

Elmer, Linda

From: Bryan Kwapil <bryank6048@gmail.com>
Sent: Thursday, December 18, 2025 5:08 PM
To: Elmer, Linda; Stern, Andrew
Subject: Kenel Kwapil 2543 N 47th St

Hello Linda and Andrew. Below please see the response from West Bend regarding the replacement of our roof. As you can see they are declining any additional expenses beyond those already committed, specifically the costs associated with adding additional supports and a necessary engineering study required for the heavier concrete slate tiles

We're hoping this will allow us to receive the COA and move forward with the Brava roofing system?

Please us know if there is any additional information you require.

Thank You

Bryan Kwapil

December 18th, 2025,

Claim Number: AS51138
Policy Number: HHV6282809-13
Date of Loss: 9/13/2025
Loss Location: 2543 N 47th St, Milwaukee, WI 53210

To whom it may concern,

This letter will confirm my discussion with Rodney Kenel on 12/18/2025 regarding replacement of his asbestos slate roof with a concrete slate tile vs the Brava composite roof tile.

As we discussed, the current asbestos slate roof system weighs about 250-470 lbs per square and a concrete slate roof system weighs about 800-1,000 lbs per square and would require additional construction and engineering costs. A reasonable like-for-like quality replacement would be the Brava composite roofing system which also weighs about 250-430 lbs per square.

Please reference page 13 of 22 in your policy form HO0003 Z 01 07

C. Loss Settlement.

1. For Coverage A - Dwelling, "we" will pay the cost to repair or replace damaged property without deduction for depreciation, but not more than the lesser of the actual cash value or the following amounts:
 - a. The replacement cost of that part of the dwelling damaged by the peril insured against, with material of like kind and quality and for like use. If the property is rebuilt at a new premises, the cost described in this item shall be limited to the cost which would have been incurred if the property had been rebuilt at the original premises;

West Bend Mutual Insurance Company will be unable to make any payment for the additional construction and engineering cost this portion of the claim present

Sent from my iPhone