

SERVICE AND PROCESSING OF CLAIMS

Plaintiff or Claimant: Charlese Prather-Glendon
American Family

Date: 3-27-2000

- In-person
 - Process Server
 - Claimant
 - Other _____

By mail

By email

By fax

Received by: Jlemanski

- Hand deliver to: Ann Marie or Janel
- Forwarded to Attorney's Office by Ann Marie or Janel
- Response from Attorney's Office
- Common Council Agenda: Yes No



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
 6000 AMERICAN PARKWAY
 MADISON WI 53783

AmFam.com

1-800-MY AMFAM® (692-6326)

March 10, 2020

WEST ALLIS CITY CLERK
 7525 W GREENFIELD AVE
 WEST ALLIS WI 53214-4648

REGARDING THE LOSS INVOLVING THE WEST ALLIS FIRE DEPARTMENT

Statutory notice and request for reimbursement

Please submit payment for the amount listed below

Claim number	Date of loss	Your file number	Our Insured
01-002-261674	3/5/2020	City Clerk	CHARLENE PRATHER-GLENTON

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:	\$1,249.95
Our payment(s)	\$249.95
Deductible	\$1,000.00
Rental Expense	\$0.00

Please send payment for the total amount of \$1,249.95 to American Family Mutual Insurance Company, S.I. at 6000 American Parkway, Madison WI 53783 .

I am here to assist you with any questions you may have. Please use the contact information listed below to reach me. Thank you.

Darren Loomans
 Subrogation Senior Adjuster
 1-800-MYAMFAM (1-800-692-6326) Ext. 44438
 dloomans@amfam.com

Facts of the Loss:

On 3/5/2020 the West Allis Fire Department was responding to a call of a person experiencing seizures. Unfortunately, the Fire Department went to the wrong location and broke down our insured's, Charlese Prather-Glenton, door in an effort to gain entry. The West Allis Fire Department has acknowledged they went to the wrong home.

Ms. Prather-Gelnton's home is located at 1548 S 58th Street, West Allis, WI 53214.

Financials (Total Incurred: \$249.95): Checks

Request Check/Draft Copy											
Check Number	Pay To	Payment Method	Net Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice	Deductible Applied	Service Period Start	Service Period End	Date of Reconciliation
0002627535	CHARLENE PRATHER-GLENTON	Check	\$249.95	03/09/2020	03/09/2020	Issued		\$1,000.00			

Photo Sheet

American Family Mutual Insurance Company, S.I.

Claim Scanning Center

6000 American Parkway

Madison, WI 53783-0001

P: 800-692-6326 x21757 C: 262-914-9755

F: 866.585-2786 E-mail tmcguinn@amfam.com

Insured: CHARLENE PRATHER-GLENTON

Claim #: 01002261674

Policy #: 48DJ406501



1-IMG_4219

Date Taken: 3/9/2020

back



2-IMG_4220

Date Taken: 3/9/2020

back damaged storm door

Photo Sheet

American Family Mutual Insurance Company, S.I.

Claim Scanning Center
6000 American Parkway
Madison, WI 53783-0001

P: 800-692-6326 x21757 C: 262-914-9755

F: 866.585-2786 E-mail tmcguinn@amfam.com

Insured: CHARLENE PRATHER-GLENTON

Claim #: 01002261674

Policy #: 48DJ406501



3-IMG_4221

Date Taken: 3/9/2020

back damaged storm door jamb



4-IMG_4222

Date Taken: 3/9/2020

front door

Photo Sheet

American Family Mutual Insurance Company, S.I.

Claim Scanning Center
6000 American Parkway
Madison, WI 53783-0001

P: 800-692-6326 x21757 C: 262-914-9755

F: 866.585-2786 E-mail tmcguinn@amfam.com

Insured: CHARLENE PRATHER-GLENTON

Claim #: 01002261674

Policy #: 48DJ406501



5-IMG_4223

Date Taken: 3/9/2020

scratches front door



6-IMG_4224

Date Taken: 3/9/2020

front storm

Photo Sheet

American Family Mutual Insurance Company, S.I.

Claim Scanning Center
6000 American Parkway
Madison, WI 53783-0001

P: 800-692-6326 x21757 C: 262-914-9755

F: 866.585-2786 E-mail tmcguinn@amfam.com

Insured: CHARLENE PRATHER-GLENTON

Claim #: 01002261674

Policy #: 48DJ406501



7-IMG_4225

Date Taken: 3/9/2020

front damaged storm door



8-IMG_4226

Date Taken: 3/9/2020

front

Photo Sheet

American Family Mutual Insurance Company, S.I.

Claim Scanning Center
6000 American Parkway
Madison, WI 53783-0001

P: 800-692-6326 x21757 C: 262-914-9755

F: 866.585-2786 E-mail tmcguinn@amfam.com

Insured: CHARLENE PRATHER-GLENTON

Claim #: 01002261674

Policy #: 48DJ406501



9-IMG_4227

Date Taken: 3/9/2020

address



March 09, 2020

Claim Scanning Center
6000 American Parkway
Madison, WI 53783-0001
P: 800-692-6326 x21757 C: 262-914-9755
F: 866.585-2786 E-mail tmcguinn@amfam.com

CHARLENE PRATHER-GLENTON
1548 S 58th St
West Allis, WI 53214-5113

Claim Number: 01002261674
Date of Loss: 3/5/2020

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 (today's replacement cost less depreciation) of your damaged property. For Dwelling and Structure damages, we may have included your mortgage company on the draft as required by your policy.

Summary For Coverage A - Dwelling

Table with 4 columns: Replacement Cost Value, Less Recoverable Depreciation, Less Non Recoverable Depreciation, Actual Cash Value (ACV). Rows include values for Replacement Cost Value (\$1,561.86), Less Recoverable Depreciation (\$311.91), Less Non Recoverable Depreciation, Actual Cash Value (\$1,249.95), Less Deductible (\$1,000.00), and Total ACV Settlement (\$249.95).

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

If you wish to make a claim for the recoverable depreciation amount, you must do TWO things:

- 1. You must have the item(s) replaced or repaired within one year from your date of loss. *Exception: Georgia and 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.

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 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 refer to your policy under either CONDITIONS - SECTION I or HOW WE SETTLE LOSSES - SECTION I for further details on determining your loss settlement.

Please present this estimate to a contractor or repair facility of your choice BEFORE you authorize the start of repairs. If any additional damage or costs are identified, for which you believe we should be responsible, they must be approved by a representative of American Family Insurance prior to having the additional work done. If you, your contractor, or repair facility have any questions, please contact us at (800) 692-6326 x 21757.



American Family Insurance appreciates your business.

Thank You,
Thomas mcGuinness



American Family Mutual Insurance Company, S.I.

Insured: CHARLENE PRATHER-GLENTON
1548 S 58th St
West Allis, WI 53214-5113

Phone: (414) 491-4884

Claim Rep.: Thomas mcGuinness
Estimator: Thomas mcGuinness

Claim Number: 01002261674

Policy Number: 48DJ406501

Type of Loss: Other

Table with 3 columns: Coverage, Deductible, Policy Limit. Rows include Coverage A - Dwelling, Coverage A - Dwelling Extension, and Coverage B - Personal Property.

Date Contacted: 3/5/2020 5:56 PM
Date of Loss: 3/5/2020 11:00 AM
Date Est. Completed: 3/9/2020 2:05 PM

Price List: WIMW8X_MAR20_1
Restoration/Service/Remodel

Sales Taxes: Material Sales Tax @ 5.600%
Services Mat'l Tax @ 5.600%
Service Sales Tax @ 5.600%
Manuf. Home Tax @ 5.600%
Storage Tax @ 5.600%



Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
House - Exterior - Doors	1,375.66	311.91	0.00	1,063.75
Labor Minimums Applied	186.20	0.00	0.00	186.20
	1,561.86	311.91	0.00	1,249.95

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 items: 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. For further information on ACV and the depreciation applied, 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.

E-mail: Our goal is to provide exceptional customer service. If you choose to use e-mail to communicate with us 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: tmcguinn@amfam.com



CHARLENE_PRATHER-GLE

**House
Exterior
Doors**

Description	Qty	Unit Price	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
1a. Remove Storm door assembly - High grade	2.00 EA	\$17.14	\$0.00	\$34.28	-\$10.28 (30%)	\$24.00
1b. Replace Storm door assembly - High grade	2.00 EA	\$289.38	\$23.52	\$602.28	-\$180.69 (30%)	\$421.59
2. Replace Door knob/lockset - Detach & reset	1.00 EA	\$21.05	\$0.00	\$21.05	-\$0.00	\$21.05
3a. Remove Door opening (jamb & casing) - up to 32" wide - hardwood	2.00 EA	\$6.11	\$0.00	\$12.22	-\$3.67 (30%)	\$8.55
3b. Replace Door opening (jamb & casing) - up to 32" wide - hardwood	2.00 EA	\$152.18	\$13.38	\$317.74	-\$95.32 (30%)	\$222.42
Fee to replace the front and back door jambs.						
Fee to detach and reset the front and back doors.						
4. Interior door - Detach & reset - slab only	2.00 EA	\$17.64	\$0.00	\$35.28	-\$0.00	\$35.28
5. Stain & finish door/window trim & jamb (per side)	2.00 EA	\$36.26	\$0.62	\$73.14	-\$21.95 (30%)	\$51.19
Fee for storm doors on the front and back of the home, 30% depreciation based on the visual condition of the doors.						
6. Sand wood door - interior	20.00 SF	\$4.19	\$0.10	\$83.90	-\$0.00	\$83.90
7. Stain & finish door slab only (per side)	1.00 EA	\$51.78	\$0.44	\$52.22	-\$0.00	\$52.22
Fee to stain and finish the front door						
8. Haul debris - per pickup truck load - including dump fees	1.00 EA	\$143.55	\$0.00	\$143.55	-\$0.00	\$143.55
Totals			\$38.06	\$1,375.66	-\$311.91	\$1,063.75

Labor Minimums Applied

Description	Qty	Unit Price	Replacement Cost Total	Less Depreciation	Actual Cash Value
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Labor Minimums Applied continued...

Description	Qty	Unit Price	Replacement Cost Total	Less Depreciation	Actual Cash Value
9. Finish carpentry labor minimum	1.00 EA	\$52.44	\$52.44	-\$0.00	\$52.44
10. Painting labor minimum	1.00 EA	\$10.95	\$10.95	-\$0.00	\$10.95
11. Finish hardware labor minimum	1.00 EA	\$122.81	\$122.81	-\$0.00	\$122.81
Totals			\$186.20	-\$0.00	\$186.20

	Taxes	Replacement Cost Total	Less Depreciation	Actual Cash Value
Estimate Totals	\$38.06	\$1,561.86	-\$311.91	\$1,249.95