

File with the County Assessor and County Clerk on or Before July 15

# Report of Destroyed Real Property

Damage Occurring on or after January 1 and before July 1 of Current Year  
 Significant damage must exceed 20% of the current assessed value as defined in the instructions.  
 One parcel per form.

Agenda Item # 330  
 FORM 425  
 Date 6/28/23

<b>Name and Mailing Address of Person Filing Report</b>			County Name <b>Dodge</b>	Filed _____, 20____
Name <b>Todd Meyer</b>			Destroyed Report Number (Optional for County Use Only)	
Street or Other Mailing Address <b>445 County Road 18</b>			<b>Description and Location of the Property</b> Complete a separate report for each parcel.	
City, Town, or Post Office <b>Hooper</b>	State <b>NE</b>	Zip Code <b>68031</b>	Property ID Number <b>270117334</b>	
Phone Number <b>(402) 430-2554</b>			Legal Description of the Real Property (For Example, Lot, Block, Addition, City Name, Section, Township, Range) <b>Sec 23-T20,R7E</b>	
Email Address <b>tmeyer68@hotmail.com</b>				
Situs Address of Property, if Different than Address Above <b>445 County Road 18</b>				

Reasons for Requested Reassessment Due To Significant Damage	
Date of Damage <b>May 12th 2023</b>	Damage Occurred to: <input type="checkbox"/> Land <input checked="" type="checkbox"/> Buildings

Significant Damage Due to:  
 Flood     Fire     Tornado     Earthquake     Other Natural Disaster, Specify \_\_\_\_\_

Describe the significant damage, as defined in the instructions.  
**Virtually all out buildings destroyed or very heavily damaged. House sustained damage, currently not liveable but will be repaired. One Clayton Lambert Herd King bin remains, but all other grain bins destroyed.**

Attach Supporting Documents: Include any photographs, reports, damage estimates, repair estimates, insurance documents, or other documents you wish to be considered by the county board of equalization in making any adjustment in value.

**sign here** \_\_\_\_\_ Date 6-20-23  
 Signature of Person Filing the Report of Destroyed Real Property

**For County Board of Equalization Use Only**  
 Significant damage must exceed 20% of the current assessed value as defined in the instructions.

		<input type="checkbox"/> Granted	<input type="checkbox"/> Partially Granted	<input type="checkbox"/> Denied
Current Year Assessed Value	Reassessment Value			
Land <b>267,271</b>	Land <b>267,271</b>			
Buildings <b>298,215</b>	Buildings <b>219,491</b>			
Total <b>565,486</b>	Total <b>486,762</b>			

Comments:  
**Removed outbuildings and reduced dwlg \$49,203.**

**County Board of Equalization Certification**

The county board of equalization has verified the current year assessed value of the real property prior to making any adjustments due to significant property damage and certifies that any adjustment to value on this report has been made to destroyed real property only.

\_\_\_\_\_ Date **JUN 21 2023**  
 Signature of County Board of Equalization Chairperson

**County Clerk Certification**

Date the Report was Heard \_\_\_\_\_ Date of the Decision \_\_\_\_\_  
 Date Notice of Decision was Mailed to Property Owner \_\_\_\_\_

The undersigned certifies that a copy of this request for reassessment and the action of the county board of equalization has been provided to the county assessor and has been mailed to the person filing this report at the above-shown address on \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_ Date \_\_\_\_\_  
 Signature of County Clerk









Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
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**ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus)** Claim #P2304231, (MEYER, TODD A & RAEANN T)

Approved

**ROOFPLAN: Roofplan**

**General Items**

1 \*Our Unit Cost prices are based on the prevailing rates being charged in your local markets. 1.00 \$0.00 CF \$0.00 \$0.00 \$0.00

If you would like a list of qualified contractors in your area who will perform work at these rates, please let your adjuster know.

2 \*If you want to submit photos or other documentation to us you can use either of the following methods. 1 \$0.00 EA \$0.00 \$0.00 \$0.00

- 1) Fax Receiver - can be used for documents. 877-727-2200 or 402-434-8302
- 2) Photo Upload - can be used for photos and/or documents. www.fmne.com/uploader

3 \*If you obtain an estimate from a contractor that is higher than the enclosed estimate, notify us for approval before starting any repair work. 1.00 \$0.00 CF \$0.00 \$0.00 \$0.00

4 \*Sales Tax is included in the individual Unit Prices listed in the estimate. 1 \$0.00 EA \$0.00 \$0.00 \$0.00

5 \*Permit Fees will be allowed if required by the local building authority and if incurred. An invoice will need to be submitted. 1.00 \$0.00 LF \$0.00 \$0.00 \$0.00

6 \*Overhead & Profit 1.00 \$0.00 SF \$0.00 \$0.00 \$0.00

We allow overhead and profit allowances if a general contractor utilizes three or more separate subcontractors to perform repair work on three or more substantial trades that require significant coordination. We require the subcontractor invoices to confirm the work was completed by subcontractors rather than employees of the general contractor. The amount charged by the subcontractor can be blocked out on the invoice but it needs to include the business name and Federal ID number to confirm it is a legitimate business entity.

7 \*This policy doesn't include Ordinance or Law Coverage. 1.00 \$0.00 SQ \$0.00 \$0.00 \$0.00

Upgrades in, and/or addition of, materials or structural design associated with building code requirements are excluded from coverage.

8 \*LINK 1 \$0.00 EA \$0.00 \$0.00 \$0.00

The documents related to your claim will be available to you through Symblity LINK. You will receive an e-mail or text that will prompt you to create a user name and password. Once you have created an account, you will be able to access the documents related to your claim as well as upload photos and documents to us. Please save the log in address, your user name and password for future use.

**General Items - Subtotal (8 items)** \$0.00 \$0.00 \$0.00

**Gutters**

9 Remove & Replace - Gutters & Downspouts, Aluminum, 5" 495.61 \$10.00 LF \$4,956.10 \$2,478.05 ✓ \$2,478.05

Includes miters, end caps, outlets, glue, elbows, hangers, downspout straps, screws, installation labor, and sales tax.

Includes 5% waste on quantity.

**Gutters - Subtotal (1 item)** \$4,956.10 \$2,478.05 \$2,478.05

**Front/East**

10 Remove & Replace - Vinyl Siding, Standard Grade (.042-.044) 851.40 \$6.75 SF \$5,746.95 \$2,873.48 ✓ \$2,873.47



Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
<b>ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus) Claim #P2304231, (MEYER, TODD A &amp; RAEANN T)</b>						
<input type="checkbox"/> Approved						

Includes J-Channel, F-Channel, inside/outside corners, J-blocks, utility trim, fasteners, starter strip, house wrap, installation labor, and sales tax.

Includes 10% waste on quantity.

11 Rem/Reset - Light Fixture, Recessed	3	\$20.00	EA	\$60.00	\$0.00	\$60.00
12 Replace - Window	1	\$845.58	EA	\$845.58	\$0.00	\$845.58
13 Replace - Window/Door Screen - up to 9-16 sf	3	\$50.00	EA	\$150.00	\$0.00	\$150.00
14 Repair Corner Post-Jack up roof, Masonry Work, Slab	1	\$750.00	EA	\$750.00	\$0.00	\$750.00

**Front/East - Subtotal (5 items) \$7,552.53 \$2,873.48 \$4,679.05**

**Right/North**

15 Remove & Replace - Vinyl Siding, Standard Grade (.042-.044)	1,344.20	\$6.75	SF	\$9,073.35	\$4,536.68 ✓	\$4,536.67
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Includes J-Channel, F-Channel, inside/outside corners, J-blocks, utility trim, fasteners, starter strip, house wrap, installation labor, and sales tax.

Includes 10% waste on quantity.

16 Replace - Window/Door Screen - up to 9-16 sf	3	\$50.00	EA	\$150.00	\$0.00	\$150.00
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**Right/North - Subtotal (2 items) \$9,223.35 \$4,536.68 \$4,686.67**

**Back/West**

17 Remove & Replace - Vinyl Siding, Standard Grade (.042-.044)	1,151.70	\$6.75	SF	\$7,773.98	\$3,886.99 ✓	\$3,886.99
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Includes J-Channel, F-Channel, inside/outside corners, J-blocks, utility trim, fasteners, starter strip, house wrap, installation labor, and sales tax.

Includes 10% waste on quantity.

18 Remove & Replace - Garage Door, Metal 16'x7', Insulated (Steel Backed)	1	\$2,550.00	EA	\$2,550.00	\$1,275.00 ✓	\$1,275.00
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19 Replace - Window/Door Screen - up to 9-16 sf	8	\$50.00	EA	\$400.00	\$0.00	\$400.00
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20 Replace - Door, Full View	1	\$600.00	EA	\$600.00	\$0.00	\$600.00
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**Back/West - Subtotal (4 items) \$11,323.98 \$5,161.99 \$6,161.99**

**Left/South**

21 Remove & Replace - Vinyl Siding, Standard Grade (.042-.044)	1,019.70	\$6.75	SF	\$6,882.98	\$3,441.49 ✓	\$3,441.49
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Includes J-Channel, F-Channel, inside/outside corners, J-blocks, utility trim, fasteners, starter strip, house wrap, installation labor, and sales tax.

Includes 10% waste on quantity.

22 Replace - Window	2	\$845.58	EA	\$1,691.16	\$0.00	\$1,691.16
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23 Replace - Window, Bay	1	\$1,537.28	EA	\$1,537.28	\$0.00	\$1,537.28
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**Left/South - Subtotal (3 items) \$10,111.42 \$3,441.49 \$6,669.93**

**Soffit/Fascia**

24 Remove & Replace - Soffit, Aluminum	1,275.00	\$6.50	SF	\$8,287.50	\$0.00	\$8,287.50
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25 Remove & Replace - Fascia, Aluminum	351.01	\$7.50	LF	\$2,632.58	\$0.00	\$2,632.58
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**farmers mutual**  
of nebraska

**Farmers Mutual of NE- Columbus**

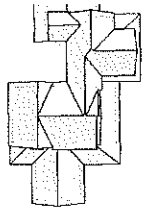
825 23rd Street; Suite 1000  
Columbus, Nebraska 68601

Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
<b>ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus) Claim #P2304231, (MEYER, TODD A &amp; RAEANN T)</b>						
<input type="checkbox"/> Approved						

**Soffit/Fascia - Subtotal (2 items) \$10,920.08 \$0.00 \$10,920.08**

**Roof**

**Roof area:** 5,106.02 SF **Squares:** 51.1 SQ **Soffit:** 744.97 SF  
**Eaves:** 351.01 LF **Ridge:** 189.81 LF



26 Debris Removal - All Roofing	51.05	\$15.00	SQ	\$765.75	\$0.00	\$765.75
27 Remove - 1 layer-Roofing, asphalt (payable if completed)	51.05	\$50.00	SQ	\$2,552.50	\$0.00	\$2,552.50
<input type="checkbox"/> Includes shingles, felt, nails, ridge/hip shingles, starter row, and edge metals.						
28 Remove - Steep Charge - greater than 6/12 (payable if completed)	14.92	\$20.00	SQ	\$298.40	\$0.00	\$298.40
29 Remove - Height Charge- 2 story or greater (payable if completed)	26.62	\$20.00	SQ	\$532.40	\$0.00	\$532.40
30 Replace Felt 15LB	51.05	\$28.00	SQ	\$1,429.40	\$0.00	\$1,429.40
31 Replace - Drip Edge (Rake + Eave) Aluminum - Pre-Finish Color	694.93	\$2.65	LF	\$1,841.56	\$0.00	\$1,841.56
<input type="checkbox"/> Includes 5% waste on quantity.						
32 Replace - Shingles - Starter Row, Continuous	368.56	\$1.75	LF	\$644.98	\$0.00	\$644.98
<input type="checkbox"/> Includes self adhesive starter roll, installation labor, and sales tax.						
<input type="checkbox"/> Includes 5% waste on quantity.						
33 Replace - Ridge/Hip Cap Shingles	258.27	\$5.50	LF	\$1,420.49	\$0.00	\$1,420.49
<input type="checkbox"/> Includes ridge/hip shingles, nails, installation labor, and sales tax.						
<input type="checkbox"/> Includes 5% waste on quantity.						
34 Replace - Steep Charge - greater than 6/12	14.92	\$20.00	SQ	\$298.40	\$0.00	\$298.40
35 Replace - Height Charge - 2 story or greater	26.62	\$20.00	SQ	\$532.40	\$0.00	\$532.40
36 Replace - Shingles, asphalt, impact resistant	56.16	\$300.00	SQ	\$16,848.00	\$0.00	\$16,848.00
<input type="checkbox"/> Includes asphalt shingles, rust-resistant nails, installation labor, and sales tax.						
<input type="checkbox"/> Includes 10% waste on quantity.						
37 Remove & Replace - Valley Metal - Painted W Style	177.47	\$8.00	LF	\$1,419.76	\$0.00	\$1,419.76
<input type="checkbox"/> Includes 5% waste on quantity.						
38 Replace Ice/Water Shield- 1 course	351.01	\$4.00	LF	\$1,404.04	\$0.00	\$1,404.04
<input type="checkbox"/> The quantity of felt has been reduced by the amount of I/W shield used. Conversion: 0.03 SQ per LF						
39 Remove & Replace - Roof Vent (turtle)	13	\$45.00	EA	\$585.00	\$0.00	\$585.00
40 Remove & Replace - Pipe jack/plumbing boot	2	\$40.00	EA	\$80.00	\$0.00	\$80.00
41 Detach & Reset - Antenna/Satellite Dish	1	\$150.00	EA	\$150.00	\$0.00	\$150.00

**Roof - Subtotal (16 items) \$30,803.08 \$0.00 \$30,803.08**

**Roofplan - Subtotal (41 items) \$84,890.54 \$18,491.69 \$66,398.85**

**ROOFPLAN: 004-Barn**



Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
<b>ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus) Claim #P2304231, (MEYER, TODD A &amp; RAEANN T)</b>						
<input type="checkbox"/> Approved						

**004-Barn**

42 Total Loss Paid on Building	1	\$14,000.00	EA	\$14,000.00	\$0.00	\$14,000.00
<input type="checkbox"/> 5% Debris Removal Included						
<b>004-Barn - Subtotal (1 item)</b>				<b>\$14,000.00</b>	<b>\$0.00</b>	<b>\$14,000.00</b>
<b>004-Barn - Subtotal (1 item)</b>				<b>\$14,000.00</b>	<b>\$0.00</b>	<b>\$14,000.00</b>

**ROOFPLAN: 005-Garage**

**005-Garage**

43 Total Loss Paid on Building	1	\$8,000.00	EA	\$8,000.00	\$0.00	\$8,000.00
<input type="checkbox"/> 5% Debris Removal Included						
<b>005-Garage - Subtotal (1 item)</b>				<b>\$8,000.00</b>	<b>\$0.00</b>	<b>\$8,000.00</b>
<b>005-Garage - Subtotal (1 item)</b>				<b>\$8,000.00</b>	<b>\$0.00</b>	<b>\$8,000.00</b>

**ROOFPLAN: 007-Grain Bin**

**007-Grain Bin**

44 Total Loss Paid on Grain Bin	1	\$13,000.00	EA	\$13,000.00	\$0.00	\$13,000.00
<input type="checkbox"/> 5% Debris Removal Included						
<b>007-Grain Bin - Subtotal (1 item)</b>				<b>\$13,000.00</b>	<b>\$0.00</b>	<b>\$13,000.00</b>
<b>007-Grain Bin - Subtotal (1 item)</b>				<b>\$13,000.00</b>	<b>\$0.00</b>	<b>\$13,000.00</b>

**ROOFPLAN: 008-Machine Shed**

**008-Machine Shed**

45 Total Loss Paid on Building	1	\$80,000.00	EA	\$80,000.00	\$0.00	\$80,000.00
<input type="checkbox"/> 5% Debris Removal Included						
<b>008-Machine Shed - Subtotal (1 item)</b>				<b>\$80,000.00</b>	<b>\$0.00</b>	<b>\$80,000.00</b>
<b>008-Machine Shed - Subtotal (1 item)</b>				<b>\$80,000.00</b>	<b>\$0.00</b>	<b>\$80,000.00</b>

**ROOFPLAN: 010-Hog Nursery**

**010-Nursery**

46 Total loss Paid on Building	1	\$126,000.00	EA	\$126,000.00	\$0.00	\$126,000.00
<input type="checkbox"/> 5% Debris Removal Included						
<b>010-Nursery - Subtotal (1 item)</b>				<b>\$126,000.00</b>	<b>\$0.00</b>	<b>\$126,000.00</b>
<b>010-Hog Nursery - Subtotal (1 item)</b>				<b>\$126,000.00</b>	<b>\$0.00</b>	<b>\$126,000.00</b>

**ROOFPLAN: 011-Shop**

**011-Shop**

47 Total Loss Paid on Building	1	\$11,600.00	EA	\$11,600.00	\$0.00	\$11,600.00
<input type="checkbox"/> 5% Debris Removal Included & Tree removal from a covered structure						
<b>011-Shop - Subtotal (1 item)</b>				<b>\$11,600.00</b>	<b>\$0.00</b>	<b>\$11,600.00</b>
<b>011-Shop - Subtotal (1 item)</b>				<b>\$11,600.00</b>	<b>\$0.00</b>	<b>\$11,600.00</b>

**ROOFPLAN: 012-Polaris ATV**



**farmers mutual**  
of nebraska

**Farmers Mutual of NE- Columbus**

825 23rd Street; Suite 1000  
Columbus, Nebraska 68601

Description	Quantity	Unit Price	Per	RC	Depreciation	ACV	
<b>ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus) Claim #P2304231, (MEYER, TODD A &amp; RAEANN T)</b>							
<input type="checkbox"/> Approved							
<b>012-ATV</b>							
48 Replace Front Cover Per Shop Estimate	1	\$545.28	EA	\$545.28	\$136.32	\$408.96	
<b>012-ATV - Subtotal (1 item)</b>					<b>\$545.28</b>	<b>\$136.32</b>	<b>\$408.96</b>
<b>012-Polaris ATV - Subtotal (1 item)</b>					<b>\$545.28</b>	<b>\$136.32</b>	<b>\$408.96</b>
<b>ROOFPLAN: 009-Hog Finishing Building</b>							
<b>009-Hog Finishing</b>							
49 Total Loss Paid on Building	1	\$403,120.00	EA	\$403,120.00	\$0.00	\$403,120.00	
<input type="checkbox"/> Insured will need to submit an invoice for 5% debris removal to be issued.							
<b>009-Hog Finishing - Subtotal (1 item)</b>					<b>\$403,120.00</b>	<b>\$0.00</b>	<b>\$403,120.00</b>
<b>009-Hog Finishing Building - Subtotal (1 item)</b>					<b>\$403,120.00</b>	<b>\$0.00</b>	<b>\$403,120.00</b>
<b>ROOFPLAN: 017-7120 Tractor</b>							
<b>017-7120 Tractor</b>							
50 Please Pay Per Shop Estimate	1	\$27,935.27	EA	\$27,935.27	\$0.00	\$27,935.27	
<input type="checkbox"/> No depreciable parts							
<b>017-7120 Tractor - Subtotal (1 item)</b>					<b>\$27,935.27</b>	<b>\$0.00</b>	<b>\$27,935.27</b>
<b>017-7120 Tractor - Subtotal (1 item)</b>					<b>\$27,935.27</b>	<b>\$0.00</b>	<b>\$27,935.27</b>
<b>Subtotal</b>					<b>\$769,091.09</b>	<b>\$18,628.01</b>	<b>\$750,463.08</b>



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**Farmers Mutual of NE- Columbus**

825 23rd Street; Suite 1000  
Columbus, Nebraska 68601

**ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus)**

**Claim #P2304231, (MEYER, TODD A & RAEANN T)**

Approved

Total Materials:	\$768,804.81
Total Labor:	\$286.28
<b>Replacement Cost Value:</b>	<b>\$769,091.09</b>
Replacement Cost on Coverage 001-DWELLING-LOC 01:	\$84,890.54
Less Recoverable Depreciation:	\$(18,491.69)
<b>Net Actual Cash Value on Coverage 001-DWELLING-LOC 01:</b>	<b>\$66,398.85</b>
<b>Amount Payable on Coverage 001-DWELLING-LOC 01:</b>	<b>\$66,398.85</b>
Recoverable Depreciation:	\$18,491.69
Net Coverage 001-DWELLING-LOC 01 after Deductible if Depreciation Is Recovered:	\$84,890.54
<b>Amount Payable on Coverage 001-DWELLING-LOC 01 if Depreciation Is Recovered:</b>	<b>\$84,890.54</b>
Replacement Cost on Coverage 004-BARN-LOC 01:	\$14,000.00
Coverage 004-BARN-LOC 01 Deductible (\$1,000.00) applied:	\$(1,000.00)
<b>Net Actual Cash Value on Coverage 004-BARN-LOC 01:</b>	<b>\$13,000.00</b>
<b>Amount Payable on Coverage 004-BARN-LOC 01:</b>	<b>\$11,550.00</b>
Amount over Coverage Limit (\$11,550.00):	\$1,450.00
Replacement Cost on Coverage 005-GARAGE-LOC 01:	\$8,000.00
<b>Net Actual Cash Value on Coverage 005-GARAGE-LOC 01:</b>	<b>\$8,000.00</b>
<b>Amount Payable on Coverage 005-GARAGE-LOC 01:</b>	<b>\$7,350.00</b>
Amount over Coverage Limit (\$7,350.00):	\$650.00
Replacement Cost on Coverage 007-METAL GRAIN BIN / STORAGE BIN-LOC 01:	\$13,000.00
<b>Net Actual Cash Value on Coverage 007-METAL GRAIN BIN / STORAGE BIN-LOC 01:</b>	<b>\$13,000.00</b>
<b>Amount Payable on Coverage 007-METAL GRAIN BIN / STORAGE BIN-LOC 01:</b>	<b>\$12,954.90</b>
Amount over Coverage Limit (\$12,954.90):	\$45.10
Replacement Cost on Coverage 008-MACHINE SHED-LOC 01:	\$80,000.00
<b>Net Actual Cash Value on Coverage 008-MACHINE SHED-LOC 01:</b>	<b>\$80,000.00</b>
<b>Amount Payable on Coverage 008-MACHINE SHED-LOC 01:</b>	<b>\$79,873.50</b>
Amount over Coverage Limit (\$79,873.50):	\$126.50
Replacement Cost on Coverage 009-HOG FINISHING BUILDING-LOC 01:	\$403,120.00
<b>Net Actual Cash Value on Coverage 009-HOG FINISHING BUILDING-LOC 01:</b>	<b>\$403,120.00</b>
<b>Amount Payable on Coverage 009-HOG FINISHING BUILDING-LOC 01:</b>	<b>\$403,120.00</b>
Replacement Cost on Coverage 010-HOG NURSERY-LOC 01:	\$126,000.00
<b>Net Actual Cash Value on Coverage 010-HOG NURSERY-LOC 01:</b>	<b>\$126,000.00</b>
<b>Amount Payable on Coverage 010-HOG NURSERY-LOC 01:</b>	<b>\$125,580.00</b>
Amount over Coverage Limit (\$125,580.00):	\$420.00
Replacement Cost on Coverage 011-SHOP-LOC 01:	\$11,600.00
<b>Net Actual Cash Value on Coverage 011-SHOP-LOC 01:</b>	<b>\$11,600.00</b>





**farmers mutual**  
of nebraska

**Farmers Mutual of NE- Columbus**

825 23rd Street; Suite 1000  
Columbus, Nebraska 68601

**ESTIMATE: Structure (Farmers Mutual of Nebraska - Columbus)**

**Claim #P2304231, (MEYER, TODD A & RAEANN T)**

Approved

<b>Amount Payable on Coverage 011-SHOP-LOC 01:</b>	<b>\$11,581.50</b>
Amount over Coverage Limit (\$11,581.50):	\$18.50
 Replacement Cost on Coverage 017-1990 CASE IH 7120 TRACTOR-LOC 01:	 \$27,935.27
<b>Net Actual Cash Value on Coverage 017-1990 CASE IH 7120 TRACTOR-LOC 01:</b>	<b>\$27,935.27</b>
<b>Amount Payable on Coverage 017-1990 CASE IH 7120 TRACTOR-LOC 01:</b>	<b>\$27,935.27</b>
 Replacement Cost on Coverage 012-POLARIS 4 WHEELER:	 \$545.28
Less Non-Recoverable Depreciation:	\$(136.32)
<b>Net Actual Cash Value on Coverage 012-POLARIS 4 WHEELER:</b>	<b>\$408.96</b>
<b>Amount Payable on Coverage 012-POLARIS 4 WHEELER:</b>	<b>\$408.96</b>
 <b>Net Estimate:</b>	 <b>\$746,752.98</b>
 Total Net Recoverable Depreciation:	 \$18,491.69
<b>Net Estimate if Depreciation Is Recovered:</b>	<b>\$765,244.67</b>

Finalization



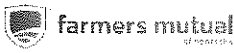
# Understanding Your Property Loss Estimate

A property loss estimate includes important information such as:



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## Farmers Mutual Insurance Company of Nebraska - Lincoln

501 South 13th Street  
Lincoln, Nebraska 68508

Description	Quantity	Unit Price	Per	RC	Depreciation	ACV
<b>ESTIMATE:</b> Structure (Farmers Mutual of Nebraska - Home Office) <b>F</b> Claim #P2201111, (John Smith)						
<input type="checkbox"/> In progress						
<b>ROOFPLAN: 110- Dwelling</b>						
<b>General Items</b>						
1 *Our Unit Cost prices are based on the prevailing rates being charged in your local markets.	1.00	\$0.00	CF	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> If you would like a list of qualified contractors in your area who will perform work at these rates, please let your adjuster know.						
2 *Permit Fees will be allowed if required by the local building authority and if incurred. An invoice will need to be submitted.	1.00	\$0.00	LF	\$0.00	\$0.00	\$0.00
<b>General Items - Subtotal (2 Items)</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Gutters &amp; Downspouts</b>						
3 Remove & Replace - Gutters & Downspouts, Aluminum, 5"	252.00	\$10.00	LF	\$2,520.00	\$1,260.00 ✓	\$1,260.00
<input type="checkbox"/> Includes miters, end caps, outlets, glue, elbows, hangers, downspout straps, screws, installation labor, and sales tax.						
<b>Gutters &amp; Downspouts - Subtotal (1 Item)</b>				<b>\$2,520.00</b>	<b>\$1,260.00</b>	<b>\$1,260.00</b>
<b>Roof, Roof 6, Roof 4, Roof 2, Roof 3, Roof 5</b>						
Roof area: 6,127.87 SF Squares: 61.3 SQ Soffit: 802.67 SF						
Gutters: 218.65 LF Ridge: 121.66 LF						
4 Remove - 1 layer-Roofing, asphalt (payable if completed)	61.27	\$50.00	SQ	\$3,063.50	\$3,063.50 ✓	\$0.00
5 Debris Removal - All Roofing	61.27	\$10.00	SQ	\$612.70	\$612.70 ✓	\$0.00
6 Replace - Shingles, asphalt, laminated, standard	67.40	\$300.00	SQ	\$20,220.00	\$10,110.00 ✓	\$10,110.00
<input type="checkbox"/> Includes asphalt shingles, roofing felt, starter strip, drip edge, rake edge, hip/ridge cap, rust-resistant nails, installation labor, and sales tax.						
<input type="checkbox"/> Includes 10% waste on quantity.						
<b>Roof, Roof 6, Roof 4, Roof 2, Roof 3, Roof 5 - Subtotal (3 Items)</b>				<b>\$23,896.20</b>	<b>\$13,786.20</b>	<b>\$10,110.00</b>
<b>110- Dwelling - Subtotal (6 Items)</b>				<b>\$26,416.20</b>	<b>\$15,046.20</b>	<b>\$11,370.00</b>
<b>ROOFPLAN: 130 - Personal Property</b>						
<b>Personal Property</b>						
7 Grille Cover	1	\$35.00	EA	\$35.00	\$0.00	\$35.00
<b>Personal Property - Subtotal (1 Item)</b>				<b>\$35.00</b>	<b>\$0.00</b>	<b>\$35.00</b>
<b>130 - Personal Property - Subtotal (1 Item)</b>				<b>\$35.00</b>	<b>\$0.00</b>	<b>\$35.00</b>
<b>Subtotal</b>				<b>\$26,451.20</b>	<b>\$15,046.20</b>	<b>\$11,405.00</b>

Claim #P2201111

Month/Day/Year

- A Unit Price**  
The cost of a single unit.
- B Per**  
Unit of measure such as:  
SQ = Square SF = Square Feet  
EA = Each SY = Square Yard  
LF = Linear Feet
- C Replacement Cost (RC)**  
The estimated cost of repairing a damaged item or replacing an item with a similar one.
- D Depreciation**  
This amount is subtracted from Replacement Cost. If there is a check mark next to the amount, the Depreciation is recoverable if the work is completed within 3 years after the date of the loss on structures and within 180 days after the loss on personal property. When replacement cost coverage is in effect, we are not liable for the full Replacement Cost until actual repair or replacement is completed. If there is no check mark next to the amount, the Depreciation is not recoverable.
- E Actual Cash Value (ACV)**  
Actual Cash Value is the Replacement Cost minus Depreciation. This is the amount that is payable now for that operation.
- F Claim Number**  
The claim number assigned to your loss.
- G Coverage**  
The applicable coverage for the damaged item or property.
- H Damage Location**  
Describes the item or area that sustained loss or damage.
- I Description**  
Lists the materials or operation and the repair or replacement procedure. This could also explain how coverage applies to an item.
- J Coverage Subtotal**  
The sum of damages under each coverage.
- K Subtotal**  
The combined amount of all coverage subtotals associated with the loss.



**\*This is a sample guide to help you understand your claim. This form is not part of your insurance contract, nor does it modify any policy provisions.**

# Understanding Your Property Loss Estimate

- Continued -



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**Farmers Mutual Insurance Company of Nebraska - Lincoln**

501 South 13th Street  
Lincoln, Nebraska 68508

**ESTIMATE:** Structure (Farmers Mutual of Nebraska - Home Office) Claim #P2201111, (John Smith)

In progress

Total Materials:	\$26,451.20
<b>Replacement Cost Value:</b>	<b>\$26,451.20</b>
Replacement Cost on Coverage 110-Dwelling (HO):	\$26,416.20
Less Recoverable Depreciation:	\$(15,046.20)
<b>Net Actual Cash Value on Coverage 110-Dwelling (HO):</b>	<b>\$11,370.00</b>
Coverage 110-Dwelling (HO) Deductible (\$2,000.00) applied:	\$(2,000.00)
Net Actual Cash Value on Coverage 110-Dwelling (HO) after Deductible:	\$9,370.00
<b>Amount Payable on Coverage 110-Dwelling (HO):</b>	<b>\$9,370.00</b>
Recoverable Depreciation:	\$15,046.20
Net Coverage 110-Dwelling (HO) after Deductible if Depreciation Is Recovered:	\$24,416.20
<b>Amount Payable on Coverage 110-Dwelling (HO) if Depreciation Is Recovered:</b>	<b>\$24,416.20</b>
Replacement Cost on Coverage 130-Contents (HO):	\$35.00
<b>Net Actual Cash Value on Coverage 130-Contents (HO):</b>	<b>\$35.00</b>
<b>Amount Payable on Coverage 130-Contents (HO):</b>	<b>\$35.00</b>
<b>Net Estimate:</b>	<b>\$9,405.00</b>
Total Net Recoverable Depreciation:	\$15,046.20
<b>Net Estimate if Depreciation Is Recovered:</b>	<b>\$24,451.20</b>

Finalization

Claim P2201111

Month/Day/Year

- L Replacement Cost Value**  
The total amount of the damages prior to the application of any Depreciation or Deductible.
- M Replacement Cost Coverage**  
The sum of the damages under the particular coverage prior to the application of any Depreciation or Deductible.
- N Recoverable and/or Non-Recoverable Depreciation**  
Recoverable Depreciation may be collected if the work is completed within 3 years after the date of the loss on structures and within 180 days after the loss on personal property.
- C Net Actual Cash Value on Coverage**  
Replacement Cost of the damages minus the amount of Depreciation under the particular coverage.
- P Deductible**  
Shown on your Declarations page, this amount is subtracted from your Payable Loss.
- F Amount Payable on Coverage**  
The amount payable under a particular coverage after Depreciation and the Deductible have been applied.
- R Net Estimate**  
The amount payable under all coverages after Depreciation and the Deductible have been applied.
- S Net Estimate if Depreciation is Recovered**  
The total amount payable to you if Depreciation is recoverable, minus your Deductible.



**\*This is a sample guide to help you understand your claim. This form is not part of your insurance contract, nor does it modify any policy provisions.**







# PROPERTY CLAIM WORKSHEET

DATE 05/17/2023 ADJUSTER Travis Weber FILE 725182 CLAIM # P2304231

Issue check to : **INSURED**  MEYER, TODD A & RAEANN T

And Mail To:

MORTGAGE COMPANY

AGENT

OTHER

INSURED

AGENCY # 485 FID# \_\_\_\_\_

PAYEE

POLICY # FG899784 LOSS LOCATION 445 COUNTY ROAD 18 HOOPER NE 68031

ADJUSTER

BASIS OF SETTLEMENT FIRST REPORT

Please update reserves per item number. Thank you.

- 001-\$75,000
- 002-\$30,000
- 006-\$3,000
- 017-\$20,000
- 009-\$403,120

PAYMENT SUMMARY	DEDUCTIBLE	AMOUNT	RESERVE	SC
<b>TOTALS</b>		\$0.00		

**COPY OF THIS FORM GIVEN TO INSURED?**  Yes  No  AGENT

Does any of the property included in this settlement have a mortgage other than as shown on the Declarations page?  Yes  No  
Any other insurance?  Yes  No Sold or contracted for sale?  Yes  No If yes to any of these questions, please explain.

DATE OF FIRST CONTACT \_\_\_\_\_

CALENDAR \_\_\_\_\_

THINGS LEFT TO BE DONE \_\_\_\_\_

INSURED SIGNATURE



