



# GENERAL LIABILITY CLAIM AGAINST THE CITY OF PORTLAND

\* for damages to persons or property \*



File Number: 2025000437GL



*A claim must be filed with City of Portland Risk Management within 180 days after the occurrence of the incident or event.*

Normal business hours: Monday through Friday, 8:00am to 5:00pm. Closed on official holidays.

Claims received during regular business hours will be recorded on the date received.

Faxed or emailed claims received after business hours will be recorded on the next working day.

**Please be sure your claim is against the City of Portland, not another public entity.**

*Where space is insufficient, please use additional paper and identify information by section number and letter.*

*Completed forms may be mailed, emailed, faxed, or hand-delivered to:*

Risk Management/Liability, 1120 S.W. 5<sup>th</sup> Ave., Suite 1040, Portland, OR 97204-1912, Ph: 503-823-5101,

Fax: 503-823-6120 LiabilityClaims@portlandoregon.gov

**1. Claimant** (Circle: Mr. Mrs. Ms. Miss) James McNamara Date of Birth [REDACTED]

a. Address 2155 SW Edgewood Rd City Portland State OR Zip 97201

b. Home Phone 216-650-2834 Business Telephone 216-650-2834 Cell Phone 216-650-2834

c. Occupation Engineer d. Marital Status: Single ( ) Married  Divorced or Widowed ( )

If married, name of spouse Victoria Reuter

d. E-mail address [REDACTED]

**2. If claim involves a vehicle:** a. Year, make and model Claim does not involve a vehicle

b. License Plate Number \_\_\_\_\_ Driver's License Number \_\_\_\_\_ State \_\_\_\_\_

c. At time of accident, were you (check all that apply) Owner: \_\_\_\_\_ Driver \_\_\_\_\_ Passenger \_\_\_\_\_ N/A \_\_\_\_\_

d. Name and address of owner if different from claimant (1.Above) \_\_\_\_\_

**3. Occurrence or event from which the claim arises:**

a. Date 12/24/2024 & 01/31/2025 Time 7:00 Circle  AM / PM

b. Place (exact and specific location) 2155 SW Edgewood Rd, Portland, OR

c. Specify the particular occurrence, event, act, or omission by the City that you believe caused the injury or damage (use additional paper if necessary): Our home basement flooded on two occasions leading to Property damage to the floors, walls, and personal property in the home.

Geico / Homesite insurance claims [REDACTED]

d. State how the City of Portland or its employees were at fault: Root cause of the flooding identified as a failed main sewer line owned and maintained by the City of Portland. Work crews came to replace the failed components at my address. The work order remains open due to final road repairs still needed.

e. Were you on the job at the time of the accident? Yes \_\_\_\_\_ No

If yes, what is the name / phone number of employer N/A

4. **Description:** Describe the injury, property damage or loss so far as is known at the time of this claim. \_\_\_\_\_  
 At this time, the known loss is \$2,000 in insurance deductibles due to the failed city sewer system.

5. **\*We are required to report all claims for injuries to Medicare/Medicaid Services\***

If you were injured please provide the following: Social Security #: N/A

Medicare/Medicaid Beneficiary? Yes \_\_\_ No X

6. **Give the name(s) of the City employee(s) and/or City Bureau causing the damage or injury** \_\_\_\_\_  
Sewage Management

7. **Name and address of any other person injured** None

8. **Name and address of the owner of any damaged property if different from claimant** \_\_\_\_\_  
N/A - same as claimant

9. **Damages claimed:**

a. Amount claimed as of this date: \$ 3,500

b. Estimated amount of future costs: \$ 0

c. Total amount claimed: \$ 3,500

d. Basis for computation of amounts claimed (include copies of all bills, invoices, estimates, etc.): \_\_\_\_\_  
Claim estimates by insurance company - Geico / Homesite

10. **Names, addresses / phone #s of all witnesses** Victoria Reuter (215-847-7233).

11. **Any additional information that might be helpful in considering your claim** \_\_\_\_\_  
City repair of main sewer line occurred at 2155 SW Edgewood Rd. on Feb 1st 2025.

**WARNING: IT IS A CRIMINAL OFFENSE TO FILE A FALSE CLAIM! (ORS 162.085)**

I have carefully read the statements made in this claim, including any attached sheets, and I know them to be true of my own knowledge, except as to those matters stated upon information or belief and to such matters I believe the same to be true. I understand and acknowledge that all statements made in this claim are made to a public servant of the City of Portland, and that the statements are in connection with an application for a benefit from the City of Portland.

Date: 3/2/2025

James McNamara

Claimant's Signature

James McNamara

Print Name



6000 American Parkway  
Madison, WI 53783-0001

Underwritten By:  
Homesite Insurance Company Of The Midwest  
Tel: 1-800-566-1518  
Fax: 1-866-935-2858

JAMES MCNAMARA  
2155 SW EDGEWOOD RD  
PORTLAND, OR 97201-2241

Claim Number: 01-008-528206  
Date Of Loss: 01/31/2025  
Policy Number: 41336510  
Policyholder: James Mcnamara And Victoria Reuter

February 17, 2025

Dear James Mcnamara and Victoria Reuter,

This correspondence contains important information regarding your claim. Please review and respond accordingly.

Enclosed is the estimate of repairs for the damages to your property. The prices used are the prevailing rates in your geographic location. Please review the estimate with the contractor of your choice.

Please refer to your policy and all applicable endorsements for the full text of the applicable provision.

### Recoverable Depreciation

In some estimates, depreciation may be applied, based on the age and condition of the items requiring repair or replacement. If the depreciation is listed as "recoverable depreciation" you may be able to collect all or some of the depreciation after the repairs are complete and the expense has been incurred. You will need to provide us with the final bill/invoice/proof of payment from the repairer. A re-inspection may be required of completed repairs. Please email or send all invoices to:

Email: claimdocuments@afics.com

Mail: Homesite Insurance Company of the Midwest  
6000 American Parkway  
Madison, WI 53783-0001

### Payment

Payment of this claim, in the amount of \$9,209.11, has been made as outlined on the last page of this estimate.

Payment has been issued to you via Electronic Funds Transfer (EFT).

### Supplements

If you find additional damage or costs, report them promptly so we may review them in relation to your policy's coverage. We will not pay for any repairs not listed in the estimate without reviewing and approving them first. Should you elect to make any changes or upgrades to your property, you will be responsible for any additional expenses as a result of these changes or upgrades.

### Flooring

If your claim involves the replacement of flooring (carpet, vinyl, wood, ceramic) we reserve the right to send a sample to an independent third party for analysis of the existing flooring and recommend a like kind & quality replacement. If you receive flooring estimates higher than allowed in this estimate, please retain a 12"x12" sample to allow us the opportunity to have the flooring evaluated.

### Mortgage

If there is a mortgage on the property, the mortgage company may be listed on any claim payments made, as required by the policy. If the mortgage company is listed on your payment, you will need to contact them to inquire as to their procedures in processing insurance claim payments.

This is an estimate of the damage observed. This estimate neither expresses nor implies coverage for this loss.

We are required by state law to tell you that pursuant to the terms of your policy and/or applicable state law, legal action must be taken within 2 years from the date of loss.

We are committed to providing excellent customer service and are here to assist you. Please contact us with any questions you may have.

Sincerely,

*Renee Fitten*

Renee Fitten  
Desk Adjuster  
AFICS on behalf of Homesite Insurance Company of the Midwest  
Renee.Fitten@afics.com  
Phone: 1-920-330-5005 | Fax: 1-866-935-2858  
Mail: 6000 American Parkway, Madison, WI 53783-0001

February 17, 2025

JAMES MCNAMARA AND VICTORIA REUTER  
 2155 SW Edgewood Rd  
 Portland, OR 97201-2241

Claim Number: 01008528206  
 Date of Loss: 1/31/2025

### Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$15,081.04	(\$97.81)		\$14,983.23
Less Deductible			(\$2,500.00)
<b>Total ACV Settlement</b>			<b>\$12,483.23</b>
Less ACV Payments Made			(\$3,274.12)
<b>Total Outstanding ACV Settlement</b>			<b>\$9,209.11</b>

# Understanding Your Property Estimate

## Unit of Measure

HR – Hour      LF – Linear Foot      EA – Each      SQ – Square      SF – Square Foot  
 SY – Square Yard      DA – Day      CY – Cubic Yard      CF – Cubic Foot      RM - Room

### Estimate Cover Page.....

The estimate cover page provides the following information:

- A. Your adjuster's contact information
- B. Your claim number
- \*Important information about the claims process will be on the second page of your estimate.**

### Estimate Details.....

The estimate details outline the damages covered by your policy, which is important to share with your contractor.

- C. **Description** – Details describing the action or item being estimated.
- D. **Quantity** – The number of units for an item.
- E. **Unit** – The cost of a single unit.
- F. **Replacement Cost Value (RCV)** – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit.
- G. **Age/Life** – The current age and its life expectancy.
- H. **Depreciation** – Loss of value that has occurred over time due to factors such as age and wear and tear. If depreciation is recoverable, the amount shown will be in parenthesis. *For example (81.61)*
- I. **Non Recoverable Depreciation** – If depreciation is non-recoverable, the amount shown will be shown in brackets. *For example, <506.94>*
- J. **Actual Cash Value (ACV)** – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- K. **Totals** – The total RCV, depreciation and ACV for that area.
- L. **Labor Minimum** – Additional labor to perform small repairs for a certain trade.

### Your Estimate Summary.....

Each line of coverage in your estimate has a summary page that shows the total estimated cost (RCV and ACV) and the net claim amount for the coverage included in your policy. The example to the right shows both Dwelling and Other Structure coverage summaries.

- M. **Line Item Total** – The sum of all the line items for that particular coverage.
- N. **Replacement Cost Value** – The total RCV of all items for that coverage.
- O. **Actual Cash Value** – The total ACV of all items for that coverage.
- P. **Deductible** – This is the amount of the loss that you are responsible for. Some policies have different deductibles that could apply based on the type of loss you sustained. Please refer to your policy declarations page for further explanation.
- Q. **Net Claim** – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- R. **Total Recoverable Depreciation** – The total amount of depreciation you can potentially recover.

<b>A</b> Claim Rep.: Insurance Adjuster	<b>A</b> Business: (111) 123-4567 E-mail: adjuster@insurance.com
Estimator: Insurance Adjuster	Business: (111) 123-4567 E-mail: adjuster@insurance.com
<b>B</b> Claim Number: 123456789	Policy Number: 123456789      Type of Loss: <NONE>
Date Contacted: 1/8/2024 9:51 AM	Date Received: 1/3/2024 12:00 AM
Date of Loss: 1/1/2024 1:11 PM	Date Entered: 1/4/2024 3:34 PM
Date Inspected: 1/9/2024 1:38 PM	

Bedroom		Height: 8'							
		447.99 SF Walls						191.99 SF Ceiling	
		639.98 SF Walls & Ceiling						191.99 SF Floor	
		21.33 SY Flooring						56.00 LF Floor Perimeter	
		56.00 LF Ceil							
QUANTITY	UNIT	TAX	RCV	AGELIFE	USAGE	DEP %	DEPREC.	ACV	
<b>C</b>									
1. Remove Carpet - Standard grade									
191.99 SF	0.20	0.00	38.40	5/10 yrs	Normal	NA	(0.00)	38.40	
2. Carpe. - Standard grade									
220.79 SF	2.15	20.93	495.63	5/10 yrs	Normal	50%	(247.82)	247.81	
15 % waste added for Carpet - Standard grade.									
3. Paint the walls - two coats									
447.99 SF	0.60	4.84	273.63	5/15 yrs	Normal	33.33%	(91.21)	182.42	
4. Drywall patch / small repair, ready for paint									
1.00 EA	40.35	0.14	40.49	5/150 yrs	Normal	3.33%	(1.35)	39.14	
5. Contents - move out then reset									
1.00 EA	38.48	0.00	38.48	5/NA	Normal	0%	(0.00)	38.48	
<b>K</b>	<b>Totals: Bedroom</b>		<b>25.91</b>	<b>886.63</b>			<b>340.38</b>	<b>546.25</b>	
	<b>Total: Main Level</b>		<b>25.91</b>	<b>886.63</b>			<b>340.38</b>	<b>546.25</b>	

Fence									
QUANTITY	UNIT	TAX	RCV	AGELIFE	USAGE	DEP %	DEPREC.	ACV	
<b>K</b>									
6. R&R Vinyl (PVC) fence, 5'-6" high - full slat									
80.00 LF	35.07	94.85	2,900.45	4/150 yrs	Normal	2.87%	<67.81>	2,832.64	
<b>K</b>	<b>Totals: Fence</b>		<b>94.85</b>	<b>2,900.45</b>			<b>67.81</b>	<b>2,832.64</b>	

Labor Minimums Applied									
QUANTITY	UNIT	TAX	RCV	AGELIFE	USAGE	DEP %	DEPREC.	ACV	
<b>L</b>									
7. Drywall labor minimum*									
1.00 EA	205.79	0.00	205.79	0/NA	Normal	0%	(0.00)	205.79	

Summary for Dwelling		
<b>M</b> Line Item Total		1,273.37
Material Sales Tax		37.06
<b>N</b> Replacement Cost Value		\$1,310.43
Less Depreciation		(171.60)
<b>O</b> Actual Cash Value		\$1,138.83
Less Deductible		(500.00)
<b>P</b> Net Claim		\$638.83
<b>Q</b> Total Recoverable Depreciation		171.60
Net Claim if Depreciation is Recovered		\$810.43

Summary for Other Structures		
Line Item Total		1,832.00
Material Sales Tax		46.42
<b>I</b> Replacement Cost Value		\$1,878.42
Less Non-recoverable Depreciation		<506.94>
Actual Cash Value		\$1,371.48
Net Claim		\$1,371.48

\*Note that not all details explained here may be applicable to your claim, policy, or state\*

Insured: JAMES MCNAMARA AND VICTORIA REUTER  
 2155 SW Edgewood Rd  
 Portland, OR 97201-2241

Phone: (216) 650-2834

Claim Rep.: Renee Fitten  
 Estimator: Renee Fitten

**Claim Number:** 01008528206

**Policy Number:** 41336510

**Type of Loss:** Water/Plumbing

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Coverage A - Dwelling	\$2,500.00	\$909,000.00
Coverage B - Other Structures Blanket	\$0.00	\$90,900.00
Coverage C - Personal Property	\$0.00	\$454,500.00
Coverage D - Loss Of Use	\$0.00	\$272,700.00

Date Contacted: 2/4/2025 1:18 PM

Date of Loss: 1/31/2025 11:00 AM

Date Est. Completed: 2/5/2025 1:56 PM

Price List: ORPO8X\_FEB25  
 Restoration/Service/Remodel

Sales Taxes: None @ 0.000%

---

**Estimate Recap For Coverage A - Dwelling**

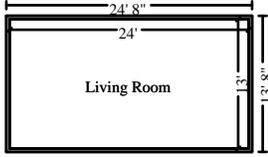
<b>Description</b>	<b>RCV</b>	<b>Recoverable Depreciation</b>	<b>Non-recoverable Depreciation</b>	<b>ACV</b>
Main Level - Living Room	2,032.56	27.56	0.00	2,005.00
Main Level - Storage Area/Room	1,157.69	15.81	0.00	1,141.88
Main Level - Laundry Room	1,195.89	25.01	0.00	1,170.88
Main Level - Utility Room	1,114.41	29.43	0.00	1,084.98
Debris Removal	216.11	0.00	0.00	216.11
Mitigation	9,209.11	0.00	0.00	9,209.11
Labor Minimums Applied	155.27	0.00	0.00	155.27
	<b>15,081.04</b>	<b>97.81</b>	<b>0.00</b>	<b>14,983.23</b>

**JAMES\_MCNAMARA\_AND\_2**

**Main Level**

**Living Room**

**Height: 8'**



592.00 SF Walls	312.00 SF Ceiling
904.00 SF Walls & Ceiling	312.00 SF Floor
34.67 SY Flooring	74.00 LF Floor Perimeter
74.00 LF Ceil. Perimeter	

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Contents - move out then reset - Large room								
1.00 EA	136.76	0.00	136.76	1.25/NA	Avg.	0%	(0.00)	136.76
2. Final cleaning - construction - Residential								
312.00 SF	0.39	0.00	121.68	1.25/NA	Avg.	0%	(0.00)	121.68
<b>WALLS</b>								
3. 1/2" - drywall per LF - up to 2' tall								
74.00 LF	15.50	0.00	1,147.00	1.25/150 yrs	Avg.	0.83%	(9.56)	1,137.44
4. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter								
148.00 SF	1.15	0.00	170.20	1.25/15 yrs	Avg.	8.33%	(14.18)	156.02
6. Texture drywall - machine								
148.00 SF	1.01	0.00	149.48	1.25/150 yrs	Avg.	0.83%	(1.25)	148.23
7. Batt insulation - 4" - R15 - paper / foil faced								
148.00 SF	1.78	0.00	263.44	1.25/150 yrs	Avg.	0.83%	(2.20)	261.24
<b>DOORS</b>								
9. Casing - 2 1/4"								
16.00 LF	2.75	0.00	44.00	1.25/150 yrs	Avg.	0.83%	(0.37)	43.63
10. Paint casing - two coats								
0.00 LF	1.76	0.00	0.00	1.25/15 yrs	Avg.	8.33%	(0.00)	0.00
<b>Totals: Living Room</b>		<b>0.00</b>	<b>2,032.56</b>				<b>27.56</b>	<b>2,005.00</b>

**Storage Area/Room**

**Height: 8'**

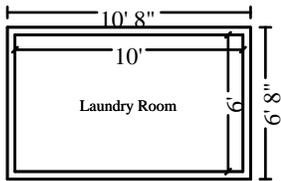


336.00 SF Walls	104.00 SF Ceiling
440.00 SF Walls & Ceiling	104.00 SF Floor
11.56 SY Flooring	42.00 LF Floor Perimeter
42.00 LF Ceil. Perimeter	

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
11. Contents - move out then reset								
1.00 EA	91.17	0.00	91.17	1.25/NA	Avg.	0%	(0.00)	91.17
12. Final cleaning - construction - Residential								
104.00 SF	0.39	0.00	40.56	1.25/NA	Avg.	0%	(0.00)	40.56

**CONTINUED - Storage Area/Room**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>WALLS</b>									
13. 1/2" - drywall per LF - up to 2' tall	42.00	LF	15.50	0.00	651.00	1.25/150 yrs	Avg. 0.83%	(5.43)	645.57
14. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	84.00	SF	1.15	0.00	96.60	1.25/15 yrs	Avg. 8.33%	(8.05)	88.55
16. Texture drywall - machine	84.00	SF	1.01	0.00	84.84	1.25/150 yrs	Avg. 0.83%	(0.71)	84.13
17. Batt insulation - 4" - R15 - paper / foil faced	84.00	SF	1.78	0.00	149.52	1.25/150 yrs	Avg. 0.83%	(1.25)	148.27
<b>DOORS</b>									
19. Casing - 2 1/4"	16.00	LF	2.75	0.00	44.00	1.25/150 yrs	Avg. 0.83%	(0.37)	43.63
20. Paint casing - two coats	0.00	LF	1.76	0.00	0.00	1.25/15 yrs	Avg. 8.33%	(0.00)	0.00
<b>Totals: Storage Area/Room</b>			<b>0.00</b>		<b>1,157.69</b>			<b>15.81</b>	<b>1,141.88</b>



**Laundry Room**

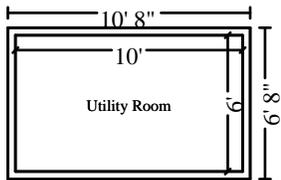
**Height: 8'**

256.00 SF Walls	60.00 SF Ceiling
316.00 SF Walls & Ceiling	60.00 SF Floor
6.67 SY Flooring	32.00 LF Floor Perimeter
32.00 LF Ceil. Perimeter	

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. Contents - move out then reset	1.00	EA	91.17	0.00	91.17	1.25/NA	Avg. 0%	(0.00)	91.17
22. Final cleaning - construction - Residential	60.00	SF	0.39	0.00	23.40	1.25/NA	Avg. 0%	(0.00)	23.40
<b>WALLS</b>									
25. 1/2" - drywall per LF - up to 2' tall	32.00	LF	15.50	0.00	496.00	1.25/150 yrs	Avg. 0.83%	(4.13)	491.87
26. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	64.00	SF	1.15	0.00	73.60	1.25/15 yrs	Avg. 8.33%	(6.13)	67.47
27. Paint part of the walls - one coat	108.00	SF	0.81	0.00	87.48	1.25/15 yrs	Avg. 8.33%	(7.29)	80.19
28. Texture drywall - machine	64.00	SF	1.01	0.00	64.64	1.25/150 yrs	Avg. 0.83%	(0.54)	64.10

**CONTINUED - Laundry Room**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Batt insulation - 4" - R15 - paper / foil faced	148.00 SF	1.78	0.00	263.44	1.25/150 yrs	Avg.	0.83%	(2.20)	261.24
30. Mask and prep for paint - plastic, paper, tape (per LF)	32.00 LF	1.63	0.00	52.16	1.25/15 yrs	Avg.	8.33%	(4.35)	47.81
<b>DOORS</b>									
31. Casing - 2 1/4"	16.00 LF	2.75	0.00	44.00	1.25/150 yrs	Avg.	0.83%	(0.37)	43.63
32. Paint casing - two coats	0.00 LF	1.76	0.00	0.00	1.25/15 yrs	Avg.	8.33%	(0.00)	0.00
<b>Totals: Laundry Room</b>			<b>0.00</b>	<b>1,195.89</b>				<b>25.01</b>	<b>1,170.88</b>



**Utility Room**

**Height: 8'**

256.00 SF Walls	60.00 SF Ceiling
316.00 SF Walls & Ceiling	60.00 SF Floor
6.67 SY Flooring	32.00 LF Floor Perimeter
32.00 LF Ceil. Perimeter	

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
33. Contents - move out then reset	1.00 EA	91.17	0.00	91.17	1.25/NA	Avg.	0%	(0.00)	91.17
34. Final cleaning - construction - Residential	60.00 SF	0.39	0.00	23.40	1.25/NA	Avg.	0%	(0.00)	23.40
<b>WALLS</b>									
35. 1/2" - drywall per LF - up to 2' tall	32.00 LF	15.50	0.00	496.00	1.25/150 yrs	Avg.	0.83%	(4.13)	491.87
36. Seal/prime (1 coat) then paint (1 coat) more than the floor perimeter	64.00 SF	1.15	0.00	73.60	1.25/15 yrs	Avg.	8.33%	(6.13)	67.47
37. Paint part of the walls - one coat	192.00 SF	0.81	0.00	155.52	1.25/15 yrs	Avg.	8.33%	(12.96)	142.56
38. Texture drywall - machine	64.00 SF	1.01	0.00	64.64	1.25/150 yrs	Avg.	0.83%	(0.54)	64.10
39. Batt insulation - 4" - R15 - paper / foil faced	64.00 SF	1.78	0.00	113.92	1.25/150 yrs	Avg.	0.83%	(0.95)	112.97
40. Mask and prep for paint - plastic, paper, tape (per LF)	32.00 LF	1.63	0.00	52.16	1.25/15 yrs	Avg.	8.33%	(4.35)	47.81
<b>DOORS</b>									

**CONTINUED - Utility Room**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
41. Casing - 2 1/4"	16.00 LF	2.75	0.00	44.00	1.25/150 yrs	Avg.	0.83%	(0.37)	43.63
42. Paint casing - two coats	0.00 LF	1.76	0.00	0.00	1.25/15 yrs	Avg.	8.33%	(0.00)	0.00
<b>Totals: Utility Room</b>			<b>0.00</b>	<b>1,114.41</b>				<b>29.43</b>	<b>1,084.98</b>
<b>Total: Main Level</b>			<b>0.00</b>	<b>5,500.55</b>				<b>97.81</b>	<b>5,402.74</b>

**Debris Removal**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
43. Haul debris - per pickup truck load - including dump fees	1.00 EA	216.11	0.00	216.11	1.25/NA	Avg.	0%	(0.00)	216.11
<b>Totals: Debris Removal</b>			<b>0.00</b>	<b>216.11</b>				<b>0.00</b>	<b>216.11</b>

**Mitigation**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
62. Water extraction with third party review	1.00 EA	9,209.11	0.00	9,209.11	0/NA	Avg.	0%	(0.00)	9,209.11
<b>Totals: Mitigation</b>			<b>0.00</b>	<b>9,209.11</b>				<b>0.00</b>	<b>9,209.11</b>

**Labor Minimums Applied**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
63. Finish carpentry labor minimum	1.00 EA	155.27	0.00	155.27	0/NA	Avg.	0%	(0.00)	155.27
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>155.27</b>				<b>0.00</b>	<b>155.27</b>
<b>Line Item Totals: JAMES_MCNAMARA_AND_2</b>			<b>0.00</b>	<b>15,081.04</b>				<b>97.81</b>	<b>14,983.23</b>

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

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

**Grand Total Areas:**

1,440.00 SF Walls	536.00 SF Ceiling	1,976.00 SF Walls and Ceiling
536.00 SF Floor	59.56 SY Flooring	180.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	180.00 LF Ceil. Perimeter
536.00 Floor Area	597.78 Total Area	1,440.00 Interior Wall Area
1,716.00 Exterior Wall Area	190.67 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 Coverage A - Dwelling**

Line Item Total	15,081.04
<b>Replacement Cost Value</b>	<b>\$15,081.04</b>
Less Depreciation	(97.81)
<b>Actual Cash Value</b>	<b>\$14,983.23</b>
Less Deductible	(2,500.00)
<b>Net Claim</b>	<b>\$12,483.23</b>
Total Recoverable Depreciation	97.81
<b>Net Claim if Depreciation is Recovered</b>	<b>\$12,581.04</b>

---

Renee Fitten

---

**Recap of Taxes**

	<b>None (0%)</b>
<b>Line Items</b>	0.00
<b>Total</b>	<b>0.00</b>

**Recap by Room**

**Estimate: JAMES\_MCNAMARA\_AND\_2**

**Area: Main Level**

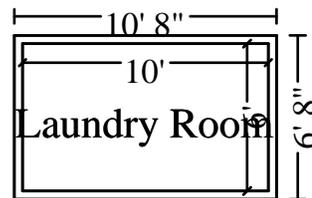
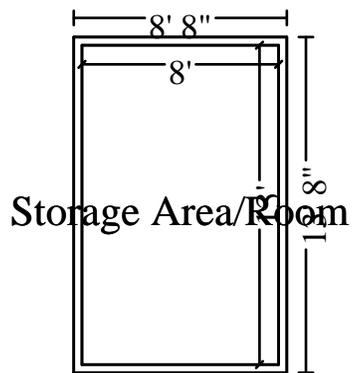
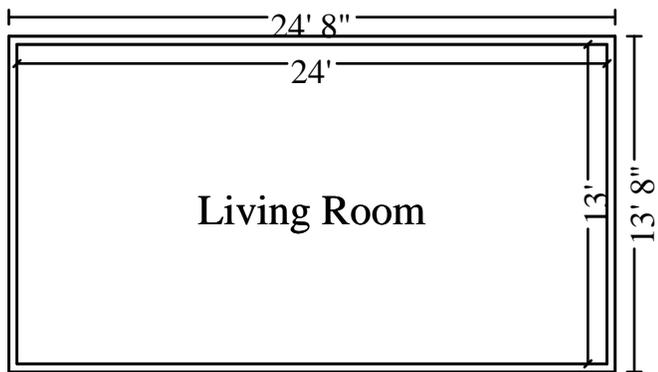
<b>Living Room</b>	<b>2,032.56</b>	<b>13.48%</b>
<b>Storage Area/Room</b>	<b>1,157.69</b>	<b>7.68%</b>
<b>Laundry Room</b>	<b>1,195.89</b>	<b>7.93%</b>
<b>Utility Room</b>	<b>1,114.41</b>	<b>7.39%</b>
<hr/>		
<b>Area Subtotal: Main Level</b>	<b>5,500.55</b>	<b>36.47%</b>
<b>Debris Removal</b>	<b>216.11</b>	<b>1.43%</b>
<b>Mitigation</b>	<b>9,209.11</b>	<b>61.06%</b>
<b>Labor Minimums Applied</b>	<b>155.27</b>	<b>1.03%</b>
<hr/>		
<b>Subtotal of Areas</b>	<b>15,081.04</b>	<b>100.00%</b>
<hr/>		
<b>Total</b>	<b>15,081.04</b>	<b>100.00%</b>

---

**Recap by Category with Depreciation**

<b>Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>CLEANING</b>	<b>209.04</b>		<b>209.04</b>
<b>CONTENT MANIPULATION</b>	<b>410.27</b>		<b>410.27</b>
<b>GENERAL DEMOLITION</b>	<b>216.11</b>		<b>216.11</b>
<b>DRYWALL</b>	<b>3,153.60</b>	<b>26.29</b>	<b>3,127.31</b>
<b>FINISH CARPENTRY / TRIMWORK</b>	<b>331.27</b>	<b>1.48</b>	<b>329.79</b>
<b>INSULATION</b>	<b>790.32</b>	<b>6.60</b>	<b>783.72</b>
<b>PAINTING</b>	<b>761.32</b>	<b>63.44</b>	<b>697.88</b>
<b>WATER EXTRACTION &amp; REMEDIATION</b>	<b>9,209.11</b>		<b>9,209.11</b>
<b>Subtotal</b>	<b>15,081.04</b>	<b>97.81</b>	<b>14,983.23</b>

Main Level



JAMES\_MCNAMARA\_AND\_2

---

December 26, 2024

JAMES MCNAMARA AND VICTORIA REUTER  
2155 SW Edgewood Rd  
Portland, OR 97201-2241

Claim Number: 01008422781  
Date of Loss: 12/24/2024

### Summary For Coverage A - Dwelling

<b>Replacement Cost Value</b>	<b>Less Recoverable Depreciation</b>	<b>Less Non Recoverable Depreciation</b>	<b>Actual Cash Value (ACV)</b>
<hr/> \$4,278.46	<hr/> (\$389.47)	<hr/>	<hr/> \$3,888.99
Less Deductible			(\$1,000.00)
<b>Total ACV Settlement</b>			<hr/> <b>\$2,888.99</b>

# Understanding Your Property Estimate

## Unit of Measure

HR – Hour      LF – Linear Foot      EA – Each      SQ – Square      SF – Square Foot  
 SY – Square Yard      DA – Day      CY – Cubic Yard      CF – Cubic Foot      RM - Room

### Estimate Cover Page.....

The estimate cover page provides the following information:

- A. Your adjuster's contact information
- B. Your claim number
- \*Important information about the claims process will be on the second page of your estimate.**

### Estimate Details.....

The estimate details outline the damages covered by your policy, which is important to share with your contractor.

- C. **Description** – Details describing the action or item being estimated.
- D. **Quantity** – The number of units for an item.
- E. **Unit** – The cost of a single unit.
- F. **Replacement Cost Value (RCV)** – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit.
- G. **Age/Life** – The current age and its life expectancy.
- H. **Depreciation** – Loss of value that has occurred over time due to factors such as age and wear and tear. If depreciation is recoverable, the amount shown will be in parenthesis. *For example (81.61)*
- I. **Non Recoverable Depreciation** – If depreciation is non-recoverable, the amount shown will be shown in brackets. *For example, <506.94>*
- J. **Actual Cash Value (ACV)** – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- K. **Totals** – The total RCV, depreciation and ACV for that area.
- L. **Labor Minimum** – Additional labor to perform small repairs for a certain trade.

### Your Estimate Summary.....

Each line of coverage in your estimate has a summary page that shows the total estimated cost (RCV and ACV) and the net claim amount for the coverage included in your policy. The example to the right shows both Dwelling and Other Structure coverage summaries.

- M. **Line Item Total** – The sum of all the line items for that particular coverage.
- N. **Replacement Cost Value** – The total RCV of all items for that coverage.
- O. **Actual Cash Value** – The total ACV of all items for that coverage.
- P. **Deductible** – This is the amount of the loss that you are responsible for. Some policies have different deductibles that could apply based on the type of loss you sustained. Please refer to your policy declarations page for further explanation.
- Q. **Net Claim** – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- R. **Total Recoverable Depreciation** – The total amount of depreciation you can potentially recover.

<b>A</b> Claim Rep.: Insurance Adjuster	<b>A</b> Business: (111) 123-4567 E-mail: adjuster@insurance.com
Estimator: Insurance Adjuster	Business: (111) 123-4567 E-mail: adjuster@insurance.com
<b>B</b> Claim Number: 123456789	Policy Number: 123456789      Type of Loss: <NONE>
Date Contacted: 1/8/2024 9:51 AM	Date Received: 1/3/2024 12:00 AM
Date of Loss: 1/1/2024 1:11 PM	Date Entered: 1/4/2024 3:34 PM
Date Inspected: 1/9/2024 1:38 PM	

Bedroom		Height: 8'							
		447.99 SF Walls						191.99 SF Ceiling	
		639.98 SF Walls & Ceiling						191.99 SF Floor	
		21.33 SY Flooring						56.00 LF Floor Perimeter	
		56.00 LF Ceil							
QUANTITY	UNIT	TAX	RCV	AGELIFE	USAGE	DEP %	DEPREC.	ACV	
<b>C</b>									
1. Remove Carpet - Standard grade									
191.99 SF	0.20	0.00	38.40	5/10 yrs	Normal	NA	(0.00)	38.40	
2. Carpe. - Standard grade									
220.79 SF	2.15	20.93	495.63	5/10 yrs	Normal	50%	(247.82)	247.81	
15 % waste added for Carpet - Standard grade.									
3. Paint the walls - two coats									
447.99 SF	0.60	4.84	273.63	5/15 yrs	Normal	33.33%	(91.21)	182.42	
4. Drywall patch / small repair, ready for paint									
1.00 EA	40.35	0.14	40.49	5/150 yrs	Normal	3.33%	(1.35)	39.14	
5. Contents - move out then reset									
1.00 EA	38.48	0.00	38.48	5/NA	Normal	0%	(0.00)	38.48	
<b>K</b>	<b>Totals: Bedroom</b>		<b>25.91</b>	<b>886.63</b>			<b>340.38</b>	<b>546.25</b>	
	<b>Total: Main Level</b>		<b>25.91</b>	<b>886.63</b>			<b>340.38</b>	<b>546.25</b>	

Fence									
QUANTITY	UNIT	TAX	RCV	AGELIFE	USAGE	DEP %	DEPREC.	ACV	
<b>K</b>									
6. R&R Vinyl (PVC) fence, 5'-6" high - full slat									
80.00 LF	35.07	94.85	2,900.45	4/150 yrs	Normal	2.87%	<67.81>	2,832.64	
<b>K</b>	<b>Totals: Fence</b>		<b>94.85</b>	<b>2,900.45</b>			<b>67.81</b>	<b>2,832.64</b>	

Labor Minimums Applied									
QUANTITY	UNIT	TAX	RCV	AGELIFE	USAGE	DEP %	DEPREC.	ACV	
<b>L</b>									
7. Drywall labor minimum*									
1.00 EA	205.79	0.00	205.79	0/NA	Normal	0%	(0.00)	205.79	

Summary for Dwelling		
<b>M</b> Line Item Total		1,273.37
Material Sales Tax		37.06
<b>N</b> Replacement Cost Value		\$1,310.43
Less Depreciation		(171.60)
<b>O</b> Actual Cash Value		\$1,138.83
Less Deductible		(500.00)
<b>P</b> Net Claim		\$638.83
<b>Q</b> Total Recoverable Depreciation		171.60
Net Claim if Depreciation is Recovered		\$810.43

Summary for Other Structures		
Line Item Total		1,832.00
Material Sales Tax		46.42
<b>I</b> Replacement Cost Value		\$1,878.42
Less Non-recoverable Depreciation		<506.94>
Actual Cash Value		\$1,371.48
Net Claim		\$1,371.48

\*Note that not all details explained here may be applicable to your claim, policy, or state\*

Insured: JAMES MCNAMARA AND VICTORIA REUTER  
 2155 SW Edgewood Rd  
 Portland, OR 97201-2241

Phone: (216) 650-2834

**Claim Number:** 01008422781

**Policy Number:** 41336510

**Type of Loss:** LossCause

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Coverage A - Dwelling	\$1,000.00	\$909,000.00
Coverage B - Other Structures Blanket	\$0.00	\$90,900.00
Coverage C - Personal Property	\$0.00	\$454,500.00
Coverage D - Loss Of Use	\$0.00	\$272,700.00

Date of Loss: 12/24/2024 11:00 AM

Price List: ORPO8X\_DEC24  
 Restoration/Service/Remodel

Sales Taxes: None @ 0.000%

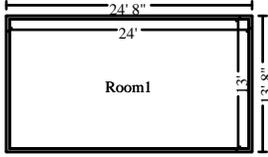
---

**Estimate Recap For Coverage A - Dwelling**

<b>Description</b>	<b>RCV</b>	<b>Recoverable Depreciation</b>	<b>Non-recoverable Depreciation</b>	<b>ACV</b>
Main Level - Room1	2,980.09	275.65	0.00	2,704.44
Main Level - Room2	1,298.37	113.82	0.00	1,184.55
	<b>4,278.46</b>	<b>389.47</b>	<b>0.00</b>	<b>3,888.99</b>

**JAMES\_MCNAMARA\_AND\_1**

**Main Level**



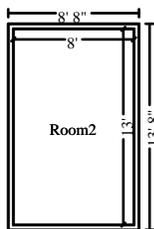
**Room1**

**Height: 8'**

592.00 SF Walls  
 904.00 SF Walls & Ceiling  
 34.67 SY Flooring  
 74.00 LF Ceil. Perimeter

312.00 SF Ceiling  
 312.00 SF Floor  
 74.00 LF Floor Perimeter

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Baseboard - 3 1/4"	74.00 LF	4.00	0.00	296.00	2.5/150 yrs	Avg.	1.67%	(4.93)	291.07
2. Paint baseboard - two coats	74.00 LF	1.74	0.00	128.76	2.5/15 yrs	Avg.	16.67%	(21.46)	107.30
3. 1/2" drywall - hung, taped, ready for texture	24.00 SF	2.55	0.00	61.20	2.5/150 yrs	Avg.	1.67%	(1.02)	60.18
4. Contents - move out then reset - Large room	1.00 EA	110.36	0.00	110.36	2.5/NA	Avg.	0%	(0.00)	110.36
5. Final cleaning - construction - Residential	312.00 SF	0.33	0.00	102.96	2.5/NA	Avg.	0%	(0.00)	102.96
6. Seal the surface area w/PVA primer - one coat	24.00 SF	0.70	0.00	16.80	2.5/15 yrs	Avg.	16.67%	(2.80)	14.00
7. Paint the surface area - one coat	557.00 SF	0.79	0.00	440.03	2.5/15 yrs	Avg.	16.67%	(73.34)	366.69
8. Snaplock Laminate - simulated wood floor - Standard grade	312.00 SF	5.45	0.00	1,700.40	2.5/25 yrs	Avg.	10%	(170.04)	1,530.36
9. Mask wall - plastic, paper, tape (per LF)	74.00 LF	1.67	0.00	123.58	2.5/150 yrs	Avg.	1.67%	(2.06)	121.52
<b>Totals: Room1</b>			<b>0.00</b>	<b>2,980.09</b>				<b>275.65</b>	<b>2,704.44</b>



**Room2**

**Height: 8'**

336.00 SF Walls  
 440.00 SF Walls & Ceiling  
 11.56 SY Flooring  
 42.00 LF Ceil. Perimeter

104.00 SF Ceiling  
 104.00 SF Floor  
 42.00 LF Floor Perimeter

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Washer/Washing machine - Remove & reset	1.00 EA	52.33	0.00	52.33	2.5/NA	Avg.	0%	(0.00)	52.33
11. Dryer - Remove & reset	1.00 EA	40.34	0.00	40.34	2.5/NA	Avg.	0%	(0.00)	40.34

**CONTINUED - Room2**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. Final cleaning - construction - Residential	104.00 SF	0.33	0.00	34.32	2.5/NA	Avg.	0%	(0.00)	34.32
13. Snaplock Laminate - simulated wood flooring	104.00 SF	6.59	0.00	685.36	2.5/25 yrs	Avg.	10%	(68.54)	616.82
14. Baseboard - 3 1/4"	42.00 LF	4.00	0.00	168.00	2.5/150 yrs	Avg.	1.67%	(2.80)	165.20
15. Paint baseboard - two coats	42.00 LF	1.74	0.00	73.08	2.5/15 yrs	Avg.	16.67%	(12.18)	60.90
16. Seal the surface area w/PVA primer - one coat	24.00 SF	0.70	0.00	16.80	2.5/15 yrs	Avg.	16.67%	(2.80)	14.00
17. Paint the surface area - one coat	200.00 SF	0.79	0.00	158.00	2.5/15 yrs	Avg.	16.67%	(26.33)	131.67
18. Mask wall - plastic, paper, tape (per LF)	42.00 LF	1.67	0.00	70.14	2.5/150 yrs	Avg.	1.67%	(1.17)	68.97
<b>Totals: Room2</b>			<b>0.00</b>	<b>1,298.37</b>				<b>113.82</b>	<b>1,184.55</b>
<b>Total: Main Level</b>			<b>0.00</b>	<b>4,278.46</b>				<b>389.47</b>	<b>3,888.99</b>
<b>Line Item Totals: JAMES_ MCNAMARA_AND_1</b>			<b>0.00</b>	<b>4,278.46</b>				<b>389.47</b>	<b>3,888.99</b>

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

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

**Grand Total Areas:**

928.00 SF Walls	416.00 SF Ceiling	1,344.00 SF Walls and Ceiling
416.00 SF Floor	46.22 SY Flooring	116.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	116.00 LF Ceil. Perimeter
416.00 Floor Area	455.56 Total Area	928.00 Interior Wall Area
1,092.00 Exterior Wall Area	121.33 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 Coverage A - Dwelling**

Line Item Total	4,278.46
<b>Replacement Cost Value</b>	<b>\$4,278.46</b>
Less Depreciation	(389.47)
<b>Actual Cash Value</b>	<b>\$3,888.99</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$2,888.99</b>
Total Recoverable Depreciation	389.47
<b>Net Claim if Depreciation is Recovered</b>	<b>\$3,278.46</b>

---

---

**Recap of Taxes**

	<b>None (0%)</b>
<b>Line Items</b>	0.00
<b>Total</b>	<b>0.00</b>

### Recap by Room

**Estimate: JAMES\_MCNAMARA\_AND\_1**

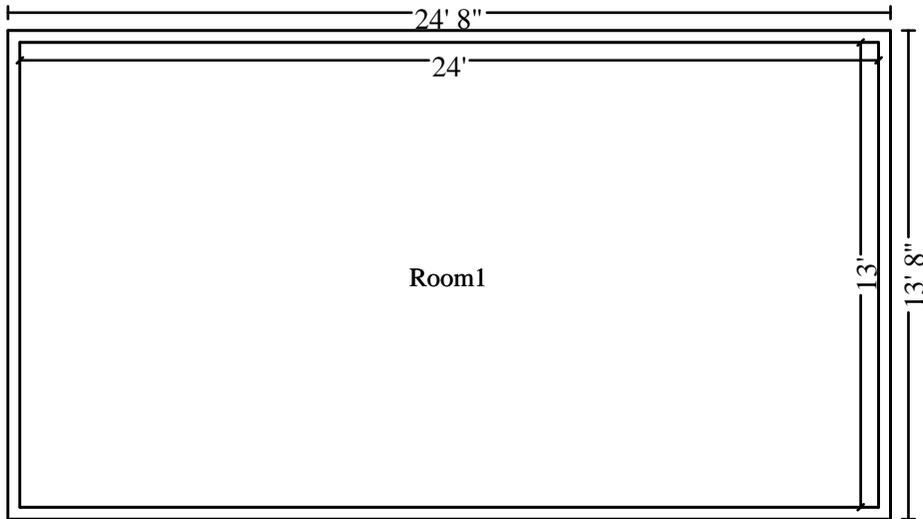
<b>Area: Main Level</b>		
<b>Room1</b>	<b>2,980.09</b>	<b>69.65%</b>
<b>Room2</b>	<b>1,298.37</b>	<b>30.35%</b>
<hr/>		
<b>Area Subtotal: Main Level</b>	<b>4,278.46</b>	<b>100.00%</b>
<hr/>		
<b>Subtotal of Areas</b>	<b>4,278.46</b>	<b>100.00%</b>
<hr/>		
<b>Total</b>	<b>4,278.46</b>	<b>100.00%</b>

---

**Recap by Category with Depreciation**

<b>Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>APPLIANCES</b>	<b>92.67</b>		<b>92.67</b>
<b>CLEANING</b>	<b>137.28</b>		<b>137.28</b>
<b>CONTENT MANIPULATION</b>	<b>110.36</b>		<b>110.36</b>
<b>DRYWALL</b>	<b>254.92</b>	<b>4.25</b>	<b>250.67</b>
<b>FLOOR COVERING - WOOD</b>	<b>2,385.76</b>	<b>238.58</b>	<b>2,147.18</b>
<b>FINISH CARPENTRY / TRIMWORK</b>	<b>464.00</b>	<b>7.73</b>	<b>456.27</b>
<b>PAINTING</b>	<b>833.47</b>	<b>138.91</b>	<b>694.56</b>
<b>Subtotal</b>	<b>4,278.46</b>	<b>389.47</b>	<b>3,888.99</b>

Main Level



JAMES\_MCNAMARA\_AND\_1