



Providing claims services to the insurance industry since 1918

Corinth Executive Building, Suite 109
4121 West 83rd Street
Prairie Village, Kansas 66208
Phone 913.383.0700
Fax 913.383.0705

May 27, 2003

City Clerk
Attn: Claims
200 E. Wells St., Room 205
Milwaukee, WI 53202-3567

RONALD D. GEBHARDT
CITY CLERK
2003 MAY 29 PM 2:04
CITY OF MILWAUKEE

Re: city maintained sewer line back up—water damage
Date of loss: 02-08-2003
Our Client: Daniel & Wendy Gebhardt/SAFECO Ins.
Loss Loc and address of claimant: 11031 W. Carmen Ave.,
Milwaukee, WI 53225

Dear City Clerk:

This letter is to advise you that SAFECO Insurance Company has retained our services for the purposes of recovering damages suffered by their insured, Daniel and Wendy Gebhardt, on the above referenced date. Our investigation, as discussed below, indicates that the city of Milwaukee is responsible for those damages. Damages in this case are in the amount of \$5,750.00, which includes the Gebhardts' recoverable deductible of \$500.00.

On the date of loss, a city maintained sewer line released a large amount of water and flooded the Gebhardt's home. The line was severely plugged up and was negligently maintained by the city, in that, the line has not been serviced in over twenty years. Therefore, we seek recovery of the damages caused from you.

Please issue a check in the amount of \$5,750.00, made payable to VeriClaim, and mail it to my attention at the address listed above.

Additionally, please contact me within seven (7) days at the telephone number above so that we can discuss the facts of this loss, obtain your insurance information and begin resolution of this matter. Thank you in advance for your assistance and cooperation.

P.S. Gebhardt's ph.#: 414-353-2910

OFFICE OF
CITY ATTORNEY
CITY OF MILWAUKEE
RECEIVED
03 MAY 29 PM 3:09

03-2-41-1



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Prairie Village, Kansas 66208
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Sincerely,

A handwritten signature in cursive script, appearing to read "Kevin Muxlow".

Kevin W. Muxlow, JD
Recovery Counsel
VeriClaim Inc.
4121 W. 83rd St., Suite 109
Prairie Village, KS. 66208
913-383-1547--phone
913-383-0700--main
913-383-0705--facsimile
kmuxlow@vericlaiminc.com--email

DAMAGES

Payment info/reason no r/s taken 02-12-2003 Intercom

Created By: CARISW 02-12-2003 10:58 Cln#: 249121991020
Insured: GEBHARDT, DANIEL & WENDY

Payment information - r/s not taken as i was out on personal emergency and i b/u got facts of loss from insured since she was upset no contact although i did call her daughter first day i got the loss, never had her cell phone number from her daughter to contact.

History of loss: city of milwaukee hasnt cleaned sewer lines for 20 yrs and got plugged causing water b/u to insd home causing major damages. Pp major ite: damaged were couch, 2 tvs, treadmill, 2 loveseats, 1 oversize chair, dehumidifier, luggage, washer, dryer, ottoman, toybox, 4 speakers, vaccuum paper shredder. These items well exceed \$2044.55 which is remainder after issuing dwelling payment.

coverages: DWG-open
PP-named
exclusions:none

Payment Breakdown:dwelling damages per davada estimate \$2955.45
personal property \$2044.55
debris removal \$250

issued direct to insd for \$5250, insured has 5k in water bu cov, plus 5% of ex a for debris removal.

Open Issues:subro
Letters:yes, limits letter
Salvage:none, sewage water
Subro:yes, against city of milwaukee
nrd: none on my end

Previous Next First Last Close

https://safesite.safeco.com/sc/cfb/documentviewer.asp Internet

Claim #:	249121991020 - Property	Status:	Open / Subro
Loss date:	02-08-2003 04:00 PM	Reported:	02-10-2003
Catastrophe:		Loss #:	1
Policy #:	OZ03686948	Eff/Exp dates:	11-21-2002 / 11-21-2003
Policy name:	Daniel & Wendy Gebhardt	Agent:	Kilian Insurance Service 33-5248
Company:	SAFECO Insurance Company of America	Adjuster e-mail:	VCLAIM
Adjuster:	Vericclaim 877 827-8276	Claimant:	City Of Milwaukee Sewer District
ACS claim #:	13A030410414		

FINANCIAL DETAIL

Display from:

Last payment date
 5/27/2003
 Back:

FINANCIAL TRANSACTION INFORMATION

Processed Date	Transaction Type	Dr/Ck/Vou Number	Payee Name	Amount Paid	Cov Group	Cov Designation	SAFECO Code
02-12-2003	PAYMENT	430593	Gebhardt, Daniel & Wendy	\$2,294.55	PROP	PERS PROP	SNGL
02-12-2003	PAYMENT	430592	Gebhardt, Daniel & Wendy	\$2,955.45	PROP	DWELLING	SNGL

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 Last Updated: 05/27/2003 10:20:13

Claim #:	249121991020 - Property	Status:	Open / Subro
Loss date:	02-08-2003 04:00 PM	Reported:	02-10-2003
Catastrophe:		Loss #:	1
Policy #:	OZ03686948	Eff/Exp dates:	11-21-2002 / 11-21-2003
Policy name:	Daniel & Wendy Gebhardt	Agent:	Kilian Insurance Service 33-5248
Company:	SAFECO Insurance Company of America		
Adjuster:	Vericclaim 877 827-8276	Adjuster e-mail:	<u>VCLAIM</u>
ACS claim #:	13A030410414	Claimant:	City Of Milwaukee Sewer District

ASI claim #: _____ **Writing/Handling Branch:** Chicago / Indianapolis

Type of Loss: Other

Authority contacted:

Loss Description:

The was a plug in one of the city sewer line

Coverage Group/Class	Total Paid	Total	Reserve		Total Subro Salvage/Ded	Total Incurred
			Original	Last Chg		
PROP / PROP DWG	\$2,955.45	\$0.00	02-12-2003	02-12-2003	\$0.00	\$2,955.45
PROP / PROP PP	\$2,294.55	\$0.00	02-12-2003		\$0.00	\$2,294.55
PROP TOTAL	\$5,250.00	\$0.00			\$0.00	\$5,250.00
TOTAL LOSS	\$5,250.00	\$0.00			\$0.00	\$5,250.00

LOSS LOCATION (policy location to which this loss is associated for property or liability)

Location #: 1 **Building #:** 0

11031 W Carmen Ave
Milwaukee, WI 53225-2419

Loss Location Code:

ACCIDENT / INJURY LOCATION

11031 W Carmen Ave
Milwaukee, WI 53225-2419

Insured's premises?

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Last Updated: 05/27/2003 10:20:42

SAFECO INSURANCE COMPANIES
P. O. BOX 508
Sussex, Wisconsin 53089

GEBHARDT , DANIEL & W 02/11/2003

Insured: GEBHARDT Home: (414) 353-2910
, DANIEL & W

Business: (414) 353-2910

Property: 11031 W CARMEN AVE
MILWAUKEE, WI
53225-2419

Home: 11031 W CARMEN AVE
MILWAUKEE, WI
53225-2419

Claim Rep.: ADAMS, DAVID Business: (414) 550-3941

Business: P.O. BOX 508
SUSSEX, WI 53089

Estimator: ADAMS, DAVID Business: (414) 550-3941

Business: P.O. BOX 508
SUSSEX, WI 53089

Claim Number	Policy Number	Type of Loss	Deductible
249121991020-001	OZ03686948	Water Damage	\$ 500.00

Date Contacted: 02/11/03

Date of Loss: 02/08/03

Date Received: 02/11/03

Date Inspected: 02/11/03

Date Entered: 02/11/03

Date Est. 02/11/03

Completed:

Price List: WIMW2S3A
Restoration/Service/
Remodel with
Service Charges
Factored In

Estimate: 021103-00001

Opening Statement

THIS ESTIMATE IS FOR THE WATER DAMAGE REPAIR TO THE BASEMENT.

IF ANY QUESTIONS, PLEASE CALL PRIOR TO THE START OF THE REPAIR.

THANKS...

DAVID ADAMS

SAFECO INSURANCE COMPANIES
P. O. BOX 508
Sussex, Wisconsin 53089

GEBHARDT , DANIEL & W

02/11/2003

021103-00001

Room: Recreation Room

LxWxH 23'5" x 15'5" x 7'0"

543.67	SF Walls	361.01	SF Ceiling	904.67	SF Walls & Ceiling
361.01	SF Floor	40.11	SY Flooring	77.67	LF Floor Perimeter
163.92	SF Long Wall	107.92	SF Short Wall	77.67	LF Ceil. Perimeter

CAT	SEL	ACT DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
FCC	AV	& R&R Carpet - (material and labor)				
		F 361.01 SF	361.01 SF	0.16+	2.28=	880.86
FCC	PAD	& R&R Carpet pad				
		F 361.01 SF	361.01 SF	0.07+	0.41=	173.28
CLN	AV+	+ Clean the walls and ceiling - Heavy				
		WC 904.67 SF	904.67 SF	0.00+	0.28=	253.31
CLN	F-	+ Clean floor				
		F 361.01 SF	361.01 SF	0.00+	0.22=	79.42
CLN	B	+ Clean baseboard				
		PF 77.67 LF	77.67 LF	0.00+	0.20=	15.53

Room Totals: Recreation Room

1,402.40

Room: LAUNDRY ROOM

LxWxH 20'0" x 10'0" x 7'0"

420.00	SF Walls	200.00	SF Ceiling	620.00	SF Walls & Ceiling
200.00	SF Floor	22.22	SY Flooring	60.00	LF Floor Perimeter
140.00	SF Long Wall	70.00	SF Short Wall	60.00	LF Ceil. Perimeter

CAT	SEL	ACT DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
CLN	AV+	+ Clean the walls and ceiling - Heavy				
		WC 620.00 SF	620.00 SF	0.00+	0.28=	173.60
CLN	F-	+ Clean floor				
		F 200.00 SF	200.00 SF	0.00+	0.22=	44.00

Room Totals: LAUNDRY ROOM

217.60

SAFECO INSURANCE COMPANIES
P. O. BOX 508
Sussex, Wisconsin 53089

GEBHARDT , DANIEL & W

02/11/2003

Room: WORKSHOP

LxWxH 12'0" x 12'0" x 7'0"

336.00	SF Walls	144.00	SF Ceiling	480.00	SF Walls & Ceiling
144.00	SF Floor	16.00	SY Flooring	48.00	LF Floor Perimeter
84.00	SF Long Wall	84.00	SF Short Wall	48.00	LF Ceil. Perimeter

CAT	SEL	ACT DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
CLN	AV+	+ Clean the walls and ceiling - Heavy				
		WC	480.00 SF	0.00+	0.28=	134.40
CLN	F-	+ Clean floor				
		F	144.00 SF	0.00+	0.22=	31.68

Room Totals: WORKSHOP

166.08

Room: STAIRWAY

LxWxH 14'0" x 4'0" x 8'0"

288.00	SF Walls	56.00	SF Ceiling	344.00	SF Walls & Ceiling
56.00	SF Floor	6.22	SY Flooring	36.00	LF Floor Perimeter
112.00	SF Long Wall	32.00	SF Short Wall	36.00	LF Ceil. Perimeter

CAT	SEL	ACT DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
FCC	AV	& R&R Carpet - (material and labor)				
		F	56.00 SF	0.16+	2.28=	136.64
CLN	AV	+ Clean the walls and ceiling				
		WC	344.00 SF	0.00+	0.23=	79.12
FCC	AV	* + Waste Item - Carpet - (material and labor)				
		44.493056	44.49 SF	0.00+	2.28=	101.44

Waste Xpert - Carpet Waste: The following cuts will produce the specified line item prices:

Cut #1 Room Name: Recreation Room Dimensions: 15'8" X 12'0"
 Cut #2 Room Name: Recreation Room Dimensions: 15'8" X 11'8"
 Cut #3 Room Name: STAIRWAY Dimensions: 7'2" X 8'6"

Room Totals: STAIRWAY

317.20

SAFECO INSURANCE COMPANIES
P. O. BOX 508
Sussex, Wisconsin 53089

GEBHARDT , DANIEL & W

02/11/2003

Room: Miscellaneous

CAT	SEL	ACT	DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
DMO	DUMP	-	Remove Dumpster load				
		1		1.00 EA	281.21+	0.00=	281.21
CLN	GN	+	General clean - up				
		24		24.00 HR	0.00+	23.79=	570.96

ABOVE GENERAL CLEAN-UP IS FOR THE TIME AND LABOR FOR INS. AND FAMILY TO CLEAN. INSURED SAID WORKERS FROM HUSBAND'S JOB HELPED WITH CLEAN-UP.

Room Totals: Miscellaneous

852.17

Line Item Totals: 021103-00001

2,955.45

Grand Total Areas

1,587.67	SF Walls	761.01	SF Ceiling	2,348.67	SF Walls & Ceiling
761.01	SF Floor	84.56	SY Flooring	221.67	LF Floor Perimeter
499.92	SF Long Wall	293.92	SF Short Wall	221.67	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
0.00	Exterior Wall Area	0.00	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

SAFECO INSURANCE COMPANIES
P. O. BOX 508
Sussex, Wisconsin 53089

GEBHARDT , DANIEL & W

02/11/2003

Summary for Water Damage

Line Item Total	2,955.45
Replacement Cost Value	<u>2,955.45</u>
Less Deductible	(500.00)
Net Claim	<u>2,455.45</u> =====

ADAMS, DAVID