar Set	Birch Lane	10 y / Avg. / 10 y	75%	1	\$29.99	\$29.99	\$1.68	\$31.67	\$23.75	\$7.92	
44. Strawberry Hill Picnic Afghan Throw Blanket 50" x 60", 14418877 Rakuten.com - 12/12/2019 Orig. Desc. - Blanket	Rakuten.com	10 y / Avg. / 10 y	75%	1	\$29.99	\$29.99	\$1.68	\$31.67	\$23.75	\$7.92	
45. Celebrations by Easter Egg Serving Bowl Macy's - 12/22/2019 Orig. Desc. - Blanket	Macy's	10 y / Avg. / 20 y	50%	1	\$10.99	\$10.99	\$0.62	\$11.61	\$5.81	\$5.80	

Description	Vendor	Age / Cond. / Life	Depr %	Qty	Unit Price	Item Total	Taxes	RCV	Depr	ACV	Overage
<b>MAUREEN_CONATY (CONTINUED)</b>											
Orig. Desc. - Easter Eggs											
46. Mini Easter Stuffed Animal Assortment, 37953	Rakuten.com	10 y / Avg. / 2 y	75%	5	\$37.59	\$187.95	\$10.53	\$198.48	\$148.86	\$49.62	
Rakuten.com - 12/12/2019											
Orig. Desc. - Easter Bunny Stuffed Animal											
47. Hardback book		5 y / Avg. / 1 y	50%	70	\$20.00	\$1,400.00	\$78.40	\$1,478.40	\$739.20	\$739.20	
Orig. Desc. - Hard Cover Books											
<b>Subtotals</b>						<b>\$13,641.92</b>	<b>\$763.97</b>	<b>\$14,405.89</b>	<b>\$8,518.98</b>	<b>\$5,886.91</b>	
<b>Totals</b>						<b>\$13,641.92</b>	<b>\$763.97</b>	<b>\$14,405.89</b>	<b>8,518.98</b>	<b>\$5,886.91</b>	

[\*] - Depreciation limited due to maximum allowable depreciation percentage  
 [%] - Item depreciated by percent  
 [\$] - Item depreciated by specified amount  
 [AGG] - Item contributes to aggregate overage. see Sublimit Recap

**Summary for Contents**

Line Item Total	13,641.92
Material Sales Tax (5.60%)	763.97
<b>Replacement Cost Value</b>	<b>\$14,405.89</b>
Less Depreciation	(8,518.98)
<b>Actual Cash Value</b>	<b>\$5,886.91</b>
Less Prior Payment(s)	(3,935.11)
<b>Net Claim Remaining</b>	<b>\$1,951.80</b>
Total Recoverable Depreciation	8,518.98
<b>Net Claim Remaining if Depreciation is Recovered</b>	<b>\$10,470.78</b>

Andrew Grochowski, CPCU, AIC, AINS  
SPECIAL CLAIMS REP





OFFICE OF THE CITY CLERK  
Milwaukee, Wisconsin

## INSTRUCTIONS FOR FILING A CLAIM AGAINST THE CITY OF MILWAUKEE

To file a claim against the City a claimant must comply with Section 893.80(1), Wis. Stats., a copy of which is printed at the bottom of this instruction sheet. Generally the statute requires the claimant to submit to the City Clerk:

1. A document stating the circumstances of the claim which must be signed by the claimant, or his/her agent or attorney. This document should be filed within 120 days of the event.
2. A document stating the address of the claimant and a statement of the relief sought. If money damages are sought, a specific sum must be stated.

*(The above information may be combined in a single document.)*

The following information should also be submitted to allow the City to promptly act on your claim:

1. Proof of the amount of the claim by means of either itemized receipts or two itemized estimates.
2. A phone number where the claimant can be reached during business hours as well as the claimant's e-mail address, if any.
3. As detailed a description of the incident as possible, including the date, time and place.

All information should be submitted to:

**City Clerk**  
**ATTN: CLAIMS**  
**200 E. Wells St., Room 205**  
**Milwaukee, WI 53202-3567**

### ADDITIONAL INFORMATION

Before you can file a lawsuit against the City of Milwaukee for reimbursement, State law requires that you first follow the claim procedures established by the City Clerk.

Filing a claim against the City does not automatically guarantee reimbursement from the City. However, the City examines each claim on an individual basis in determining if reimbursement is legally required.

In order to obtain reimbursement for a claim against the City, you must prove that the City or its employees acted unlawfully or negligently.

Only the City Attorney or the Common Council and the Mayor can authorize payment of a claim against the City. Any other representations made by City employees are not legally binding on the City.

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**893.80** Claims against governmental bodies or officers, agents or employees; notice of injury; limitation of damages and suits. **(1)** Except as provided in subs. (1g), (1m), (1p) and (8), no action may be brought or maintained against any volunteer fire company organized under ch. 213, political corporation, governmental subdivision or agency thereof nor against any officer, official, agent or employee of the corporation, subdivision or agency for acts done in their official capacity or in the course of their agency or employment upon a claim or cause of action unless:

(a) Within 120 days after the happening of the event giving rise to the claim, written notice of the circumstances of the claim signed by the party, agent or attorney is served on the volunteer fire company, political corporation, governmental subdivision or agency and on the officer, official, agent or employee under s. 801.11. Failure to give the requisite notice shall not bar action on the claim if the fire company, corporation, subdivision or agency had actual notice of the claim and the claimant shows to the satisfaction of the court that the delay or failure to give the requisite notice has not been prejudicial to the defendant fire company, corporation, subdivision or agency or to the defendant officer, official, agent or employee; and

(b) A claim containing the address of the claimant and an itemized statement of the relief sought is presented to the appropriate clerk or person who performs the duties of a clerk or secretary for the defendant fire company, corporation, subdivision or agency and the claim is disallowed.

=====  
Date Received : 1/14/2020 11:50:18 PM

Subject : FW: claim instructions; claim# 3013270114-1-sub

Sender : duane.whitehead@farmersinsurance.com

To : ClaimsDocuments3@farmersinsurance.com

CC :

Bcc :

Date Sent : 1/14/2020 11:50:17 PM  
=====

From: Thompson-Gray, Michelle [mailto:Michelle.Thompson-Gray@milwaukee.gov]

Sent: Friday, January 10, 2020 10:12 AM

To: Duane Whitehead <duane.whitehead@farmersinsurance.com>

Subject: [EXTERNAL] claim instructions; claim# 3013270114

Duane,

Listed below are instructions for filing a claim against the City of Milwaukee:

- The claimant must comply with Section 893.80(1), Wis. Stats., which requires the claimant, or his/her agent or attorney to submit a signed document to the city Clerk's Office within 120 days from the date of the event describing the circumstances of the claim.
- The document should include the date, time, and location of the incident.
- The document should include your address, daytime phone number, and e-mail address if any along with a statement of the relief sought. If monetary damages are sought, a specific sum

must be stated.

- Proof of the amount of the claim by means of itemized receipts or two (2) itemized estimates.
- All information should be submitted to:

City Clerk

Attn: CLAIMS

200 East Wells Street, Room 205

Milwaukee, WI 53202-3567

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[https://city.milwaukee.gov/ImageLibrary/Groups/ccClerk/ADMIN/PDFs/Instructions\\_for\\_Filing\\_a\\_Claim.pdf](https://city.milwaukee.gov/ImageLibrary/Groups/ccClerk/ADMIN/PDFs/Instructions_for_Filing_a_Claim.pdf)

<[If you have any questions, please feel free to contact me.](https://urldefense.com/v3/__https://city.milwaukee.gov/ImageLibrary/Groups/ccClerk/ADMIN/PDFs/Instructions_for_Filing_a_Claim.pdf__;!!EXyGcbrR!BB1-9h0UN0x668yNiLsw09afOTYWffr9ZJLrYD7xCU3um-cNpZdVrY5elzfJZ0tiH8_yFKA82Pc$></a></p></div><div data-bbox=)

Thanks,

Michelle Thompson-Gray



Water Claims Specialist  
Milwaukee Water Works  
841 North Broadway, Room 409  
Milwaukee, WI 53202  
Office: 414-286-2928  
Fax: 414-286-0531

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The City of Milwaukee is subject to Wisconsin Statutes related to public records. Unless otherwise exempted from the public records law, senders and receivers of City of Milwaukee e-mail should presume that e-mail is subject to release upon request, and is subject to state records retention requirements. See City of Milwaukee full e-mail disclaimer at [www.milwaukee.gov/email\\_disclaimer](http://www.milwaukee.gov/email_disclaimer)<[http://www.milwaukee.gov/email\\_disclaimer](http://www.milwaukee.gov/email_disclaimer)>