



AMERICAN FAMILY INSURANCE GROUP

440 S EXECUTIVE DR • BROOKFIELD WI 53005-4280 • PHONE: (262) 784-9100; (800) 374-1111 + Ext.

Mailing Address: PO BOX 2927 • MILWAUKEE WI 53201-2927

July 13, 2004

City Clerk
Room 205
Milwaukee City Hall
200 E Wells
Milwaukee, WI 53202

RE: Our Claim Number: **00-651-341463-0732**
 Our Insured: Sheku Kamara
 Address: 6319 N 101st St, Milwaukee, WI 53225
 Date of Accident: May 22, 2004
 Total Claim: \$5,000.00
 Company Portion: \$5,000.00
 Insured's Deductible: \$1,000.00

CITY OF MILWAUKEE
 JUL 15 PM 2:26
 200 E WELLS
 MILWAUKEE WI 53202

Dear City Clerk:

We are notifying you of a claim for damage to our insured's home as the result of a city sewer backup which occurred on Saturday, May 22, 2004. It appears from our investigation that the incident in question was caused by failure of the city sewer system. This was not the result of the lateral on our insured's premises because the homes on either side of our insured experienced the same problem. The total damage as well as the loss paid by the American Family Mutual Insurance Company are stated above.

I have enclosed the following supporting documentation for your review:

1. American Family estimate of damages
2. American Family Settlement sheet
3. American Family payment record

We would appreciate your offer of settlement. Such offer should take into consideration the total amount of the loss, including our insured's interest. Please reference our claim number when replying. If you have any questions or need any additional information, please contact me at 262-784-2933, Ext 48341.

Respectfully,

Vicki Gronland
Property Claims Analyst
Milwaukee West Branch
vgronlan@amfam.com

Enclosures

CITY OF MILWAUKEE
 JUL 15 PM 2:37
 CITY AT 1000

286-3427

PERSONAL AND BUSINESS LINES SETTLEMENT REPORT

DATE OF LOSS May 22, 2004	DATE ASSIGNED	CLAIM NUMBER 00-651-341463-0732
DATE FIRST CONTACT	DATE OF REPORT May 24, 2004	ADJUSTER Vicki Gronland
ORIGIN OF LOSS		OFFICE
INSURED NAME & ADDRESS (FOR MAILING)		TYPE OF LOSS (PERIL)

SHEKU & JANET KAMARA
6319 N 101ST ST
MILWAUKEE WI 53225

DESCRIPTION	TOTAL
1. Estimated actual cash value to repair damaged basement	\$3387.11
2. Estimated actual cash value of personal property damaged by sewer backup	\$1942.00
3. Hours worked by insured to extract water/clean/	\$951.00
4. Total estimated repairs house/contents	\$6280.11
5. Less Deductible for Sewr Back up Endorsement	(\$1000.00)
6. Total estimated reapiers	\$5280.11
7.	
8. Policy limit on 466 Endorsement, Sewer Back up/Sump Pump Overflow	\$5000.00
9.	
10.	
11. I have enclosed a photocopy of the 466 endorsement. If you have any questions regarding	
12. this claim, please feel free to call me at 262-784-2933, Ext 48341.	
13.	
14. Thank you,	
15. Vicki Gronland	

Sub Total:	\$	5,000.00
Deductible Amount:	\$	
Total Amount:	\$	5,000.00

draft
#0065901175
5/24/04
W



American Family Insurance Group

6000 American Parkway
Madison, WI 53783-0001

Claim Number	Policy Number	Type of Loss	Deductible
00651341463	48B3340901	SEWER BCK	\$ 0.00
Insured: KAMARA, SHEKU&KAMARA, JANET		Business:	
Property: 6319 N 101ST ST MILWAUKEE, WI 53225-1513		Cell:	
Home: 6319 N 101ST ST MILWAUKEE, WI 53225-1513		Other: (414) 358-0482	
Claim Rep.: Gronland, Vicki		Home: (000) 578-0589	
Estimator: Gronland, Vicki			
Date Contacted: 05/22/04			
Date of Loss: 05/22/04		Date Received: 05/22/04	
Date Inspected: 05/22/04		Date Entered: 05/22/04	
Price List: WIMW2B4B Restoration/Service/Remodel with Service Charges Broken Out			
Estimate: 052204-00007			



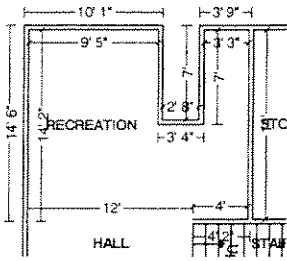
American Family Insurance Group

6000 American Parkway
Madison, WI 53783-0001

052204-00007

Main Level

Room: RECREATION



435.17 SF Walls
637.83 SF Walls & Ceiling
22.52 SY Flooring
62.17 LF Ceil. Perimeter

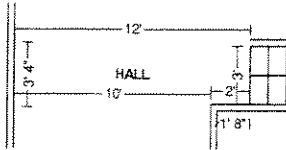
202.67 SF Ceiling
202.67 SF Floor
62.17 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Water extraction from floor - Black water	202.67 SF	0.00	0.79	160.11
Remove Tear out wet non-salvage. carpet, cut/bag - Black water	202.67 SF	0.27	0.00	54.72
Remove Tear out wet carpet pad, cut/bag - Black water	202.67 SF	0.32	0.00	64.85
Haul debris - per pickup truck load - including dump fees	1.00 EA	97.25	0.00	97.25
Contents - move out then reset - Large room	1.00 EA	0.00	55.32	55.32
Clean floor	202.67 SF	0.00	0.22	44.59
Apply anti-microbial agent	202.67 SF	0.00	0.14	28.37
Air mover (per day) - No monitoring Two air movers for three days	6.00 EA	0.00	24.00	144.00
Carpet - Standard grade	202.67 SF	0.00	1.82	368.85
Carpet pad - Standard grade	202.67 SF	0.00	0.34	68.91
R&R Paneling - Standard grade	217.58 SF	0.19	1.44	354.66
R&R Baseboard - 2 1/4"	62.17 LF	0.25	1.23	92.01
Painter - per hour Stain & refinish the built in 7 ft cabinets behind the bar.	8.00 HR	0.00	37.24	297.92
Waste Item - Carpet - Standard grade	30.40 SF	0.00	1.82	55.33
Room Totals: RECREATION				1,886.89



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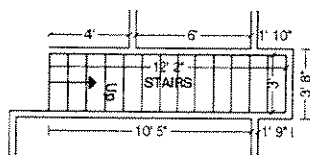
6000 American Parkway
Madison, WI 53783-0001



Room: HALL

37.33 SF Walls	39.67 SF Ceiling
77.00 SF Walls & Ceiling	39.67 SF Floor
4.41 SY Flooring	5.33 LF Floor Perimeter
5.33 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Water extraction from floor - Black water	39.67 SF	0.00	0.79	31.34
Remove Tear out wet non-salvage. carpet, cut/bag - Black water	39.67 SF	0.27	0.00	10.71
Remove Tear out wet carpet pad, cut/bag - Black water	39.67 SF	0.32	0.00	12.69
Clean floor	39.67 SF	0.00	0.22	8.73
Apply anti-microbial agent	39.67 SF	0.00	0.14	5.55
Two air movers for three days				
Carpet - Standard grade	39.67 SF	0.00	1.82	72.19
Carpet pad - Standard grade	39.67 SF	0.00	0.34	13.49
R&R Paneling - Standard grade	3.73 SF	0.19	1.44	6.09
R&R Baseboard - 2 1/4"	5.33 LF	0.25	1.23	7.89
Waste Item - Carpet - Standard grade	5.95 SF	0.00	1.82	10.83
Room Totals: HALL				179.51



Room: STAIRS

0.00	0.00
0.00	0.00
0.00	0.00
0.00	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Tear out wet non-salvage. carpet, cut/bag - Black water	66.72 SF	0.27	0.00	18.01
Remove Tear out wet carpet pad, cut/bag - Black water	66.72 SF	0.32	0.00	21.35
Clean floor	66.72 SF	0.00	0.22	14.68
Apply anti-microbial agent	66.72 SF	0.00	0.14	9.34
Two air movers for three days				

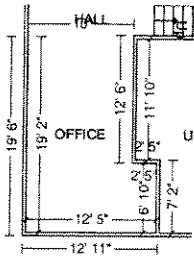


American Family Insurance Group

6000 American Parkway
Madison, WI 53783-0001

CONTINUED - STAIRS

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Carpet - Standard grade	66.72 SF	0.00	1.82	121.42
Carpet pad - Standard grade	66.72 SF	0.00	0.34	22.68
Waste Item - Carpet - Standard grade	10.01 SF	0.00	1.82	18.21
Room Totals: STAIRS				225.69



Room: OFFICE

373.33 SF Walls
581.51 SF Walls & Ceiling
23.13 SY Flooring
53.33 LF Ceil. Perimeter

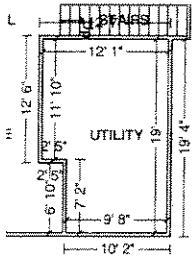
208.18 SF Ceiling
208.18 SF Floor
53.33 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Water extraction from floor - Black water	208.18 SF	0.00	0.79	164.46
Remove Tear out wet non-salvage. carpet, cut/bag - Black water	208.18 SF	0.27	0.00	56.21
Remove Tear out wet carpet pad, cut/bag - Black water	208.18 SF	0.32	0.00	66.62
Contents - move out then reset - Extra large room	1.00 EA	0.00	110.62	110.62
Clean floor	208.18 SF	0.00	0.22	45.80
Apply anti-microbial agent	208.18 SF	0.00	0.14	29.15
Air mover (per day) - No monitoring	6.00 EA	0.00	24.00	144.00
Two air movers for three days				
Carpet - Standard grade	208.18 SF	0.00	1.82	378.89
Carpet pad - Standard grade	208.18 SF	0.00	0.34	70.78
R&R Paneling - Standard grade	373.33 SF	0.19	1.44	608.53
R&R Baseboard - 2 1/4"	53.33 LF	0.25	1.23	78.93
Waste Item - Carpet - Standard grade	31.23 SF	0.00	1.82	56.83
Room Totals: OFFICE				1310.82



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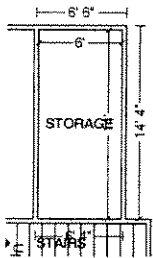
6000 American Parkway
Madison, WI 53783-0001



Room: UTILITY

435.17 SF Walls	212.26 SF Ceiling
647.43 SF Walls & Ceiling	212.26 SF Floor
23.58 SY Flooring	62.17 LF Floor Perimeter
62.17 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Water extraction from floor - Black water	212.26 SF	0.00	0.79	167.69
Contents - move out then reset - Large room	1.00 EA	0.00	55.32	55.32
Clean floor	212.26 SF	0.00	0.22	46.70
Apply anti-microbial agent	212.26 SF	0.00	0.14	29.72
Air mover (per day) - No monitoring	6.00 EA	0.00	24.00	144.00
Two air movers for three days				
Room Totals: UTILITY				443.43



Room: STORAGE

280.00 SF Walls	84.00 SF Ceiling
364.00 SF Walls & Ceiling	84.00 SF Floor
9.33 SY Flooring	40.00 LF Floor Perimeter
40.00 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Water extraction from floor - Black water	84.00 SF	0.00	0.79	66.36
Contents - move out then reset - Large room	1.00 EA	0.00	55.32	55.32
Clean floor	84.00 SF	0.00	0.22	18.48
Apply anti-microbial agent	84.00 SF	0.00	0.14	11.76
Air mover (per day) - No monitoring	3.00 EA	0.00	24.00	72.00
Room Totals: STORAGE				223.92
Area Items Total: Main Level				4,770.26
Line Item Subtotals: 052204-00007				4,770.26



American Family Insurance Group

6000 American Parkway
Madison, WI 53783-0001

Adjustments for Base Service Charges		Adjustment
Carpenter - Finish, Trim/Cabinet		101.04
Floor Cleaning Technician		53.48
Cleaning Remediation Technician		61.20
Flooring Installer		105.92
General Laborer		29.26
Painter		74.48
Total Adjustments for Base Service Charges:		425.38
Line Item Totals: 052204-00007		5,195.64

Grand Total Areas:					
1,865.17	SF Walls	783.28	SF Ceiling	2,648.44	SF Walls & Ceiling
813.49	SF Floor	90.39	SY Flooring	253.27	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	247.33	LF Ceil. Perimeter
746.78	Floor Area	848.33	Total Area	2,025.67	Interior Wall Area
1,023.33	Exterior Wall Area	138.33	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	0.00	Area of Face 1



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6000 American Parkway
Madison, WI 53783-0001

Summary for SEWER BCK	
Line Item Total	4,770.26
Total Adjustments for Base Service Charges	425.38
Subtotal	5,195.64
Replacement Cost Value	5,195.64
Less Depreciation	(1,808.53)
Actual Cash Value	3,387.11
Total Recoverable Depreciation	1,808.53
Net Claim if Depreciation is Recovered	5,195.64

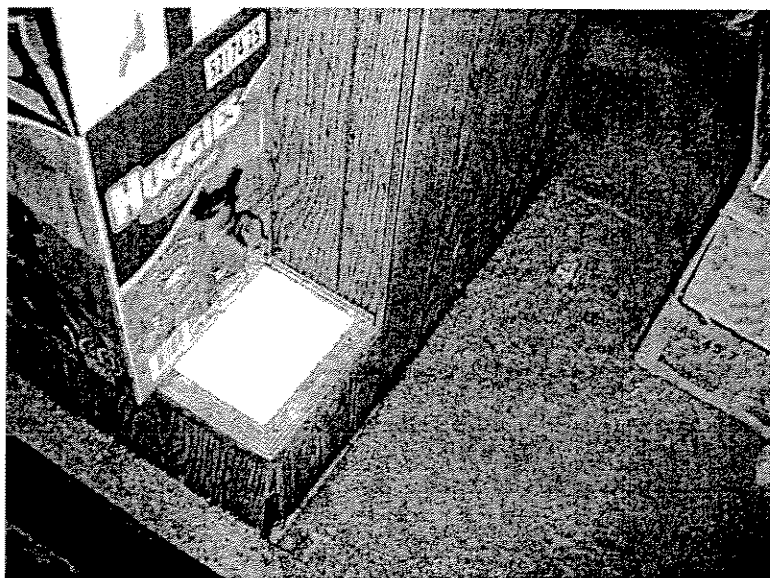
Gronland, Vicki



1

05/22/2004

Water level / sewage water



2

05/22/2004

Panelling around bar



3

05/22/2004

basement carpet/panelling



4

05/22/2004

Front of risk

PERSONAL AND BUSINESS LINES PERSONAL PROPERTY INVENTORY

AMERICAN FAMILY INSURANCE

MADISON, WISCONSIN

DATE OF LOSS 5/21/04	INSURED KAMUKA	CLAIM NUMBER 651-341463
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PLEASE COMPLETE THESE THREE COLUMNS

COMPANY USE ONLY

	DESCRIPTION	ITEM AGE (YEARS)	YOUR COST TO REPLACE	OUR REPLACEMENT COST	ACTUAL CASH VALUE	ADDITIONAL AMOUNT PAYABLE WHEN REPLACED	TOTAL AMOUNT PAID
1	BAR STOOLS-11			120 ⁰⁰			
2	Tennis Shoes			40 ⁰⁰			
3	Area Rug 8x13			250 ⁰⁰			
4	SOFA TABLE			300 ⁰⁰			
5	Office Chair			80 ⁰⁰			
6	Card Table/Chair set			80 ⁰⁰			
7	Diapers			40 ⁰⁰			
8	Car Seat/Carrier			75 ⁰⁰			
9	Air Cleaner			90 ⁰⁰			
10	Computer Tower H.D			600 ⁰⁰			
11	Misc Computer Paper/Supplies			80 ⁰⁰			
12	Free Stand (3) shelf unit			50 ⁰⁰			
13	Misc Books (20) computer reference			300 ⁰⁰			
14	AB Roller			80 ⁰⁰			
15	Dining chairs (2)			150 ⁰⁰			
16	Treadmill			600 ⁰⁰			
17	Desk/shelf workstation ^{wood}			400 ⁰⁰			
18	TALL Storage Side/Side ^{wood}			250 ⁰⁰			
19	MISC clothes			300 ⁰⁰			
20	Cleaning Hours for salvageable						
21	items: 30 @ 23 ⁷⁹			713 ⁷⁰			
22	MOVING/BOXING 10HR @ 23 ⁷⁹			237 ⁹⁰			
23							
24	@ STL			4836 ⁰⁰			

PAGE SUB TOTAL

Claim Representative

Office

Check here if continued on next page

PAGE NO. _____ OF _____

CLAIM RECORD OF PAYMENT DISPLAY

CLAIM: 00-651-341463 ST: 48 POLICY: 48-B33409-01 INCURRED: 05/22/2004
INSURED: KAMARA, SHEKU & JANET BENEFITS/LOSSES PAID TO DATE: 5000.00
LEGAL EXPENSE: 0.00
MEDICAL EXPENSE: 0.00
OTHER EXPENSE: 9.30

NO	DATE	PAYMT#	TYPE	ID	PER	LOSS PAYMENTS AMOUNT	CREDITS AMOUNT	EXPENSE PAYMENTS AMOUNT
01	06/24/2004	0065907376	05	00	R19			9.30
IN PAYMENT OF: GROUP PAYMENT FOR PAYEE CODE N99								
PAYEE/PAYOR: XACTWARE								
RECONCILED: 00 07022004 TIN: 870436043-1 WITH TAKEN: N								

02	05/24/2004	0065901175	01	00	R19	5000.00		
IN PAYMENT OF: SEWER BACKUP LOSS OF 05/22/2004 DEDUCTIBLE PREVIOUSLY APPL								
POLICY LIMITS ON SEWER BACKUP DAMAGE, 1000 DEDUCT APPLIED								
PAYEE/PAYOR: SHEKU AND JANET KAMARA								
RECONCILED: 00 06012004 TIN: * NONE * WITH TAKEN: N								

NEXT --

OPT -- POL -- ----- CLM -- --- ----- DRET -----

ALL PAYMENTS FOR THIS CLAIM HAVE BEEN DISPLAYED. PF3=COPS MENU PA2=COMPANY