

04-L-82-1



# 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 East Wells  
Milwaukee, WI 53202-3570

CITY OF MILWAUKEE  
RECEIVED  
CITY ATTORNEY  
04 JUL 29 PM 2:25

RE: Our Claim Number: **00-651-341465-0732**  
 Our Insured: Jason C & Beth A Weber  
 Address: 6321 N 101<sup>st</sup> St, Milwaukee, WI 53225  
 Date of Accident: May 22, 2004  
 Total Claim: \$5,988.42  
 Company Portion: \$4,988.22  
 Insured's Deductible: \$1,000.00

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](mailto:vgronlan@amfam.com)

Enclosures

CITY OF MILWAUKEE  
RECEIVED  
CITY ATTORNEY  
04 JUL 29 PM 3:49



# American Family Insurance Group

6000 American Parkway  
Madison, WI 53783-0001

Claim Number	Policy Number	Type of Loss	Deductible
00651341465	48BF754501	SEWER BCK	\$ 1,000.00
Insured: WEBER, JASON C&WEBER, BETH A		Business:	
Property: 6321 N 101ST ST MILWAUKEE, WI 53225-1513		Cell:	
Home: 6321 N 101ST ST MILWAUKEE, WI 53225-1513		Other: (414) 353-7376	
Claim Rep.: Gronland, Vicki		Home: (414) 353-7376	
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			

<b>Summary for SEWER BCK</b>	
Structural Items	5,604.50
Line Item Total	5,604.50
Total Adjustments for Base Service Charges	383.92
Subtotal	5,988.42
Replacement Cost Value	5,988.42
Less Depreciation	(1,368.10)
<b>Actual Cash Value</b>	<b>4,620.32</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>3,620.32</b>
Total Recoverable Depreciation	1,368.10
Net Claim if Depreciation is Recovered	4,988.42

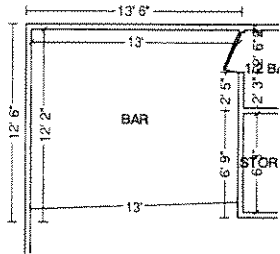


**American Family Insurance Group**

6000 American Parkway  
Madison, WI 53783-0001

**052204-00009**

**Main Level**



**Room: BAR**

259.00 SF Walls  
413.92 SF Walls & Ceiling  
17.21 SY Flooring  
37.00 LF Ceil. Perimeter

154.91 SF Ceiling  
154.91 SF Floor  
37.00 LF Floor Perimeter

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
<b>STRUCTURAL</b>					
1. R&R Paneling - Premium grade	259.00 SF	2.33	603.48	120.69	482.79
2. R&R Baseboard - 3 1/4" stain grade	18.50 LF	2.02	37.38	0.00	37.38
3. Stain & finish baseboard	18.50 LF	0.73	13.51	0.00	13.51
4. Water extraction from floor	154.91 SF	0.32	49.57	12.39	37.18
5. Clean floor	154.91 SF	0.22	34.08	0.00	34.08
6. Apply anti-microbial agent	154.91 SF	0.14	21.69	5.42	16.27
7. R&R 1/2" drywall - hung, taped, ready for texture	74.00 SF	1.28	94.72	33.16	61.56
8. Carpenter - Finish, Trim / Cabinet - per hour	8.00 HR	50.52	404.16	101.04	303.12
9. Chair rail - Detach & reset	18.50 LF	0.91	16.84	0.00	16.84
10. Contents - move out then reset - Small room	1.00 EA	27.68	27.68	0.00	27.68
11. Air mover (per day) - No monitoring	6.00 EA	24.00	144.00	36.00	108.00
NOTES					
Hours to sand/refinish cabinets 6ft long - inside of bar					

**Structural Totals:**

1,447.11                      308.70                      1,138.41

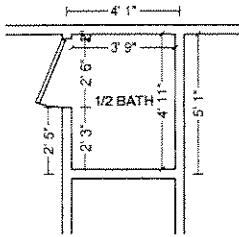
**Room Totals: BAR**

1,447.11                      308.70                      1,138.41



**American Family Insurance Group**

6000 American Parkway  
Madison, WI 53783-0001



**Room: 1/2 BATH**

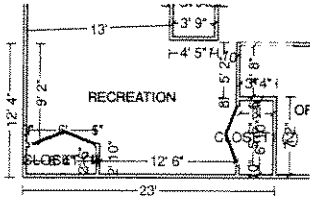
121.33 SF Walls	18.44 SF Ceiling
139.77 SF Walls & Ceiling	18.44 SF Floor
2.05 SY Flooring	17.33 LF Floor Perimeter
17.33 LF Ceil. Perimeter	

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
<b>STRUCTURAL</b>					
1. R&R Paneling - Premium grade					
	<b>60.67 SF</b>	<b>2.33</b>	<b>141.36</b>	<b>28.28</b>	<b>113.08</b>
2. Water extraction from floor					
	<b>18.44 SF</b>	<b>0.32</b>	<b>5.90</b>	<b>0.00</b>	<b>5.90</b>
3. Clean floor					
	<b>18.44 SF</b>	<b>0.22</b>	<b>4.06</b>	<b>0.00</b>	<b>4.06</b>
4. Apply anti-microbial agent					
	<b>18.44 SF</b>	<b>0.14</b>	<b>2.58</b>	<b>0.65</b>	<b>1.93</b>
5. R&R 1/2" drywall - hung, taped, ready for texture					
	<b>34.67 SF</b>	<b>1.28</b>	<b>44.37</b>	<b>15.53</b>	<b>28.84</b>
6. Air mover (per day) - No monitoring					
	<b>3.00 EA</b>	<b>24.00</b>	<b>72.00</b>	<b>18.00</b>	<b>54.00</b>
<b>NOTES</b>					
Hours to sand/refinish cabinets 6ft long - inside of bar					
<b>Structural Totals:</b>			<b>270.27</b>	<b>62.46</b>	<b>207.81</b>
<b>Room Totals: 1/2 BATH</b>			<b>270.27</b>	<b>62.46</b>	<b>207.81</b>



**American Family Insurance Group**

6000 American Parkway  
Madison, WI 53783-0001



**Room: RECREATION**

643.34 SF Walls	252.61 SF Ceiling
895.95 SF Walls & Ceiling	252.61 SF Floor
28.07 SY Flooring	90.09 LF Floor Perimeter
90.09 LF Ceil. Perimeter	

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
<b>STRUCTURAL</b>					
1. R&R Paneling - Premium grade					
<b>191.00 SF</b>		<b>2.33</b>	<b>445.03</b>	<b>89.01</b>	<b>356.02</b>
2. Chair rail - Detach & reset					
<b>90.09 LF</b>		<b>0.91</b>	<b>81.98</b>	<b>0.00</b>	<b>81.98</b>
3. R&R Baseboard - 3 1/4" stain grade					
<b>90.09 LF</b>		<b>2.02</b>	<b>181.98</b>	<b>36.39</b>	<b>145.59</b>
4. Stain & finish baseboard					
<b>90.09 LF</b>		<b>0.73</b>	<b>65.77</b>	<b>13.15</b>	<b>52.62</b>
5. R&R Carpet - metal transition strip					
<b>13.00 LF</b>		<b>1.98</b>	<b>25.74</b>	<b>10.29</b>	<b>15.45</b>
6. Water extraction from floor - Black water					
<b>252.61 SF</b>		<b>0.79</b>	<b>199.56</b>	<b>49.89</b>	<b>149.67</b>
7. Clean floor					
<b>252.61 SF</b>		<b>0.22</b>	<b>55.57</b>	<b>0.00</b>	<b>55.57</b>
8. Apply anti-microbial agent					
<b>252.61 SF</b>		<b>0.14</b>	<b>35.37</b>	<b>8.84</b>	<b>26.53</b>
9. R&R 1/2" drywall - hung, taped, ready for texture					
<b>183.81 SF</b>		<b>1.28</b>	<b>235.27</b>	<b>82.35</b>	<b>152.92</b>
10. Seal then paint part of the walls (2 coats)					
<b>261.33 SF</b>		<b>0.47</b>	<b>122.83</b>	<b>24.57</b>	<b>98.26</b>
11. Remove Tear out wet non-salvage. carpet, cut/bag - Black water					
<b>252.61 SF</b>		<b>0.27</b>	<b>68.20</b>	<b>17.05</b>	<b>51.15</b>
12. Contents - move out then reset - Large room					
<b>1.00 EA</b>		<b>55.32</b>	<b>55.32</b>	<b>0.00</b>	<b>55.32</b>
13. Air mover (per day) - No monitoring					
<b>6.00 EA</b>		<b>24.00</b>	<b>144.00</b>	<b>36.00</b>	<b>108.00</b>
14. Carpet					
<b>252.61 SF</b>		<b>2.38</b>	<b>601.21</b>	<b>240.48</b>	<b>360.73</b>
15. R&R Bifold door set - solid core - half louvered - Double					
<b>2.00 EA</b>		<b>273.82</b>	<b>547.64</b>	<b>136.92</b>	<b>410.72</b>

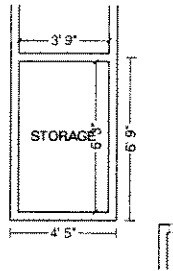


**American Family Insurance Group**

6000 American Parkway  
Madison, WI 53783-0001

**CONTINUED - RECREATION**

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
16. * Waste Item - Carpet	37.89 SF	2.38	90.18	36.07	54.11
<b>Structural Totals:</b>			<b>2,955.65</b>	<b>781.01</b>	<b>2,174.64</b>
<b>Room Totals: RECREATION</b>			<b>2,955.65</b>	<b>781.01</b>	<b>2,174.64</b>



**Room: STORAGE**

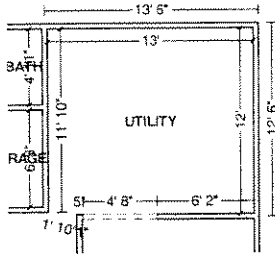
54.99 SF Walls	28.88 SF Ceiling
83.86 SF Walls & Ceiling	23.44 SF Floor
2.60 SY Flooring	20.00 LF Floor Perimeter
22.90 LF Ceil. Perimeter	

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
<b>STRUCTURAL</b>					
1. Water extraction from floor - Black water	23.44 SF	0.79	18.52	4.63	13.89
2. Clean floor	23.44 SF	0.22	5.16	0.00	5.16
3. Apply anti-microbial agent	23.44 SF	0.14	3.28	0.82	2.46
4. Contents - move out then reset - Large room	1.00 EA	55.32	55.32	0.00	55.32
<b>Structural Totals:</b>			<b>82.28</b>	<b>5.45</b>	<b>76.83</b>
<b>Room Totals: STORAGE</b>			<b>82.28</b>	<b>5.45</b>	<b>76.83</b>



**American Family Insurance Group**

6000 American Parkway  
Madison, WI 53783-0001



**Room: UTILITY**

305.47 SF Walls	155.85 SF Ceiling
461.33 SF Walls & Ceiling	155.85 SF Floor
17.32 SY Flooring	43.42 LF Floor Perimeter
48.08 LF Ceil. Perimeter	

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
<b>STRUCTURAL</b>					
1. Water extraction from floor - Black water					
	155.85 SF	0.79	123.12	30.78	92.34
2. Clean floor					
	155.85 SF	0.22	34.29	0.00	34.29
3. Apply anti-microbial agent					
	155.85 SF	0.14	21.82	5.46	16.36
4. Contents - move out then reset - Large room					
	1.00 EA	55.32	55.32	0.00	55.32
<b>Structural Totals:</b>			<b>234.55</b>	<b>36.24</b>	<b>198.31</b>
<b>Room Totals: UTILITY</b>			<b>234.55</b>	<b>36.24</b>	<b>198.31</b>

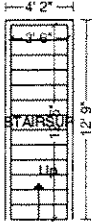






**American Family Insurance Group**

6000 American Parkway  
Madison, WI 53783-0001



**Room: STAIRSUP**

0.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00

DESCRIPTION	QNTY	UNIT COST	RCV	Depreciate/Def	ACV
STRUCTURAL					
1. Carpet	78.70 SF	2.38	187.31	74.92	112.39
2. * Waste Item - Carpet	11.81 SF	2.38	28.10	11.24	16.86

**Structural Totals:**

215.41                              86.16                              129.25

**Room Totals: STAIRSUP**

215.41                              86.16                              129.25

**Structural Totals:**

5,604.50                              1,368.10                              4,236.40

**Area Items Total: Main Level**

5,604.50                              1,368.10                              4,236.40

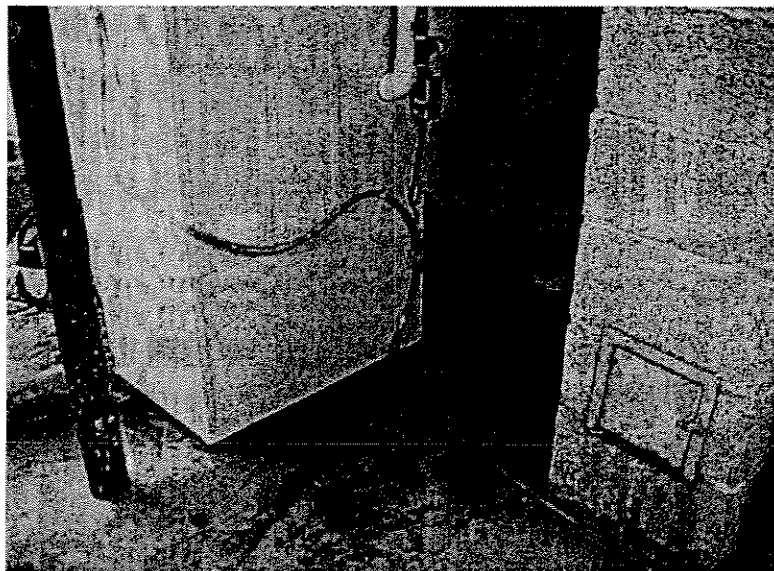
**AREA Structural Totals:**

5,604.50                              1,368.10                              4,236.40

**Line Item Subtotals: 052204-00009**

5,604.50                              1,368.10                              4,236.40

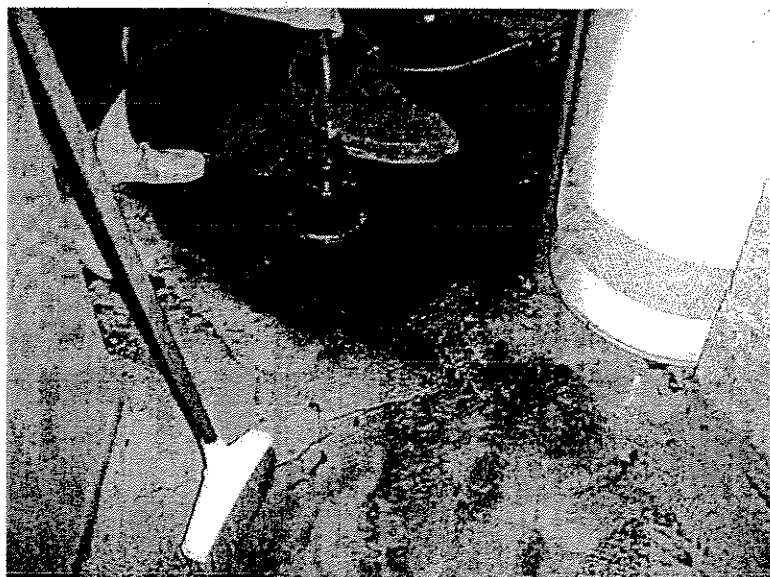
Adjustments for Base Service Charges	Adjustment
Drywall Installer/Finisher	203.52
Flooring Installer	105.92
Painter	74.48
Total Adjustments for Base Service Charges:	383.92
<b>Line Item Totals: 052204-00009</b>	<b>4,620.32</b>



1

05/22/2004

Drywall - shows water line - sewer water

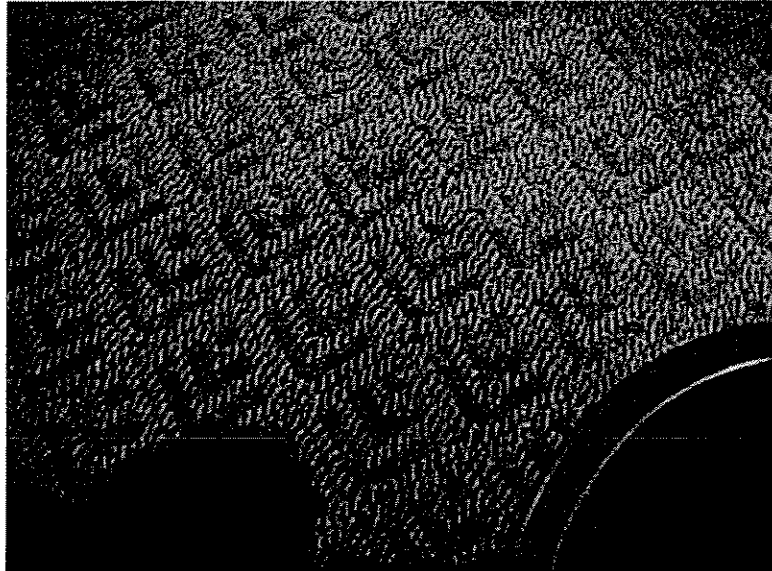


2

05/22/2004

A sewer drain where water is backing up

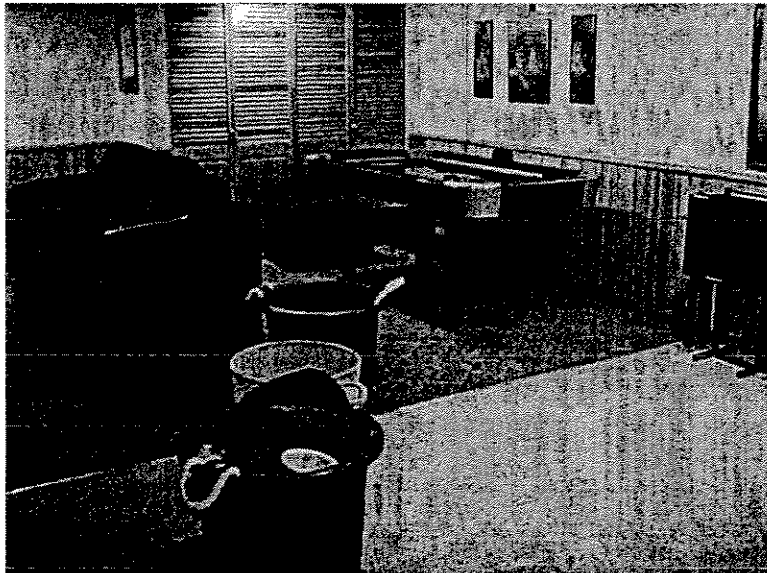
6000 American Parkway  
Madison, WI 53783-0001



3

05/22/2004

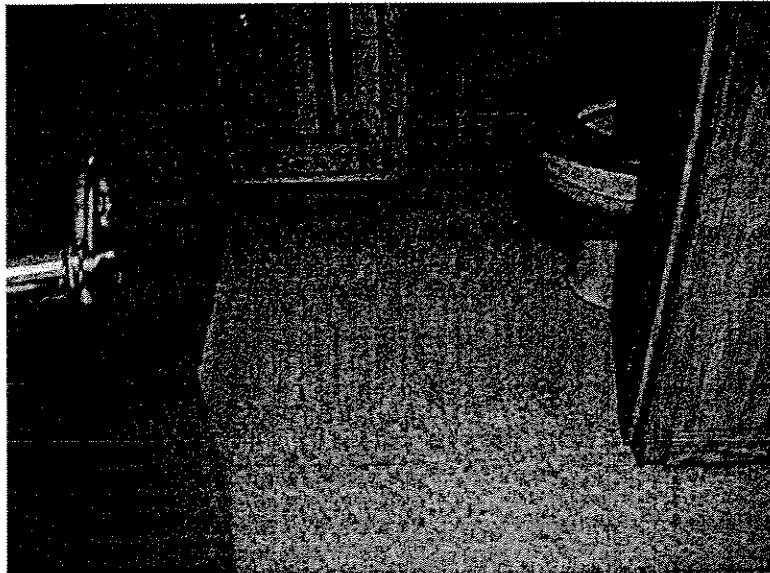
Carpet



4

05/22/2004

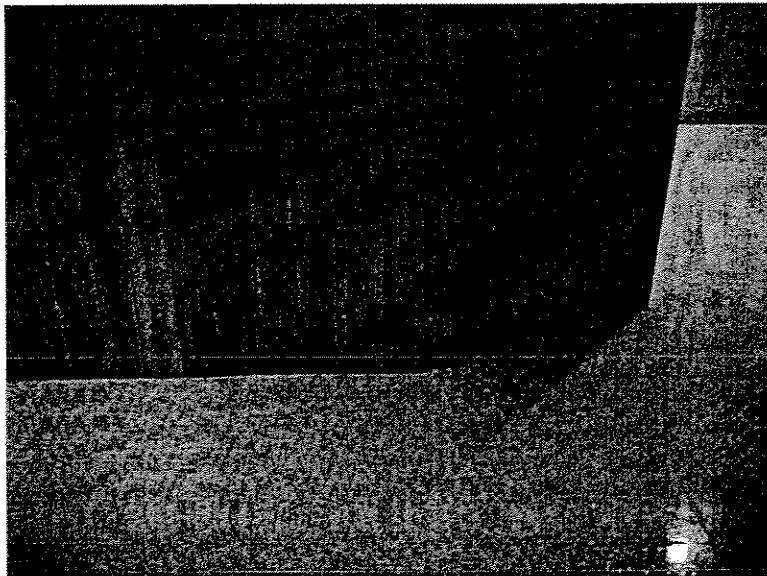
Rec room



5

05/22/2004

Bath - wet panelling, baseboard



6

05/22/2004

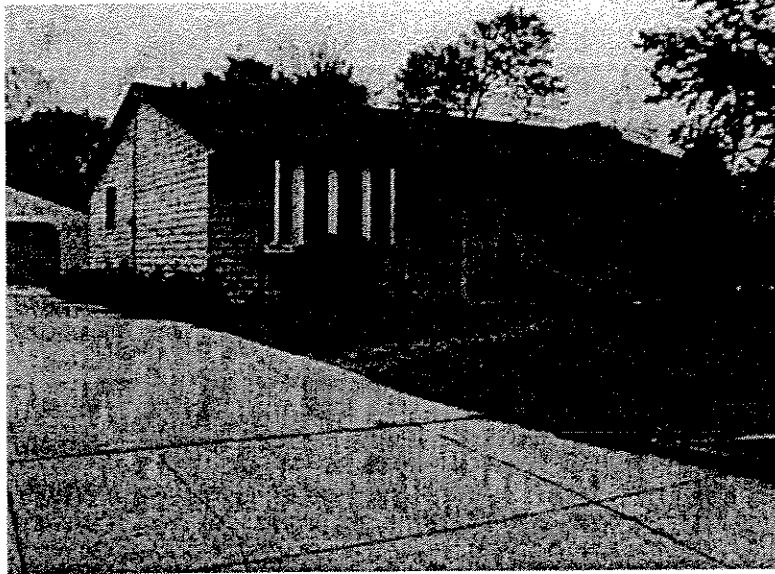
Bar - wet panelling



## American Family Insurance Group

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6000 American Parkway  
Madison, WI 53783-0001



7

05/22/2004

FRONT OF RISK

**PERSONAL AND BUSINESS LINES SETTLEMENT REPORT**

DATE OF LOSS May 22, 2004	DATE ASSIGNED	CLAIM NUMBER 00-651-341465-0732
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)

JASON C & BETH A WEBER  
6321 N 101ST ST  
MILWAUKEE WI 53225

DESCRIPTION	TOTAL
1. Estimated cost to repair basement damaged by sewer backup	\$5,988.42
2. Less recoverable depreciation	(\$1368.10)
3. Total actual cash value settlement	\$4620.32
4.	
5. I enclosed a copy of the estimate for repairs. ✓ I also, enclosed a copy of the replacement	
6. coverage procedure letter. ✓ As I explained when I met with you, you do not have coverage	
7. for personal property damaged by the sewer back up. ✓ I enclosed a copy of the 466L	
8. Endorsement, which gives you coverage, up to \$5000.00 limit for the damage to your	
9. home from a sewer backup. ✓	
10.	
11. If you have any questions or concerns, please feel free to call me at 262-784-2933, Ext 48341.	
12.	
13. Thank you,	
14. Vicki Gronland	
15.	

<b>Sub Total:</b>	<b>\$</b>	<b>4,620.32</b>
<b>Deductible Amount:</b>	<b>\$</b>	<b>1000.00</b>
<b>Total Amount:</b>	<b>\$</b>	<b>3,620.32</b>

*draft #0065901569 5/25/04*

CLAIM RECORD OF PAYMENT DISPLAY

CLAIM: 00-651-341465 ST: 48 POLICY: 48-BF7545-01 INCURRED: 05/22/2004  
INSURED: WEBER, JASON C & BETH A BENEFITS/LOSSES PAID TO DATE: 3620.32  
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 05/25/2004 0065901569 01 00 R19 3620.32  
IN PAYMENT OF: SEWER BACKUP LOSS OF 05/22/2004 DEDUCTIBLE PREVIOUSLY APPL  
ACV PAYMENT FOR SEWER BNACK UP CLAIM, \$1000 DEDUCT APPLIED  
PAYEE/PAYOR: WEBER, JASON C & BETH A  
RECONCILED: 00 06022004 TIN: \* NONE \* WITH TAKEN: N

NEXT --

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

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