

### Subrogation Department

1310 Martin Luther King Drive | P.O. Box 3068 | Bloomington, IL 61702-3068 Phone 888-767-2361 | Fax 309-820-2626

March 30, 2015

CITY OF WEST ALLIS CITY ATTORNEY'S OFFICE 7525 WEST GREENFIELD AVENUE WEST ALLIS, WI 53214

RE: Our File # 1274071

Insured: DAVID STANBRO

AMERICAN FAMILY INSURANCE Claim # 00-225-104955

Your Claim # NOT ASSIGNED Your Insured: CITY OF WEST ALLIS

Date of Loss: 2/21/2015

Amount Claimed: \$4,275.52 (includes \$1000 deductible)

To City Attorney's Office:

We are contacting you today on behalf of AMERICAN FAMILY INSURANCE regarding a loss. The facts of the incident indicate your insured is liable for payments that AMERICAN FAMILY INSURANCE made to its policyholder as a result of this loss.

This is in regard to damage that occurred on 2-21-2015 at the Stanbro property, located at 1002 S. 97th Street in West Allis, Wisconsin.

It is our understanding a City pipe / hydrant failed, causing water damage to the property crawl space and the water heater and furnace.

Supporting documentation is enclosed for your review.

All payments should be made payable to Afni, include the Afni file number and must be directed to:

Afni - Subrogation Department P.O. Box 3068 Bloomington, IL 61702-3068

Should you have any questions, please feel free to contact me at 888-767-2361.

Sincerely,

ELLEN SCHROEDER, AIC, AIS

Subrogation Specialist Extension 3172

ellenschroeder@afni.com

Ellen Schroeder

3	1	Pay Admir BRO, DAVID J	Ş.	Policy: 48XT5161-01	1		Viewed C	laims
Claim 00	-225-104	1955 - Fin	ancials					
Overvie	w Docume	ents/Images	Financials	Activity Record	Notes			
Financia	ils Summary	Medical Bil	List					
Financials	; Summary	& Transact	ions					
			- Perils Breakou	t			Printable V	ersion 🖨
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Loss Paid-to	>-Date: \$3,27	5.52 Expan	se Paid-to-Dat	e: \$0.00				
F	iltered by: No	filter applied. A	II items displayed	d.				
Loss Payme	nts: \$3,275.5	2 Loss Credit	s: \$0.00	Expense Payments:	\$0.00	Exper	se Credits	\$0.00
Claim:	\$3,275.5	2 Claim:	\$0.00	Legal:	\$0.00	Legal:		\$0.00
Salvage:	\$0.0	O Salvage:	\$0.00	Medical:	\$0.00	Medica	al;	\$0.00
Subrogation:	\$0.0	O Subrogation:	\$0.00	Other:	\$0.00	Other	·	\$0.00
Display By	Chronolo	ogical Order	Transaction ( )	Party				
Displaying 1 -				S = <b>1</b> 1				
Trans Date	Trans #	Transaction	Method	Pay To/Payor	Party	- Peril	Amount	Trans Status
03/02/2015	0022262905	Payment - Loss Claim	s - Check	DAVID STANBRO	STAN DAVI WATE DAMA (1AQ) \$3,27	D J R GE :	\$3,275.52	Issued

Displaying 1 - 1 of 1 item.

Build ICSFIN 9.1 (2015-01-30\_11-42-18) | Claims Financials | SDS047 | Current 2015-03-06 22:41:16 CST | Server papp032.amfam.com © 2005-2015 American Family Mutual Insurance Company All rights reserved. Internal use information. | I/S Service Desk

Home Inbox Group Pay Admin Recently Viewed Claims Clm: 00-225-104955 / STANBRO, DAVID J DOL: 02/21/2015 Policy: 48XT5161-01 Status: Open Claim 00-225-104955 - Financials Overview Documents/Images Activity Record Notes Financials Summary View Perils & Reserves | View Loss Payment - Perils Breakout Printable Version Loss Paid-to-Date: \$3,275.52 Expense Paid-to-Date: \$0.00 Filtered by: No filter applied. All items displayed. Loss Payments: \$3,275.52 Loss Credits: \$0.00 Expense Payments: \$0.00 Expense Credits: \$0.00 \$3,275.52 Claim: \$0.00 Legal: Claim: \$0.00 Legal: \$0.00 \$0.00 Medical: Salvage: \$0.00 Salvage: \$0.00 Medical: \$0.00 \$0.00 Other: Subrogation: \$0.00 Subrogation: \$0.00 Other: \$0.00 Display By: • Chronological Order Transaction Party Displaying 1 - 1 of 1 item. Trans Date Trans # Transaction Method Pay To/Payor Party - Peril Amount Trans Status 0022262905 Payment - Loss -03/02/2015 Check DAVID STANBRO STANBRO, \$3,275.52 Issued Claim DAVID J WATER DAMAGE (1AQ): \$3,275.52

Displaying 1 - 1 of 1 item.

Build ICSFIN 9.1 (2015-01-30\_11-42-18) | Claims Financials | SDS047 | Current 2015-03-06 22:41:16 CST | Server papp032.amfam.com © 2005-2015 American Family Mutual Insurance Company All rights reserved. Internal use information. | I/S Service Desk

Heme   Inbox   Group Clm: 00-225-104955 / STA	- 1	3	02/21/2015 Policy:4	18XT5161-01	1	ntly Viewed Open	Claims
View Perils & Re	serves					Return to Clair	n Overview
STANBRO, DAVID	l / Palic	wholder				Expand All	Collapse All
Peril		***	Network Provider	Total Paid	Credit	Last Activity	Action
WATER DAMAGE (1AQ)	Closed	\$0.00		\$3,275.52	\$0.00	03/02/2015	<u>View Peril</u> <u>History</u>

Return to Claim Overview

Build ICSCP 9.1 (2015-01-19\_16-14-59) | Claims | SDS047 | Current 2015-03-06 22:40:21 CST | Server papp032.amfam.com © 2005-2015 American Family Mutual Insurance Company All rights reserved. Internal use information. | I/S Service Desk



### American Family Insurance Group

March 02, 2015

Claims Scanning Center 6000 American Parkway Madison, WI 53783-0001 Ph: 800-692-6326 Ext. 21211

rstaszak@amfam.com Fax: 866-585-2786

David Stanbro 20133 Wasatch Mountain Ln. Bend, OR 97702

Claim Number: 00-225-104955 Date of Loss:

2/21/2015

The attached estimate of damages has been prepared for your property. The estimate has used common prices for labor and material from your area.

Enclosed is our draft for the actual cash value of your damaged property. For Dwelling and Structure damages, we may have included your mortgage company, Wells Fargo, on the draft as required by your policy.

### **Summary For Dwelling**

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$3,613.70 Less Deductible			\$3,613.70 (\$1,000.00)
Total ACV Settlement			\$2,613.70

See the enclosed estimate for details of your settlement which may include other itemized details not shown above.

Depending on the type of policy listed below, if an amount is shown in the Recoverable Depreciation column, you may make a claim under the Replacement Cost provisions of the policy by:

### Commercial Policies:

- 1. Replacing or Repairing the damaged items as soon as reasonably possible.
- 2. You must submit a final bill or purchase receipt showing the item(s) has been repaired or replaced.

### Farm/Ranch Policies:

- 1. You must have the item(s) replaced or repaired within one year from your date of loss. \*Exception: For Washington policies ONLY - Please refer to your policy language as well as the section of this estimate titled Claiming Recoverable Depreciation following the Estimate Recap or Coverage Limit Details sections.
- 2. You must submit a final repair bill or purchase receipt showing the item(s) has been repaired or replaced.

Some items may not be eligible for Replacement Cost coverage. Dependent on your type of policy, other conditions may also apply. Please refer to your policy under either Valuation of Covered Property or Optional Coverages; Replacement Cost, For Farm/Ranch policies, please refer to the specific Dwelling Form and/or Farm Outbuilding Replacement Cost Coverage Endorsement, if applicable.

The attached estimate is what we expect to be the reasonable cost to repair or replace the property. This estimate may not include permit fees. If total charges for repair/replacement plus permits exceed the amount shown here for that

### American Family Insurance Group



repair/replacement, prior to any deductible, then additional amounts may be payable. If the actual cost is more or less, the final payment will be adjusted accordingly. If you wish, you may repair or replace with higher quality items, however, you will be responsible for any increase in cost.

Please present this estimate to a contractor or repair facility of your choice BEFORE you authorize the start of repairs. We will not accept any supplements for damage unless they have had prior approval by a representative of American Family Insurance. If you, your contractor, or repair facility have any questions, please contact us at (800) 692-6326 x 21211.

American Family Insurance appreciates your business.

Thank You, Ryan Staszak

David Stanbro 00-225-104955 3/2/2015 Page: 2



### **American Family Insurance Group**

Insured:

David Stanbro

Phone: (541) 318-8130

1002 S 97th St.

West Allis, WI 53214

Claim Rep.:

Ryan Staszak

Estimator:

Ryan Staszak

Claim Number: 00-225-104955

Policy Number: 48XT5161-01

Type of Loss: Water/Plumbing

Coverage	Deductible	Policy Limit
Dwelling	\$1,000.00	\$147,232.00
Other Structures	\$0.00	\$0.00
Contents	\$0.00	\$0.00

Date Contacted:

2/23/2015 4:30 PM

Date of Loss:

2/21/2015 6:00 PM

Price List:

WIMW8X\_FEB15

Restoration/Service/Remodel

Sales Taxes:

@	5.600%
<u>@</u>	5.600%
@	5.600%
@	5.600%
<u>@</u>	5.600%
	@ @ @



### **Estimate Recap For Dwelling**

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
STANBRO	3,613.70	0.00	0.00	3,613.70
	3,613.70	0.00	0.00	3,613.70

### IMPORTANT - Please read the definitions below

### What is replacement cost (RCV)?

Replacement cost is the cost to repair the damaged item with an item of like kind and quality, without deduction for depreciation.

### What is depreciation?

Depreciation is the amount deducted from the replacement cost based upon the age and condition of the item being replaced.

### What is actual cash value (ACV)?

Actual cash value is based on the cost to repair or replace the damaged item with an item of like kind and quality, **less depreciation**.

The Actual Cash Value (ACV) is based on an item's: Age divided by normal Useful life, unless otherwise noted. Deviation from Age divided by normal Useful life is common due to inspection evaluation, condition of the item, obsolescence, product research, expert opinions, utility/functional value, market value and in some cases all or some of the above. The definitions listed above are meant to aid in the understanding of this estimate only. For further information on RCV, ACV and depreciation, please contact your claim representative.

Physical mail you submit: American Family Insurance appreciates your assistance in the handling of your claim. Any documentation you submit will be scanned and electronically retained in your claim file. Please include the claim number on the items submitted. The original documentation will be destroyed after 30 days. If you would like your documents returned, please indicate this on the documents and provide the address to which you would like the documents returned.

<u>E-mail</u>: My goal is to provide outstanding customer service. If you choose to use e-mail to communicate with me regarding your claim, please be sure to include your name and claim number on the subject line. Please forward any e-mail correspondence regarding your claim to the e-mail address listed below. Thank you for being our customer.

E-mail: rstaszak@amfam.com





Estimate Totals

### STANBRO STANBRO

Description	Qty	Unit Price	Taxes	Replacement Cost Total	Depreciation	Actual Cash Value
					o oprocention	Y WILLS
1a. Remove Water heat	er - 40 gallon - Gas	- 12 yr				
	1.00 EA	\$43.17	\$0.00	S43.17	-\$0.00	\$43.17
1b. Replace Water heat	er - 40 gallon - Gas	- 12 yr				
	1.00 EA	\$953.33	S32.55	\$985.88	-S0.00	\$985.88
3a. Remove Furnace - f	Forced air - high effic	ciency - 75,000 BTU	J			
	1.00 EA	\$46.96	\$0.00	S46.96	-\$0.00	\$46.96
3b. Replace Furnace - f	orced air - high effic	iency - 75,000 BTU	Ţ			
	1.00 EA	\$2,451.49	\$86.20	\$2,537.69	-S0.00	\$2,537.69
Totals			\$118.75	\$3,613.70	-\$0.00	\$3,613.70
			Taxes	Replacement Cost Total	Depreciation	Actual Cash Value

\$118.75

\$3,613.70

-\$0.00

\$3,613.70

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121
Felicie 696 + 640NOSS
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1 - Kryper Model # H8MPNO15813B1
April apole \$3300

FROM: Linda Stanbro

To: RSTASZAK@amfam.com

Date Sent: 2/27/2015 4:33:28 FM

Date Received: 2/27/2015 4:34:22 PM SUBJECT: Re: claim 225-104955

Ryan,

This is the list of expenses and supporting receipts for the lower level water problem.

3850.00 Replace furnace and hot water heater

290. 00 Emergency visit from plumber on a Sunday to attempt to find and stop water flow.

32.52 Rental of pump to keep water level as low as possible until city could come to find and turn off water

103.00 Purchase of 2 heaters to keep house and pipes warm enough to not freeze and damage any additional pipes since there was no heat from furnace.

(77.40 ) Dinner for night of disaster) ( Is that included?) (100.00 ) Loss of pay at work due to having to call in during disaster

and repairs ( again does that count)

Dirt and floor ServPro said there was nothing they could or would do. So that's a good thing. just needs to dry out.

I'm going to have the gas company come out and check both units for safety gas leaks. But I don't think they charge for that.

and I'll keep you informed of their intent. I think it I'm sending these expenses to the City of West Allis along with a letter will come from me better. of what happened,

Contact me if you need anything further. Thanks, Linda Stanbro



### More saving. More doing:

11071 WEST NATIONAL WEST ALLIS, WI 53227 (414)329-1366

4902 00031 32164 02/22/15 06:38 PM CASHIER THOMAS - TGS1982

CUSTOMER AGREEMENT # 237669 RECALL AMOUNT

30.80

SUBTOTAL 30.80 SALES TAX 1.72 TOTAL \$32.52 E-DEPOSIT 50.00 XXXXXXXXXXXXXX46483 VISA -17.48 AUTH CODE 777777/1312622 TA

AUTH CODE 777777/1312622



DEPOSIT NO# 49021502220313207237669972

THE HOME DEPOT RESERVES THE RIGHT TO LIMIT / DENY RETURNS. PLEASE SEE THE RETURN POLICY SIGN IN STORES FOR DETAILS.

BUY CNLINE PICK-UP IN STORE AVAILABLE NOW ON HOMEDEPOT.COM. CONVENIENT, EASY AND MOST ORDERS READY IN LESS THAN 2 HOURS!

### ENTER FOR A CHANCE TO WIN A \$5,000 HOME DEPOT GIFT CARD!

Share Your Opinion With Us! Complete the brief survey about your store visit and enter for a chance to win at:

www.hcmedepot.com/opinion

COMPARTA SU OPINION EN UNA BREVE ENGUESTA PAPA LA OPORTUNIDAD DE GANAR

### User ID: BZMV 69519 64648

Password: 15122 64617

Entries rust to entered by 03/24/2015. Entrants must be 18 or older to enter. See complete rules on website. No purchase necessary.



### Comfort Air & Refrigeration

P.O. Box 18432 • Milwaukee, WI 53218 office: 414.461.2999 fax: 414.461.4199 email: services@aicomfortair.com

- 0/0u/is			
Date 2/34/15	Arrived At am	/pm Finished At	am/pm
	Account/Work Order		Control of the Contro
Customer Linda Stanbia			
Work Location /1702 5 9720 31			
West Allis WI	53214		
Job #			
Home Phone	Work/Cell Phone		
Equipment Serviced:		*****	
Brand/Type	Brand/Type		The second secon
Model#	Model#		
Serial#Belt	Seriai#	Belt	
Type of Call Responding To		O Gallon Gas	Water Note
Problem Diagnosed and/or Description of Work Perfo	ormed	1 /- \	in II
Foreace is an 80% of	30,000 BTU AMER	istar (Trans)	14/
10 year warranty 20	year heat Exc	honger warra.	rty
Water heater in 400	illes Elicas	12 year	Lacrosty
			1
The following are recommendation to improve the or	peration and efficiency of your s	svstem:	
The following are recommendation to improve the of	peration and efficiency of yours	system:	
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Installed Furnace &	were replaced and/or installed a	and their cost:	and the second s
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### PLUMBING . HEATING . COOLING SEWER & DRAIN CLEANING

Milwaukee County & Waukesha Ozaukee Racine & Washington County Kenosha County (414) 258-7711 (262) 789-1830 (262) 552-7200

MAIN OFFICE: 12900 W. NATIONAL AVE., NEW BERLIN, WI 53151 WISCONSIN MASTER PLUMBER'S LICENSE NO. 224535

www.flatrateplumbinginc.com







### Service Work Order Invoice # 134232

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	ADDRESS			Office Us
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proceed with the above work. Being now forewarned the serviceable. I agree to hold Plat Rate Plumbing, Inc. bisi hereby agree that, in the event of detault in the payment	reless for any damage or destruction as a result arount due, and if this account is placed in the	All of conventional repair offerts. It the type a hands of a new school amount on extension	(entioned	SERVICE CALL INCLUDES TRAVEL FE	
chilection or legal action, to pay an additional charge sq. Rate Plumbing, line, further states and owner recognizes understands that she has the option of seeking other bi- chargod unless it as a willing, in cepted by me and Flat	ual to the cost of collection including agency ar That there may be other service providers will as before authorizing this work. Funderstand th	d attorneys tess and court posts included ig te perferin this work at a folger price. C ere are no oral apreements, Nothing can	d Flat Demer	DIAGNOSTIC FEE	
SIGNATURE X				PROPOSAL #	***
WARRANTY NO WARRANTY ON SEWER LATERAL AND/OR BUILDING	PAID BY:  1 Cash  1 Cash	J WSA J NO	MONTHS INTEREST NANCING	PROPOSAL #	
DRAIN CLEANING UNLESS SEWER CAMERA INSPECTION IS OFFERED, ACCEPTED BY HOMEOWNER AND COMPLETED BY TECHNICIAN.	Card #1	Auth		PROPOSAL #	
G - NO WARRANTY G - 90 DAY WARRANTY KITCHEN SINK, BATH TUB, LAV AND LAUNDRY DRAIN CLEANINGS CARRY A 90 DAY WARRANTY UNLESS	AmountCard #2	Aub		APPLICABLE SALE	3
TECHNICIAN ADVISES OTHERWISE ON THIS INVOICE.	Amount Tech Name / Number	•••• B		TOTAL JOB	2
ACCEPTANCE OF WORK PERFORMED: I time above work mentioned to have been comple in the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the total of the space labeled "TOTAL" to be the	ted in a satisfactory manner I armed	that the amount set forth on the	in appropria	DEPOSIT	
received a legible copy of this contract.  ACCEPTANCE SIGNATURE:		A. C.		AMOUNT DUE	
	CUST	OMER COPY	770 590.75.0= 200.00 = 41.14()		<u> </u>



### More saving. More doing?

11071 WEST NATIONAL WEST ALLIS, WI 53227 (414)329-1366

4902 00031 32073 02/22/15 03:07 PM CASHIER ALEXANDER - ACG0240

CUSTOMER AGREEMENT # 237669
RECALL AMOUNT

50.00

SUBTOTAL 50.00
SALES TAX 0.00
TOTAL \$50.00
XXXXXXXXXXXXXXXXXXX6483 VISA 50.00
AUTH CODE 04789C/1312615 TA

CUSTOMER AGREEMENT # 237669 50.00 DEPOSIT NO# 49021502220313207237669972



THE HOME DEPOT RESERVES THE RIGHT TO LIMIT / DENY RETURNS. PLEASE SEE THE RETURN POLICY SIGN IN STORES FOR DETAILS.

BUY ONLINE PICK-UP IN STORE AVAILABLE NOW ON HOMEDEPOT.COM. CONVENIENT, EASY AND MOST ORDERS READY IN LESS THAN 2 HOURS!

### ENTER FOR A CHANCE TO WIN A \$5,000 HOME DEPOT GIFT CARD!

Share Your Opinion With Us! Complete the brief survey about your store visit and enter for a chance to win at:

www.hcmedepat.com/opinion

COMPARTA SU OPINION EN UNA BREVE ENCUESTA PARA LA OPORTUNIDAD DE GANAR.

### User ID: BZLT 69337 64466

Password: 15122 64435

Entries must be entered by 03/24/2015. Entrants must be 18 or older to enter. See complete rules on website. No purchase necessary.



### MENARDS - WAUKESHA 2315 Bluemound Rd Waukesha, WI 53186

KEEP YOUR RECEIPT RETURN POLICY YARIES BY PRODUCT IVEC

Thiess noted below allowable returns for items on this receipt will be in the form of an in store credit voucher if the return is done after 05/24/18

If you have questions regarding the changes on your receipt please small us at:

WAREFORCETERS.



### Sale Transaction

4 ELEM INFRARED HEATER * 5219915 - 2 945_20	ac pr
TOTAL WAUKESHA Co-WI TAX 5.10% TOTAL SALE FISA 2365 G70566 Swiped	98.00 5.00 103.00 103.00

TUTAL SAVINGS 39.76

TOTAL NUMBER OF ITEMS = 2

GUEST COPY

The Cardholder acknowledges receipt of goods/services in the total amount shown hereon and agrees to pay the card issuer according to its current terms.

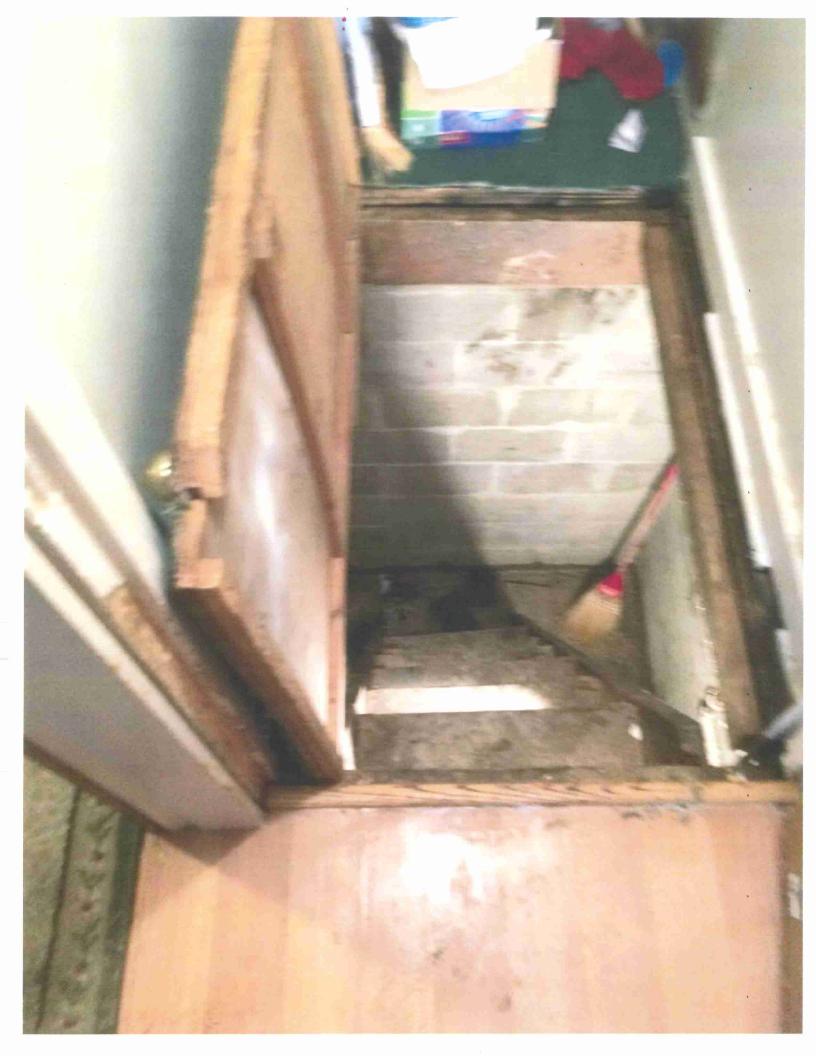
THIS IS YOUR CREDIT CARD SALES SLIP PLEASE RETAIN FOR YOUR RECORDS.

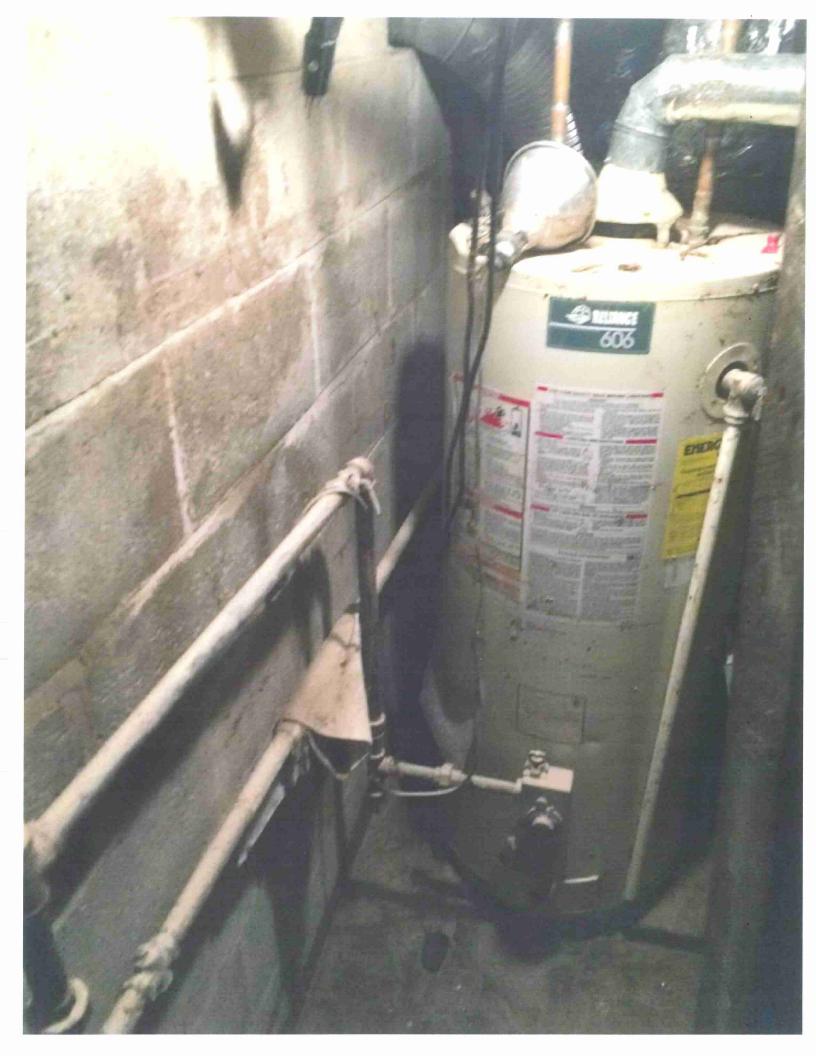
THANK YOU, YOUR CASHIER, MARINA

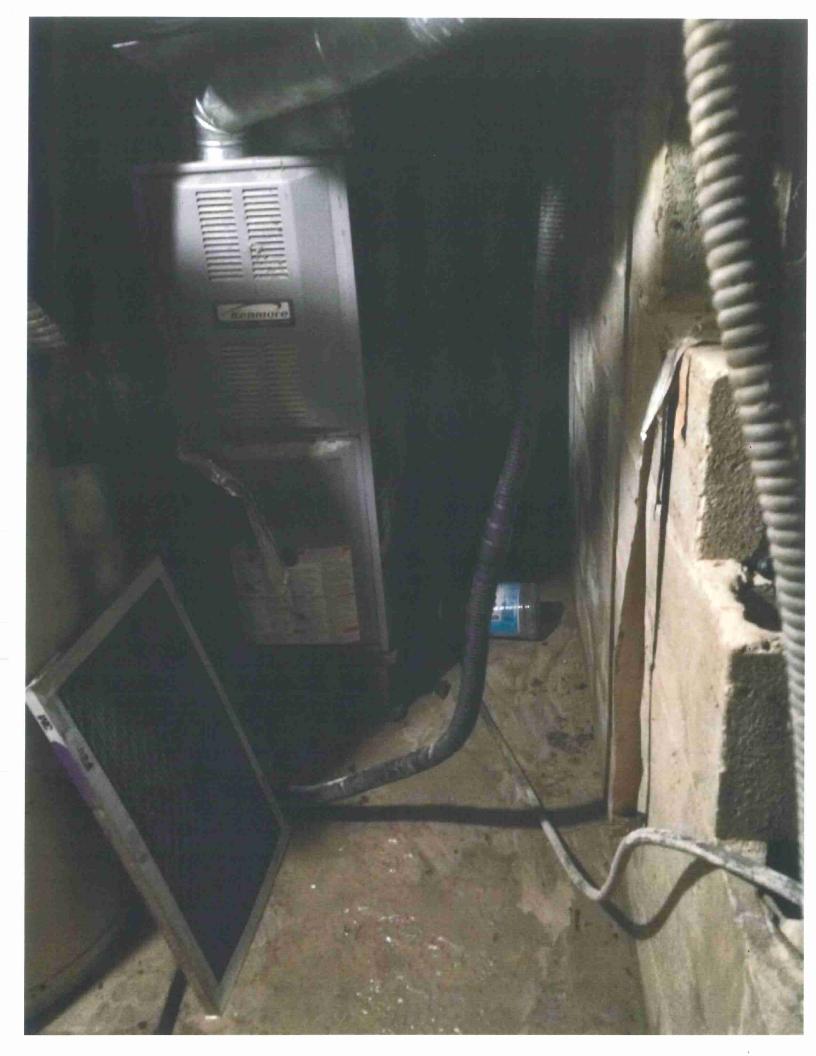
84547 07 6186 02/23/15 08:00AM 326!



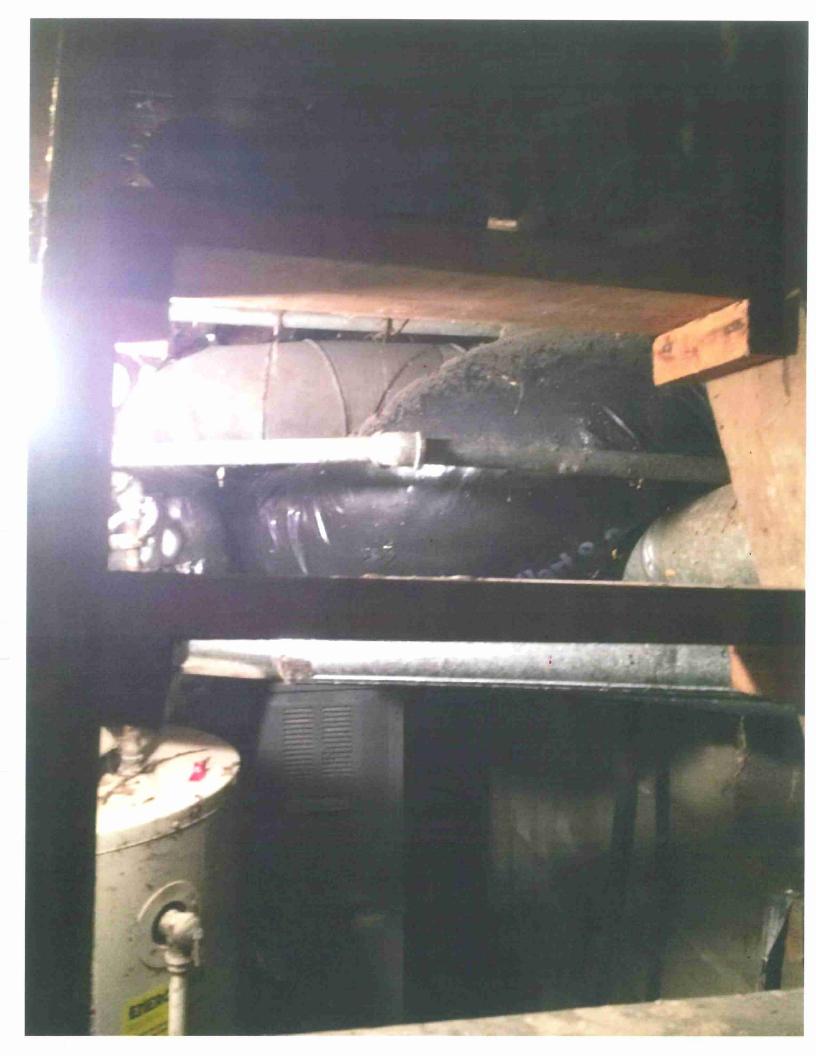




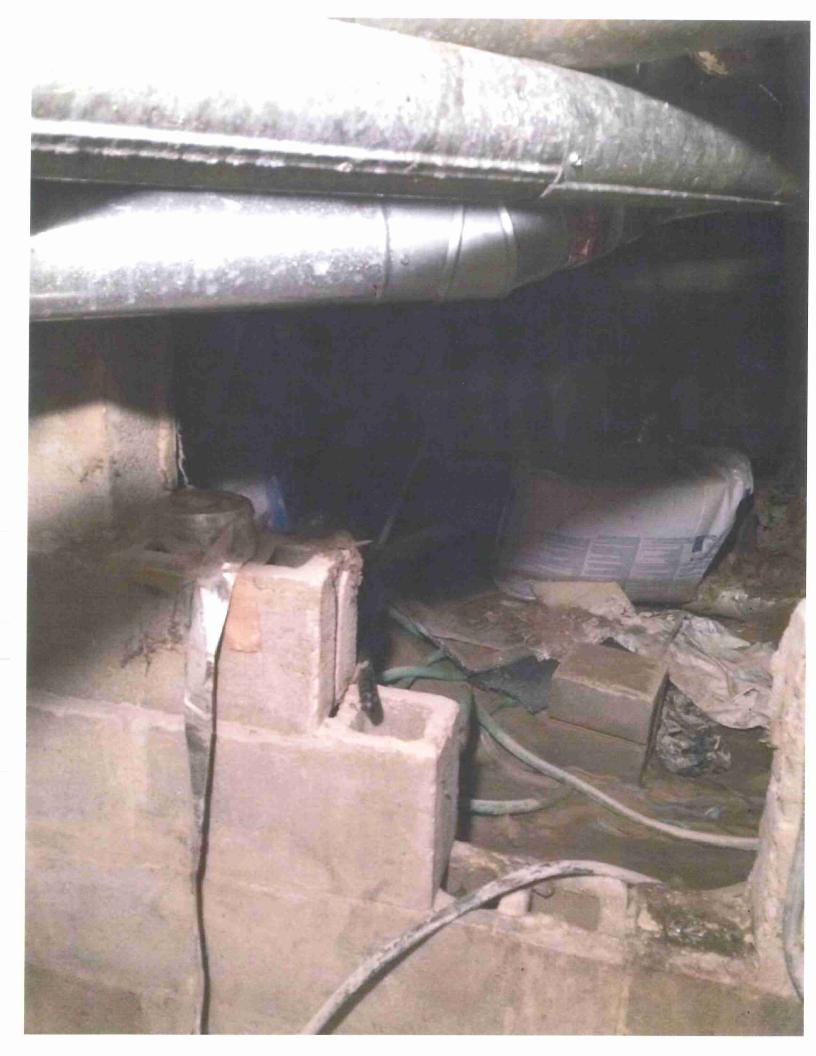


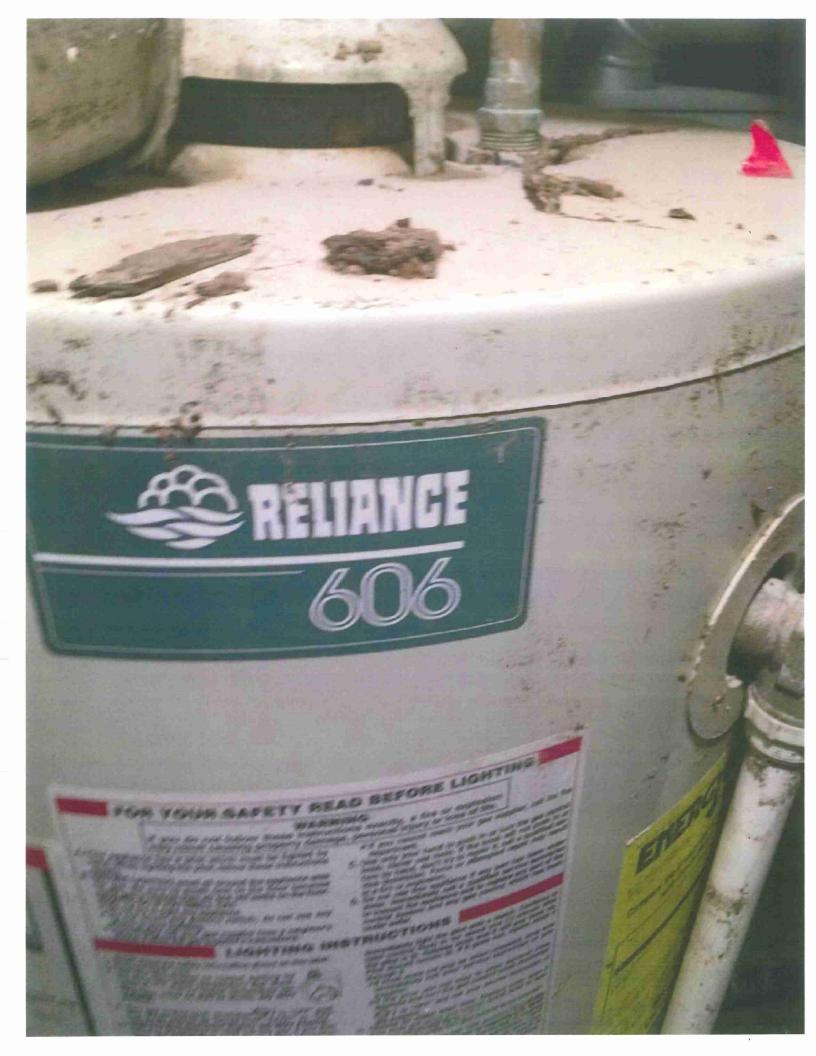












BASED ON STANDARD U.S. SO

## 3 3

WATER HEATER—NATURAL CAS CHEACITY (FIRST HOUR RAT) 67 GALLONS

Compare the E

USES LEAST ENERGY 215

PERSONAL PROPERTY AND THE PERSON AND

MATURAL GAS WAT THERMS/YEAR CO MODEL'S ESTIMAT

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TEMPERATURE SEE INSTRUCTIO

160F

# GUIDE

HOLIANCE MATER HEATER CO.

e of this Water Heater fore You Buy.

THIS MODEL USES 272 THERESTELD

DE OF ALL STATION AND PROPERTY

USES MOST ENERGY 283

YOUR UTILITY COMMANY USES

OPERATE THIS
OPERATING COST IS

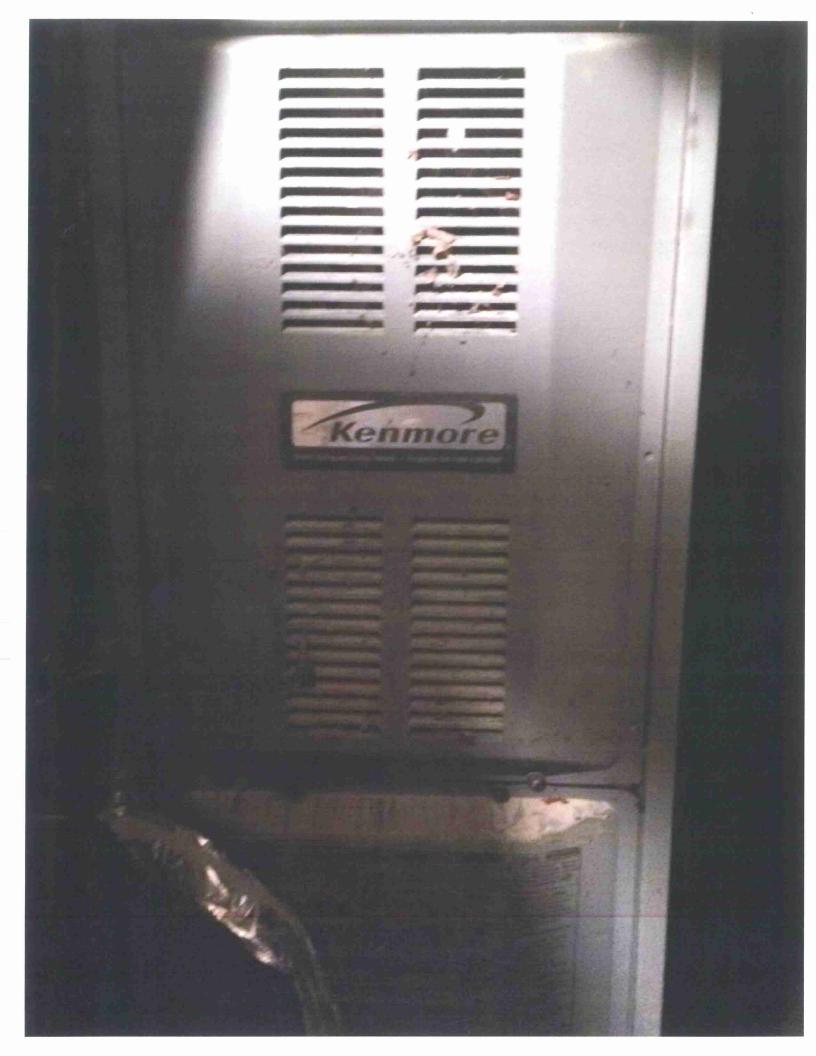
71

TALANTINGS COTT OF AN AND SEED

IME TO PRODUCE 254 & 3rd EGREE BURNE ON ADULT SKIN

OUT 1/2 SECOND

FOR P.S.I. 150 MODEL NUMBER BTU/HR. (POTABLE) HEA U.S. GAL W.C. SERIAL NUMBER



# where it begins"

-866-305-HVAC sears.com.

# Service History

Sears recommends an annua Preventive Maintenance Check to keep your system running

# To schedule service call 1-800-4 MY HOME or go to sears.com

SELLINIOF FOR

- Free estimates on New Systems

### TEM SIZE Checkup Service Type 610

Repair (MO/DY/YR) Date of Service or

Checkup

Service Type

COULING - SYSTEM SIZE

BTU

Date Replaced Change Again

Filter model #

Filter Replacement

Date Replaced

Change Again

Replacement cycle

Filter size

Call Sears PartsDirect® at 1-800-366-7278 for filter replacement & parts

Based on standard U.S. Government tests

### GYGUIDE Furnace - Natural Gas

Compare the Energy Efficiency of this Furnace with Others Before You Buy.

This Model's Efficiency

80.0 AFUE

Energy efficiency range of 78.0 Least Efficient Most Efficient 96.6

The **AFUE**, Annual Fuel Utilization Efficiency, is the measure of energy efficiency for furnaces and boilers. Only furnaces fueled by gas are used in this scale.

Natural Gas furnaces that have higher AFUEs are more energy efficient.

Federal law requires the seller or installer of this appliance to make available a fact sheet or directory giving further information about the efficiency and operating cost of this equipment. Ask for this information.

Serial Number:

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