

Please be advised that any information provided on, and with, this Notice of Claim will be published in the Public Access area of the Erie County Water Authorities website which can be accessed by the General Public.

C-2

### NOTICE OF CLAIM FORM

ERIE COUNTY WATER AUTHORITY  
 295 MAIN STREET – ROOM 350  
 BUFFALO, NEW YORK 14203-2494  
 (716) 849-8465

Claimant(s) Name	Katrina Stewart		
Address	400 Mill Rd	Cell Phone #	[REDACTED]
Email Address	[REDACTED]	Home Phone #	[REDACTED]

Accident / Damage / Injury Location			
Date of Incident	3-7-26	Time of Incident	0400 a.m. / p.m.
Police Contacted?	Yes / No	Police Report Taken?	Yes / No
Name of Police Agency			

**PROPERTY DAMAGE CLAIMS ONLY**

N/A if not applicable

If this is not your property, give the name and address of the owner:

Name	n/a		
Address		Zip Code	
Home Phone #		Work Phone #	

**PLEASE ATTACH ESTIMATES**

Repair Estimates	\$	\$
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**PROPERTY DAMAGE AND PERSONAL INJURY WITNESSES**

Name		Name	
Address		Address	
Phone		Phone	

Attach copies of Medical bills once submitted to health insurance or automobile insurance.

**ONLY PROVIDE COPIES OF THE MEDICAL BILLS. DO NOT PROVIDE MEDICAL RECORDS WITH THIS CLAIM FORM.**

Claimant's Statement (please print legibly and be specific):

1st water main break happened 3-7-26 about 8am. Town of West Seneca was notified which then notified the water authority. Water authority came fixed break & when filling the hole it (pipe) broke in another spot. Water authority then fixed the second break. During the night I was woken up (about 4am) to my sub pump trying to keep up with all the water from a third break. My front yard and my basement were flooded. There were about 3-4 feet in my basement which ruined all my belongings and mud structure to the basement. My sub pump could not keep up with all the water from the break. The break happened on the water company side of the property.

All statements herein are made under penalty of perjury.

Add Additional Pages if necessary

Date: 6-2-26

*Katrina Swannick*  
Claimant's Signature

STATE OF NEW YORK )  
COUNTY OF ERIE ) ss:

On this 2nd day of June, 2026, before me, personally appeared, *Katrina Swannick* personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Jamie L Nablo  
Notary Public - State of New York  
No. 01NA6388510  
Qualified in Erie County  
My Commission Exp. 03/11/2027  
*Jamie L Nablo*  
Notary Public



# Summary of loss

Named Insured: KATRINA SWARTWOOD

Date Created: 5/15/2026

Claim Number: XXXXXXXXXX

## Endorsements

Description	Limit of liability (\$)	Replacement cost (\$)	Recoverable depreciation (\$)	Non-recoverable depreciation (\$)	Amount over limit (\$)	Subtotal (\$)
BUSD	20,321.00	26,505.71	0.00	0.00	6,184.71	20,321.00
Absorbed deductible	0.00	1,973.00	0.00	0.00	0.00	1,973.00
<b>Totals:</b>		<b>\$ 28,478.71</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 6,184.71</b>	<b>\$ 22,294.00</b>

### Comments / Supplements

BUSD paid to limit

<b>Subtotal</b>	<b>\$22,294.00</b>
<b>Less deductible</b>	<b>\$0.00</b>
<b>Less MISC</b>	<b>\$0.00</b>
<b>Total payable</b>	<b>\$22,294.00</b>
<b>Less total payments made</b>	<b>\$16,792.86</b>
<b>Net payment</b>	<b>\$5,501.14</b>

### Signature

Christine Martin \_\_\_\_\_

*\* Your policy may provide for additional payments on a replacement cost basis for the Recoverable Depreciation listed above for Cov. A and Cov. B for your Building and Personal Property. Please refer to your policy and any endorsements for specific time limits and additional settlement provisions. Please contact your claim handler if you have any questions.*

## Previous payments

Date	Payee	Remarks	Subtotal (\$)
May 01, 2026	KATRINA SWARTWOOD	Advance payment for contents	2,000.00
May 06, 2026	KATRINA SWARTWOOD		4,036.10
May 07, 2026	SERVICEMASTER OF ONONDAGA COUNTY & PENNYMAC LOAN SERVICES LLC ITS SUCCESSORS AND-OR ASSIGNS	Asbestos testing	4,167.58
May 07, 2026	SERVICEMASTER OF ONONDAGA COUNTY & PENNYMAC LOAN SERVICES LLC ITS SUCCESSORS AND-OR ASSIGNS	Mitigation	6,589.18
<b>Totals:</b>			<b>\$ 16,792.86</b>



**Validate™**

# Mitigation Summary Report

Policy Holder: **KATRINA SWARTWOOD**

DOL: **03-07-2026**

Claim#: ██████████

<b>Category of Water:</b>	<b>2</b>	<b>Class of Water:</b>	<b>2</b>
Days to achieve dry standard:	<b>51</b>	Rooms affected:	<b>4</b>
Drying Zones:	<b>1</b>	Total SF (affected area):	<b>1869</b>
Total CF (affected area):	<b>10600</b>		

## Information Upload

- |                  |                               |                        |
|------------------|-------------------------------|------------------------|
| ✓ Final Estimate | ✓ Authorization to Repair     | ✓ Authorization to Pay |
| ✓ Photos         | ✓ Psychrometric Drying Report | ✓ Sketch Diagram       |

## Payment Summary

Mitigation Estimate:	<b>\$6,846.37</b>		
Deductible:	<b>\$0.00</b>		
Equipment Discount:	<b>\$257.19</b>	(Equipment Total	<b>\$2,571.90)</b>
Mitigation Payment:	<b>\$6,589.18</b>		



# Validate™

## Equipment Usage Chart

### Level 1 Chamber Details

<b>Chamber Name:</b> Level 1 Chamber	<b>Description:</b>
<b>Category:</b> 2	<b>Class:</b> 2
<b>Perimeter (Floor):</b> 120.00	<b>Affected Perimeter:</b> 0.00
<b>Floor (SF):</b> 864.00	<b>Affected Floor (SF):</b> 864.00
<b>Cubic Feet:</b> 10600.00	<b>Airmovers (\$)</b> Used: 110.00
<b>Min Airmover Recommendation:</b> 14	<b>Max Airmover Recommendation:</b> 19
<b>Dehu Recommendation:</b> 5	

### Equipment usage in Level 1 Chamber

#### Level Basement -> FamilyRoom

Name	Type	Label	Started At	Stopped At	Duration	Note
D1	Dri Eaz-2000	D1	03-27-2026 10:00 PM	04-27-2026 11:00 AM	30 days 13 hours 0 mins	-
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

#### Level Basement -> Hallway

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

#### Level Basement -> Laundry

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

### Level 1 Chamber Details

<b>Chamber Name:</b> Level 1 Chamber	<b>Description:</b>
<b>Category:</b> 2	<b>Class:</b> 2
<b>Perimeter (Floor):</b> 42.00	<b>Affected Perimeter:</b> 0.00
<b>Floor (SF):</b> 98.00	<b>Affected Floor (SF):</b> 98.00
<b>Cubic Feet:</b> 10600.00	<b>Airmovers (\$)</b> Used: 110.00
<b>Min Airmover Recommendation:</b> 3	<b>Max Airmover Recommendation:</b> 3
<b>Dehu Recommendation:</b> 5	

### Equipment usage in Level 1 Chamber



# Validate™

## Level Basement -> FamilyRoom

Name	Type	Label	Started At	Stopped At	Duration	Note
D1	Dri Eaz-2000	D1	03-27-2026 10:00 PM	04-27-2026 11:00 AM	30 days 13 hours 0 mins	-
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

## Level Basement -> Hallway

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

## Level Basement -> Laundry

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

### Level 1 Chamber Details

<b>Chamber Name:</b> Level 1 Chamber	<b>Description:</b>
<b>Category:</b> 2	<b>Class:</b> 2
<b>Perimeter (Floor):</b> 60.00	<b>Affected Perimeter:</b> 0.00
<b>Floor (SF):</b> 209.00	<b>Affected Floor (SF):</b> 209.00
<b>Cubic Feet:</b> 10600.00	<b>Airmovers (\$)</b> Used: 110.00
<b>Min Airmover Recommendation:</b> 4	<b>Max Airmover Recommendation:</b> 6
<b>Dehu Recommendation:</b> 5	

### Equipment usage in Level 1 Chamber

## Level Basement -> FamilyRoom

Name	Type	Label	Started At	Stopped At	Duration	Note
D1	Dri Eaz-2000	D1	03-27-2026 10:00 PM	04-27-2026 11:00 AM	30 days 13 hours 0 mins	-
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

## Level Basement -> Hallway

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

## Level Basement -> Laundry

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

### Level 1 Chamber Details

<b>Chamber Name:</b> Level 1 Chamber	<b>Description:</b>
<b>Category:</b> 2	<b>Class:</b> 2
<b>Perimeter (Floor):</b> 50.00	<b>Affected Perimeter:</b> 0.00



Report Timestamp : 04-29-2026 12:15 PM

# Validate™

Floor (SF): 154.00

Affected Floor (SF): 154.00

Cubic Feet: 10600.00

Airmovers (\$) Used: 110.00

Min Airmover Recommendation: 4

Max Airmover Recommendation: 5

Dehu Recommendation: 5

## Equipment usage in Level 1 Chamber

### Level Basement -> FamilyRoom

Name	Type	Label	Started At	Stopped At	Duration	Note
D1	Dri Eaz-2000	D1	03-27-2026 10:00 PM	04-27-2026 11:00 AM	30 days 13 hours 0 mins	-
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

### Level Basement -> Hallway

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-

### Level Basement -> Laundry

Name	Type	Label	Started At	Stopped At	Duration	Note
A1		A1	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-
A2		A2	04-24-2026 11:00 AM	04-27-2026 11:00 AM	3 days 0 hours 0 mins	-



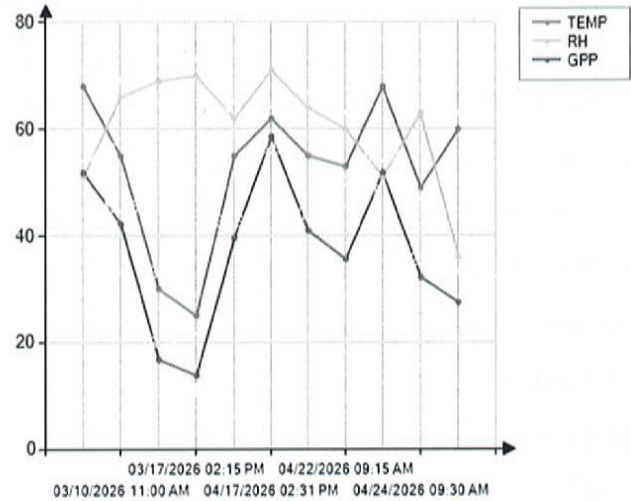
# Validate™

## Humidity Chart

🔍 Temperature is outside valid range ● GD under 5 🌧 Day 2RH above 40 ? Reading missing ✓ Satisfied ✗ Dissatisfied

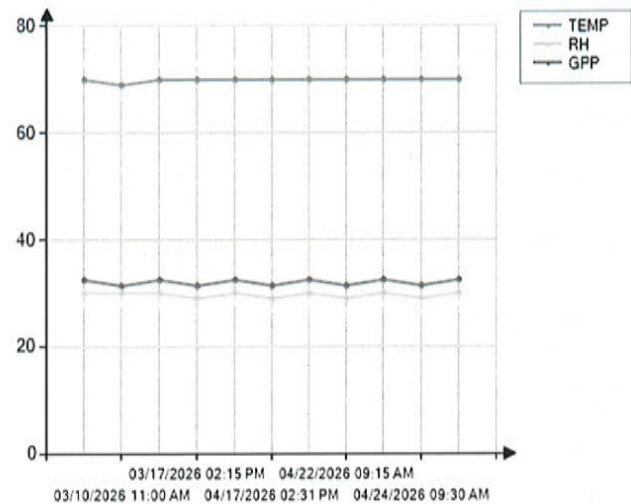
### Psychrometric Readings (Outside -Daily Humidity Record)

Timestamp	Temp	Rh	GPP
03/07/2026 07:00 PM	68	51	51.84
03/10/2026 11:00 AM	55	66	42.25
03/12/2026 02:00 PM	30	69	16.74
03/17/2026 02:15 PM	25	70	13.8
04/16/2026 09:45 AM	55	62	39.66
04/17/2026 02:31 PM	62	71	58.66
04/21/2026 01:00 PM	55	64	40.96
04/22/2026 09:15 AM	53	60	35.64
04/23/2026 01:00 PM	68	51	51.84
04/24/2026 09:30 AM	49	63	32.24
04/27/2026 11:00 AM	60	36	27.46



### Psychrometric Readings (Unaffected -Daily Humidity Record)

Timestamp	Temp	Rh	GPP
03/07/2026 07:00 PM	70	30	32.48
03/10/2026 11:00 AM	69	30	31.38
03/12/2026 02:00 PM	70	30	32.48
03/17/2026 02:15 PM	70	29	31.38
04/16/2026 09:45 AM	70	30	32.48
04/17/2026 02:31 PM	70	29	31.38
04/21/2026 01:00 PM	70	30	32.48
04/22/2026 09:15 AM	70	29	31.38
04/23/2026 01:00 PM	70	30	32.48
04/24/2026 09:30 AM	70	29	31.38
04/27/2026 11:00 AM	70	30	32.48



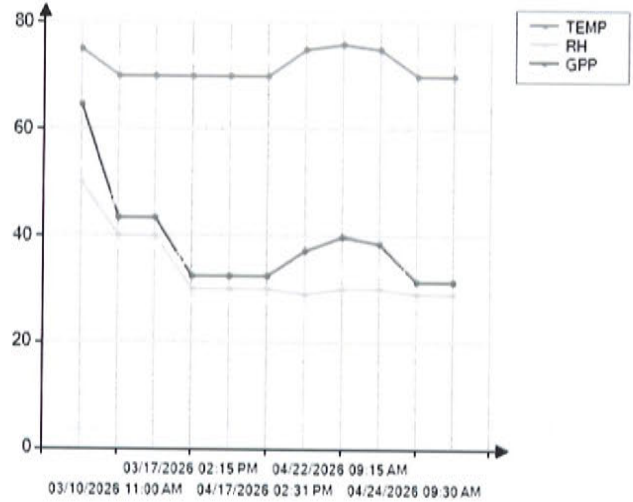


# Validate™

## Level 1 Chamber

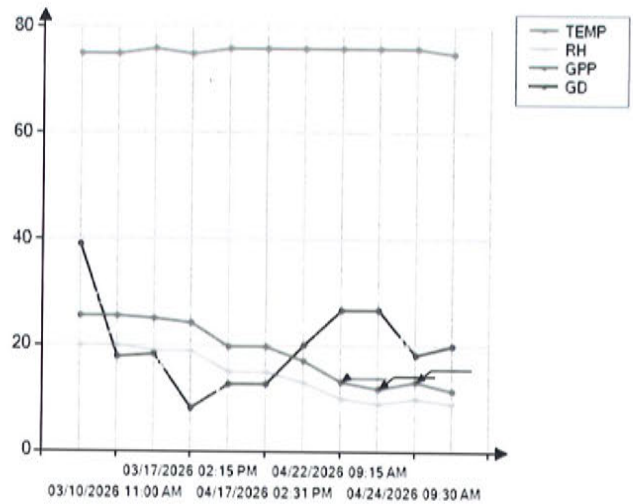
### ✓ Inside Affected

Timestamp	Temp	Rh	GPP
03/07/2026 07:00 PM	75	50	64.64
03/10/2026 11:00 AM	70	40	43.45
03/12/2026 02:00 PM	70	40	43.45
03/17/2026 02:15 PM	70	30	32.48
04/16/2026 09:45 AM	70	30	32.48
04/17/2026 02:31 PM	70	30	32.48
04/21/2026 01:00 PM	75	29	37.22
04/22/2026 09:15 AM	76	30	39.84
04/23/2026 01:00 PM	75	30	38.52
04/24/2026 09:30 AM	70	29	31.38
04/27/2026 11:00 AM	70	29	31.38



### ✓ D1 [ Dri Eaz-2000 ]

Timestamp	Temp	Rh	GPP	GD
03/07/2026 07:00 PM	75	20	25.57	39.07
03/10/2026 11:00 AM	75	20	25.57	17.88
03/12/2026 02:00 PM	76	19	25.11	18.34
03/17/2026 02:15 PM	75	19	24.28	8.2
04/16/2026 09:45 AM	76	15	19.78	12.7
04/17/2026 02:31 PM	76	15	19.78	12.7
04/21/2026 01:00 PM	76	13	17.12	20.1
04/22/2026 09:15 AM	76	10	13.14	26.7
04/23/2026 01:00 PM	76	9	11.82	26.7
04/24/2026 09:30 AM	76	10	13.14	18.24
04/27/2026 11:00 AM	75	9	11.43	19.95





**ServiceMaster Recovery by Close**

P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

Insured: KATRINA SWARTWOOD  
Property: 400 MILL RD  
BUFFALO, NY 14224-3576  
Home: 400 MILL RDKATRINA  
BUFFALO, NY 14224-3576

Home: ( [REDACTED] )

Claim Rep.: Julie Anourak

Business: 4444 Broadway St  
Depew, NY 14043

Company: ServiceMaster Restore By Close

Business: (716) 748-7106

E-mail: J.anourak@smrbyclose.com

Estimator: Julie Anourak  
Company: ServiceMaster Restore By Close  
Business: 4444 Broadway St  
Depew, NY 14043

Business: (716) 748-7106

E-mail: J.anourak@smrbyclose.com

Contractor:  
Company: ServiceMaster Recovery by Close  
Business: P.O Box 2204  
Syracuse , NY 13220

Business: (716) 748-7106

E-mail: info@smrbyclose.com

Claim Number: [REDACTED]

Policy Number: [REDACTED]

Type of Loss: Water

Date Contacted: 3/7/2026 5:28 PM

Date of Loss: 3/7/2026 12:00 AM

Date Received: 3/7/2026 5:08 PM

Date Inspected: 3/7/2026 6:31 PM

Date Entered: 3/7/2026 5:05 PM

Date Est. Completed: 4/28/2026 2:02 PM

Price List: NYBU8X\_MAR26  
Restoration/Service/Remodel  
Estimate: SWARTWOOD-KATRINA



**ServiceMaster Recovery by Close**

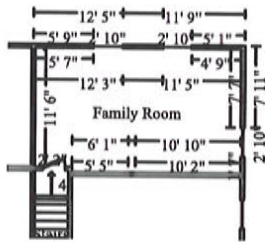
P.O. Box 2204  
 Syracuse, NY, 13220  
 315-458-2505  
 Fax: 315-458-2505  
 FED ID # : 16-1452766

**SWARTWOOD-KATRINA**

**SWARTWOOD-KATRINA**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
<b>Asbestos</b>					
1. Asbestos test fee - full service survey - base fee	1.00 EA	0.00	565.00	49.44	614.44
2. Asbestos test fee - full service survey - per sample	8.00 EA	0.00	75.00	52.50	652.50
<b>Prep</b>					
3. Add for personal protective equipment - Heavy duty Two technicians, two changes a day for one day	4.00 EA	0.00	52.40	18.34	227.94
4. Equipment setup, take down, and monitoring (hourly charge)	2.00 HR	0.00	90.33	15.81	196.47
<b>Debris</b>					
5. Haul debris - per pickup truck load - including dump fees	1.00 EA	185.36	0.00	16.22	201.58
<b>Total: SWARTWOOD-KATRINA</b>				152.31	1,892.93

**Main Level**



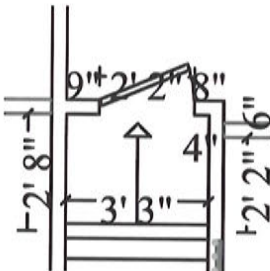
**Family Room**

**Height: 7'**

322.34 SF Walls	236.21 SF Ceiling
558.55 SF Walls & Ceiling	236.21 SF Floor
26.25 SY Flooring	45.92 LF Floor Perimeter
63.67 LF Ceil. Perimeter	

Window  
 Window  
 Window

2' 10" X 1' 6"	Opens into Exterior
2' 10" X 1' 6"	Opens into Exterior
2' 10" X 1' 6"	Opens into Exterior



**Subroom: Understairs (2)**

**Height: Sloped**

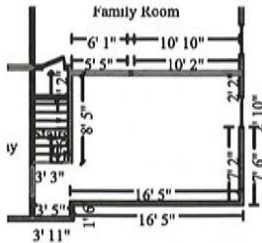
57.86 SF Walls	10.41 SF Ceiling
68.27 SF Walls & Ceiling	8.13 SF Floor
0.90 SY Flooring	9.33 LF Floor Perimeter
12.90 LF Ceil. Perimeter	

Door

2' 2" X 6' 1"	Opens into FAMILY_ROOM
---------------	------------------------

P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

**CONTINUED - Family Room**



**Subroom: Family Room (1)**

**Height: 7'**

300.80 SF Walls	216.27 SF Ceiling
517.07 SF Walls & Ceiling	216.27 SF Floor
24.03 SY Flooring	45.00 LF Floor Perimeter
63.42 LF Ceil. Perimeter	

<b>Window</b>	<b>2' 10" X 1' 6"</b>	<b>Opens into Exterior</b>
<b>Missing Wall - Goes to Floor</b>	<b>10' 2" X 6' 3"</b>	<b>Opens into FAMILY_ROOM</b>
<b>Missing Wall - Goes to Floor</b>	<b>5' 5" X 6' 3"</b>	<b>Opens into FAMILY_ROOM</b>
<b>Missing Wall</b>	<b>3' 3" X 7'</b>	<b>Opens into STAIRS</b>
<b>Missing Wall - Goes to Floor</b>	<b>2' 10" X 6' 6"</b>	<b>Opens into HALLWAY</b>

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
<b>Services</b>					
6. Containment Barrier/Airlock/Decon. Chamber	101.00 SF	0.00	1.38	12.20	151.58
7. Peel & seal zipper - heavy duty	1.00 EA	0.00	18.60	1.63	20.23
8. Tear out non-salv. vinyl tile, cut & bag for disp. Cat 3	460.60 SF	3.14	0.00	126.55	1,572.83
9. Clean floor	460.60 SF	0.00	0.63	25.39	315.57
<b>Equipment</b>					
10. Negative air fan/Air scrubber (24 hr period) - No monit. Running during demolition and 24 hour post scrubbing	2.00 DA	0.00	71.57	12.52	155.66
11. Add for HEPA filter (for negative air exhaust fan)	0.25 EA	0.00	216.19	4.73	58.78
<b>Totals: Family Room</b>				<b>183.02</b>	<b>2,274.65</b>
<b>Total: Main Level</b>				<b>183.02</b>	<b>2,274.65</b>
<b>Line Item Totals: SWARTWOOD-KATRINA</b>				<b>335.33</b>	<b>4,167.58</b>



## ServiceMaster Recovery by Close

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P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

### Grand Total Areas:

1,639.34 SF Walls	969.88 SF Ceiling	2,609.21 SF Walls and Ceiling
988.05 SF Floor	109.78 SY Flooring	235.63 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	298.74 LF Ceil. Perimeter
988.05 Floor Area	1,042.04 Total Area	1,507.57 Interior Wall Area
1,024.42 Exterior Wall Area	133.33 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	



**ServiceMaster Recovery by Close**

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P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

**Summary for Dwelling**

Line Item Total	3,832.25
Total Tax(Rep-Maint)	335.33
<b>Replacement Cost Value</b>	<b>\$4,167.58</b>
<b>Net Claim</b>	<b>\$4,167.58</b>

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Julie Anourak



## ServiceMaster Recovery by Close

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P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

### Recap of Taxes

	<b>Total Tax(Rep- Maint) (8.75%)</b>	<b>Clothing Local Tax (4.75%)</b>	<b>Clothing State Tax (4%)</b>	<b>Manuf. Home Tax (8.75%)</b>	<b>Storage Rental Tax (8.75%)</b>
<b>Line Items</b>	335.33	0.00	0.00	0.00	0.00
<b>Total</b>	<b>335.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## ServiceMaster Recovery by Close

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P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

### Recap by Room

<b>Estimate: SWARTWOOD-KATRINA</b>	<b>1,740.62</b>	<b>45.42%</b>
<b>Area: Main Level</b>		
<b>Family Room</b>	<b>2,091.63</b>	<b>54.58%</b>
<hr/>		
<b>Area Subtotal: Main Level</b>	<b>2,091.63</b>	<b>54.58%</b>
<hr/>		
<b>Subtotal of Areas</b>	<b>3,832.25</b>	<b>100.00%</b>
<hr/>		
<b>Total</b>	<b>3,832.25</b>	<b>100.00%</b>



## ServiceMaster Recovery by Close

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P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766

### Recap by Category

<b>Items</b>	<b>Total</b>	<b>%</b>
<b>CLEANING</b>	<b>290.18</b>	<b>6.96%</b>
<b>GENERAL DEMOLITION</b>	<b>185.36</b>	<b>4.45%</b>
<b>PERMITS AND FEES</b>	<b>1,165.00</b>	<b>27.95%</b>
<b>HAZARDOUS MATERIAL REMEDIATION</b>	<b>745.43</b>	<b>17.89%</b>
<b>WATER EXTRACTION &amp; REMEDIATION</b>	<b>1,446.28</b>	<b>34.70%</b>
<b>Subtotal</b>	<b>3,832.25</b>	<b>91.95%</b>
<b>Total Tax(Rep-Maint)</b>	<b>335.33</b>	<b>8.05%</b>
<b>Total</b>	<b>4,167.58</b>	<b>100.00%</b>

P.O. Box 2204  
Syracuse, NY, 13220  
315-458-2505  
Fax: 315-458-2505  
FED ID # : 16-1452766



1

35-Containment

Date Taken: 4/21/2026



West Seneca Public Library &lt;westsenecapubliclibrary@gmail.com&gt;

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**Fwd: 52-97M9-93J**

1 message

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**Katrina Swartwood** <[REDACTED]>  
To: westsenecapubliclibrary@gmail.com

Tue, Jun 2, 2026 at 11:28 AM

Sent from my iPhone

Begin forwarded message:

**From:** HOME CLMS-FIRECLAIMS <statefarmfireclaims@statefarm.com>  
**Date:** May 15, 2026 at 18:34:56 EDT  
**To:** [REDACTED]  
**Subject:** 52-97M9-93J

Katrina,

Per our conversation earlier, I have attached your personal property estimate, the repair estimate, and mitigation estimate as well as the asbestos invoice for your records.

I have also provided the breakdown I used to make the final payment below:

**BUSD limit:** \$20321.00  
**Deductible:** \$1973.00

**Damages Total: \$26505.71**  
Personal property: \$8802.19  
Rebuild: \$6946.75  
Mitigation: \$6589.18  
Asbestos testing: \$4167.58

The deductible has been absorbed, claim as been paid to the limit of \$22,294.00

I hope this helps with clarity and your next steps with the city.

*Christine M. Martin*

Claim Specialist

Fire Property Stewardship

Work Desk Phone: 844.458.4300 ext 60278

Office Hours: 8:00am- 4:30pm cst

Email Address: statefarmfireclaims@statefarm.com - include your claim number only in the Subject Line

<5297m993j contents.pdf>

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**5 attachments**

 **image001.jpg**  
2K

 **ks mit 2.pdf**  
517K

 **ks mit.pdf**  
152K

 **Summary of Loss - KS.pdf**  
11K

 **52-97M9-93J\_CUSTOMER\_COPY\_FINAL\_DRAFT\_2T.pdf**  
169K



## Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



# Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.  
Please refer to the estimate for specifics of your claim.

## State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel F = Factored In, D = Do Not Apply

## Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit) [3]		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

## Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50
Less Non - recoverable Depreciation (Including Taxes) [7]	
Subtotal	312.50
General Contractor O&P on Depreciation	166.50
Less General Contractor O&P on Non - recoverable Depreciation	
Subtotal	
Total Maximum Additional Amounts Available If Incurred [8]	
Total Amount of Claim If Incurred [9]	

Claim Representative

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.**

1. **Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
2. **General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
3. **Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
4. **Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
5. **Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
7. **Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
8. **Total Maximum Additional Amount If Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
9. **Total Amount of Claim If Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

SWARTWOOD, KATRINA

52-97M9-93J

Insured: SWARTWOOD, KATRINA  
Property: 400 MILL RD  
BUFFALO, NY 14224-3576

Estimate:  
Claim Number:  
Policy Number:  
Price List:



NYBU28\_MAR26  
Restoration/Service/Remodel

Home: [Redacted]  
Cellular: [Redacted]  
Type of Loss: Backup of Sewer or Drain  
Deductible: \$1,973.00  
Date of Loss: 3/7/2026  
Date Inspected: 5/6/2026

**Summary for Coverage A - Dwelling - 47 Sewer and Drain Loss**

Line Item Total	6,387.81
Total Tax(Rep-Maint)	558.95
Replacement Cost Value	6,946.76
Less Deductible	(1,973.00)
Net Payment	<u>\$4,973.76</u>

Torres, Damien W879525  
844-458-4300 x 60328

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.**

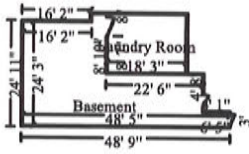
The repairs and/or replacements included in your estimate may be subject to varying tax rates (according to the laws of your state) and your policy provides coverage for these taxes. If the tax rate included in the estimate differs from your applicable rate, please contact your claim handler for a determination of any additional amounts that may be payable.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Source - Hover  
Main Level

**Basement**

**Height: 7' 3"**



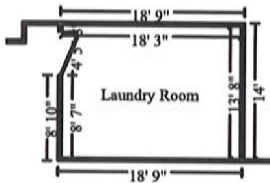
1,002.76 SF Walls	772.67 SF Ceiling
1,775.43 SF Walls & Ceiling	772.67 SF Floor
148.97 LF Ceil. Perimeter	138.53 LF Floor Perimeter

<b>Door</b>	<b>4' 5 3/8" X 6' 5 15/16"</b>	<b>Opens into LAUNDRY_ROOM</b>
<b>Door</b>	<b>3' 3/8" X 7' 1 3/16"</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>2' 11 9/16" X 7' 2 9/16"</b>	<b>Opens into Exterior</b>

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
1. Vinyl floor covering (sheet goods)	460.60 SF	4.12	166.05	2,063.72
15. Sheathing - plywood - 1/2" CDX	501.38 SF	2.23	97.83	1,215.91
<b>Totals: Basement</b>			<b>263.88</b>	<b>3,279.63</b>

**Laundry Room**

**Height: 7' 3"**



432.50 SF Walls	250.49 SF Ceiling
682.99 SF Walls & Ceiling	250.49 SF Floor
63.96 LF Ceil. Perimeter	59.52 LF Floor Perimeter

<b>Door</b>	<b>4' 5 3/8" X 6' 5 15/16"</b>	<b>Opens into BASEMENT</b>
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
5. Paneling	488.00 SF	3.50	149.45	1,857.45
8. Carpet	281.42 SF	4.04	99.48	1,236.42
9. R&R Carpet pad	250.49 SF	0.83	18.20	226.11
11. Detach & Reset Dryer - Electric	1.00 EA	46.70	4.09	50.79
13. Washer/Washing machine - Reset	1.00 EA	30.29	2.65	32.94
<b>Totals: Laundry Room</b>			<b>273.87</b>	<b>3,403.71</b>

**Debris Removal**

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
10. Haul debris - per pickup truck load - including dump fees	1.00 EA	185.36	16.22	201.58

<b>Totals: Debris Removal</b>			<b>16.22</b>	<b>201.58</b>
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Area Totals: Main Level

1,435.26 SF Walls	1,023.16 SF Ceiling	2,458.42 SF Walls and Ceiling
1,023.16 SF Floor	1,081.69 Total Area	198.04 LF Floor Perimeter
1,023.16 Floor Area	150.97 Exterior Perimeter of Walls	212.93 LF Ceil. Perimeter
1,046.09 Exterior Wall Area		1,435.26 Interior Wall Area

<b>Total: Main Level</b>			<b>553.97</b>	<b>6,884.92</b>
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Area Totals: Source - Hover

1,435.26 SF Walls	1,023.16 SF Ceiling	2,458.42 SF Walls and Ceiling
1,023.16 SF Floor	1,081.69 Total Area	198.04 LF Floor Perimeter
1,023.16 Floor Area	150.97 Exterior Perimeter of Walls	212.93 LF Ceil. Perimeter
1,046.09 Exterior Wall Area		1,435.26 Interior Wall Area

<b>Total: Source - Hover</b>			<b>553.97</b>	<b>6,884.92</b>
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**Labor Minimums Applied**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
14. General labor - labor minimum	1.00 EA	56.86	4.98	61.84

<b>Totals: Labor Minimums Applied</b>			<b>4.98</b>	<b>61.84</b>
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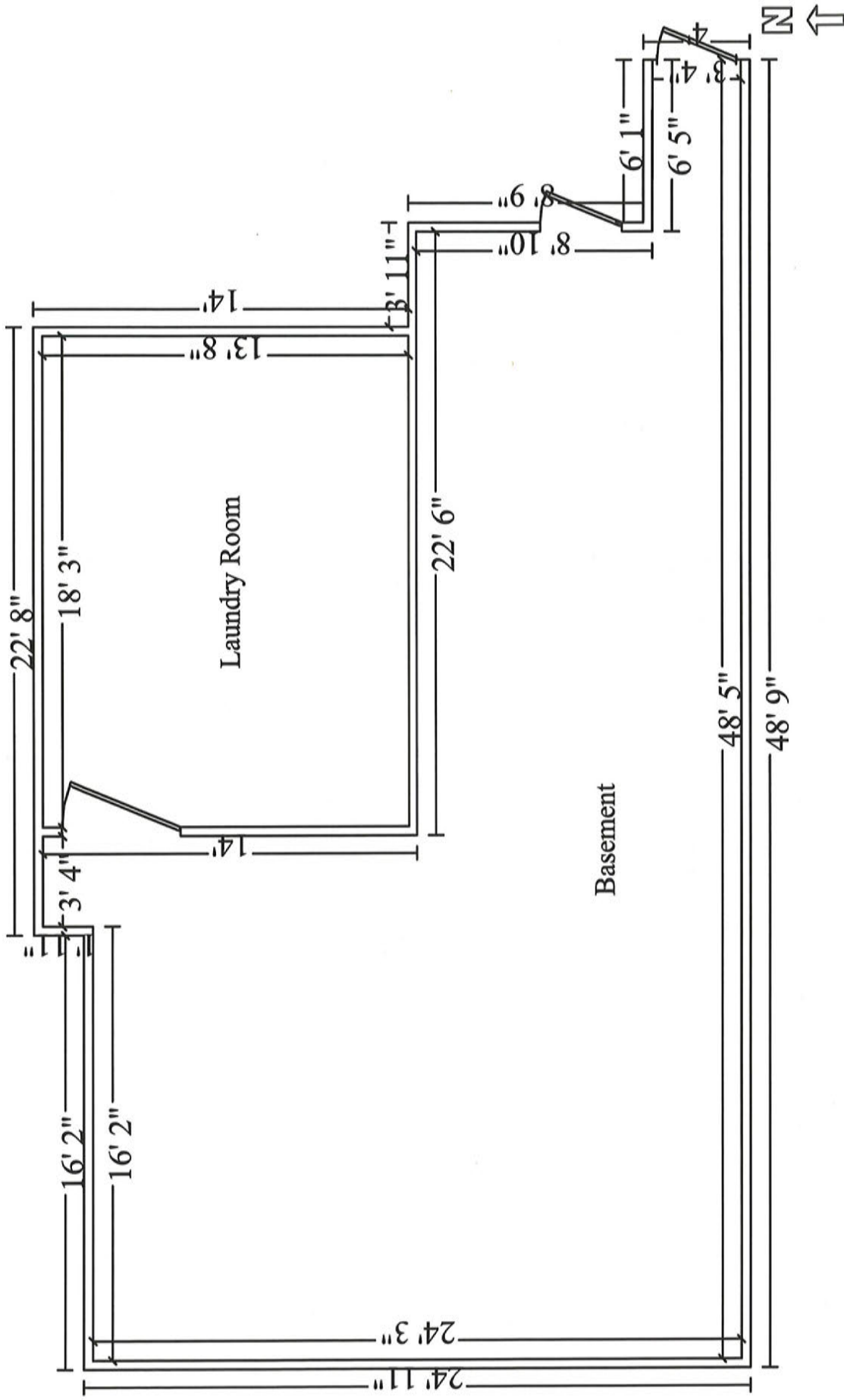
<b>Line Item Totals: 52-97M9-93J</b>			<b>558.95</b>	<b>6,946.76</b>
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**Grand Total Areas:**

1,435.26 SF Walls	1,023.16 SF Ceiling	2,458.42 SF Walls and Ceiling
1,023.16 SF Floor		198.04 LF Floor Perimeter
		212.93 LF Ceil. Perimeter
1,023.16 Floor Area	1,081.69 Total Area	1,435.26 Interior Wall Area
1,046.09 Exterior Wall Area	150.97 Exterior Perimeter of Walls	

**Recap of Taxes, Overhead and Profit**

	<b>GC Overhead (0%)</b>	<b>GC Profit (0%)</b>	<b>Total Tax(Rep- Maint) (8.75%)</b>	<b>Mat Tax (Cap Impr) (8.75%)</b>	<b>Clothing Local Tax (4.75%)</b>	<b>Clothing State Tax (4%)</b>	<b>Manuf. Home Tax (8.75%)</b>	<b>Storage Rental Tax (8.75%)</b>
<b>Line Items</b>	0.00	0.00	558.95	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>558.95</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## Real Property Information

<b>Parcel Status</b>	ACTIVE	<b>City\Town</b>	West Seneca	<b>Village</b>	
<b>S-B-L</b>	143.12-5-21	<b>Owner</b>	SWARTWOOD KATRINA		
<b>Property Location</b>	400 MILL RD	<b>Mailing Address</b>			
<b>Property Class</b>	210 1 FAMILY RES	<b>Line 2</b>			
<b>Assessment</b>	\$67,000.00	<b>Line 3</b>			
<b>Taxable</b>	\$67,000.00	<b>Street</b>	400 MILL RD		
<b>Desc</b>	MC-1866 SL-15 & PT SL-16	<b>City/State</b>	WEST SENECA NY		
<b>Desc</b>	MILLWOOD ACRES S/D	<b>Zip</b>	14224	<b>SWIS</b>	146800
<b>Deed Book</b>	11429	<b>Deed Page</b>	2913		
<b>Frontage</b>	80.00	<b>Depth</b>	192.00	<b>Acres</b>	0.00
<b>Year Built</b>	1955	<b>Square Ft</b>	2216		
<b>Beds</b>	4	<b>Baths</b>	1.5		
<b>FirePlace</b>	0	<b>School</b>	WEST SENECA CENTRAL		

[Owner History](#)

[Tax Payment History](#)

[Google Maps](#)

**Owner**

NAGEL ARTHUR L &amp; W

KLEIN EDWARD A

SWARTWOOD KATRINA

**Book Page / Date**

8126 525 \*01/02/1974\*

11329 6078 \*05/23/2018\*

11429 2913 \*03/25/2024\*

[Back to Property Information](#)











TO THE  
PLACE  
WHERE  
SHIT HAPPENS





**FRAGILE**

HIS ED









