

Activity Log

File # R191337
Claim # 300- -2025
Insured , Crystal

Adjuster: Wallen, Michael

Date/Time	Activity
05/21/25 07:07 PM Michael Wallen	I left a message requesting a return call to confirm an inspection appointment for 5/22 between 4-6. I provided my contact information.
05/21/25 07:14 PM Michael Wallen	Sent an email with proposed inspection time.
05/22/25 12:56 PM Michael Wallen	I spoke with Mr. and set an inspection appointment for 5/22 between 4 -6. I confirmed the loss address. The listed email address is Mrs. 's work email and should not be used for personal communications. There are interior damages. I confirmed mortgage to be Quicken Loans. My personal contact information was provided.
05/22/25 05:17 PM Michael Wallen	I inspected the loss with licensed adjuster/assistant, Abi Wallen. The insured, Mr. , was present for the inspection. Damages found are as follows: Water damage to Dwelling Interior and Personal Property. I prepared my scope of damages and reviewed with Mr. , we agree. I explained the claims process. I advised that I will submit my report/estimate to Auto-Owners Insurance based on my scope of damages. I explained that GCOP is not recommended at this time as the number of trades involved does not require extensive coordination. I explained that the estimate is subject to review and that all payment and coverage decisions will be made by Auto-Owners.
05/22/25 05:18 PM Michael Wallen	Submitted file for review and consideration of payment. 17903 (06-21) Policy Forms/Endorsement that apply: 17618, 17908
05/22/25 06:39 PM Michael Wallen	Uploaded activity report.



Auto-Owners Insurance
Company
Home-Owners Insurance
Company
Owners Insurance Company
Property-Owners Insurance
Company
Southern-Owners Insurance
Company

LOSS REPORT

Final

Reference:

Report #: 1

Catastrophe Number: [REDACTED]

Policy Number: 5231581301

Claim Number: 300-0[REDACTED]-2025

Insured: CRYSTAL [REDACTED]
2808 N [REDACTED] DR
CONNERSVILLE, IN 47331-1825

Date of Loss: 5/16/2025

Type of Loss: WATER

File Number: R191337

ENCLOSURES:

Estimate, Statement of Loss, Bill for Services, Photos (0), Diagrams

COVERAGE:

Water Backup of
Sewers or Drains

\$5,000.00

Eff. Dates: From: 5/13/2025 To: 5/13/2026

Mortgagee:

Deductible: \$1,000.00

Co-Ins. Policy: Yes ☐ No ☒

Forms:

SUMMARY

Description of Loss

Claimed Date of Loss: 5/16/2025

Cause of Loss: Water

Damaged items include: Dwelling Interior and Personal Property

Assignment

I spoke with Mr. [REDACTED] and set an inspection appointment for 5/22 between 4-6. I confirmed the loss address. The listed email address is Mrs. [REDACTED]'s work email and should not be used for personal communications. There are interior damages. I confirmed mortgage to be Quicken Loans. My personal contact information was provided.

Coverage

Policy involved is a Homeowners policy 17903 (06-21)

Forms/Endorsements that apply to this loss:

17618 – RC on Personal Property

17908 – Water Backup of Sewers or Drains - \$5,000 coverage limit, \$1,000 deductible

Actual Cash Value and Depreciation Amendatory Endorsement: Built into the (06-21) policy

Equipment Breakdown Endorsement: NO

Service Line Endorsement: NO

Risk and Occupancy

Loss address: 2808 N [REDACTED] Dr, Connorsville, IN

Owner-occupied single-family dwelling

Underwriting Issues

There are no underwriting issues at this time.

Insurable Interests

Verified mortgage to be Quicken Loans.

Subrogation

There is no subrogation potential. No material defects or installation issues.

Salvage

There is no salvage potential. The damaged materials do not have any salvage value.


Ordinance and Statutes


There are no ordinances or statutes affecting this claim. There is no ordinance/law coverage on this policy under the 57907 endorsement.

Scope of Damages

Estimate is based on Xactimate pricing.

Dwelling:

 The claim was filed as a water backup claim. During my initial call with Mr. [REDACTED], he advised that the water backed up into the Dwelling Basement through the floor drain and stated there is no damage to the exterior. I completed a ground-level perimeter inspection. It appears that there may have been significant ground water intrusion at the external sliding door. The water appears to have been flowing below the deck planking on the Rear (East) Elevation. This is further supported by dirt and debris in the Basement Interior around the sliding door.

 There is a floor drain in the middle of the Basement level Main Room. It is likely that water backed up through this floor drain in addition to what appears to be ground water entering below the sliding door. Because I am not able to determine the significance to which ground water may or may not have been a factor in this loss, I have completed an estimate for the following repairs, pending a review of coverage and a payment decision by Auto-Owners Insurance:

BASEMENT LEVEL:


STORAGE: water extraction from the concrete floor, floor cleaning, and replacement of 1 interior door unit.

TANNING ROOM: water extraction from carpet, carpet cleaning, and replacement of 1 interior door unit.

MAIN ROOM: water extraction from the concrete floor and floor cleaning.

MAN CAVE: water extraction from laminate flooring, replacement of the wall paneling, baseboard, laminate flooring, and base cabinets.

Personal Property:

 Mr. [REDACTED] plans to claim water damage to a large number of Personal Property items stored in the Basement at the time of the loss. I advised him to take photos of any damaged items he discovers and submit a list to the insurance company when he completes it; however, this loss exceeds the policy limit for Water Backup of Sewers or Drains with the structure repairs alone.

Adjustments and Remarks

I inspected the loss with licensed adjuster/assistant, Abi Wallen. I prepared my scope of damages and reviewed with Mr. [REDACTED], we agree. I explained the claims process. I advised that I will submit my report/estimate to Auto-Owners Insurance based on my scope of damages. I explained that GCOP is not recommended at this time as the number of trades involved does not require extensive coordination. I explained that the estimate is subject to review and that all payment and coverage decisions will be made by Auto-Owners.

Xactimate estimate reflects:

-Dwelling repairs for Water Mitigation, Cleaning, Doors, Paneling, Finish Carpentry, Cabinetry, and Flooring.

Forms/Endorsements applied: 17618, 17908

There are no additional companies involved in this claim at the time of inspection.

STATEMENT OF LOSS:

Item	RCV	Dep	ACV	Limit
Water Backup of Sewers or Drains	\$18,102.65	\$5,414.20	\$12,688.45	\$5,000.00
TOTALS	\$18,102.65	\$5,414.20	\$12,688.45	
		Deductible	1,000.00	
		Less Prior Payments	\$0.00	
		Claim Payable	\$5,000.00	
		Due Insured	\$5,000.00	
		Total Depreciation:	\$5,414.20	

Less Residual Amount Over Limit(s):	<u>(\$12,102.65)</u>
Recoverable Depreciation Totals:	<u>\$0.00</u>
Non-Recoverable Depreciation Totals:	<u>\$0.00</u>
Net Claim Without Rec. Depreciation:	<u>\$5,000.00</u>



RECOMMENDATIONS:

No payment recommended, pending a review and coverage decision by Auto-Owners Insurance.

Michael Wallen

5/22/2025

Date

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]

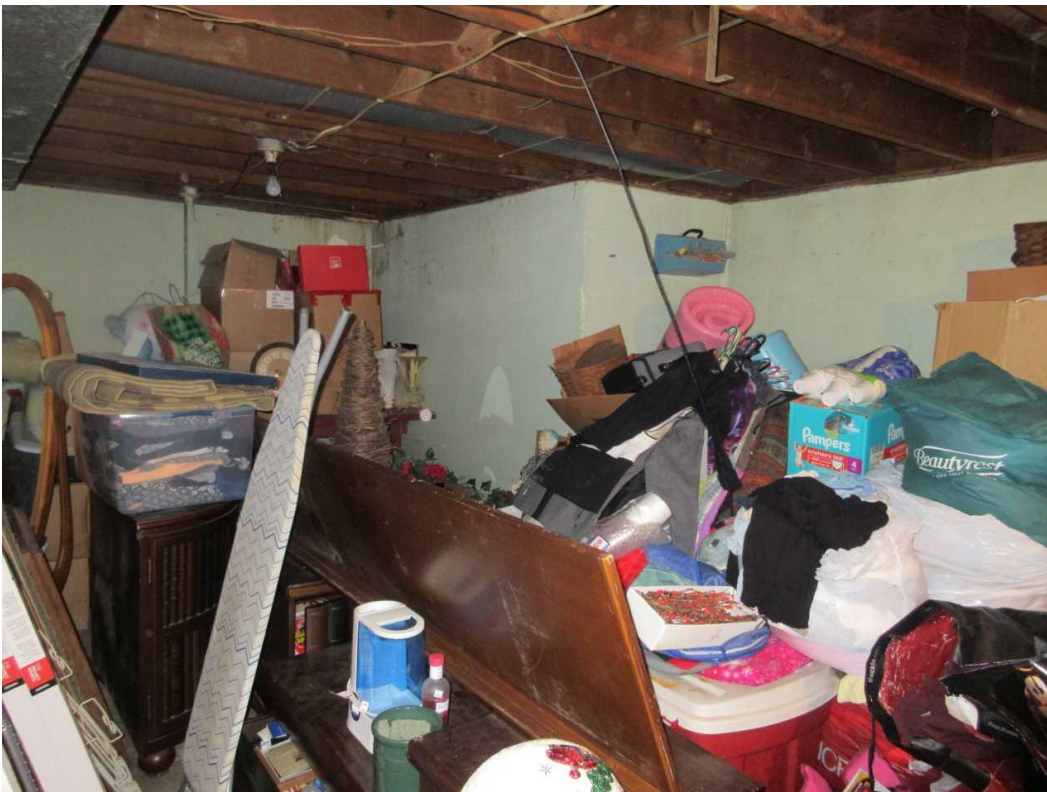


1-Risk

Date Taken: 5/22/2025

Taken By: Michael Wallen

Risk/Dwelling/W Front Elevation overview



2-Storage

Date Taken: 5/22/2025

Taken By: Michael Wallen

Room overview, large number of contents stored here.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]



3-Storage

Date Taken: 5/22/2025

Taken By: Michael Wallen

Room overview, large number of contents stored here.



4-Storage

Date Taken: 5/22/2025

Taken By: Michael Wallen

Room overview

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

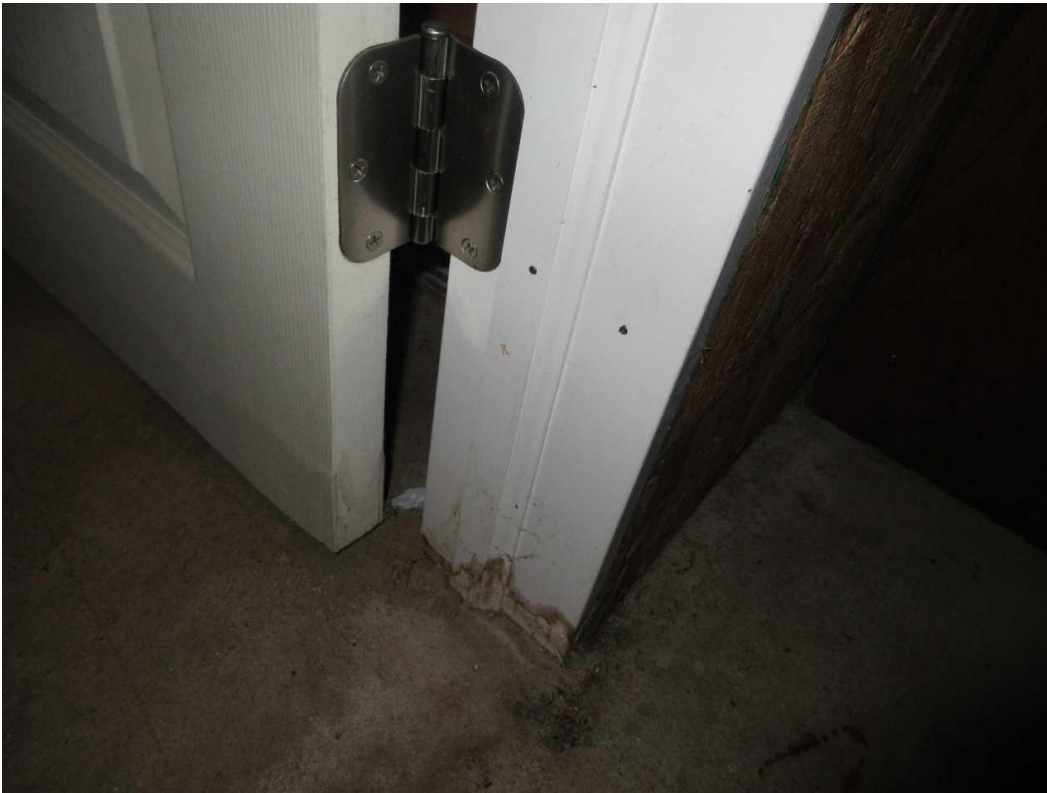
Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]



5-Storage

Date Taken: 5/22/2025

Taken By: Michael Wallen

Water damage to interior door unit.



6-Main Room

Date Taken: 5/22/2025

Taken By: Michael Wallen

Room overview

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]



7-Main Room

Date Taken: 5/22/2025

Taken By: Michael Wallen

Possible water backup through floor drain



8-Main Room

Date Taken: 5/22/2025

Taken By: Michael Wallen

Dirt and debris around sliding door, possible ground water entry.

Photo Sheet

Insured: CRYSTAL [REDACTED]
Claim #: 300-0 [REDACTED]-2025
Policy #: [REDACTED]

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company



9-Tanning Room
Date Taken: 5/22/2025
Taken By: Michael Wallen
Room overview



10-Tanning Room
Date Taken: 5/22/2025
Taken By: Michael Wallen
Carpet needs cleaned.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]



11-Tanning Room

Date Taken: 5/22/2025

Taken By: Michael Wallen

No damage to plywood.



12-Man Cave

Date Taken: 5/22/2025

Taken By: Michael Wallen

Room overview

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]

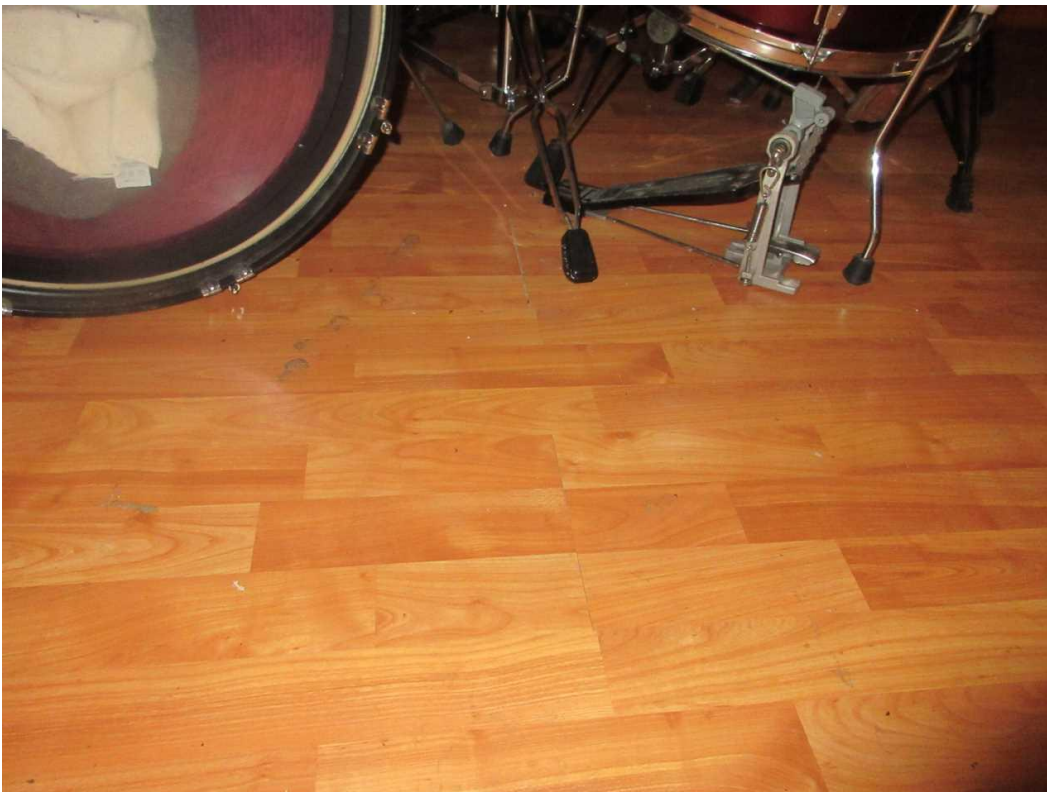


13-Man Cave

Date Taken: 5/22/2025

Taken By: Michael Wallen

Water damage to laminate floor.



14-Man Cave

Date Taken: 5/22/2025

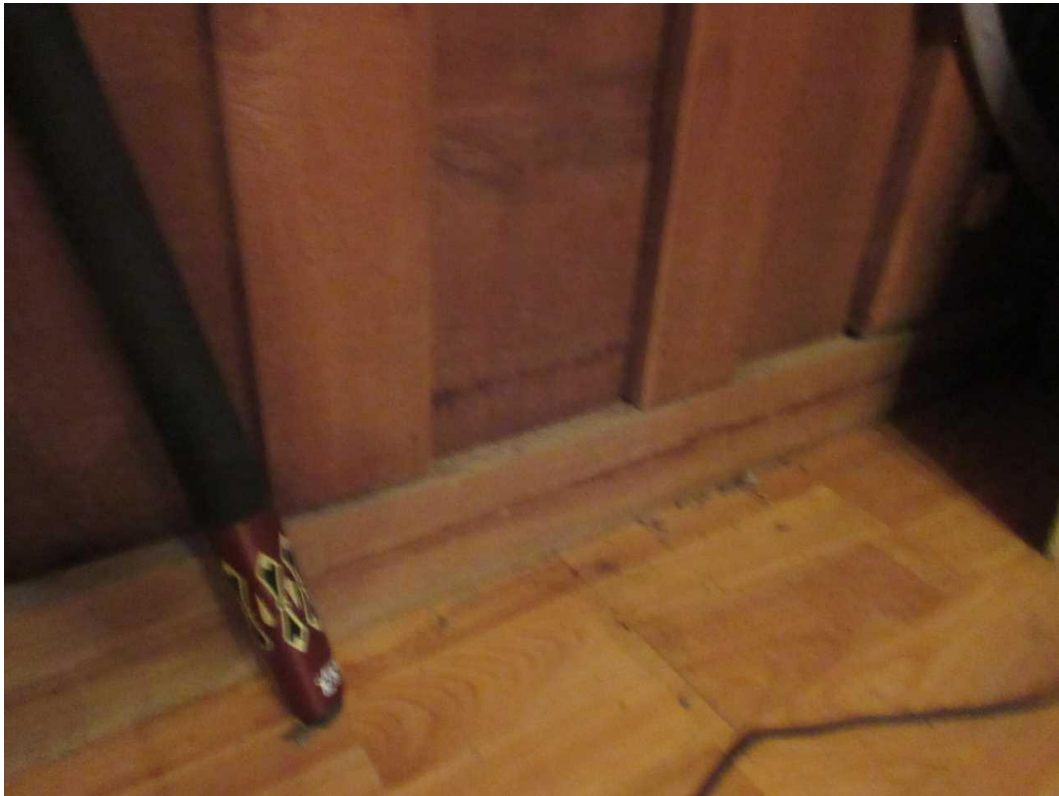
Taken By: Michael Wallen

Water damage to laminate floor.

Photo Sheet

Insured: CRYSTAL [REDACTED]
Claim #: 300-0 [REDACTED]-2025
Policy #: [REDACTED]

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company



15-Man Cave
Date Taken: 5/22/2025
Taken By: Michael Wallen
Water damage to paneling.



16-Man Cave
Date Taken: 5/22/2025
Taken By: Michael Wallen
Water damage to paneling.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]

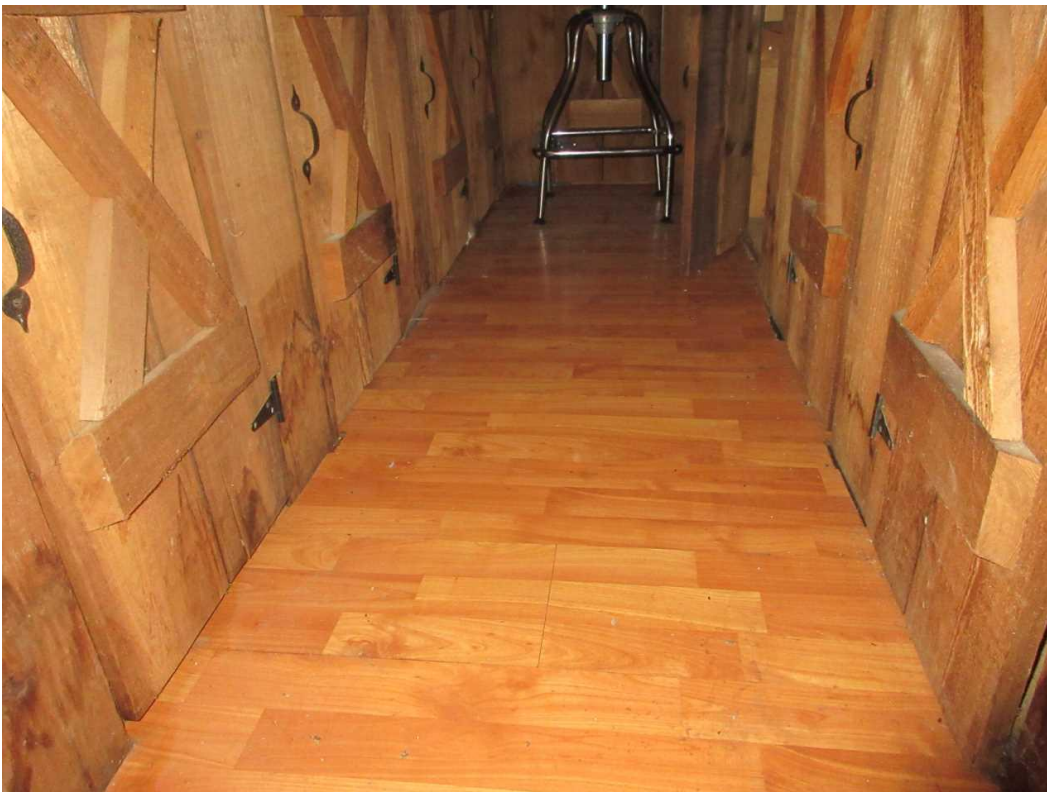


17-Man Cave

Date Taken: 5/22/2025

Taken By: Michael Wallen

3 1/2" baseboard.



18-Man Cave

Date Taken: 5/22/2025

Taken By: Michael Wallen


Water damage to base cabinets.

Photo Sheet

Insured: CRYSTAL [REDACTED]
Claim #: 300-0 [REDACTED]-2025
Policy #: [REDACTED]

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company



19-S Right Elevation
Date Taken: 5/22/2025
Taken By: Michael Wallen
Elevation overview




20-E Rear Elevation
Date Taken: 5/22/2025
Taken By: Michael Wallen
Elevation overview

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]



21-E Rear Elevation

Date Taken: 5/22/2025

Taken By: Michael Wallen

Possible location of ground water entry below the deck planking and into the Basement level interior through the sliding door.



22-E Rear Elevation

Date Taken: 5/22/2025

Taken By: Michael Wallen

Possible location of ground water entry below the deck planking and into the Basement level interior through the sliding door.

Photo Sheet

Auto-Owners Insurance Company

Home-Owners Insurance Company

Owners Insurance Company

Property-Owners Insurance Company

Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]

Claim #: 300-0 [REDACTED]-2025

Policy #: [REDACTED]



23-N Left Elevation

Date Taken: 5/22/2025

Taken By: Michael Wallen

Elevation overview



24-Personal Property

Date Taken: 5/22/2025

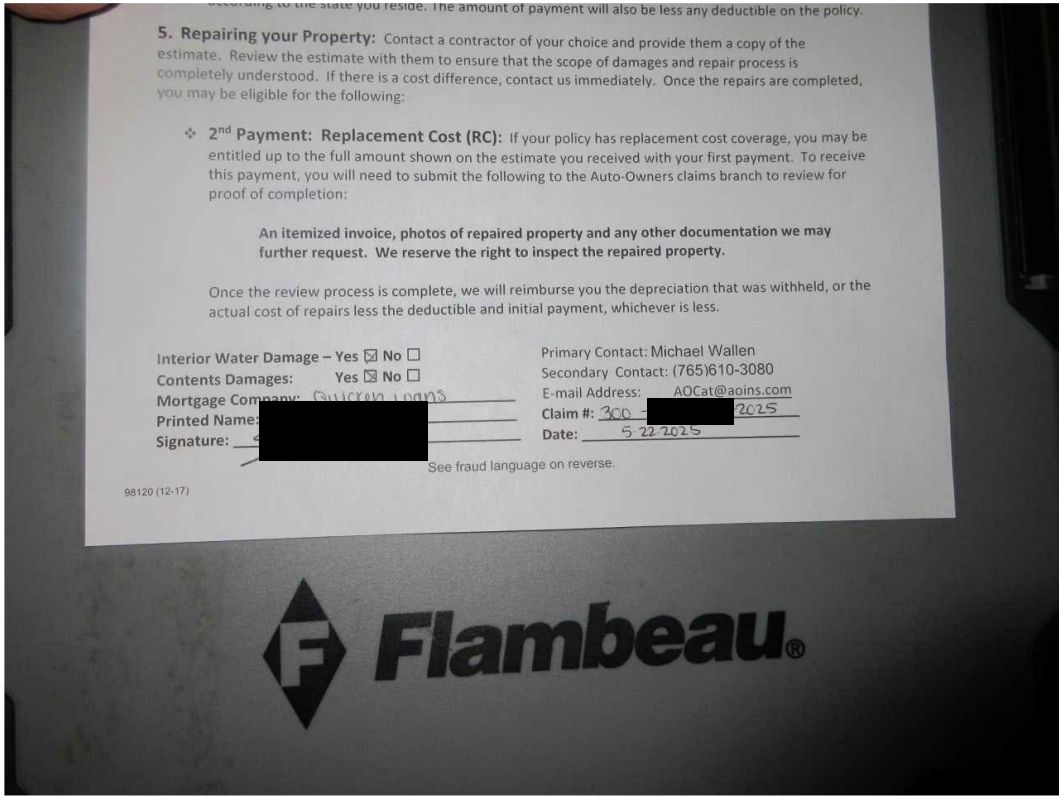
Taken By: Michael Wallen

Possible water damage to drumset.

Photo Sheet

Insured: CRYSTAL [REDACTED]
Claim #: 300-[REDACTED]-2025
Policy #: [REDACTED]

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company



25-Claim Process Letter
Date Taken: 5/22/2025
Taken By: Michael Wallen
Signed by Mr. [REDACTED]

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Insured: CRYSTAL DUNCIL
Property: 2808 N [REDACTED] DR
CONNERSVILLE, IN 47331-1825
Home: 2808 N [REDACTED] DR
CONNERSVILLE, IN 47331-1825

Cell: [REDACTED]
E-mail: c[REDACTED]@marinerfinance.com

Claim Rep.: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Estimator: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Claim Number: 300-0[REDACTED]-2025

Policy Number: [REDACTED]

Type of Loss: WATER

Date Contacted: 5/21/2025 12:00 AM
Date of Loss: 5/16/2025 12:00 AM
Date Inspected: 5/22/2025 12:00 AM
Date Est. Completed: 5/22/2025 9:40 PM

Date Received: 5/20/2025 12:00 AM
Date Entered: 5/20/2025 10:08 AM

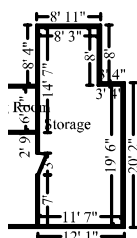
Price List: ININ8X_MAY25
Restoration/Service/Remodel
Estimate: CRYSTAL [REDACTED]

NOTICE: This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

CRYSTAL [REDACTED]

Dwelling

Interior



Storage

Height: 7'

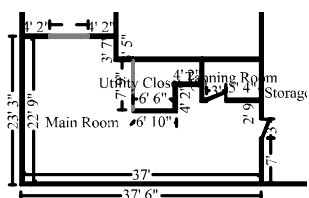
527.17 SF Walls	291.88 SF Ceiling
819.04 SF Walls & Ceiling	291.88 SF Floor
32.43 SY Flooring	75.17 LF Floor Perimeter
78.17 LF Ceil. Perimeter	

Door

3' X 6' 8"

Opens into MAIN_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Contents - move out then reset - Extra large room	1.00 EA	214.90	0.00	214.90	(0.00)	214.90
2. Water extraction from hard surface floor	291.88 SF	0.26	0.00	75.89	(0.00)	75.89
3. R&R Interior door unit	1.00 EA	340.26	18.20	358.46	(40.28)	318.18
4. Door knob/lockset - Detach & reset	1.00 EA	25.86	0.00	25.86	(0.00)	25.86
5. Paint door slab only - 2 coats (per side)	2.00 EA	46.90	1.37	95.17	(76.14)	19.03
6. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.48	0.84	79.80	(63.84)	15.96
7. Clean concrete the floor	291.88 SF	0.37	0.20	108.20	(0.00)	108.20
Totals: Storage			20.61	958.28	180.26	778.02



Main Room

Height: 7'

758.25 SF Walls	630.92 SF Ceiling
1389.17 SF Walls & Ceiling	630.92 SF Floor
70.10 SY Flooring	107.75 LF Floor Perimeter
119.75 LF Ceil. Perimeter	

Door

3' X 6' 8"

Opens into STORAGE

Door

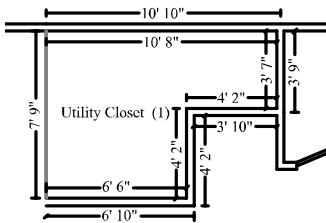
3' X 6' 8"

Opens into TANNING_ROOM

Missing Wall - Goes to Floor

6' X 6' 8"

Opens into MAN_CAVE



Subroom: Utility Closet (1)

Height: 7'

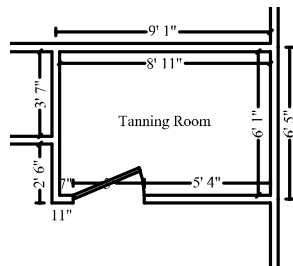
203.58 SF Walls	65.31 SF Ceiling
268.89 SF Walls & Ceiling	65.31 SF Floor
7.26 SY Flooring	29.08 LF Floor Perimeter
29.08 LF Ceil. Perimeter	

Missing Wall

7' 9" X 7'

Opens into MAIN_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
8. Contents - move out then reset - Extra large room	1.00 EA	214.90	0.00	214.90	(0.00)	214.90
9. Water extraction from hard surface floor	696.23 SF	0.26	0.00	181.02	(0.00)	181.02
10. Clean concrete the floor	696.23 SF	0.37	0.49	258.10	(0.00)	258.10
Totals: Main Room			0.49	654.02	0.00	654.02



Tanning Room

Height: 7'

190.00 SF Walls	54.24 SF Ceiling
244.24 SF Walls & Ceiling	54.24 SF Floor
6.03 SY Flooring	27.00 LF Floor Perimeter
30.00 LF Ceil. Perimeter	

Door

3' X 6' 8"

Opens into MAIN_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
11. Contents - move out then reset - Small room	1.00 EA	53.77	0.00	53.77	(0.00)	53.77
12. Water extraction from carpeted floor	54.24 SF	0.58	0.00	31.46	(0.00)	31.46
13. Clean and deodorize carpet	54.24 SF	0.60	0.04	32.58	(0.00)	32.58
Totals: Tanning Room			0.04	117.81	0.00	117.81



Man Cave

Height: 7'

597.00 SF Walls	446.72 SF Ceiling
1043.72 SF Walls & Ceiling	446.72 SF Floor
49.64 SY Flooring	85.00 LF Floor Perimeter
91.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

6' X 6' 8"

Opens into MAIN_ROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
14. Contents - move out then reset - Extra large room	1.00 EA	214.90	0.00	214.90	(0.00)	214.90
15. Water extraction from hard surface floor	446.72 SF	0.26	0.00	116.15	(0.00)	116.15
16. R&R Paneling - High grade	597.00 SF	3.22	43.88	1,966.22	(139.63)	1,826.59
17. Stain & finish paneling	597.00 SF	2.07	19.22	1,255.01	(1,004.01)	251.00
18. R&R Baseboard - 3 1/4" stain grade	85.00 LF	4.77	13.09	418.54	(29.75)	388.79
19. Stain & finish baseboard	85.00 LF	1.98	1.61	169.91	(135.93)	33.98
20. R&R Cabinetry - lower (base) units	19.00 LF	258.31	279.77	5,187.66	(1,203.49)	3,984.17
21. Stain & finish cabinetry - lower - inside and out	19.00 LF	82.14	12.14	1,572.80	(1,258.24)	314.56
22. Remove Countertop - wood - butcher block (hardrock maple)	38.00 SF	5.24	0.00	199.12	(0.00)	199.12
23. Install Countertop - wood - butcher block (hardrock maple)	38.00 SF	35.28	0.00	1,340.64	(0.00)	1,340.64
24. R&R Snaplock Laminate - simulated wood flooring	446.72 SF	8.02	103.82	3,686.51	(1,462.89)	2,223.62
Totals: Man Cave			473.53	16,127.46	5,233.94	10,893.52
Total: Interior			494.67	17,857.57	5,414.20	12,443.37

Dumpspter for Entire Project

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
25. Tandem axle dump trailer - per load - including dump fees <i>Above allowance to dispose of all construction-related materials.</i>	1.00 EA	245.08	0.00	245.08	(0.00)	245.08
Totals: Dumpspter for Entire Project			0.00	245.08	0.00	245.08
Total: Dwelling			494.67	18,102.65	5,414.20	12,688.45
Line Item Totals: CRYSTAL [REDACTED]			494.67	18,102.65	5,414.20	12,688.45

Grand Total Areas:

2,276.00 SF Walls	1,489.07 SF Ceiling	3,765.07 SF Walls and Ceiling
1,489.07 SF Floor	165.45 SY Flooring	324.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	348.00 LF Ceil. Perimeter
1,489.07 Floor Area	1,585.07 Total Area	2,276.00 Interior Wall Area
1,805.33 Exterior Wall Area	225.67 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	

Summary for Water Backup of Sewers or Drains

Line Item Total	17,607.98
Material Sales Tax	494.67
Replacement Cost Value	\$18,102.65
Less Depreciation	(5,414.20)
Actual Cash Value	\$12,688.45
Less Deductible	(1,000.00)
Less Amount Over Limit(s)	(6,688.45)
Net Claim	\$5,000.00
Total Depreciation	5,414.20
Less Residual Amount Over Limit(s)	(5,414.20)
Total Recoverable Depreciation	0.00
Net Claim if Depreciation is Recovered	\$5,000.00

Michael Wallen

Recap of Taxes

	Material Sales Tax (7%)	Manuf. Home Tax (7%)	Storage Tax (7%)
Line Items	494.67	0.00	0.00
Total	494.67	0.00	0.00

Recap by Room

Estimate: CRYSTAL [REDACTED]

Area: Dwelling

Area: Interior

Storage	937.67	5.33%
Main Room	653.53	3.71%
Tanning Room	117.77	0.67%
Man Cave	15,653.93	88.90%

Area Subtotal: Interior	17,362.90	98.61%
Dumpspter for Entire Project	245.08	1.39%

Area Subtotal: Dwelling	17,607.98	100.00%
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Subtotal of Areas	17,607.98	100.00%
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Total	17,607.98	100.00%
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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CABINETS	6,075.44	1,136.35	4,939.09
CLEANING	398.15		398.15
CONTENT MANIPULATION	698.47		698.47
GENERAL DEMOLITION	1,546.49		1,546.49
DOORS	317.51	38.10	279.41
FLOOR COVERING - WOOD	2,943.88	1,413.06	1,530.82
FINISH CARPENTRY / TRIMWORK	358.70	28.70	330.00
FINISH HARDWARE	25.86		25.86
PANELING & WOOD WALL FINISHES	1,701.45	136.12	1,565.33
PAINTING	3,137.51	2,510.01	627.50
WATER EXTRACTION & REMEDIATION	404.52		404.52
Subtotal	17,607.98	5,262.34	12,345.64
Material Sales Tax	494.67	151.86	342.81
Total	18,102.65	5,414.20	12,688.45

NOTICE: This is an estimate for repairs and a copy of this document does not constitute settlement of claim. The above figures may be subject to additional company review and approval. Your loss will be settled on an actual cash value basis and your policy may contain a replacement cost provision. If it contains such a provision, full cost of replacement can be considered if the property is actually replaced. You have the right to make further claim under this provision within 180 days after the loss. All policy terms and conditions apply to this claim.

Statement of Loss

Claim # 300-0-2025

Auto-Owners Insurance Company
Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

5/22/2025

Adjuster Michael Wallen
Phone (765) 610-3080

Insured Name CRYSTAL
Loss Address 2808 N DR, CONNERSVILLE, IN 47331-1825
Phone Number (765) 309-2662

Other Phone Ins Claim # 300-0-2025 Date of Loss 5/16/2025
Ins Company

Abstract of Coverage

Policy # Effective 5/13/2025 - 5/13/2026

Forms

Coverage	Limit	Co-Insurance	Deductible
Water Backup of Sewers or Drains	\$5,000.00		\$1,000.00

Coverage - Water Backup of Sewers or Drains

Coverage \$5,000.00 Not Applicable

	RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value	\$0.00		\$0.00		
Actual Cash Value		\$0.00	\$0.00		
Total Estimated Loss	\$18,102.65	\$18,102.65		\$18,102.65	
Less Depreciation		(\$5,414.20)			
ACV Loss		\$12,688.45			
Less Non-Recoverable Depreciation	(\$0.00)				
Sub-Total	\$18,102.65	\$12,688.45			
Less Deductible Applied	(\$1,000.00)	(\$1,000.00)			
Less Amount Over Limit(s)	(\$12,102.65)	(\$6,688.45)			
Adjusted Loss Amount	\$5,000.00	\$5,000.00			\$5,000.00
Recoverable Depreciation	\$0.00				Policy Limit

Total Loss & Claim	\$18,102.65	\$5,000.00
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Total Recoverable Depreciation	\$0.00
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A copy of this document does not constitute a settlement of this claim. The above figures are subject to insurance company approval.

Accepted by _____

LOSS RECAP

Insured:

CRYSTAL

Policy No. :

Property Address :

2808 N DR, CONNERSVILLE, IN 47331-1825

Date of Loss :

5/16/2025

Mailing Address :

2808 N DR, CONNERSVILLE, IN 47331-1825

Catastrophe No. :

Insured Tel. No. :

Adj. File No. :

R191337

Adjusting Company :

Adj. No. :

Adj. Address :

5213 Main St, Anderson, IN 46013

Adj. Phone No. :

(765) 610-3080

Date Loss Assigned: 5/20/2025 00:00		Date Insured Contacted: 5/21/2025 00:00			Date Loss Inspected: 5/22/2025 00:00					
Replacement Cost Loss	Recov. Depr.	Non-recov. Deprec.	ACV Loss	Deductible Applied	Insur. Carried Req. %	ACV Claim	Potential Suppl. Claim	RC Claim	RCV	Valuation ACV
18,102.65	5,414.20	0.00	12,688.45	1,000.00	100	5,000.00	0.00	5,000.00	0.00	0.00
Water Backup of Sewers or Drains										
TOTALS		\$18,102.65	\$5,414.20	\$0.00	\$12,688.45	\$1,000.00	\$5,000.00	\$0.00	\$5,000.00	

Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Insured: CRYSTAL [REDACTED]
Property: 2808 N [REDACTED] DR
CONNERSVILLE, IN 47331-1825
Home: 2808 N [REDACTED] DR
CONNERSVILLE, IN 47331-1825

Cell: [REDACTED]
E-mail: c[REDACTED]@marinerfinance.com

Claim Rep.: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Estimator: Michael Wallen
Business: 5213 Main St
Anderson, IN 46013

Cellular: (765) 610-3080
E-mail: michael_wallen@reliableadjusting.com

Claim Number: 300-0[REDACTED]-2025

Policy Number: [REDACTED]

Type of Loss: WATER

<u>Coverage</u>	<u>Deductible</u>	<u>Policy Limit</u>
Water Backup of Sewers or Drains	\$1,000.00	\$5,000.00

Date Contacted: 5/21/2025 12:00 AM

Date of Loss: 5/16/2025 12:00 AM

Date Inspected: 5/22/2025 12:00 AM

Date Received: 5/20/2025 12:00 AM

Date Entered: 5/20/2025 10:08 AM

Date Est. Completed: 5/22/2025 9:40 PM

Price List: ININ8X_MAY25
Restoration/Service/Remodel
Estimate: CRYSTAL [REDACTED]

Depreciate Material:	Yes	Depreciate O&P:	Yes
Depreciate Non-material:	Yes	Depreciate Taxes:	Yes
Depreciate Removal:	No		

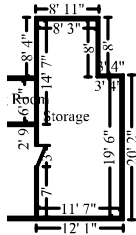
NOTICE: This is a repair estimate only and not an offer of settlement. All estimate figures may be subject to additional company review and approval. This is not an authorization to repair or guarantee of payment. Authorization to repair and/or guarantee of payment must come from the owner of the property. The insurer assumes no responsibility for the quality nor any deficiencies in repairs.

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

CRYSTAL [REDACTED]

Dwelling

Interior



Storage

Height: 7'

527.17 SF Walls	291.88 SF Ceiling
819.04 SF Walls & Ceiling	291.88 SF Floor
32.43 SY Flooring	75.17 LF Floor Perimeter
78.17 LF Ceil. Perimeter	

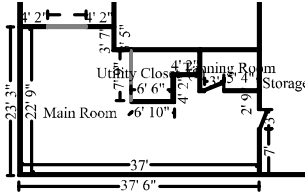
Door

3' X 6' 8"

Opens into MAIN_ROOM

CAT	SEL	ACT DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
	CALC						
1. CON	ROOM>>	+ Contents - move out then reset - Extra large room					
	1	1.00 EA		0.00+	214.90 =	0.00	214.90
2. WTR	EXTH	+ Water extraction from hard surface floor					
	F	291.88 SF		0.00+	0.26 =	0.00	75.89
3. DOR	AV	& R&R Interior door unit					
	1	1.00 EA		22.75+	317.51 =	18.20	358.46
4. FNH	DORHRS	+ Door knob/lockset - Detach & reset					
	1	1.00 EA		0.00+	25.86 =	0.00	25.86
5. PNT	DOR	+ Paint door slab only - 2 coats (per side)					
	2	2.00 EA		0.00+	46.90 =	1.37	95.17
6. PNT	DORT	+ Paint door/window trim & jamb - 2 coats (per side)					
	2	2.00 EA		0.00+	39.48 =	0.84	79.80
7. CLN	CNC	+ Clean concrete the floor					
	F	291.88 SF		0.00+	0.37 =	0.20	108.20
Totals: Storage						20.61	958.28

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

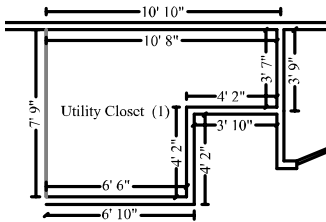


Main Room

Height: 7'

758.25 SF Walls	630.92 SF Ceiling
1389.17 SF Walls & Ceiling	630.92 SF Floor
70.10 SY Flooring	107.75 LF Floor Perimeter
119.75 LF Ceil. Perimeter	

Door	3' X 6' 8"	Opens into STORAGE
Door	3' X 6' 8"	Opens into TANNING_ROOM
Missing Wall - Goes to Floor	6' X 6' 8"	Opens into MAN_CAVE



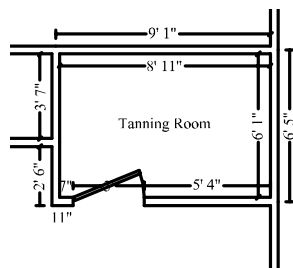
Subroom: Utility Closet (1)

Height: 7'

203.58 SF Walls	65.31 SF Ceiling
268.89 SF Walls & Ceiling	65.31 SF Floor
7.26 SY Flooring	29.08 LF Floor Perimeter
29.08 LF Ceil. Perimeter	

Missing Wall	7' 9" X 7'	Opens into MAIN_ROOM
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CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
8. CON	ROOM>>	+ Contents - move out then reset - Extra large room				
	1	1.00 EA	0.00+	214.90 =	0.00	214.90
9. WTR	EXTH	+ Water extraction from hard surface floor				
	F	696.23 SF	0.00+	0.26 =	0.00	181.02
10. CLN	CNC	+ Clean concrete the floor				
	F	696.23 SF	0.00+	0.37 =	0.49	258.10
Totals: Main Room					0.49	654.02



Tanning Room

Height: 7'

190.00 SF Walls	54.24 SF Ceiling
244.24 SF Walls & Ceiling	54.24 SF Floor
6.03 SY Flooring	27.00 LF Floor Perimeter
30.00 LF Ceil. Perimeter	

Door	3' X 6' 8"	Opens into MAIN_ROOM
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Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
11. CON	ROOM<	+ Contents - move out then reset - Small room				
	1	1.00 EA	0.00+	53.77 =	0.00	53.77
12. WTR	EXT	+ Water extraction from carpeted floor				
	F	54.24 SF	0.00+	0.58 =	0.00	31.46
13. CLN	FCC	+ Clean and deodorize carpet				
	F	54.24 SF	0.00+	0.60 =	0.04	32.58
Totals: Tanning Room					0.04	117.81



Man Cave

Height: 7'

597.00 SF Walls	446.72 SF Ceiling
1043.72 SF Walls & Ceiling	446.72 SF Floor
49.64 SY Flooring	85.00 LF Floor Perimeter
91.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

6' X 6' 8"

Opens into MAIN_ROOM

CAT	SEL	ACT DESCRIPTION	REMOVE	REPLACE	TAX	TOTAL
	CALC	QTY				
14. CON	ROOM>>	+ Contents - move out then reset - Extra large room				
	1	1.00 EA	0.00+	214.90 =	0.00	214.90
15. WTR	EXTH	+ Water extraction from hard surface floor				
	F	446.72 SF	0.00+	0.26 =	0.00	116.15
16. PNL	AV+	& R&R Paneling - High grade				
	W	597.00 SF	0.37+	2.85 =	43.88	1,966.22
17. PNT	PNLS	+ Stain & finish paneling				
	W	597.00 SF	0.00+	2.07 =	19.22	1,255.01
18. FNC	B3+	& R&R Baseboard - 3 1/4" stain grade				
	PF	85.00 LF	0.55+	4.22 =	13.09	418.54
19. PNT	BS	+ Stain & finish baseboard				
	PF	85.00 LF	0.00+	1.98 =	1.61	169.91
20. CAB	LOW	& R&R Cabinetry - lower (base) units				
	8'4+8'4+2'4	19.00 LF	9.11+	249.20 =	279.77	5,187.66
21. PNT	LOWS	+ Stain & finish cabinetry - lower - inside and out				
	19	19.00 LF	0.00+	82.14 =	12.14	1,572.80
22. CAB	CTBB	- Remove Countertop - wood - butcher block (hardrock maple)				
	38	38.00 SF	5.24+	0.00 =	0.00	199.12
23. CAB	CTBB	1 Install Countertop - wood - butcher block (hardrock maple)				
	19*2	38.00 SF	0.00+	35.28 =	0.00	1,340.64
24. FCW	LAM	& R&R Snaplock Laminate - simulated wood flooring				
	F	446.72 SF	1.43+	6.59 =	103.82	3,686.51

CRYSTAL

5/22/2025

Page: 4

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

CONTINUED - Man Cave

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
Totals: Man Cave					473.53	16,127.46
Total: Interior					494.67	17,857.57

Dumpspter for Entire Project

CAT	SEL CALC	ACT DESCRIPTION QTY	REMOVE	REPLACE	TAX	TOTAL
25. DMO	DTRLR 1	- Tandem axle dump trailer - per load - including dump fees 1.00 EA	245.08+	0.00 =	0.00	245.08
<i>Above allowance to dispose of all construction-related materials.</i>						
Totals: Dumpspter for Entire Project					0.00	245.08
Total: Dwelling					494.67	18,102.65
Line Item Totals: CRYSTAL_					494.67	18,102.65

Grand Total Areas:

2,276.00	SF Walls	1,489.07	SF Ceiling	3,765.07	SF Walls and Ceiling
1,489.07	SF Floor	165.45	SY Flooring	324.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	348.00	LF Ceil. Perimeter
1,489.07	Floor Area	1,585.07	Total Area	2,276.00	Interior Wall Area
1,805.33	Exterior Wall Area	225.67	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		

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Summary for Water Backup of Sewers or Drains

Line Item Total	17,607.98
Material Sales Tax	494.67
Replacement Cost Value	\$18,102.65
Less Depreciation	(5,414.20)
Actual Cash Value	\$12,688.45
Less Deductible	(1,000.00)
Less Amount Over Limit(s)	(6,688.45)
Net Claim	\$5,000.00
Total Depreciation	5,414.20
Less Residual Amount Over Limit(s)	(5,414.20)
Total Recoverable Depreciation	0.00
Net Claim if Depreciation is Recovered	\$5,000.00

Michael Wallen

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Recap of Taxes

	Material Sales Tax (7%)	Manuf. Home Tax (7%)	Storage Tax (7%)
Line Items	494.67	0.00	0.00
Total	494.67	0.00	0.00

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Recap by Room

Estimate: CRYSTAL [REDACTED]

Area: Dwelling

Area: Interior

Storage	937.67	5.33%
Main Room	653.53	3.71%
Tanning Room	117.77	0.67%
Man Cave	15,653.93	88.90%

Area Subtotal: Interior	17,362.90	98.61%
Dumpspter for Entire Project	245.08	1.39%

Area Subtotal: Dwelling	17,607.98	100.00%
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Subtotal of Areas	17,607.98	100.00%
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Total	17,607.98	100.00%
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Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CABINETRY	6,075.44	1,136.35	4,939.09
CLEANING	398.15		398.15
CONTENT MANIPULATION	698.47		698.47
GENERAL DEMOLITION	1,546.49		1,546.49
DOORS	317.51	38.10	279.41
FLOOR COVERING - WOOD	2,943.88	1,413.06	1,530.82
FINISH CARPENTRY / TRIMWORK	358.70	28.70	330.00
FINISH HARDWARE	25.86		25.86
PANELING & WOOD WALL FINISHES	1,701.45	136.12	1,565.33
PAINTING	3,137.51	2,510.01	627.50
WATER EXTRACTION & REMEDIATION	404.52		404.52
Subtotal	17,607.98	5,262.34	12,345.64
Material Sales Tax	494.67	151.86	342.81
Total	18,102.65	5,414.20	12,688.45

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