



Toll Free: (800) 435-7764
Fax: (877) 217-1389
Email: myclaim@farmersinsurance.com
Please include your claim # on any correspondence
National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994

March 4, 2022

ANDREW T SCHMITZ
1434 YANKEE DOODLE RD
EAGAN MN 55121-1801
Delivered by email to: aschmitz@farmersagent.com

RE:	Insured:	Kelly Smunk
	Claim Number:	5012347256-1-1
	Policy Number:	0327844617
	Loss Date:	06/16/2021
	Location of Loss:	19200 Market Ave, Belle Plaine, MN
	Subject:	We are closing your claim

Dear Agency:

Please see the requested documents that have been attached.

If you have any questions, please contact me at (913) 227-2206.

Thank you.

Aubrie Garrard
Office Claims Representative
(913) 227-2206
Truck Insurance Exchange

At this time, I can be reached by telephone and e-mail; my phone number and email address have not changed. Email communications are preferred to avoid any potential delays caused by mailing. If you are unable to use email and hard copies of communications are required, they may be sent to our National Document Center at P.O. Box 268994, Oklahoma City, OK 73126-8994. We are unable to receive deliveries at any office location from FedEx, UPS or any other courier at this time.

Enclosure(s):
Correspondence -
Estimate/Invoice -



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November 2, 2021

JOSH SMUNK
19200 MARKET AVE
BELLE PLAINE MN 56011-8929

RE:	Insured:	Kelly Smunk
	Claim Number:	5012347256-1
	Policy Number:	0327844617
	Loss Date:	06/16/2021
	Location of Loss:	19200 Market Ave, Belle Plaine, MN
	Subject:	Settlement Notice

Dear Kelly and Josh Smunk:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service.

We received your request to recover the depreciation for your hail loss and reviewed the documents you submitted. Your policy allows you to collect the lower of the agreed-upon estimate, or the reasonable amount you spent to complete repairs or replacement, less any applicable deductible.

A payment for your recoverable depreciation in the amount of \$9,654.75 will be issued through the method you selected to receive your funds. I've attached a copy of the estimate on which these payments are based.

If you have any questions, please contact Dana Outler at 913-227-2296.

Thank you.

Truck Insurance Exchange

Madeline Quirk

Madeline Quirk

Senior Office Claims Representative

madeline.quirk@farmersinsurance.com

(913) 227-2165

COVID-19 Notice – In light of the national health emergency, I am currently working from home. I can be reached by telephone and e-mail; my phone number and email address have not changed. E-mail communications are preferred to avoid any potential delays caused by mailing. If you are unable to email and hard copies of communications are required, they may be sent to our National Document Center at P.O. Box 268994, Oklahoma City, OK 73126-8994. We are unable to receive deliveries at any location from FedEx, UPS or any other courier at this time, as our claims office locations have been temporarily closed.

Payment Reference Number(s): 1631393675

Enclosure(s):

Estimate/Invoice -



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Insured: KELLY SMUNK AND JOSH SMUNK
Property: 19200 MARKET AVE
BELLE PLAINE, MN 56011-8929
Home: 19200 MARKET AVE
BELLE PLAINE, MN 56011-8929

E-mail: KELLY.SMUNK@GMAIL.COM

Claim Rep.: Dana Outler
Business: PO Box 268994
Oklahoma City 73126

Business: (913) 277-2296

Claimant: KELLY SMUNK
Property: 19200 MARKET AVE
BELLE PLAINE, MN 56011-8929

Estimator: Dana Outler
Position: INSIDE CLAIMS REPRESENT
Business: PO BOX 268994
OKLAHOMA CITY, OK 73126

Business: (913) 227-2296
E-mail: myclaim@farmersinsurance.com

Claim Number: 5012347256-1

Policy Number: 0327844617

Type of Loss: Hail

Date Contacted: 7/4/2021 12:00 AM

Date of Loss: 6/16/2021 6:30 PM

Date Inspected:

Date Received: 6/21/2021 5:15 PM

Date Entered: 6/21/2021 4:49 PM

Date Est. Completed: 11/1/2021 11:14 AM

Price List: MNMN8X_JUN21
Restoration/Service/Remodel

Estimate: KELLY_SMUNK



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We appreciate the opportunity to serve your insurance needs and want to make sure you have a clear understanding of how your claim will be processed.

Attached is the estimate for repair of the damages to your property. This estimate represents the Actual Cash Value of your claim, which is the replacement cost of the damages less any applicable depreciation. Depreciation is based on the average quality, age, condition and useful life of the damaged property, unless otherwise noted. Actual cash value for roof materials is determined using either the scheduled roof table if in the policy or the age, condition and useful life of your roof materials. The applicable policy deductible(s) will be deducted from these amounts unless it is applied to another line of coverage.

If it appears reasonably likely that a general contractor will be needed to coordinate and supervise the repairs, the estimate also includes an amount for general contractor overhead and profit, unless your policy provides that general contractor overhead and profit will only be paid if incurred. In addition, if your policy provides that any amounts for the matching of undamaged materials will only be paid if incurred, then those estimated amounts will be shown under a section of the estimate labeled Matching of Undamaged Property.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # 5012347256-1" and forward this information to us by:

1. E-mailing to myclaim@farmersinsurance.com or
2. Faxing to 877-217-1389, or
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, OK 73126-8994.

Once you have completed the repairs to your property, you may make a Replacement Cost claim for up to the amount of the recoverable depreciation withheld. Any depreciation shown as "non-recoverable" does not qualify for reimbursement. Please refer to the Conditions section of your policy for specific time limits within which you must claim the recoverable depreciation. Once you complete the repairs, please send your supporting documentation to us as outlined above. In any case, your total claim will not exceed the amount you actually spent making the repairs, minus your policy deductible. Estimated costs not actually incurred, like general contractor overhead and profit, will offset recoverable depreciation.

If your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate or contained in a separate estimate we will provide to you. However, these costs are not included as part of the Actual Cash Value of this estimate. Ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

We wish to inform you there are time limits set forth in the Conditions section of your policy which may affect the time within which you may pursue your claim. We suggest that you review the Conditions section of your policy, as may be endorsed, particularly noting the 'Suit Against Us' or 'Legal Action Against Us' provision.

Although as a service we may refer contractors or other repair professionals to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

We encourage you to visit www.farmers.com to learn more about our self-service options available to you; including the ability to view your claim status, upload documents and photos and find local service providers.

Thank you for the opportunity to serve your insurance needs. If you have any questions regarding this claim, please feel free to contact us.

Dana Outler

(913) 277-2296

KELLY_SMUNK

11/1/2021

Page: 2



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KELLY_SMUNK

Marring

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
I observed hail damage that did not affect the functionality of the gutters and downspouts on your home. These components have been omitted from the estimate, as your policy does not provide coverage for marring damage from wind and hail to roof metals, gutters, downspouts and exterior metals on any dwelling or separate structure.								
Totals: Marring		0.00	0.00				0.00	0.00

Roof

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off composition shingles (no haul off)								
27.91	SQ	48.06	0.00	1,341.35	13/NA	Avg.	NA	(0.00) 1,341.35
2. Ice & water barrier								
1,125.00	SF	2.03	30.70	2,314.45	13/30 yrs	Avg.	NA	(0.00) 2,314.45
3. Roofing felt - 15 lb.								
16.66	SQ	44.00	8.53	741.57	13/20 yrs	Avg.	NA	(0.00) 741.57
4. Laminated - comp. shingle rfg. - w/out felt								
30.70	SQ	288.47	253.65	9,109.68	13/30 yrs	Avg.	NA	(0.00) 9,109.68
5. R&R Gable cornice return - laminated - 2 stories or greater								
2.00	EA	154.11	1.02	309.24	13/30 yrs	Avg.	NA	(0.00) 309.24
6. Ridge cap - composition shingles								
106.67	LF	5.69	9.52	616.47	13/25 yrs	Avg.	NA	(0.00) 616.47
7. Continuous ridge vent - shingle-over style								
100.08	LF	11.13	24.80	1,138.69	13/35 yrs	Avg.	NA	(0.00) 1,138.69
8. Drip edge								
187.17	LF	3.26	12.98	623.15	13/35 yrs	Avg.	NA	(0.00) 623.15
Rake edges.								
9. Valley metal - (W) profile - painted								
67.83	LF	9.30	20.56	651.38	13/35 yrs	Avg.	NA	(0.00) 651.38
10. Digital satellite system - Detach & reset								
2.00	EA	41.66	0.00	83.32	0/NA	Avg.	NA	(0.00) 83.32
11. Flashing - pipe jack								
2.00	EA	59.32	1.88	120.52	13/35 yrs	Avg.	NA	(0.00) 120.52
12. Remove Additional charge for steep roof - 7/12 to 9/12 slope								
2.56	SQ	17.91	0.00	45.85	13/NA	Avg.	NA	(0.00) 45.85
13. Additional charge for steep roof - 7/12 to 9/12 slope								
2.82	SQ	65.26	0.00	184.03	13/NA	Avg.	NA	(0.00) 184.03



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CONTINUED - Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Remove Additional charge for high roof (2 stories or greater)	13.85 SQ	6.77	0.00	93.76	13/NA	Avg.	NA	(0.00)	93.76
15. Additional charge for high roof (2 stories or greater)	15.24 SQ	28.83	0.00	439.37	13/NA	Avg.	NA	(0.00)	439.37
16. Building Permit*	1.00 EA	110.00	0.00	110.00	0/NA	Avg.	0%	(0.00)	110.00
17. Step flashing	32.00 LF	13.33	3.63	430.19	0/35 yrs	Avg.	0%	(0.00)	430.19
This item did not previously exist or expands the scope of repairs, but is required by current building codes.									
Totals: Roof			367.27	18,353.02				0.00	18,353.02

Exterior

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. R&R Siding - vinyl	6.00 SF	6.59	0.88	40.42	13/50 yrs	Avg.	26%	(10.51)	29.91
To replace the damaged siding next to the garage door.									
19. R&R Fascia - metal - 8"	36.17 LF	8.59	6.03	316.73	13/50 yrs	Avg.	26%	(82.35)	234.38
As small repairs are estimated by the unit cost (square foot, linear foot, etc.), please see the labor minimum at the end of the itemization intended to supplement this amount and cover the cost of a service call and repair for minor damages.									
Totals: Exterior			6.91	357.15				92.86	264.29

Small Shed Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
20. Tear off composition shingles (no haul off)	1.58 SQ	48.06	0.00	75.93	13/NA	Avg.	NA	(0.00)	75.93
21. Roofing felt - 15 lb.	1.58 SQ	44.00	0.81	70.33	13/20 yrs	Avg.	NA	(0.00)	70.33
22. Laminated - comp. shingle rfg. - w/out felt	1.74 SQ	288.47	14.38	516.32	13/30 yrs	Avg.	NA	(0.00)	516.32



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CONTINUED - Small Shed Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
23. Ridge cap - composition shingles	13.00 LF	5.69	1.16	75.13	13/25 yrs	Avg.	NA	(0.00)	75.13
24. Drip edge	25.00 LF	3.26	1.73	83.23	13/35 yrs	Avg.	NA	(0.00)	83.23
Rake edges.									
Totals: Small Shed Roof			18.08	820.94				0.00	820.94

Large Shed Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Tear off composition shingles (no haul off)	5.84 SQ	48.06	0.00	280.67	13/NA	Avg.	NA	(0.00)	280.67
26. Roofing felt - 15 lb.	5.84 SQ	44.00	2.99	259.95	13/20 yrs	Avg.	NA	(0.00)	259.95
27. Laminated - comp. shingle rfg. - w/out felt	6.42 SQ	288.47	53.04	1,905.02	13/30 yrs	Avg.	NA	(0.00)	1,905.02
28. Ridge cap - composition shingles	21.00 LF	5.69	1.87	121.36	13/25 yrs	Avg.	NA	(0.00)	121.36
29. Drip edge	56.00 LF	3.26	3.88	186.44	13/35 yrs	Avg.	NA	(0.00)	186.44
Rake edges.									
Totals: Large Shed Roof			61.78	2,753.44				0.00	2,753.44

Debris Removal

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
30. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	455.00	0.00	455.00	0/NA	Avg.	0%	(0.00)	455.00
Totals: Debris Removal			0.00	455.00				0.00	455.00



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Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. Siding labor minimum*									
	1.00 EA	194.35	0.00	194.35	0/NA	Avg.	0%	(0.00)	194.35
Totals: Labor Minimums Applied			0.00	194.35				0.00	194.35
Line Item Totals: KELLY_SMUNK			454.04	22,933.90				92.86	22,841.04

[%] - Indicates that depreciate by percent was used for this item

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

Coverage	Item Total	%	ACV Total	%
Building	18,929.33	82.54%	18,836.47	82.47%
Building - Code Upgrade	430.19	1.88%	430.19	1.88%
Separate Structures	3,574.38	15.59%	3,574.38	15.65%
Total	22,933.90	100.00%	22,841.04	100.00%



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Summary for Building

Line Item Total		18,558.78
Matl Sales Tax Reimb		370.55
Replacement Cost Value		\$18,929.33
Less Depreciation		(92.86)
Actual Cash Value		\$18,836.47
	Policy Deductible	\$1,500.00
	Deductible Credit	\$50.00
Less Deductible		(1,450.00)
Less Prior Payment(s)		(11,736.29)
Net Claim Remaining		\$5,650.18
Total Recoverable Depreciation		92.86
Net Claim Remaining if Depreciation is Recovered		\$5,743.04

Dana Outler
INSIDE CLAIMS REPRESENT



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Summary for Building - Code Upgrade

This is not an additional amount of insurance and does not increase the limit of coverage for the policy.

Line Item Total	426.56
Matl Sales Tax Reimb	3.63
Replacement Cost Value	\$430.19
Net Claim	\$430.19

Building - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Building - Code Upgrade	\$0.00	\$430.19	\$430.19	\$0.00
			\$430.19	\$0.00

Dana Outler
INSIDE CLAIMS REPRESENT



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Summary for Separate Structures

Line Item Total	3,494.52
Matl Sales Tax Reimb	79.86
Replacement Cost Value	\$3,574.38
Net Claim	\$3,574.38

Dana Outler
INSIDE CLAIMS REPRESENT



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Recap of Taxes

	Matl Sales Tax Reimb (7.375%)	Manuf. Home Tax (7.375%)	Cleaning Sales Tax (7.375%)	Clothing Acc Tax (7.375%)	Total Tax (7.375%)
Line Items	454.04	0.00	0.00	0.00	0.00
Total	454.04	0.00	0.00	0.00	0.00



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Recap by Room

Estimate: KELLY_SMUNK

Roof		17,985.75	80.01%
Coverage: Building	97.63% =	17,559.19	
Coverage: Building - Code Upgrade	2.37% =	426.56	
Exterior		350.24	1.56%
Coverage: Building	100.00% =	350.24	
Small Shed Roof		802.86	3.57%
Coverage: Separate Structures	100.00% =	802.86	
Large Shed Roof		2,691.66	11.97%
Coverage: Separate Structures	100.00% =	2,691.66	
Debris Removal		455.00	2.02%
Coverage: Building	100.00% =	455.00	
Labor Minimums Applied		194.35	0.86%
Coverage: Building	100.00% =	194.35	
<hr/>			
Subtotal of Areas		22,479.86	100.00%
Coverage: Building	82.56% =	18,558.78	
Coverage: Building - Code Upgrade	1.90% =	426.56	
Coverage: Separate Structures	15.55% =	3,494.52	
<hr/>			
Total		22,479.86	100.00%



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Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
GENERAL DEMOLITION			2,346.41	4.91	2,341.50
Coverage: Building	@	84.80% =	1,989.81		
Coverage: Separate Structures	@	15.20% =	356.60		
ELECTRICAL - SPECIAL SYSTEMS			83.32		83.32
Coverage: Building	@	100.00% =	83.32		
ROOFING			19,524.45		19,524.45
Coverage: Building	@	81.74% =	15,959.97		
Coverage: Building - Code Upgrade	@	2.18% =	426.56		
Coverage: Separate Structures	@	16.07% =	3,137.92		
SIDING			230.53	9.41	221.12
Coverage: Building	@	100.00% =	230.53		
SOFFIT, FASCIA, & GUTTER			295.15	76.74	218.41
Coverage: Building	@	100.00% =	295.15		
Subtotal			22,479.86	91.06	22,388.80
Matl Sales Tax Reimb			454.04	1.80	452.24
Coverage: Building	@	81.61% =	370.55		
Coverage: Building - Code Upgrade	@	0.80% =	3.63		
Coverage: Separate Structures	@	17.59% =	79.86		
Total			22,933.90	92.86	22,841.04

Although we remain available to discuss this matter with you, pursuant to MN Insurance Regulation 72A.201 we are required to advise you that if some or all of your claim has been denied you have the right to file a complaint with the Minnesota Department of Commerce.

Minnesota Department of Commerce
 85 7th Place East, Suite 500
 St. Paul, MN 55101
 Toll Free Number 800-657-3602

As required by Minnesota consumer protection law 325E.66, please be advised that a residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. The residential contractor must provide a written notification of the requirements of this section with its initial estimate.

Invoice



<u>Invoice Date</u>	<u>Invoice</u>
October 25, 2021	MN-358
<u>Due Date</u>	<u>Sales Rep</u>
Upon Receipt	Zachary Goldberg

Bill To:
Kelly Smunk
19200 Market Avenue
Belle Plaine, MN 56011

Insurance Claim

Description	Amount
Roofs: House, Small Shed, Large Shed	\$22,382.40
Work Not Doing: Lines 17,18,31	\$551.50

Total Initial Claim: **\$22,933.90**

Work Not Doing

Description	Amount
Work Not Doing: Lines 17,18,31	\$551.50

Total "Work Not Doing": **-\$551.50**

Remit Payment to:

Ardmor Construction
6980 Oxford St,
#250
St Louis Park, MN 55426
(612) 405-7663

Invoiced Total:	\$22,382.40
Payments/Credits:	
08/03/2021	\$1,450.00
07/04/2021	\$11,626.29
Total Received:	\$13,076.29
Balance Due:	\$9,306.11