



AMERICAN FAMILY INSURANCE GROUP

440 S EXECUTIVE DR • BROOKFIELD WI 53005-4280 • PHONE: (262) 784-9100, 784-2933 • FAX: (262) 784-3828
Mailing Address: PO BOX 2927 • MILWAUKEE WI 53201-2927

April 8, 2002

CITY CLERK
ATTN.: CLAIMS
200 E. WELLS ST. ROOM 205
MILWAUKEE WI 53202-3567

RE: Claim No.: 00-651-299546-0714
Insured: Janice G Henderson
Date of Loss: March 8, 2002
Amount of Loss: \$10,500.00

2002 APR -9 PM 1:54
RONALD D. LEONHARDT
CITY CLERK
CITY OF MILWAUKEE

Dear Sir or Madame ::

This letter is in reference to the above claim for raw sewage backing up into our insured home. In speaking with Mr. Rick Politoski of the sewer department, he indicated to me that the problem was caused by a clogged riser. He indicated that the City of Milwaukee is negligent in this matter, and I should submit a claim to your office.

Enclosed are copies of repair estimates for the replacement of flooring, drywall and paneling, furnace and contents. Also, bills for clean up and temporary repairs are included. The amount of damages far exceed our policy limit. Copies of our settlement and payment history to our insured are also enclosed.

Please forward to us \$10,500.00 which is the amount of our payout for this loss within the next 30 days. If you need any other additional information, please feel free to contact me at 1-262-784-9100, Ext. 48361. I am thanking you in advance for your anticipated cooperation.

Respectfully,


LES J. ZORIL
AMERICAN FAMILY INS.

Enclosures:

ljz

2002 APR -9 PM 4:02
CITY OF MILWAUKEE
CITY CLERK

CLAIM RECORD OF PAYMENT DISPLAY

CLAIM: 00-651-299546 ST: 48 POLICY: 48-B36682-01 INCURRED: 03/08/2002
INSURED: HENDERSON, JANICE G BENEFITS/LOSSES PAID TO DATE: 10500.00
LEGAL EXPENSE: 0.00
MEDICAL EXPENSE: 0.00
OTHER EXPENSE: 0.00

NO	DATE	DRAFT#	TYPE	ID	PER	LOSS PAYMENTS AMOUNT	CREDITS AMOUNT	EXPENSE PAYME AMOUNT
01	03/27/2002	0065756232	01	00	R19	1649.25		
IN PAYMENT OF: SEWER BACKUP LOSS OF CLEAN UP							03/08/2002	DEDUCTIBLE PREVIOUSLY A
PAYEE/PAYOR: MASTER KLEEN								
RECONCILED: 00 04012002 TIN: 391613768-1 WITH TAKEN: N								

02	03/27/2002	0065756230	01	00	R19	8850.75		
IN PAYMENT OF: SEWER BACKUP LOSS OF DWELLING REPAIRS							03/08/2002	250 DEDUCTIBLE APPLIE
PAYEE/PAYOR: JANIC HENDERSON AND US BANK AND/OR ASSIGNS								
RECONCILED: ISSUED TIN: * NONE * WITH TAKEN: N								

NEXT --

OPT --- POL --- CLM --- DRFT ---

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

PERSONAL AND BUSINESS LINES SETTLEMENT REPORT

American Family Insurance Group

DATE OF LOSS: March 8, 2002	DATE OF REPORT March 27, 2002	CLAIM NUMBER 00-651-299546-0714
LOCATION OF LOSS 4867 N. 58TH ST. MILWAUKEE WI		ADJUSTER les j. zoril
TYPE OF LOSS SEWER BACK UP		

JANICE G HENDERSON
4867 N 58TH ST
MILWAUKEE WI 53218

DESCRIPTION		TOTAL
1.		
2.	SEWER BACK UP END 466 - MAXIMUM POLICY LIMIT	10,000.00
3.	DEBRI REMOVAL - MAXIMUM POLICY LIMIT	500.00
4.		
5.	LESS PAYMENT TO MASTER KLEEN	-1649.25
6.		
7.	NOTE: YOUR \$1000 POLICY DEDUCTIBLE WILL BE APPLIED TO YOUR LOSS ABOVE	
8.	THE POLICY LIMIT	
9.	*	
10.	*	
11.	*	
12.	*	
13.	*	
14.	*	
15.	*	
16.	*	
17.	*	
18.	*	
19.	*	
20.	*	
21.	*	
22.	*	
23.	*	
24.	*	
25.	*	
SUB-TOTAL		\$8,850.75
YOUR POLICY DEDUCTIBLE		--\$0.0
TOTAL AMOUNT PAYABLE		\$8,850.75



Master - Kleen

FIRE - CARPET - DRAPES

605 SOUTH 94TH STREET MILWAUKEE, WI 53214

(414) 774-6640

INVOICE

6642

TOTAL DUE 1,649.25

INVOICE DATE 3-20-02
 Invoice number 6642
 POLICY #
 CLAIM #
 DATE OF LOSS

Name MAINTAIN AMERICAN
 Address (line 1) 1426 ARCADIAN AVE
 Address (line 2)
 City, State or Prov. WAUKESHA, WI 53186
 Postal code, Country
 Phone
 Fax
 ATTN: BOB

REF NO.	QTY	DESCRIPTION	PRICE EACH	TOTAL
		INSURED: JANICE HENDERSON 4867 N 58th STREET		
		SEWER BACK UP		
		DUMPSTER		\$306.00
		VAPORTEKS (2)		\$250.00
		HAZORDOUS WASTE REMOVAL REMOVE PANELING & CARPET RAW SEWAGE WASTE CHAR, CHRIS, ABE, DAVE, SIMRA		\$853.25
		2 TURBO BLOWERS		\$150.00

MAKE CHECKS PAYABLE TO

MASTER-KLEEN CORP.

SUBTOTAL \$1,649.25
 Sales tax %
 SHIPPING & HANDLING
 PAYMENTS
PLEASE PAY THIS AMOUNT \$1,649.25
TERMS: Net 30 days

Maintain America

(A Full Service Restoration Company)

1426 Arcadian Avenue

Waukesha, WI 53186

(262) 650-9799

Fax (262) 524-9274

FAX

FAX

FAX

FAX

TO: Les Zornal

FAX NUMBER: 784-9430

FROM: Bob Bernhardt

RE: Henderson 651-299546 - 714

TEXT: Total pages 5

Thanks
Bob



We Bring the World's Best To You

To: Maintain America (Bob)
 From: Nationwide Floor & Window Coverings
 Date: 3-18-02
 RE. Henderson Job

Carpet

Family Rm	<u>408 Sq. Ft.</u>	Like Quality Carpet & Glue-Down Install @	\$2.00 per sq. ft.	\$	816.00
		Metals		\$	16.00

VCT Tile

Back Area/Bath	<u>135 Sq. Ft.</u>	VCT & Installation @	\$2.50 per sq. ft.	\$	337.50
		Underlayment @	\$1.67 per sq. ft.	\$	225.45
		Floor Prep		\$	45.00
		R/R toilet		\$	80.00
		Cut around utility		\$	45.00
		Metals		\$	32.00

TOTAL COST

\$ 1,596.95

ROTH

SINCE 1969

400 W. Drexel Ave.
Oak Creek, WI 53154
(414) 764-4700
Fax: (414) 764-0157

107 North Milwaukee Street
Waterford, WI 53185
(262) 534-5568
www.rothheating.com

To: Bob @ Maintain America
262-524-9274

From: Tim Roth, President

RE: 4867 N. 58th St. Milwaukee

We were called to the jobsite on March 13, 2002. The Tempstar oil lowboy furnace Model NLOD084DF03, Serial #L894728831 was submerged in water approximately 2' deep. Nothing could be done at this time until the water was removed.

On March 19th we again visited the job. We were surprised to find the furnace was operating. Upon inspection of the submerged components, we found water was still bleeding out of the controls. Because this was contaminated water as opposed to clean water, it is our concern that bacteria and mold will develop inside the furnace. This particular model furnace is of more concern than a normal gas furnace because of its design. The lowboy model has all the controls and heat exchanger located at the ground. The combustion chamber is made of a ceramic material. We do not know the long term effects of the water damage. We do not know if it could actually fall apart a month from now as it dries out or if it will deteriorate during the next heating season. Then again, it may dry just fine and last for ten more years. I would assume that the high heat in the heat exchanger would prevent the growth of bacteria in the exchanger. The water damage on the electrical components, while working now may result in premature failure. The long term affects are impossible to predict. If the furnace is not replaced, at a minimum the furnace will have to be disassembled and scrubbed as much as possible with bleach water to try to prevent the growth of the bacteria and mold. Certain parts of the furnace should be replaced due to the water although replacement of the furnace is definitely the recommended option.

OPTION #1 - Replace the Tempstar furnace with a new lowboy oil furnace including installation \$1950 (includes tax)

OPTION #1 - Replace components submerged in water including the burner motor, relay, ignition transformer, and nozzle. Disassemble and clean furnace as thoroughly as possible with bleach water to prevent growth of bacteria and mold. \$848 (includes tax)

Labor on job to date \$75.00 + \$4.20 sales tax = \$79.20
Please call for more details or to schedule additional work.

Air Conditioning • Duct Vacuuming • Humidifiers • Air Cleaners

Ultimate Home Improvement

P.O. Box 592

Muskego WI

53151

414-379-1026

ESTIMATE SHEET

Janice Henderson- Basement Restoration

4857 N. 58th St.

Milwaukee

Bathroom

- Remove \ Replace Sewage soaked Casement and Base molding in Bathroom approx 35' Base 40' door Casement
- Remove \ Replace At least lower 4' of drywall from entire perimeter of bathroom approx 110 Sq. Ft.
- Remove \ Replace sewage soaked Bottom plate and studs on N. wall close to where drain overflowed. approx 52'
- Remove \ Replace 30x80 door
- Remove \ replace soaked jamb

SE corner area

- Remove \ replace 13' of Base from south stair wall ✓
- Remove \ replace approx 111 sq. ft. of wet drywall from S stairwell ✓
- Remove \ replace approx 83 ft. of sewage soaked 2x4s from S stair well. ✓
- Remove sewage soaked Built in Cabinet base from SW wall ✓
- Remove \ Replace 22' of base and 34' of casement for SW wall ✓
- Remove \ Replace 154 SF of wet drywall from SW wall ✓
- Remove replace sewage soaked 2 x 4 on SW wall approx. 78 ft. ✓
- Remove \ replace door and Jamb ✓

N Room

- Remove replace entire 12' x 7' wall directly across from drain ✓
- 168 SF of drywall, 32' of base, 38' door casement

N. Side of stairwell

- Remove \ Replace approx 56 SF of sewage soaked drywall ✓
- Remove \ Replace approx 47' of soaked 2 x 4's ✓
- Remove \ Replace 8' of base ✓
- Remove \ Replace Door and jamb. ✓
- Remove \ Replace soaked water heater jacket ✓

Pick up and deliver materials to jobsite.

***Under stair well**

- Remove \ Replace sewage soaked sheetrock and drywall 84 sq ft ✓

ALSO NEEDED DUMPSTER**DRYWALL FINISHING, PAINTING AND STAINING.**

Possibly drop off trim for Gergin to be stained prior to hanging.

Door: also stained or painted?

\$ 4625.00

PERSONAL AND BUSINESS LINES PERSONAL PROPERTY INVENTORY

AMERICAN FAMILY INSURANCE

DATE OF LOSS March 8, 2002	INSURED Janice G Henderson	CLAIM NUMBER: 00-651-299546-0714
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	DESCRIPTION	AGE	YOUR COST TO REPLACE	OUR COST TO REPLACE	ACTUAL CASH VALUE	AMOUNT DEFERRED
1	GE WASHER	3		250.00	175.00	75.00
2	GE DRYER	3		300.00	210.00	90.00
3	GE MICROWAVE OVEN	3		125.00	80.00	45.00
4	WOOD DRESSER	6		350.00	140.00	210.00
5	WOOD DRESSER	6		350.00	140.00	210.00
6	WICKER SHELF STAND	2		50.00	40.00	10.00
7	SOFA SLEEPER COUCH	4		600.00	360.00	240.00
8	RECLINER	4		250.00	150.00	100.00
9	CHAIR	6		150.00	75.00	75.00
10	SHINTON VCR	6		100.00	40.00	60.00
11	BRASS/GLASS TABLE	4		75.00	40.00	35.00
12	BRASS/GLASS TABLE	4		75.00	40.00	35.00
13	BRASS/GLASS LAMP	6		30.00	15.00	15.00
14	CHAIR	8		150.00	35.00	115.00
15	*					
16	*					
17	*					
18	*					
19	*					
20	*					
21	*					
22	*					
23	*					
24	*					
25	*					

TOTALS	\$2,855.00	\$1,540.00	\$1,315.00
YOUR POLICY DEDUCTIBLE		-	
TOTAL AMOUNT PAYABLE		1,540.00	

Claim Representative
les j. zoril
C-12168

Date of Report
March 22, 2002