



6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Underwritten By:
American Family Mutual Insurance Company, S.I.
Tel: 1-800-MY AMFAM (1-800-692-6326)
Fax: 1-866-935-2858

000109FC6500M02022580400 Q03A 001

Claim Number: 01-004-800930
Date Of Loss: 06/01/2022
Policy Number: 48CL559501
Policyholder: Rosa E Montes



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

September 14, 2022

Dear City Clerk,

This correspondence contains important information regarding your claim. Please review and respond accordingly.

Our investigation into the loss that occurred on the above referenced date determined that your employee was the party at fault. Therefore, we are formally requesting our rights of recovery for the damages paid to our insured.

The following breakdown shows the damages that were incurred by our insured:

DAMAGE	AMOUNT
Total Damages:	\$
Our payment(s):	\$5065.40
Deductible:	\$1000
Rental Expense:	\$
Other: (Double Click and Enter or Remove; Tab to Add Line)	\$A dead City tree fell on our insured's property at 2005 S 35th St. We are pursuing reimbursement of damages paid.

Please send payment for the total amount of \$0.00 to American Family Mutual Insurance Company, S.I. at 6000 American Parkway, Madison, WI 53783-0001.

We are committed to providing excellent customer service and are here to assist you. Please contact us with any questions you may have.

Sincerely,

Anna Berry

Anna Berry
Claim Senior Adjuster
AFICS on behalf of American Family Mutual Insurance Company, S.I.
Imelda.Berry@afics.com
Phone: 1-608-722-3154
Fax: 1-866-935-2858
Mail: 6000 American Parkway, Madison, WI 53783-0001

CITY CLERK'S OFFICE
2022 SEP 19 PM 2:30
CITY OF MILWAUKEE

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OFFICE OF CITY CLERK
20 SEP 22 1:08:57
48180-22-009-02

FIRST NOTICE OF LOSS

Claim Number: 01-004-800930

Date of Loss: 06/01/2022 @ 11:44 AM
Policy Number: 48CL559501
Policyholder: ROSA E MONTES
Claim Status: Open
Operating Company: American Family Insurance

Claim Information

Cause: Other
Location: 2005 S 35th St, Milwaukee, WI 53215-2007
Description: A tree trunk belonging to the city broke and fell on the insureds fence, it pulled down all the electrical wiring out of the home and damaged the electrical pipe
Injuries?: N
Drone eligible at FNOL: No
Customer accepted :
Fatalities?: N

Loss Information

Insured Information:

Name 1: ROSA E MONTES
2005 S 35TH ST
MILWAUKEE, WI 53215-2007
Mobile Phone #: 414-364-2620
Email: rmontes4022@sbcglobal.net
Preferred Method of Contact: Text

Property Damage Information:

Dwelling Incident Damages: A city tree trunk broke and fell on the insureds fence, it pulled down all the electrical wiring out of the home and damaged the electrical pipe
Other Structure incident damages: A city tree trunk broke and fell on the insureds fence, it pulled down all the electrical wiring out of the home and damaged the electrical pipe
Roof Damage: No
Damages: Exterior
Number of Stories: 1
Wood Roof: No
Year Roof Install: 01-01-2004
Year Built: 01-01-1920

Prior Claims

Claim Number	Loss Date	Loss Cause	CAT
01-004-148533	11-27-2021	Other	

Policy Information

Producer: Brittany Martin
5261 N PORT WASHINGTON RD STE 202
GLENDALE, WI 53217-4903
(414) 332-1535
bmartin2@amfam.com

Risk:

Policy: Homeowners Form 2

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Status: In force
Inception: 11/04/2005

Legal Description: No Legal Description for this Policy.

Third Party Interest: PNC BANK NA ITS SUCCESSORS AND/OR ASSIGNS ATIMA

Policy Level Deductibles:

Policy Deductible

\$1,000

Policy Level Endorsements:

END10-4

Amendatory endorsement for company name change

END584D(WI)

Wisconsin Ammendatory Homeowners Endorsement

END595(WI)

Fungi or Bacteria Exclusion

HO-2(WI)

Wisconsin Homeowners Policy Broad Form 2

OPT14

Personal Property Replacement Coverage

OPT2

Extended Coverage on Jewelry, Watches and Furs

Policy Coverage Location:

Location Number 1 Address: 2005 S 35th St, Milwaukee, WI 53215-2007

Covered Risk: 1

2005 S 35th St, Milwaukee, WI 53215-2007

Coverages:

Coverage A - Dwelling

Per Occurrence- \$224,900

Coverage A - Dwelling Extension

Per Occurrence- \$22,490

Coverage B - Personal Property

Per Occurrence- \$112,500

Coverage C - Loss of Use

Note- 12 Months

Coverage D - Personal Liability Coverage

Per Occurrence- \$500,000

Coverage E - Medical Expense Coverage

Exposure Limit- \$10,000

Option 2 - Extended Coverage on Jewelry, Watches and Furs

Per Occurrence- \$2,500

Supplementary - Fire Department Service Charge

Per Occurrence- \$500

Supplementary - Grave Markers

Per Occurrence- \$5,000

Supplementary - Outdoor Antennas

Per Occurrence- \$1,000

Prior Claims

Claim Number	Loss Date	Loss Cause
01-004-148533	11-27-2021	Other

Assignment:

Reported by:

ROSA E MONTES by Phone (414) 364-2620 on 06/02/2022 @ 10:44 AM

Entered by:

JoyceLyn Hart on 06/02/2022 @ 10:44 AM

Assigned Adjuster Name:

American Family Small Structure Proxy

Assigned Adjuster Phone #:

1-800-MY AMFAM (1-800-692-6326)

Assigned Adjuster Email:

ProxyUser13@amfam.com



6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Claim Number: 01-004-800930
Date Of Loss: 06/01/2022
Policy Number: 48CL559501
Policyholder: Rosa E Montes

ROSA E MONTES
2005 S 35TH ST
MILWAUKEE, WI 53215-2007

June 2, 2022

Dear ROSA E MONTES,

This correspondence contains important information regarding your claim. Please review and respond accordingly.

Thank you for insuring your property through American Family Mutual Insurance Company, S.I..

We acknowledge receipt of your claim and will begin our investigation. Every claim is important to us and your adjuster will typically contact you within one business day upon receiving first notice of your claim. Please note that during periods of high volume, such as a severe weather event that disrupts power or delays travel, you may be contacted in excess of one business day.

During the first call, we will discuss with you the nature of the claim and the available coverage. If, for some reason, we have not been able to reach you, or you have questions or concerns which have not yet been addressed, please call us at 1-800-MY AMFAM (1-800-692-6326).

When speaking with us, it is helpful to use the claim number which is referenced at the top of the letter. Please retain this letter as a record of your claim and the Claim Department's contact information. We look forward to working with you to resolve your claim.

Included in this correspondence you will find a copy of a Claims FAQ guide. This guide will help explain the claim process and answer some general questions that you may have.

We are committed to providing excellent customer service and are here to assist you. Please contact us with any questions you may have.

Sincerely,

Claims Department
AFICS on behalf of American Family Mutual Insurance Company, S.I.

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Claims FAQ and Policy Term Definitions

The following FAQ and Policy Term Definitions will help guide you through the claim process and answer some general questions that you may have. It is not intended to be substituted for policy language. If any of the information here conflicts with your insurance policy terms, your insurance policy terms will govern. Please refer to your policy for further information.

Claims FAQ

Q: What are my responsibilities after a loss?

Your responsibilities will differ depending on your claim. Most importantly, notify us promptly to file a claim. In addition:

- Take any reasonable and necessary measures to protect your home from additional damage.
- Inventory and take photos of the damages whenever possible.
- Save all receipts to present to your adjuster to determine if the expenses are covered under your policy.
- When appropriate, contact local police or fire authorities.
- Do not discard any property related to the loss; save any parts, appliances, water lines, service technician reports and receipts, or any other items or documents that may show how the loss occurred.
- If your claim involves injuries or damage to property belonging to another person, please provide the names and contact information for any individuals who may have been present or who may have any information regarding the incident.

Additional information can be found in the section of your policy labeled "Your Duties After Loss."

You may also be responsible for a deductible. See explanation under Policy Term Definitions and review your policy for additional information.

Q: How will my claim be adjusted?

There are different types of adjusters who may play a role in handling an insurance claim. Most commonly, the insurance company employs desk adjusters who serve as your contact person throughout the claim process, make coverage determinations (sometimes with the assistance of supervisors), and issue checks or letters describing a denial of coverage.

Depending on the type and extent of the damages to your property, we may require a home inspection. In that case, one of our field adjusters will contact you to schedule the inspection. The field adjuster will create an estimate for damage to your property. Your desk adjuster will compare the inspection estimate to your policy to determine if coverage is available for your damages. If the loss is covered under the terms and conditions of your policy, then your desk adjuster will review a settlement with you and provide you with a copy of the estimate.

Your claim may be assigned to an independent adjusting company that is hired by American Family Mutual Insurance Company, S.I. to perform the desk and field adjusting duties described above. In that case, the independent adjusting company will contact you to schedule and perform the inspection, write the estimate, and contact you directly to discuss the settlement of your claim. The American Family Mutual Insurance Company, S.I. Claims Department can be reached at 1-800-MY AMFAM (1-800-692-6326) if you require any assistance in contacting the independent adjusting company to handle your claim.

You may also engage a public adjuster to represent you in the claim handling process. Public adjusters are paid by you, even though these funds sometimes come from the settlement amount paid to you by the insurance company. Some companies act as both a public adjuster and a contractor. In these scenarios, however, a possible conflict of interest may arise if the public adjuster fee is based on the rate being charged by the contractor. Any contractor that seeks to give advice, advocate or negotiate on your behalf with the insurance company, prepare a claim, or give advice about coverage based upon a review of your insurance policy is acting as a public adjuster and may require a license from the state.

Insurance producers, or sales agents, may serve as a way for you to communicate details regarding your loss to us. While insurance producers are not able to make coverage determinations, they are able to collect loss details to transmit to us with your contact information so that we can begin the claims handling process.

Q: What if my contractor says the settlement amount is low or finds additional damages?

If your contractor feels that the repairs cannot be completed for the Replacement Cost Value of your estimate, you should contact your adjuster as quickly as possible to discuss. Your adjuster may ask for your contractor's contact information

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and a copy of your contractor's estimate. Depending upon the nature of the additional contractor costs, we may require an additional inspection with your contractor present.

Supplemental payments for work already completed will not be honored without prior approval from your adjuster. Please contact your adjuster prior to completing repairs that will require a supplemental payment.

Q: Will American Family Mutual Insurance Company, S.L. send a contractor out to complete the repairs?
Depending on your location and the extent of repairs required in your claim, your adjuster may have the ability to advise if certain contractors are available in your area. You are, however, never under any obligation to use any specific contractor recommended to you by an adjuster. You can choose whomever you would like to use to complete the repairs.

Q: I live in a condo; do I need to notify the association of my damages?

Yes. In most cases, the Master Insurance Policy that covers the condominium community is the primary insurance for damages to the exterior or common property. Your personal condo insurance will apply to damages to property and possessions within your condo. Notify your condo association immediately in the event of damage so they can determine if a claim should be filed through the Master Insurance Policy. In addition, you may be asked to provide a copy of your Condo Association Bylaws and Condo Association Master Policy Declarations Sheet. This information should be available to you through your Condo Association and may be needed for the handling of your claim.

Q: What is Recoverable Depreciation?

In certain claim settlements, a portion of the settlement is withheld depending on the language in your specific policy under the Loss Settlement section. This is done to ensure that the reported damages are in fact repaired or replaced. The portion of the settlement that is withheld is known as "Recoverable Depreciation" and is based on the reasonable amount that was actually paid for you to repair, rebuild, or replace the covered damages. Please note that not every claim will involve recoverable depreciation; your claims adjuster will let you know if this will apply to your settlement.

If you're entitled to recover the withheld depreciation, you will need to submit copies of your invoices and receipts to repair, rebuild, or replace the covered damages, as well as proof of payment. Please forward this information to your adjuster once you have repaired or replaced your damaged property.

Please note that the requirements for recovering the withheld depreciation vary state by state and we urge you to review your specific policy and all its endorsements to make sure you follow the necessary steps to obtain the recoverable depreciation. If you have any questions or concerns, you can always contact your adjuster.

Q: If my entire roof is replaced, will I receive a discount on my premium?

If 100% of your roof is replaced, you may qualify for a lower premium. Please contact the number included in your policy packet for more detail.

Policy Term Definitions

Deductible

A deductible is the amount you pay when you have a loss caused by a covered event. The deductible reduces your total claim payout. Your policy may have additional deductibles associated with different types of events, such as a separate deductible for losses caused by wind. For example, if you select a \$500 deductible on your home and have a covered theft loss valued at \$1,500, you are responsible for \$500 of the cost to replace stolen items. The insurer pays the remaining \$1,000. Please note that depreciation may also apply and could be withheld in addition to your deductible. Please refer to your policy's declarations page to confirm your deductible amount. Take note of any special deductibles that may apply to certain loss types, e.g. wind/hail, hurricane, etc. These special deductibles may be a flat dollar amount or a percentage of your dwelling coverage limit.

Coverage A - Dwelling coverage

Coverage A - Dwelling Coverage provides coverage for the dwelling on the "residence premises" shown on your "residence premises" attached to the dwelling and materials and supplies located on or next to the dwelling. This coverage does not apply to land, including land on which the dwelling is located.

Coverage B - Other Structures coverage

Coverage B - Other Structures coverage provides coverage for other structures on the "residence premises" shown on your Declarations page set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection. This coverage does not apply to land, including land on which the other structures are located.

Please note that we do not cover other structures used in whole or in part for business or rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage. Please see your policy or ask your adjuster to discuss Special Limits of Liability.

Coverage C - Personal Property coverage

Coverage C - Personal Property coverage provides coverage for personal property owned or used by an insured while it is anywhere in the world. Please note that coverage for some categories of personal property may be limited.

Coverage D - Loss of Use coverage

Coverage D - Loss of Use coverage may be available when a covered loss causes you to incur additional costs because you cannot use part of your home or need to live elsewhere while repairs are being completed. Depending on your policy and state requirements, you may be entitled to Additional Living Expenses or Fair Rental Value.

Additional Living Expense coverage

Additional Living Expense coverage is designed to cover the necessary increase in costs you incur to maintain your standard of living. It may be necessary for you to document your normal expenses because your Additional Living Expense claim will be reduced by the amount of your normal living expenses.

Fair Rental Value

Fair Rental Value coverage pays you for the fair rental value of the part of the "residence premises" where you reside less any expenses that do not continue while the premises is not fit to live in.

*Both Additional Living Expense coverage and Fair Rental Value coverage are generally available only for the length of time it takes to complete the repairs or replace the premises or settle your household elsewhere.

The following items are examples of what may be covered under the policy as additional living expenses, if you incur any such expenses as a result of a covered loss:

- The increased cost of restaurant meals made necessary by damage or repairs to your kitchen, when you continue occupying the remainder of your home.
- Rental of a portable sanitation unit if your home's toilet facilities are unusable, but you continue to occupy the remainder of your home.
- The cost of a hotel, motel, apartment, or rental home and any resulting moving and storage expenses, if your home is uninhabitable.
- The cost of transferring utilities such as electricity, gas, water, cable, telephone, etc., to your temporary quarters and then back to your property once repairs are completed.
- Increased household costs attributable to furniture rental, laundry, gas expenses, etc.

This list is not intended to include all items that could be covered under Additional Living Expense coverage. If you foresee other areas of increased living expenses, please contact your adjuster to discuss.

It is important to keep any rental or lease agreements and all receipts that relate to your increased costs for Additional Living Expenses.

Additional Coverages

Your policy may provide Additional Coverages such as Debris Removal; Reasonable Repairs; Trees, Shrubs and Other Plants; Fire Department Service Charge; Property Removed; Credit Card, Fund Transfer Card, Forgery and Counterfeit Money; Loss Assessment; Collapse; Glass or Safety Glazing Material; and Landlord's Furnishings. These Additional Coverages may have separate applicable limits and coverage exceptions. Please see your policy or ask your adjuster to discuss any Additional Coverages that may apply to your claim.

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June 22, 2022

ROSA E MONTES
2005 S 35th St
Milwaukee, WI 53215-2007

Claim Number: 01004800930
Date of Loss: 6/1/2022

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<u>\$1,684.67</u>	<u>(\$148.50)</u>		<u>\$1,536.17</u>
Less Deductible			(\$1,000.00)
Total ACV Settlement			<u>\$536.17</u>

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Price List: WIMW8X_JUN22
Restoration/Service/Remodel

Date Contacted: 6/22/2022 11:42 AM
Date of Loss: 6/1/2022 12:00 PM
Date Est. Completed: 6/22/2022 1:16 PM

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	\$1,000.00	\$224,900.00
Coverage A - Dwelling Extension	\$0.00	\$22,490.00
Coverage B - Personal Property	\$0.00	\$112,500.00

Claim Number: 01004800930 Policy Number: 48CL559501 Type of Loss: Other

Claim Rep.: Donna Bush
Estimator: Donna Bush

Insured: ROSA E MONTESI
2005 S 35th St
Milwaukee, WI 53215-2007

Phone: (414) 364-2620

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Elevation	352.42	148.50	0.00	203.92
Electrical	1,327.00	0.00	0.00	1,327.00
Labor Minimums Applied	5.25	0.00	0.00	5.25
	1,684.67	148.50	0.00	1,536.17

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ROSA_E_MONTESI

Elevation									
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPRECC.	ACV	
1. Seal & paint wood siding	100.00 SF	1.98	0.00	198.00	20/15 yrs	Avg.	75% [M]	(148.50)	49.50
2. Scrape the surface area & prep for paint	100.00 SF	0.68	0.00	68.00	0/15 yrs	Avg.	0%	(0.00)	68.00
3. Haul debris - per pickup truck load - including dump fees	0.50 EA	172.84	0.00	86.42	0/N/A	Avg.	0%	(0.00)	86.42
Totals: Elevation			0.00	352.42				148.50	203.92

Electrical									
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPRECC.	ACV	
4. Electrical (Bid Item)	1.00 EA	1,327.00	0.00	1,327.00	0/N/A	Avg.	0%	<0.00>	1,327.00
Totals: Electrical			0.00	1,327.00				0.00	1,327.00

Labor Minimums Applied									
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPRECC.	ACV	
5. Painting labor minimum	1.00 EA	5.25	0.00	5.25	0/N/A	Avg.	0%	(0.00)	5.25
Totals: Labor Minimums Applied			0.00	5.25				0.00	5.25
Line Item Totals: ROSA_E_MONTESI									
			0.00	1,684.67				148.50	1,536.17

[M] - Indicates that the depreciate by percent was used for this item
 [%] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Summary for Coverage A - Dwelling

Line Item Total	1,684.67
Replacement Cost Value	\$1,684.67
Less Depreciation	(148.50)
Actual Cash Value	\$1,536.17
Less Deductible	(1,000.00)
Net Claim	\$536.17
Total Recoverable Depreciation	148.50
Net Claim if Depreciation is Recovered	\$684.67

Donna Bush

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Recap of Taxes

Recap by Room

Estimate: ROSA_E_MONTES1

Elevation	352.42	20.92%
Electrical	1,327.00	78.77%
Labor Minimums Applied	5.25	0.31%
<hr/>		
Subtotal of Areas	1,684.67	100.00%
<hr/>		
Total	1,684.67	100.00%

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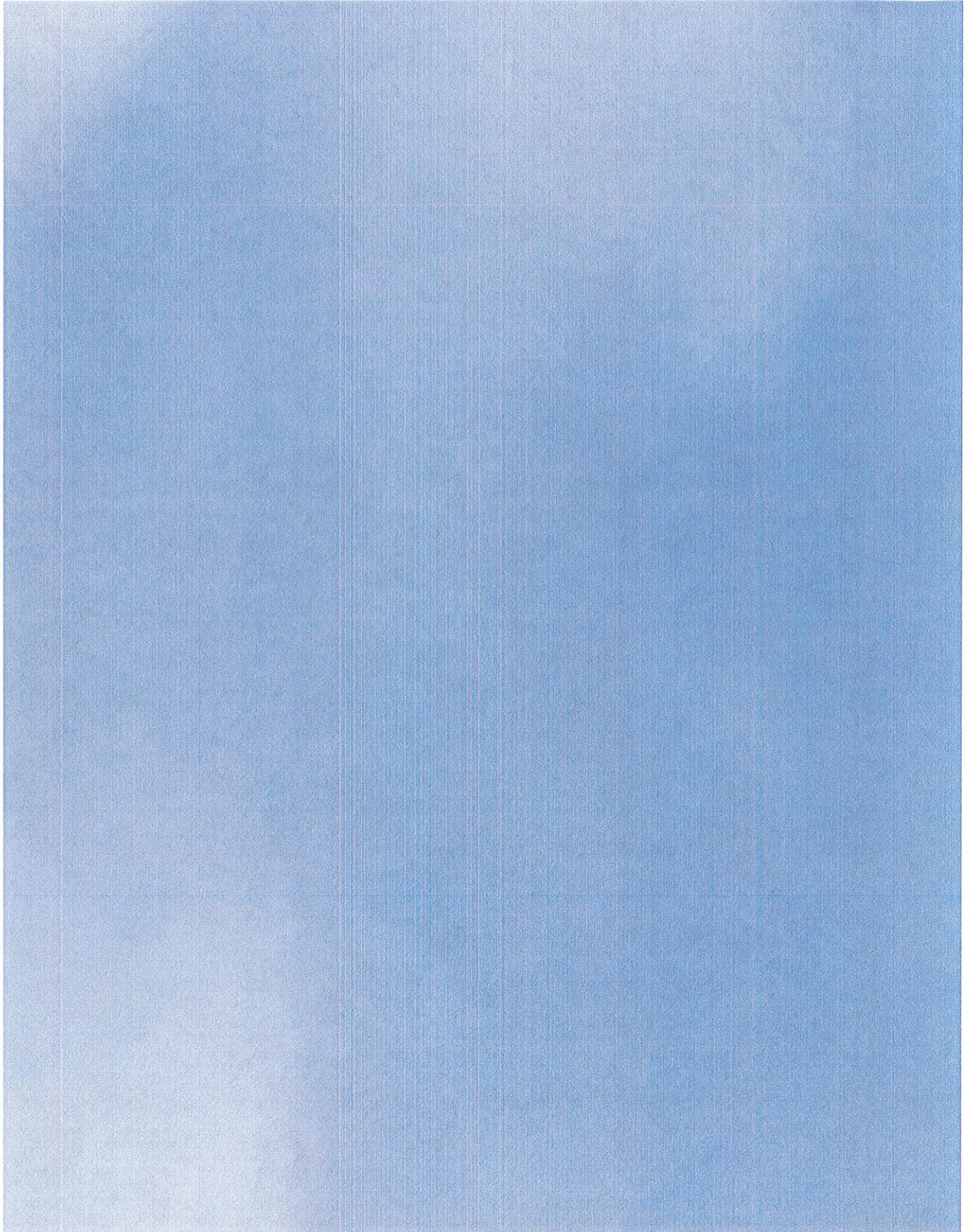
Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	86.42		86.42
ELECTRICAL	1,327.00		1,327.00
PAINTING	271.25	148.50	122.75
Subtotal	1,684.67	148.50	1,536.17

Recap by Category with Depreciation



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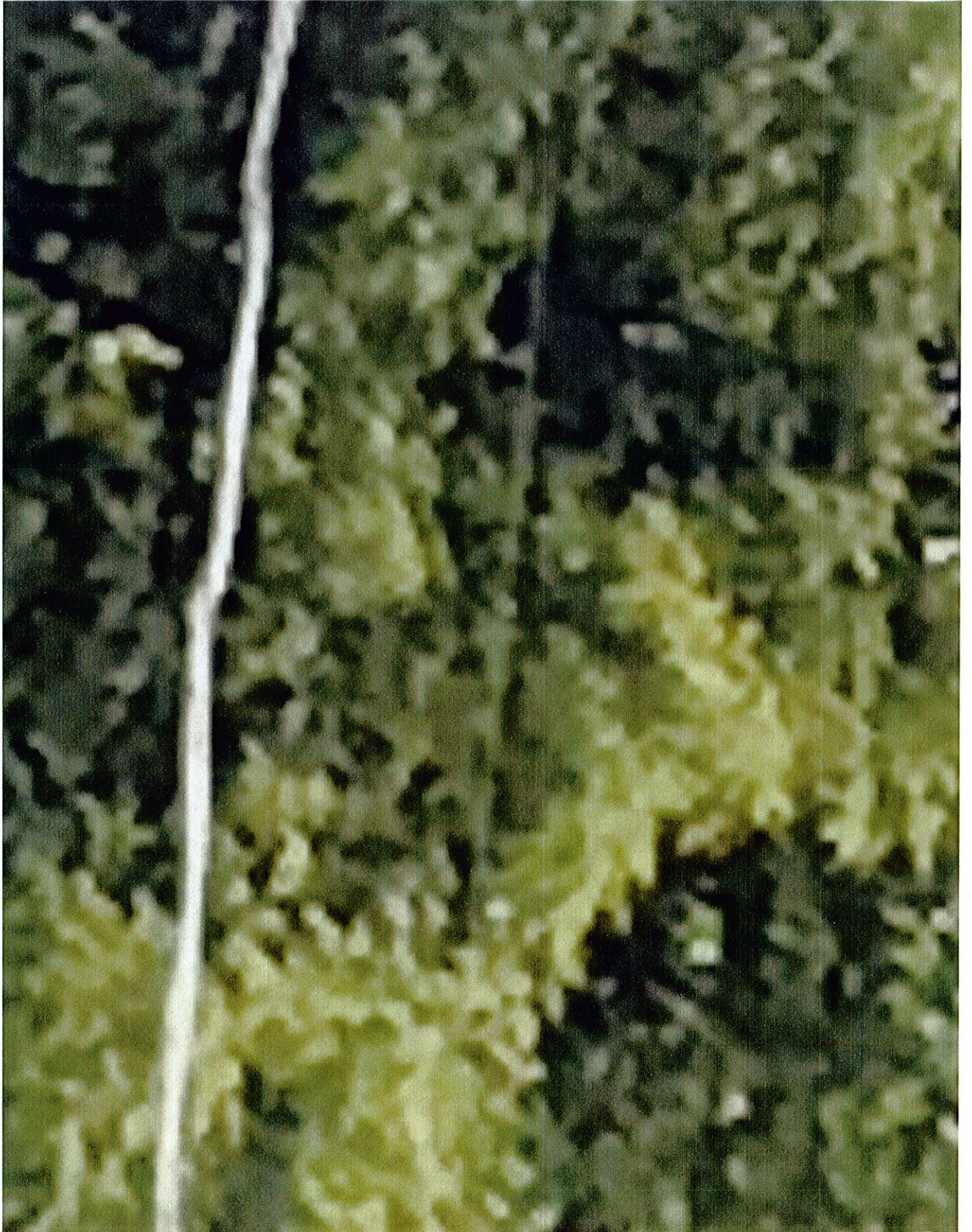






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Financials (Total Incurred: \$536.17): Checks

Request Check/Draft Copy

Check Number	Pay To	Payment Method	Net Amount	Issu
	ROSA E MONTES	Electronic funds transfer	\$536.17	

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Financials (Total Incurred: \$5,065.40): Checks

Request Check/Draft Copy			
Check Number	Pay To	Payment Method	Net Amount
0005757508	ROSA E MONTES	Electronic funds transfer	\$536.17
0006106425	ROSA E MONTES	Check	\$4,529.23
		Electronic funds transfer	\$4,529.23
		Check	\$536.17
		Electronic funds transfer	\$536.17
		Check	\$4,529.23
		Electronic funds transfer	\$4,529.23
		Check	\$536.17
		Electronic funds transfer	\$536.17

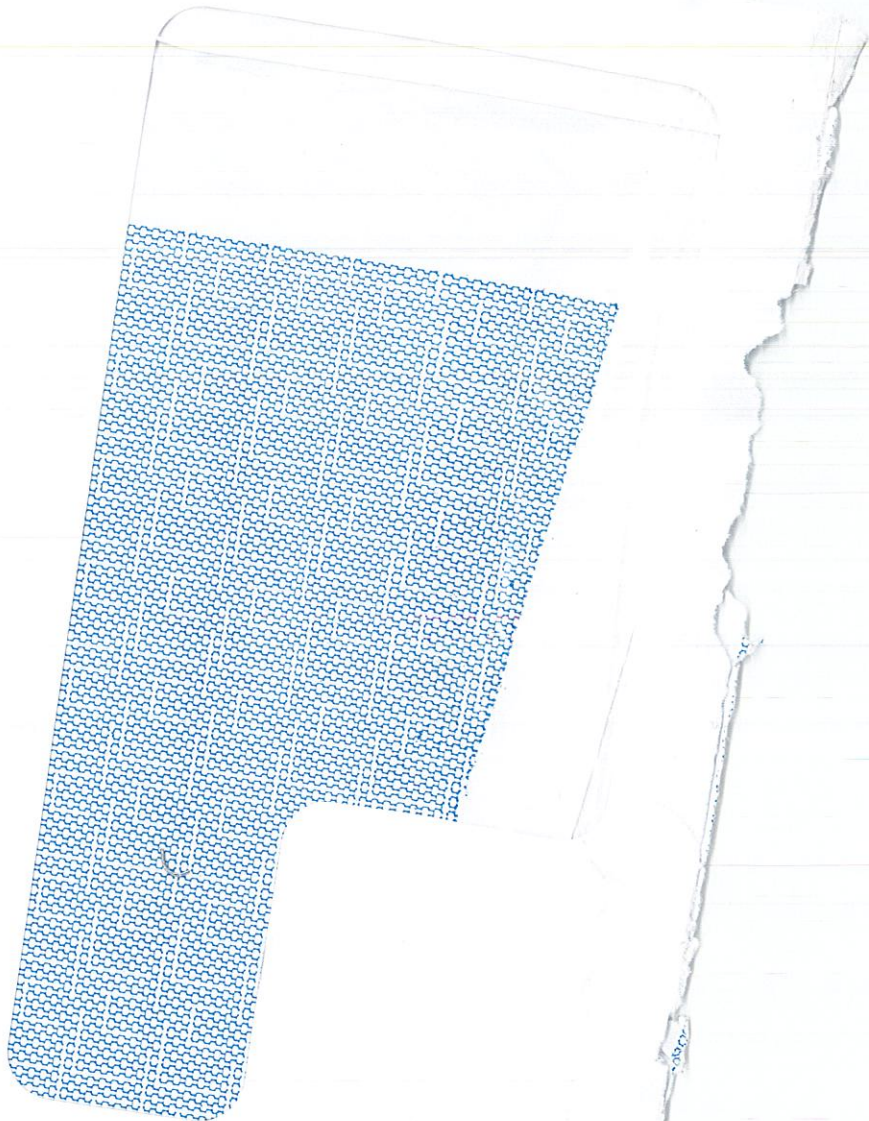
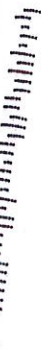
Request Check/Draft Copy



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