



WILLIAM BROWN INSURANCE SERVICES, INC

715 Milwaukee Street • Delafield, WI 53018 • 262-646-8252 • Fax 262-646-8252 • www.billybrowninsurance.com

4-16-2014

City of Milwaukee

City Clerks Office

Attn: Claims

200 E. Wells Street / Room 205

Milwaukee, WI. 53202

RE: Water Main Break Loss February 14, 2014

Location 3202 N 48th

CITY OF MILWAUKEE
2014 APR 21 P 3 33
CITY CLERK'S OFFICE

Dear City Clerks Office,

I am writing to put you on alert that Susan Ladron, who owns and resides at the home at 3202-3204 N 48th Street, suffered water damage to her home on February 14th, 2014, due to a city water main break. I am requesting a claim be opened with your insurance company.

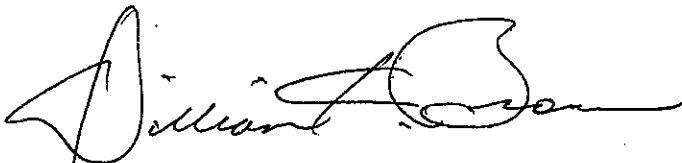
Susan Ladron will be forwarding me bills that she incurred due to this loss and I will forward them when I receive them.

Please respond in writing with the claims adjusters name that will be taking care of this loss, along with a claim number.

I have also attached a formal denial letter from Susan Ladron's home insurance company.

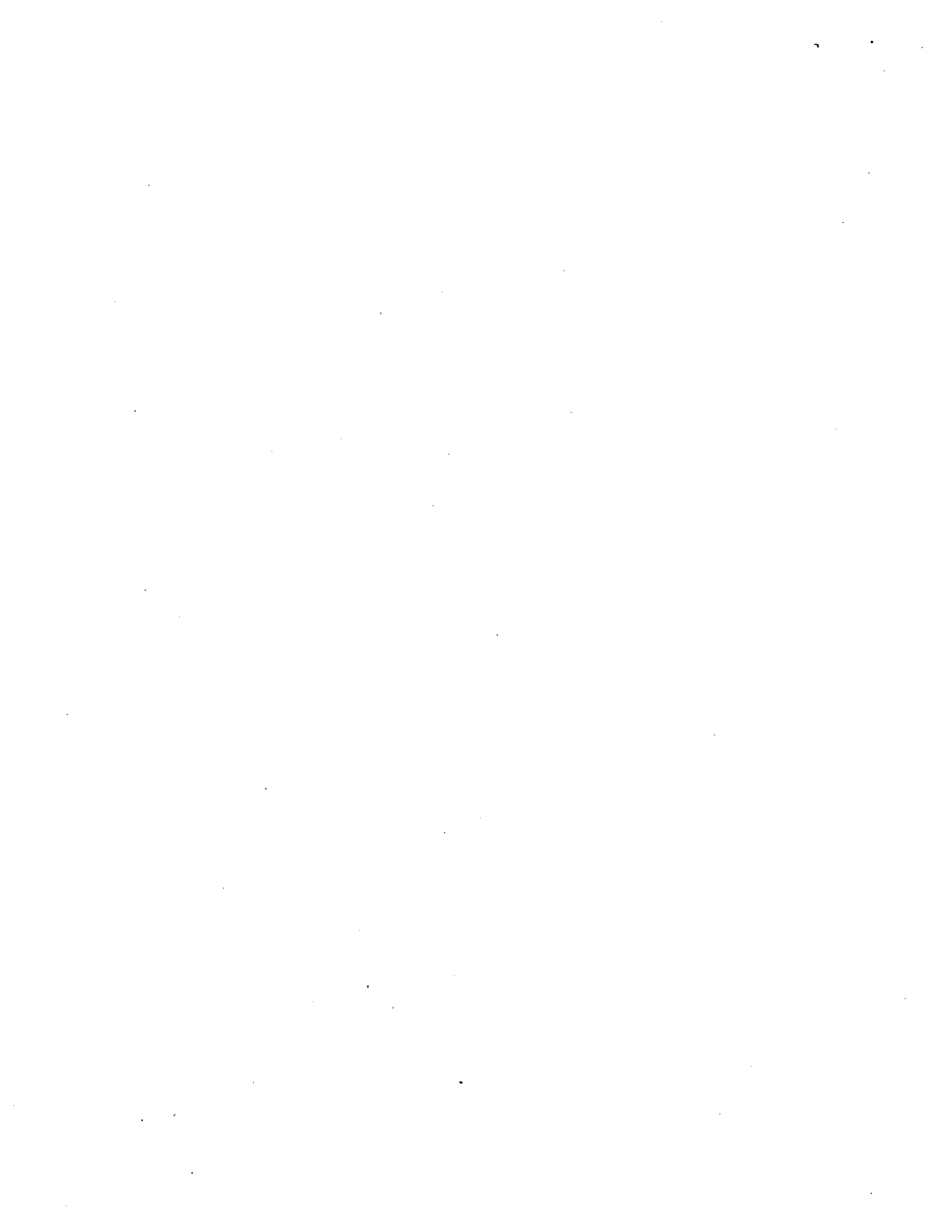
Thank you.

Sincerely,



William K. Brown

CITY OF MILWAUKEE
RECEIVED
2014 APR 22 PM 3:08
OFFICE OF
CITY ATTORNEY





2121 East Capitol Drive
P.O. Box 539
Appleton, WI 54912-0539
920.734.4511 or 800.348.1741
integrityinsurance.com

February 17, 2014

Susan Ladron
3204 N 48th St
Milwaukee, WI 53089-4312

RE: Claim Number: HP0001704304
Policy Number: PRH2385636
Date of Loss: 2/14/2014

Dear Ms. Ladron,

We have received notice of a claim for damage to your home (adjoining unit) on the date referenced above. We have completed our investigation into this claim. Based on our investigation, it has been determined that a water main outside of your home had collapsed. We are unable to make payment for this claim. Please see your Homeowners HO-3 (12/2010) policy PRH2385636 which outlines why coverage is not afforded and provides, in part, as follows:

AGREEMENT

We agree with you, in return for your premium payment, to provide insurance subject to all the terms of this policy. The coverages provided, the limits of our liability and the premiums are shown in the Declarations of this policy.

SECTION I - PROPERTY PROTECTION COVERAGE A - DWELLING

We cover:

1. Your dwelling, including structures attached to it, at the residence premises. The dwelling must be used principally as a private residence.
2. Construction material at the residence premises for use in connection with your dwelling.

PERILS WE INSURE AGAINST

We cover risks of direct physical loss to property insured under the Dwelling and Other Structures Coverages except for losses excluded in this Section.

EXCLUSIONS - SECTION I

We do not cover loss resulting directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

2. Earthquake or other earth movement including loss caused by, contributed to or aggravated by landslide, mine subsidence, mudflow or earth sinking, rising or shifting. We do cover direct loss that follows caused by fire, explosion or breakage of glass.

3. Water damage, meaning:

(a) flood, surface water, waves, tidal water or overflow of a body of water. We do not cover spray from any of these, whether or not driven by wind;

(b) water which backs up through sewers or drains or which overflows from a sump; or
(c) water below the surface of the ground. This includes water which exerts pressure on or flows, seeps or leaks through any part of a building or other structure, sidewalk, driveway or swimming pool.

We do cover direct loss that follows, caused by theft, fire or explosion.

Under Dwelling and Other Structures Coverages, we do not cover loss resulting directly from:

1. (a) wear and tear, marring, or scratching, deteriorating;
(f) settling, shrinkage, bulging or expansion, including resultant cracking of pavements, patios, foundations, walls, floors, roofs or ceilings;

With the cause of the pipe collapsing being due to age, earth movement and/or wear and tear, coverage does not exist for your claim.

Additional facts, circumstances and policy language not mentioned in this letter may apply to this claim and may provide additional reasons for denial of coverage. Nothing stated in or implied by this letter, nor any action heretofore taken, declined, or deferred in this matter by Integrity Mutual Insurance Company and/or any of its agents and/or representatives has been intended, and should not be construed, as a waiver of any rights, claims or defenses under the policy or to which it is otherwise entitled. Instead, Integrity Mutual Insurance Company reserves, without qualification or limitation, all rights, claims or defenses available to it under the policy and otherwise allowed by law.

9. Suit Against Us

We may not be sued unless there is full compliance with all the terms of this policy. A suit, or claim must be brought within one year after the loss or damage occurs.

If you have any questions or concerns, please contact me at the information below.

Sincerely,



Brenda Fraser, AIC
Property Claims Specialist
Phone: 800-348-1741 x 8391
Fax: 888-699-9196
bfraser@imico.com

RECEIVED

JUN 2 - 2014

OFFICE OF
CITY ATTORNEY



Universal Restoration Services

N56W13555 Silver Spring Drive
Menomonee Falls, Wisconsin 53051
Phone: 877-864-5111
Fax: 262-703-4436

Client: Susan Ladron
Property: 3202 & 3204 N. 48th Street
Milwaukee, WI 53216

Home: (414) 871-1719

Operator: JRANSCHT

Estimator: Jeff Ranscht

Cellular: (414) 902-3142

E-mail: jranscht@4universal.com

Type of Estimate: Water Damage

Date Entered: 2/17/2014

Date Assigned: 2/15/2014

Price List: WIMW8X_FEB14

Labor Efficiency: Restoration/Service/Remodel

Estimate: 65486-ES

File Number: 001704304

OUR MISSION @ UNIVERSAL RESTORATION SERVICES

Universal Restoration Services aspires to remove stress and uncertainty that occur when a property damage loss affects your life.

Restoring property utilizing the highest morals and ethics.

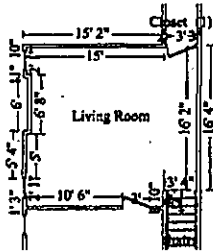
Serving our customers with excellence to ensure satisfaction.



Universal Restoration Services

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65486-ES
Main Level



Missing Wall

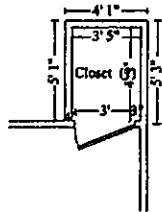
Living Room

Height: 6' 11"

518.37 SF Walls	324.44 SF Ceiling
842.82 SF Walls & Ceiling	324.44 SF Floor
36.05 SY Flooring	74.95 LF Floor Perimeter
78.28 LF Ceil. Perimeter	

3' 4" X 6' 11"

Opens into STAIRS

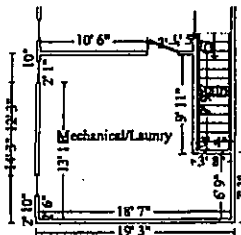


Subroom: Closet (1)

Height: 6' 11"

112.97 SF Walls	16.23 SF Ceiling
129.20 SF Walls & Ceiling	16.23 SF Floor
1.80 SY Flooring	16.33 LF Floor Perimeter
16.33 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
WALLS-					
8. Clean part of the walls	315.67 SF	0.00	0.21	0.18	66.47
FLOOR-					
10. Clean the floor	340.67 SF	0.00	0.21	0.19	71.73
Totals: Living Room				0.37	138.20



Mechanical/Laundry

Height: 6' 11"

487.63 SF Walls	273.36 SF Ceiling
760.99 SF Walls & Ceiling	273.36 SF Floor
30.37 SY Flooring	70.50 LF Floor Perimeter
70.50 LF Ceil. Perimeter	

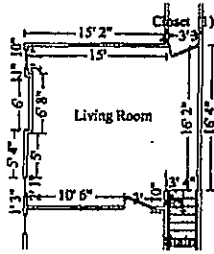
DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
WALLS-					
11. Clean part of the walls	243.81 SF	0.00	0.21	0.14	51.34
FLOOR-					



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65486-ES
 Main Level



Missing Wall

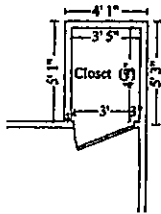
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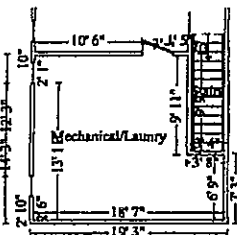


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30.37 SY Flooring	70.50 LF Floor Perimeter
70.50 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
WALLS-					
11. Clean part of the walls	243.81 SF	0.00	0.21	0.14	51.34
FLOOR-					



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CONTINUED - Mechanical/Laundry

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
12. Clean the floor	273.36 SF	0.00	0.21	0.15	57.56
Totals: Mechanical/Laundry				0.29	108.90

Plumbing

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
PLUMBING-					
14. Plumbing (Bid Item)-Milwaukee Plumbing Invoice #	1.00 EA	0.00	0.00	0.00	0.00
Totals: Plumbing				0.00	0.00

Emergency Services

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
EMERGENCY SERVICES-					
1. Emergency service call - during business hours	1.00 EA	0.00	108.50	0.00	108.50
3. Plastic bag - used for disposal of contaminated items	2.00 EA	0.00	3.53	0.40	7.46
EQUIPMENT-					
4. Dehumidifier (per 24 hour period) - XLarge - No monitoring	6.00 EA	0.00	114.72	0.00	688.32
5. Air mover axial fan (per 24 hour period) - No monitoring	12.00 EA	0.00	29.78	0.00	357.36
LABOR-					
6. Cleaning & Remediation - Supervisory - per hr	2.00 HR	0.00	40.68	0.00	81.36
7. Water Extraction & Remediation Technician - per hour	6.00 HR	0.00	37.01	0.00	222.06
Totals: Emergency Services				0.40	1,465.06

General Conditions

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
GENERAL CONDITIONS-					



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CONTINUED - General Conditions

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
13. Haul debris - per pickup truck load - including dump fees	1.00 EA	110.51	0.00	0.00	110.51
Totals: General Conditions				0.00	110.51
Total: Main Level				1.06	1,822.67
Line Item Totals: 65486-ES				1.06	1,822.67

Grand Total Areas:

1,439.38 SF Walls	653.20 SF Ceiling	2,092.59 SF Walls and Ceiling
685.01 SF Floor	76.11 SY Flooring	193.95 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	191.95 LF Ceil. Perimeter
685.01 Floor Area	670.68 Total Area	1,043.08 Interior Wall Area
863.58 Exterior Wall Area	109.08 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	



Universal Restoration Services

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Fax: 262-703-4436

CONTINUED - General Conditions

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
13. Haul debris - per pickup truck load - including dump fees	1.00 EA	110.51	0.00	0.00	110.51
Totals: General Conditions				0.00	110.51
Total: Main Level				1.06	1,822.67
Line Item Totals: 65486-ES				1.06	1,822.67

Grand Total Areas:

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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

Line Item Total	1,821.61
Material Sales Tax	1.06
Replacement Cost Value	\$1,822.67
Net Claim	\$1,822.67

Jeff Ranscht



Universal Restoration Services

N56W13555 Silver Spring Drive
Menomonee Falls, Wisconsin 53051
Phone: 877-864-5111
Fax: 262-703-4436

Recap by Room

Estimate: 65486-ES

Area: Main Level

Living Room	137.83	7.57%
Mechanical/Laundry	108.61	5.96%
Emergency Services	1,464.66	80.40%
General Conditions	110.51	6.07%
<hr/>		
Area Subtotal: Main Level	1,821.61	100.00%
<hr/>		
Subtotal of Areas	1,821.61	100.00%
<hr/>		
Total	1,821.61	100.00%



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Recap by Room

Estimate: 65486-ES

Area: Main Level

Living Room	137.83	7.57%
Mechanical/Laundry	108.61	5.96%
Emergency Services	1,464.66	80.40%
General Conditions	110.51	6.07%
<hr/>		
Area Subtotal: Main Level	1,821.61	100.00%
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Subtotal of Areas	1,821.61	100.00%
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Total	1,821.61	100.00%



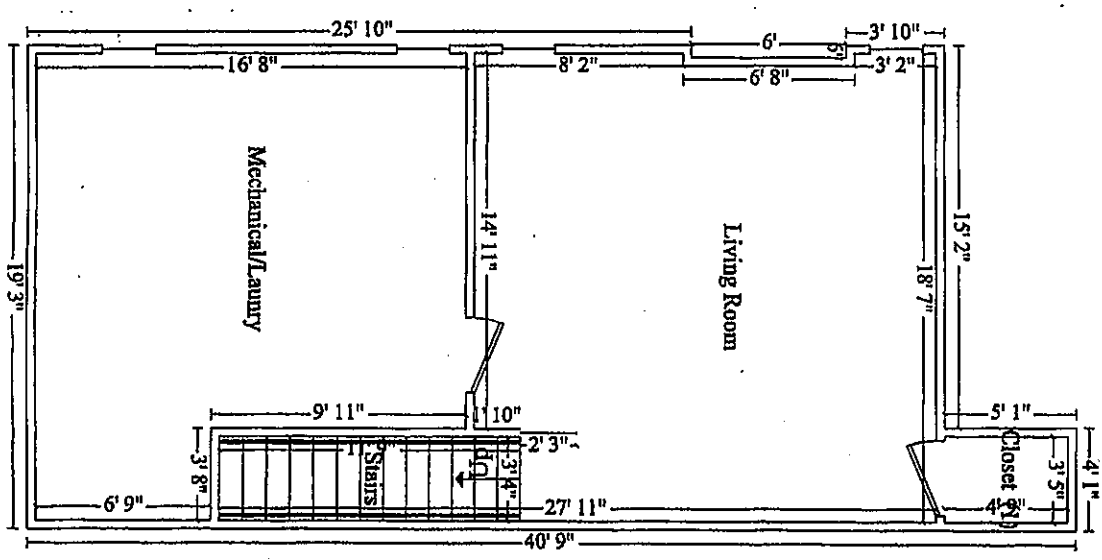


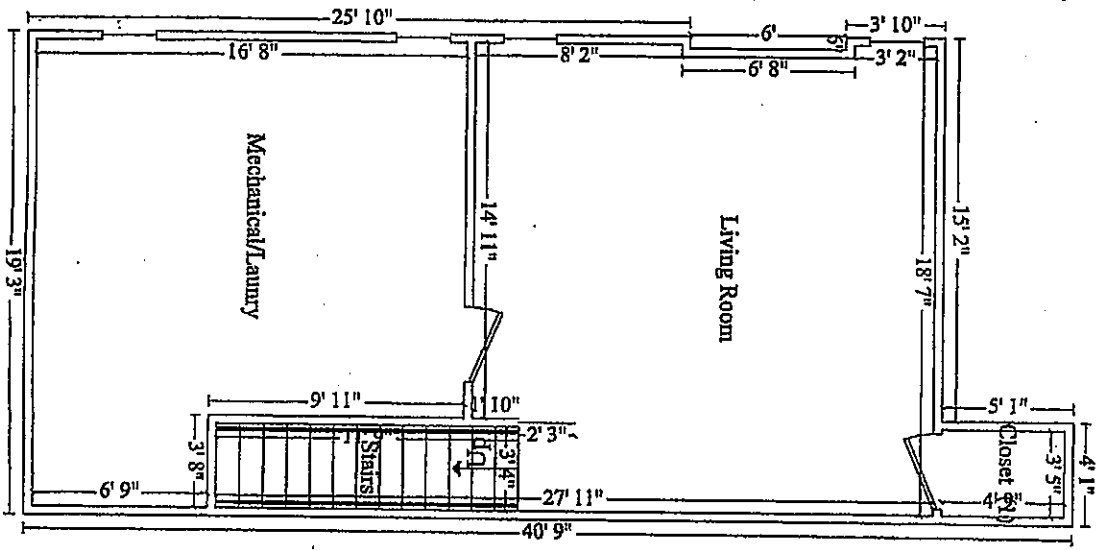
Universal Restoration Services

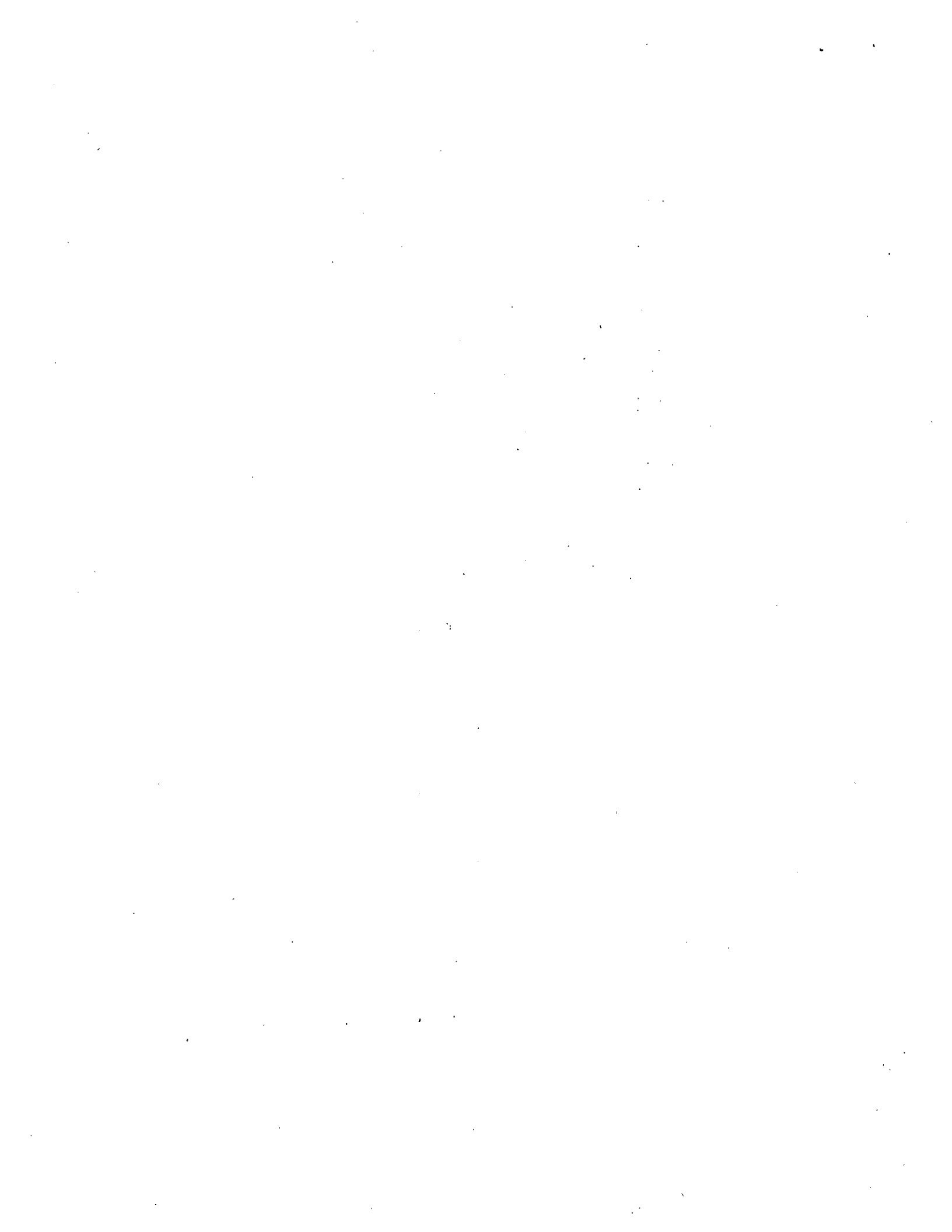
N56W13555 Silver Spring Drive
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Recap by Category

Items	Total	%
CLEANING	246.44	13.52%
GENERAL DEMOLITION	110.51	6.06%
WATER EXTRACTION & REMEDIATION	1,464.66	80.36%
Subtotal	1,821.61	99.94%
Material Sales Tax	1.06	0.06%
Total	1,822.67	100.00%







Rodriguez, Charlotte

From: Billy Brown <billybrown@bizwi.rr.com>
Sent: Monday, June 02, 2014 10:19 AM
To: Rodriguez, Charlotte
Subject: RE: Claim # 1048-2014-1261 Susan Ladron
Attachments: Susan Ladron - Bills incurred from water main break.pdf

RECEIVED

JUN 2 - 2014

OFFICE OF
CITY ATTORNEY

Sorry new computer

From: Rodriguez, Charlotte [<mailto:crodri@milwaukee.gov>]
Sent: Monday, June 2, 2014 10:18 AM
To: Billy Brown
Subject: RE: Claim # 1048-2014-1261 Susan Ladron

No attachment??

From: Billy Brown [<mailto:billybrown@bizwi.rr.com>]
Sent: Monday, June 02, 2014 10:15 AM
To: Rodriguez, Charlotte
Subject: Claim # 1048-2014-1261 Susan Ladron

Greetings Charlotte,

Attached are the total amount of bills incurred by Susan Ladron from damage to her property from a water main break that occurred on February 14th, 2014. There are no more bills after these.

If you need anything else, please don't hesitate to contact me.

Thank you.
Billy Brown

William K. Brown
President

William Brown Insurance Services, Inc.
715 Milwaukee Street
Delafield, WI. 53018
P. 262-646-8252 / F. 262-646-5374

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