

FAX: (800) 723-4869

September 27, 2023

ERIE COUNTY WATER AUTH

ERIE COUNTY ATT: CLAIMS UNIT 295 MAIN STREET, ROOM 350 BUFFALO NY 14203

RE: Our Insured: Our Client: Date of Incident: Event Number: Amount Paid: Your Claim Number: Steve Sisson GREAT AMERICAN INSURANCE COMPANY 6/30/2023 TPCS - 12726895 - 19004855 \$11425.35 TBD

To Whom It May Concern:

Optum has been retained to handle the subrogation portion of this claim by GREAT AMERICAN INSURANCE COMPANY. I understand that you may have been previously contacted by a(n) GREAT AMERICAN INSURANCE COMPANY adjuster. Please direct any future correspondence, telephone calls, or **payments to Optum at the address listed below**. Be sure to include the Optum event number (TPCS - 12726895 - 19004855) on any documents you send. Prior to issuing any checks, please contact me at the number listed below to verify full payment is being sent.

Enclosed is supporting documentation for the insured's claim. The amount paid includes the insured's deductible of \$1000.00.

Please note, in order for the recovery to be properly applied, it is imperative that you forward your check made payable to:

Optum P.O. Box 36220 Louisville, KY 40233-6220

Sincerely,

Lou XMiller

Lori Miller (952) 687-3732 Imiller2@optum.com

TPCS - 12726895 - 19004855/ZSDL



From: Optum P.O. Box 36220 Louisville, Kentucky 40233-6220 
 Contact Information:

 Examiner: Lori Miller

 Phone:
 (952) 687-3732

 Fax:
 (800) 723-4869

 Email:
 Imiller2@optum.com

 Event #:
 TPCS-12726895-19004855

Taxpayer ID : 27-0083277

#### REQUEST FOR PAYMENT CASE STATEMENT FOR BUILDERS RISK Date of Loss: 6/30/2023

#### ATTENTION:

#### AMOUNT IS SUBJECT TO CHANGE, PLEASE CONTACT OPTUM PRIOR TO SETTLEMENT.

Statement s	sent to : MOL ERII	LY E COUNTY			
Your Claim Insured Policy # Claimant	n # : : Steve Si : E921414 : STEVE		all paym	nclude TPCS-12726895 ents and corresponder processing.	
Payment	Service Dates				
Date	Start Date	End Date	Payee	Check Number	Payment

STEVE SISSON

Type: INDEMNITY PAYMENTS

\$10425.35

**Total Claims Paid for INDEMNITY PAYMENTS** 

\$10,425.35

<b>Total Claims Paid</b>	\$10,425.35
Recovered to Date	(\$0.00)
Deductible	\$1,000.00
Outstanding Amount	\$11,425.35

3002409389



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.

#### NOTICE OF CLAIM FORM

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

Claimant(s) Name		
Address	Cell Phone #	
Email Address	Home Phone #	

Accident / Damage / Injury Location			
Date of Incident		Time of Incident	a.m. / p.m.
Police Contacted?	Yes / No	Police Report Taken?	Yes / No
Name of Police Agency			N/A if not

PROPERTY DAMAGE CLAIMS ONLY If this is not your property, give the name a	and address of the owner:	applicable
Name		
Address	Zip Code	

#### PLEASE ATTACH ESTIMATES

Repair Estimates \$

Home Phone #

## \$

Work Phone #

#### 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):

All statements herein are made under penalty of perjury.

Date:

Miller ori Claimant's Signature

Add Additional Pages if necessary

STATE OF NEW YORKKentucky COUNTY OF ERIE Jefferson ss:

On this 30 day of October 2023, before me personally appeared to me known, and known to me to be the same person described in and who executed the within instrument and he/she acknowledged to me that he/she executed the same.

**KYNP 3435** Marsha Kyle. Notary Public

OPTUM\_PO BOX 36220\_



## **Erie County Water Authority**

295 Main Street • Room 350 • Buffalo, NY 14203-2494 716-849-8484 • Fax 716-849-8463

#### Legal Department

August 21, 2023

Steve Sisson 301 Meyer Rd. W. Seneca, New York 14075

RE: 2023-063P

Dear Mr. Sisson:

Enclosed please find a Notice of Claim Form and accompanying Instructions. Please read the instructions carefully.

Please fill out the Form providing as much information as you may have available at this time.

Please include photographs of the damage, estimates, and bills for work you incurred relative to this claim.

This Claim Form must be served on the Erie County Water Authority in person at the below address, or, delivered by Certified or Registered Mail to the below address.

Erie County Water Authority 295 Main Street, Room 350 Attn.: Claims Unit Buffalo, New York, 14203

# BY LAW A NOTICE OF CLAIM MUST BE FILED WITH THE AUTHORITY WITHIN 90 DAYS OF THE ALLEGED ACCIDENT/INCIDENT/OCCURANCE UPON WHICH THE CLAIM IS PREDICATED UPON.

If you have any questions please feel free to contact me. Email apoole@ecwa.org

Very truly yours,

ALA

Andrea Poole Erie County Water Authority 295 Main Street, Room 350 Attn.: Claims Unit Buffalo, New York, 14203 (716) 849-8413



#### General Information :

You must first file a Notice of Claim before starting any action or special proceeding for personal injury, wrongful death or damage to real or personal property alleged to have been sustained by reason of the negligence or wrongful act of the Erie County Water Authority or of any officer, agent or employee thereof (General Municipal Law §50-i.)If you desire to file a claim against the Erie County Water Authority, please consider the following information.

# BY LAW A NOTICE OF CLAIM MUST BE FILED WITH THE AUTHORITY WITHIN 90 DAYS OF THE ALLEGED ACCIDENT/INCIDENT/OCCURANCE UPON WHICH THE CLAIM IS PREDICATED UPON.

A "Notice of Claim" is a notice to the Erie County Water Authority of your claim against the Erie County Water Authority.

The contents of a Notice of Claim are set forth in the New York General Municipal Law § 50-e (2). A Notice of Claim must include: (1) the name and post office address of each claimant, and of his/her attorney, if any; (2) the nature of the claim; (3) the time when, the place where and the manner in which the claim arose; and (4) the items of damage or injuries claimed to have been sustained so far as then practicable.

If you wish to file a claim against the Erie County Water Authority for property damage or personal injury, please follow the procedure as outline below.

In addition to the above 1-4 your claim should include:

- A. A written statement supporting the claim for which you are seeking recovery, including date, location, persons and property involved. THIS MUST BE NOTARIZED.
- B. Documentation of your claim:
  - a. Proof of Ownership (Deed, Title, Registration, etc.).
  - b. If medical expenses are being claimed provide copies of bills or receipts of payment. DO NOT provide any medical records.
  - c. Evidence of any amounts you are claiming. This may be supplemented as time goes on.
  - d. Names of Eric County Water Authority employees or their agents with whom you have communicated regarding this claim.

A Notice of Claim, by law, cannot contain within its wording the amount of damages alleged to have been suffered. You should, however, attach to it a listing of damages/losses and/or an estimate of damages, copies of receipts, and/or any other documentation you may have to support your proposed losses.

Your claim is not considered submitted, nor proper notice received, unless the Notice of Claim Form is properly completed, signed, and Notarized.

Speaking to any Eric County Water Authority employee or a letter without all of the requested information and notarization does not constitute proper notice.

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.

#### NOTICE OF CLAIM FORM

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

Claimant(s) Name	Steve	Sission					
Address		nderosa Sti	Orchard Rich		ne #		
Email Address				Home Pl	none#		
Accident / Damag	je / Injury	3886 Big	tree F	રેલ			
Date of Incident	613	0/23	Time of Incide		12:30 =	u.m. /p.m.)	
Police Contacted	?	Yes (No	Police Report	t Taken?		Yes/No	
Name of Police		•					
						N/A if n	at
If this is not your p		MS ONLY e the name and address of	of the owner:			applicable	
			of the owner:	Zip Code			
If this is not your p Name			of the owner: Work Pt				
If this is not your p Name Address		e the name and address o	1	none #			
Name Address	property, giv	e the name and address o	Work Pi	none #			
If this is not your p Name Address Home Phone # Repair Estin	mates	PLEASE A \$ 11, 959. 71	Work Pi	ATES			
If this is not your p Name Address Home Phone # Repair Estin	mates	PLEASE A PLEASE A SII, 959. 71 ERSONAL INJURY	Work Pf FTACH ESTIM WITNESSES Name	ATES	Dombr		
If this is not your p Name Address Home Phone # Repair Estin	mates GE AND PR Brin	PLEASE A \$ 11, 959. 71	Work Pf	ATES \$ Ronalci		applicable	1

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):

19 2022 Collect Erip Country Unter 1.1 sthorite ne Ö 0 O an eah nc Prop epai C 1917 er ent 30 Were On Une 20 WC Starting tü Dave 100 P niter C MIDDI Front vm 0 ma Cre 0 6 the ONC  $\sim$ 19 5 de

All statements herein are made under penalty of perjury.

Date:

dditional Pages if necessary Claiman 's Sign

STATE OF NEW YORK ) COUNTY OF ERIE )

On this  $\prod$  day of Sentember 2023 before me personally appeared to me known, and known to me to be the same person described in and who executed the within instrument and he/she acknowledged to me that he/she executed the same.

AMBERLEIGH C ANTHON Notary Public - State of New York No. 01AN6340086 Qualified In Erie County My Commission Exp. 04/11/2024

ss:

Notary Publi

57

## DEED-WARRANTY WITH LIEN COVENANT FROM A CORPORATION

#### CAUTION: THIS AGREEMENT SHOULD BE PREPARED BY AN ATTORNEY AND REVIEWED BY ATTORNEYS FOR SELLER AND PURCHASER BEFORE SIGNING.

*THIS INDENTURE*, made the 1<sup>st</sup> day of June, two thousand and twenty-two, **between PARKER ROAD** DEVELOPMENT COMPANY, INC., a corporation organized and existing under the laws of the State of New York, with offices at 4745 Parker Road, New York 14075 party of the first part, and STEVEN SISSON AND JOSIE SISSON, husband and wife, 52 Ponderosa Court, Orchard Park, New York 14127, parties of the second part,

WITNESSETH, that the party of the first part, in consideration of \$1.00 and more dollars, lawful money of the United States, paid by the parties of the second part, does hereby grant and release unto the parties of the second part, their heirs and assigns forever,

#### SEE ATTACHED SCHEDULE "A"

**TOGETHER** with the appurtenances and all the estate and rights of the party of the first part in and to said premises,

TO HAVE AND TO HOLD the premises herein granted unto the party of the second part, their heirs and assigns forever,

AND the party of the first part covenants as follows:

**FIRST**. That said party of the first part is seized of the said premises in fee simple, and has good right to convey the same;

SECOND. That the party of the second part shall quietly enjoy the said premises;

THIRD. That the party of the first part will forever warrant the title to the premises;

1171005

FOURTH. That this conveyance is made subject to the trust fund provisions of Section thirteen of the Lien Law;

THAT this conveyance is not all or substantially all of the property of the party of the first part and is made in the regular course of business actually conducted by the party of the first part;

*IN WITNESS WHEREOF*, the party of the first part has caused its corporate seal to be hereunto affixed and these presents to be signed by its duly authorized officer this 1<sup>st</sup> day of June, 2022.

deed-3 2PHMB

-1-

nysba practice forms 3/98

OPTUM\_PO BOX 36220\_

IN PRESENCE OF:

#### PARKER ROAD DEVELOPMENT COMPANY, INC.

By

John Kalstek, President

#### STATE OF NEW YORK

#### ss.:

)

)

)

#### COUNTY OF ERIE

On the 1st day of June, 2022, before me, the undersigned, a Notary Public in and for said State, personally • appeared JOHN KALSTEK, 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 that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

JACQUELYN A. McGILLICUDDY Notary Public, State of New York Qualified In Erie County

My Commission Expires May 31,

-2.-

nysba practice forms 3/98

A		the second se	
COMMITMENT FOR TITLE	INSURANCE	No:	2213-2433EC
3		K.5	

#### Parcel A - 3880 Big Tree Road, Hamburg, New York

ALL THAT TRACT OR PARCEL OF LAND situate in the Town of Hamburg, County of Erle and State of New York, being part of Lot No. 8, Township 9, Range 8 of the Holland Land Company's Survey and according to map filed in the Erle County Clerk's Office under Cover No. 3590 is known as Subdivision Lot No. 4.

#### Parcel B - 3900 Big Tree Road, Hamburg, New York

ALL THAT TRACT OR PARCEL OF LAND situate in the Town of Hamburg, County of Erle and State of New York, being part of Lot No. 8, Township 9, Range 8 of the Holland Land Company's Survey and according to map filed in the Erle County Clerk's Office under Cover No. 3590 Is known as Subdivision Lot No. 5.

#### For Conveyancing Only

Together with all right, title and interest of, in and to any streets and roads abutting the above described premises. Our Policy of Title Insurance includes such buildings and Improvements thereon which by law constitute real property, unless specifically excepted therein.



i

# Certificate of Occupancy

This certifies that the premises located at

3880 BIG TREE ROAD

has been inspected and conforms with the requirements of the Building Code of the Town of Damburg and said premises are horeby approved for occupancy as

SINGLE FAMILY DWELLING

Pursuant to Bailding Permit Namber <u>2022-02232</u> Issued on date of <u>DECEMBER 14, 2022</u>

Date \_JULY 20, 2023 Building Inspector \_\_\_\_\_\_



5565 Glenridge Connector Suite 900 Atlanta, GA 30342 800,818,5619

July 20, 2023

#### RESPONSE REQUESTED

Great American Insurance Co.

Attention: Mr. Edward Kozlove, AMIM, AIC, AINS, Senior Claim Representative

Sent via Electronic Mail: EKozlove@gaig.com

RE: **Report Number:** One Insured: Steve Sisson Location of Loss: 3880 Big Tree Road, Hamburg, NY 14075 Nature of Loss: Water Main Break Date of Loss: June 30, 2023 July 5, 2023 Date Assigned: Date Inspected: July 11, 2023 Policy Number: IMP E921415 EM File Number: 1000412268 Claim Number: A00539990

Dear Mr. Kozlove:

This will serve to acknowledge receipt of the above referenced assignment on Wednesday, July 5, 2023. We contacted Steve Sisson on the same day and completed our inspection on July 11, 2023.

ESTIMATE OF LOSS:	\$15,000.00	Building
DEPRECIATION:	(\$0.00)	

DEDUCTIBLE: (Please Advise)

NET ESTIMATE OF LOSS: \$15,000.00

The Estimate of Loss is based upon Engle Martin's initial inspection(s) and preliminary information obtained as of the report date. The Estimate of Loss is preliminary and precautionary only and is not intended to reflect liability or coverage, if any, afforded under the policy for any portion of the loss or claim.

englemartin.com





Additionally, the referenced Estimate of Loss is neither a recommendation of any reserve(s), nor suggestion of payment(s), and thus is subject to further revision(s) as additional information is received and analyzed, as well as verification of coverage by the insurer(s).

#### **INSURED:**

Your Insured is identified as Steve Sisson, who may be reached at (716) email at the state of th

#### **RISK:**

#### **Building:**

The affected risk is located at 3880 Big Tree Road, Hamburg NY. This is a new ranch dwelling under construction that has not yet been issued a certificate of occupancy. The building has an unfinished basement. High grade vinyl warps have been used on the front porch and bay window as finishes. The home has been built with a grade of materials above builder grade.

As you are aware, this loss was originally reported with the address of 3990 Big Tree Road. Based upon communications with your office, we understand the correct loss location noted above is addressed by this policy.

#### LOSS DESCRIPTION:

**Water Main Break.** This particular loss involves damage to the insured location, which occurred on or about June 30, 2023 as a result of a water main break that caused the newly laid earth and stone to be blown onto the structure. The water main is 40-45 feet from the front of the risk in the utility right of way.

#### **INVESTIGATION AND ADJUSTMENT:**

We received notice of this loss on July 5, 2023 and made contact with Steve Sisson on the same day. We discussed the cause of loss at length and scheduled an inspection for July 11, 2023 when his contractor would be available. During our conversation with the Insured, they advised his builder, Andy Brindamour would be meeting for the inspection as the insured was out of town.

englemartin.com





#### **Building:**

On July 11, 2023, this adjuster traveled to the loss location and met with the builder, Andy Brindamour, at 3900 Big Tree Road. Mr. Brindamour explained the damages were to 3880 Big Tree Road, right next door. Both houses are being built for Mr. Sisson.

We began our inspection at 3880 Big Tree. The water line had been repaired and buried by the city prior to our inspection. Mr. Brindamour had pictures on his phone showing the water spraying from the area and up on to the risk. Copies of these where not able to be retained.

Stone was sprayed an unknown height in the area with stone being found on the front and rear slopes of the garage. Our roof inspection found damaged shingles on the garage front, main front and dormer right slope. The total number of shingles is approximately 30, requiring midfield replacements.

The debris damaged the soft metal, gutters and garage door of the front elevations.

The front porch has pillars wrapped with versawarp vinyl product that mimics detailed wood as does the bay window. These will need to be replaced.

Fascia wrap, seamless gutter where also damaged in the same area.

The garage door is a single door, 16x7 feet with damage to each section of paneling requiring replacement.

These items where purchased in May of 2023, with no depreciation applied and prices from purchase invoice used as materials cost. A copy of the Invoice is attached for your review.

In the basement, the floor drain system and sump pump could not handle the additional water volume created by this break. As such, mud and water backed up through the sump pump. Once the main water break was stopped, the sump pump was able to remove the water with dried mud remaining. Our photos show the basement with wall insulation. Per Andy, the insulation was installed after the water loss and after the basement was dry. The floor will need to be cleaned.

There was also a washer and dryer in the basement that are being claimed as now being inoperable. The units were not plugged in at the time of our inspection, so we did not attempt to turn them on. We would defer to your office as to the availability of coverage for any contents located in the dwelling.

englemartin.com





This loss was assigned as a loss location of 3900 Big Tree with the actual loss location of 3880 Big Tree . This was reviewed with the desk adjuster and we were asked to complete a full report under this loss number and policy.

Please find attached our detailed repair estimate for completion of the repair scope outlined above. The total of our estimate is \$12,910.57 at replacement cost. Depreciation has not been applied as the affected finishes or brand new at the time of loss as earlier noted.

#### SALVAGE:

The damaged building materials would carry no residual value.

#### **RESPONSE REQUESTED:**

Please advise if this policy provides any coverage for contents, and if we should further investigate and adjust the damage is being claimed to the washer and dryer in the basement.

Please advise if you find our repair estimate to be in order, and if you want us to share our repair estimate with the insured in order to work toward reaching an agreed amount.

#### PLAN OF ACTION:

- 1. Secure feedback to Response Requested.
- 2. Proceed as directed.

We thank you very much for the referral of this claim. Upon receipt and review of this report, should you have any questions or additional handling instructions, please contact our office. Otherwise, our subsequent report will follow in due course.

englemartin.com



Financials (Total Incurred: \$10,4	425.35): Su	umma	ary						
eature 🔹			-						_
	Open Reserves	Pending Approval Reserves	Total Pald	Pending Approval Payments	Future Payments	Recoveries	Open Recovery Estimates	Incurred Including Recovery	171
✓ Claim Total			\$10,425.35					\$10,425.35	
<ul> <li>(1) Building - First Party - IMBR-Builders Risk Renovation</li> </ul>			\$10,425.35					\$10,425.35	
✓ Loss			\$10,425.35					\$10,425.35	
Cost Category			\$10,425,35					\$10,425.35	

From: Bower, Brennon <u>sbrennon bower@englemartin.com></u> Sent: Wednesday, September 13, 2023 8:58 AM To: Steve Sisson <u><SSisson@udmc.biz></u> Subject: RE: 3880 Big Tree Rd. Hamburg, New York 14075

Please find my attachment estimate. Your policy requires a 100% co-insurance which means the limits must match the value of the house. If this percentage is not the same when an evaluation of the property is complete the difference in percentage is not the same when an evaluation of the property is complete the difference in percentage will be deductible from the insurance payment of the repair estimate. We used the build budget you supplied to produce a build cost of \$282,362 this included the removal of soft goods and land items. Your policy limit is \$250,000, This means you are not at 100% coverage. To determine coverage, we divide policy limits(250,000) by the valuation (238,362) to come up with 88.5% insured rate.

The math looks like this,

\$250,000/\$282,362 = .885

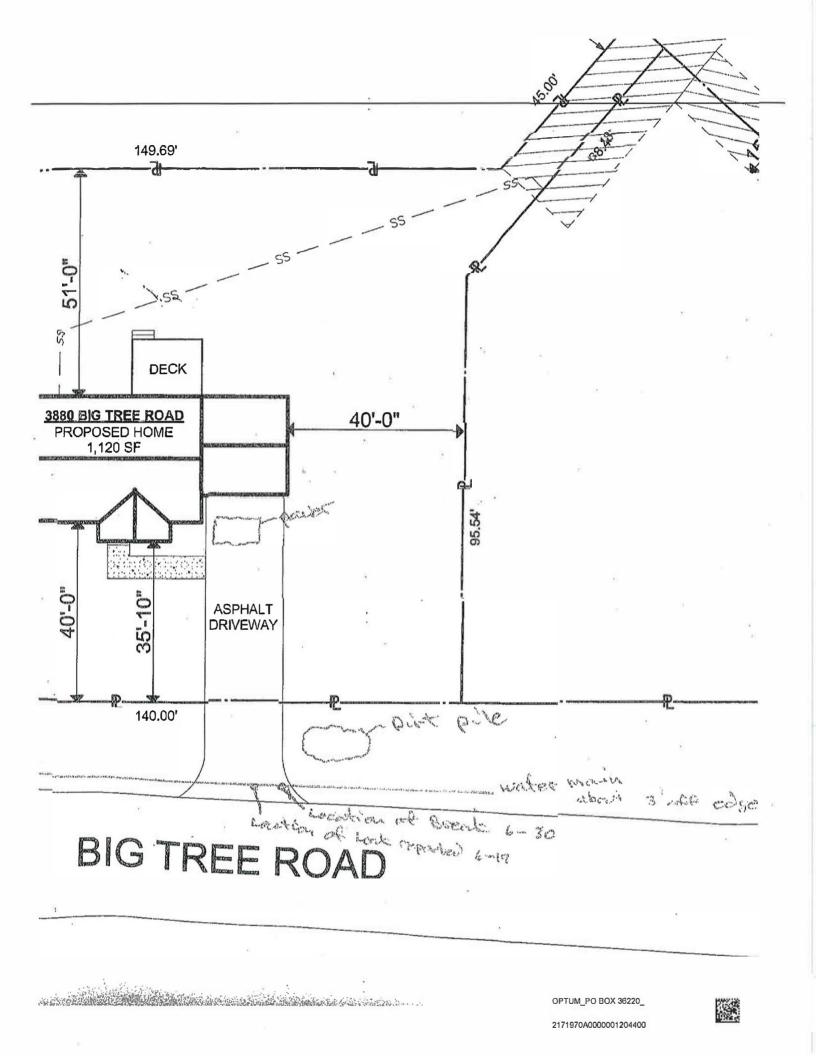
Our estimate is \$12,910.57 x.885 = \$11,425.85 less \$1000 deductible = \$10,425.85

The carrier will be sending the check in the amount of \$10,425.85 based on this calculation and their coverage determinations

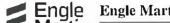
If you have any questions please call me,

File Status	Clo	sed
Builders Risk	\$	10,425.35
Deductible Amount	\$	1,000.00
Salvage Amount	\$	
Recovery Amount	\$	
Total	\$	11,425.35
Difference	\$	2
Reserves	\$	2





Engle	Eng	gle Martin						
Martin	Suite	5 Glenridge Connector c 900 nta, GA 30342						
Insur Prope		Steve Sisson 3880 Big Tree rd Hamburg, NY 14075						
Claim Ro	ep.:	Brennon Bower						
Estima	tor:	Brennon Bower						
Claim Numb	er:		Policy Numl	ber:		Type of Loss:	Water Damage	
Date Contact	ted:	7/5/2023 2:34 PM						
Date of Lo	oss:	6/30/2023 2:33 PM		Date Received:	7/5/2023 2:	:34 PM		
Date Inspect	ted:	7/11/2023 2:35 PM		Date Entered:	7/5/2023 2:	31 PM		
Price L	list:	NYBU8X_JUL23 Restoration/Service/Re	emodel					
Estim	ate:	SISSON_STEVE						



Engle Martin 5565 Glenridge Connector Suite 900 Atlanta, GA 30342

#### SISSON\_STEVE

	Fre	ont Elevatio	n						
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. R&R Siding - vinyl									
85.00 SF	5.77	51.51	98.10	640.06	0/50 yrs	Avg.	0%	(0.00)	640.06
2. Replace porch versa	wrap covering -	Materials on	ly *						
1.00 EA	3,615.68	379.64	723.14	4,718.46	0/NA	Avg.	0%	(0.00)	4,718.46
3. Siding - General Lat	borer - per hour								
8.00 HR	53.87	45.25	86.20	562.41	0/NA	Avg.	0%	(0.00)	562.41
Labor to remove and in	stall ne versawa	urp on front po	orch						
4. Clean with pressure/	chemical spray	- Very heavy							
65.00 SF	1.03	7.03	13.40	87.38	0/NA	Avg.	()%	(0.00)	87.38
clean front patio/porch									
5. Concrete sealer - bru	ish or spray app	lied							
65.00 SF	1.11	7.57	14.44	94.16	0/4 yrs	Avg.	0%	(0.00)	94.16
front porch									
6. R&R Fascia - metal	- 8"								
35.00 LF	7.91	29.08	55.38	361.31	0/50 yrs	Avg.	0%	(0.00)	361.31
7. R&R Gutter / downs	spout - aluminui	n - up to 5"							
40.00 LF	10.52	44.20	84.16	549.16	0/25 yrs	Avg.	0%	(0.00)	549.16
8. R&R Overhead door	r & hardware -	16' x 7'							
1.00 EA	1,705.29	179.07	341.06	2,225.42	0/35 yrs	Avg.	0%	(0.00)	2,225.42
Totals: Front Elevation	on	743.35	1,415.88	9,238.36				0.00	9,238.36

	Roo	of							
QUANTITY	UNIT	ТАХ	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
9. Remove Laminated -	comp. shingle	rfg w/out fe	lt						
1.00 SQ	79.99	8.40	16.00	104.39	0/30 yrs	Avg.	NA	(0.00)	104.39
repair to roof shingles- n	nid field repairs	5							
10. Laminated - comp. s	shingle rfg w	out felt							
1.00 SQ	341.86	35.89	68.38	446.13	0/30 yrs	Avg.	0%	(0.00)	446.13
11. R&R Drip edge									
20.00 LF	4.43	9.30	17.72	115.62	0/35 yrs	Avg.	0%	(0.00)	115.62
Totals: Roof		53.59	102.10	666.14				0.00	666.14

#### Main Level

SISSON\_STEVE

7/19/2023





Engle Martin 5565 Glenridge Connector Suite 900 Atlanta, GA 30342

38'8"	Bas	ement						I	leight: 8'
38.		10	008.00 SF W	alls		ç	50.00 SF C	Ceiling	
	in to	19	58.00 SF W	alls & Cei	iling	9	50.00 SF F	loor	
Basen ient	ែង		05.56 SY F		0	1	26.00 LFF	loor Perimeter	
			126.00 LF C	-	eter				
QUANTITY	UNIT	ТАХ	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
2. Water extraction fi	rom hard surface	floor							
950.00 SF	0.26	25.93	49.4()	322.33	0/NA	Avg.	()%	(0.00)	322.33
3. Clean floor - Heav	v								

Totals: Basement	104.73	199.50	1,301.73		0.00	1,301.73
Total: Main Level	104.73	199.50	1,301.73		0.00	1,301.73

		Debris Remova	1						
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Haul debris - per pic	kup truck l	oad - including du	mp fees						
1.00 EA	177.98	18.68	35.60	232.26	0/NA	Avg.	NA	(0.00)	232.26
Totals: Debris Remova	ıl	18.68	35.60	232.26				0.00	232.26

#### Labor Minimums Applied

	QUANTITY	UNIT	ΤΛΧ	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
15.	Cleaning labor mini	mum*								
	1.00 EA	77.80	8.17	15.56	101.53	0/NA	Avg.	0%	(0.00)	101.53
16.	Miscellaneous conci	rete labor minii	mum							
	1.00 EA	353.51	37.12	70.70	461.33	0/NA	Avg.	0%	(0.00)	461.33
17.	Gutter labor minimu	m								
	1.00 EA	129.69	13.62	25.94	169.25	0/NA	Avg.	()%	(0.00)	169.25
18.	Roofing labor minin	num*								
	1.00 EA	529.83	55.63	105.96	691.42	0/NA	Avg.	0%	(0.00)	691.42
19.	Water extract/remed	liation labor mi	inimum							
	1.00 EA	37.20	3.91	7.44	48.55	0/NA	Avg.	0%	(0.00)	48.55
	tals: Labor Minimu plied	ms	118.45	225.60	1,472.08				0.00	1,472.08

SISSON\_STEVE

2

7/19/2023

Engle Martin	5565 Glenridge Suite 900 Atlanta, GA 30					
Line Item Totals: STEVE	SISSON_	1,038.80	1,978.68	12,910.57	0.00	12,910.57

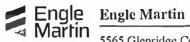
Grand Total Areas:

950.00	SF Walls SF Floor SF Long Wall	105.56	SF Ceiling SY Flooring SF Short Wall	126.00	SF Walls and Ceiling LF Floor Perimeter LF Ceil. Perimeter
	Floor Area Exterior Wall Area		Total Area Exterior Perimeter of Walls	1,008.00	Interior Wall Area
0100	Surface Area Total Ridge Length		Number of Squares Total Hip Length	0.00	Total Perimeter Length

SISSON\_STEVE

7/19/2023





5565 Glenridge Connector Suite 900 Atlanta, GA 30342

#### Summary for Dwelling

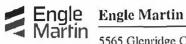
Line Item Total	9,893.09
Overhead	989.34
Profit	989.34
Total Tax(Rep-Maint)	1,038.80
Replacement Cost Value	\$12,910.57
Net Claim	\$12,910.57

Brennon Bower

SISSON\_STEVE

7/19/2023





5565 Glenridge Connector Suite 900 Atlanta, GA 30342

#### **Recap of Taxes, Overhead and Profit**

	Overhead (10%)	Profit (10%)	Total Tax(Rep- Maint) (8.75%)	Mat Tax (Cap Impr) (8.75%)	Clothing Local Tax (4.75%)	Clothing State Tax (4%)	Manuf. Home Tax (8.75%)	Storage Rental Tax (8.75%)
Line Item	s							
	989.34	989.34	1,038.80	0.00	0.00	0.00	0.00	0.00
Total								
	989.34	989.34	1,038.80	0.00	0.00	0.00	0.00	0.00

SISSON\_STEVE

7/19/2023

Page: 6

OPTUM\_PO BOX 36220\_





5565 Glenridge Connector Suite 900 Atlanta, GA 30342

#### **Recap by Room**

Estimate: SISSON_STEVE Front Elevation Roof	7,079.13 510.45	71.56% 5.16%
Area: Main Level		
Basement	997.50	10.08%
Area Subtotal: Main Level	997.50	10.08%
Debris Removal	177.98	1.80%
Labor Minimums Applied	1,128.03	11.40%
Subtotal of Areas	9,893.09	100.00%
Total	9,893.09	100.00%

SISSON\_STEVE

7/19/2023

Page: 7

OPTUM\_PO BOX 36220\_



Engle Martin 5565 Glenridge Connector Suite 900 Atlanta, GA 30342

#### **Recap by Category**

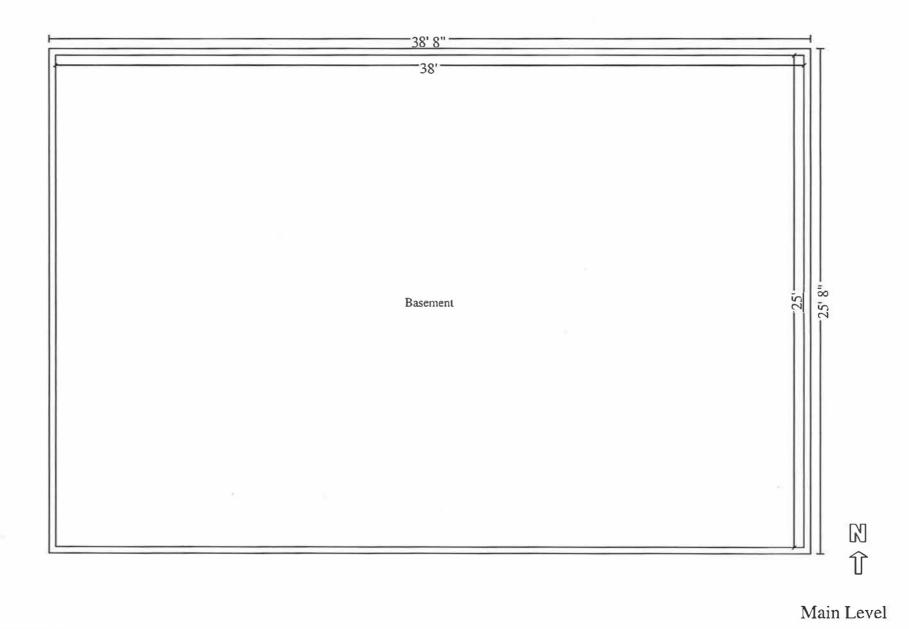
O&P Items	Total	%	
CLEANING	895.25	6.93%	
CONCRETE & ASPHALT	425.66	3.30%	
GENERAL DEMOLITION	468.15	3.63%	
DOORS	1,594.71	12.35%	
ROOFING	951.69	7.37%	
SIDING	4,488.64	34.77%	
SOFFIT, FASCIA, & GUTTER	784.79	6.08%	
WATER EXTRACTION & REMEDIATION	284.20	2.20%	
O&P Items Subtotal	9,893.09	76.63%	
Overhead	989.34	7.66%	
Profit	989.34	7.66%	
Total Tax(Rep-Maint)	1,038.80	8.05%	
Total	12,910.57	100.00%	

SISSON\_STEVE

7/19/2023

Page: 8

#### OPTUM\_PO BOX 36220\_



SISSON\_STEVE

7/19/2023 Page: 9



#### ESTIMATE #891 07/05/23 4:00 PM

NAME: SVS PROMOTIONS INC CODE: 8347060800-000-000 ADDRESS: 301 MEYER RD WEST SENECA, NY 14224 PHONE: (716) 674-0500 FAX: PROJECT:

< THIS IS NOT A RECEIPT >

84 LUMBER CO.

PAGE 1

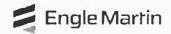
STORE: 0608 - TONAWANDA ADDRESS: 2286 MILITARY RD. PHONE: (716)695-3784 ASSOCIATE: BILL SMITH EST DATE: 07/03/23 START: //

#### #891

#### CUSTOMER COPY

	P.O.S.#	QTY	DESCRIPTION	PRICE	EXTENDED
			QUOTE FOR GARAGE DOORS		
3. 4. 5.	88400 88400 88400		QUOTE # 3652412 LEAD TIME: 4 + WEEKS		
6. 7. 8. 9. 10. 11. 12. 13.	88400 88400 88400 88400 88400 88400 88420 1604600	1 1 2	WAYNE DALTON WHITE R.P. COMPLETE DOOR UNIT NON-INSULATED STD UNIVERSAL PANEL TORQUEMASTER FRONT MOUNT 16' X 7' MODEL #8000 GARAGE DR 16' WH THERMOSTP GARAGE DR 7' WH THERMOSTP		19.49
			0-NON INSULATED W/TAX WAYNE DALTON WHITE R.P. COMPLETE DOOR UNIT INSULATED STD UNIVERSAL PANEL		\$1,446.21

避



#### STATEMENT OF LOSS

Insured: Claim Number: Policy Number: Date of Loss: Nature of Loss Location of Loss: EM Number:	Water Ma	une 30, 2023 ain Break Tree Road, Ha	ambu	rg, NY 14075		
Coverage & Detail	Ite	emization		Limit	Loss	Claim
Building:			\$	-		
EM Repair Estimate	\$	12,910.57				
	_\$	-				
Replacement Cost Loss	\$	12,910.57			\$ 12,910.57	
Deductible	\$	-				
Recoverable Depreciation	\$	-				
Actual Cash Value Claim	\$	12,910.57				\$ 12,910.57

CUMULATIVE LOSS & CLAIM	\$ 12,910.57	\$ 12,910.57

1





07/05/23 4:00 PM

SVS PROMOTIONS INC NAME: CODE: 8347060800-000-000 ADDRESS: 301 MEYER RD WEST SENECA, NY 14224 (716) 674-0500 PHONE: FAX: **PROJECT:** 

84 LUMBER CO.

PAGE 2

STORE:	0608 - TC	NAWANDA		
ADDRESS:	2286 MILI	TARY RD.		
PHONE:	(716)695-	3784		
ASSOCIATE:	BILL SMITH			
EST DATE: C	7/03/23	START:	/	/

#### < THIS IS NOT A RECEIPT > #891 CUSTOMER COPY

	P.O.S.#	QTY	DESCRIPTION	PRICE	EXTENDED	
20. 21. 22. 23.	88400 88420 1604600 1604800	1 1 2 DDEL 820	TORQUEMASTER FRONT MOUNT 16' X 7' MODEL #8200 GARAGE DR 16' WH THERMOSTP GARAGE DR 7' WH THERMOSTP 00-INSULATED W/TAX	1578.70 19.49 8.49	1578.70 19.49 16.98 \$1,756.50	
				TOTAL TAX TOTAL	\$2,945.02 \$257.69 \$3,202.71	

#### 84 LUMBER CO. ESTIMATE AND PRICING POLICY

1. REGULAR UNIT PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE ANYTIME AFTER 7 DAYS FOLLOWING DATE OF ESTIMATE.

SALE PRICES ARE IN EFFECT ONLY UNTIL THE END OF THE ADVERTISED SALE PERIOD.
 CUSTOMER DEPOSIT OF FULL AMOUNT OF ESTIMATED TOTAL PRICE WILL RENDER UNIT PRICES FIRM FOR 30 DAYS FROM DATE OF DEPOSIT.

84 LUMBER CO. ASSUMES NO RESPONSIBILITY FOR ACCURACY OF TAKE OFFS FROM DRAWINGS OR BLUEPRINTS OR THAT THE PRODUCTS LISTED WILL BE SUFFICIENT TO COMPLETE CUSTOMER'S INTENDED PROJECT. CUSTOMERS SHOULD HAVE QUALIFIED ENGINEER OR ARCHITECT REVIEW ALL QUANTITIES.
 5. THIS ESTIMATE DOES NOT CONSTITUTE A CONTRACT OF SALE OR GUARANTEE AVAILABILITY OF ANY PRODUCT LISTED.
 6. ALL PRICES QUOTED BASED ON TOTAL PACKAGE PRICE AND SUBJECT TO CHANGE IF TOTAL PACKAGE NOT PURCHASED OR CONTENTS OF PACKAGE CHANGE.

For this project, call Maggie's Mgmt LLC dba 84 Insurance for a quote on Builders Risk Insurance at 877-866-1384 Opt. 1 Ext. 2165 or visit 84insurance.com.

Maggies Management, LLC is a licensed insurance producer and is a separate entity from 84 Lumber Co. 84 Lumber Co. is not licensed to and does not sell insurance.





iMessage Fri, Jun 30 at 3:20 PM

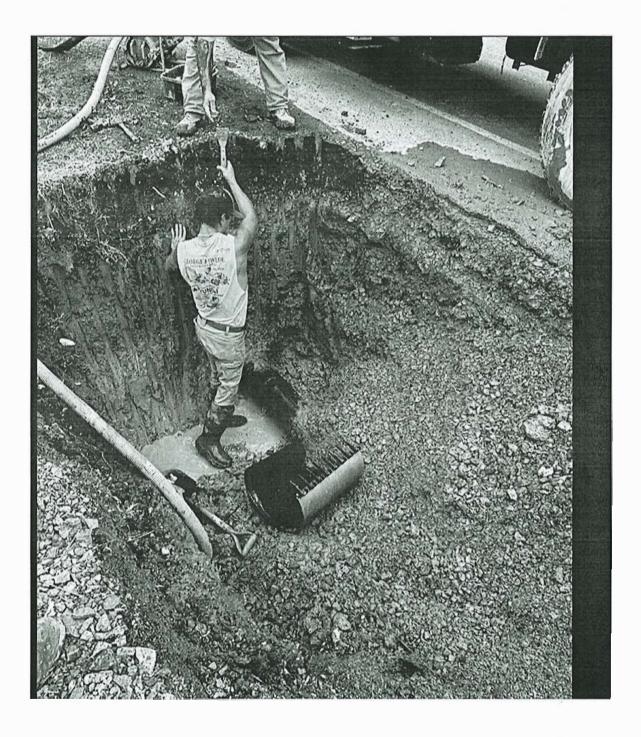


Delivered



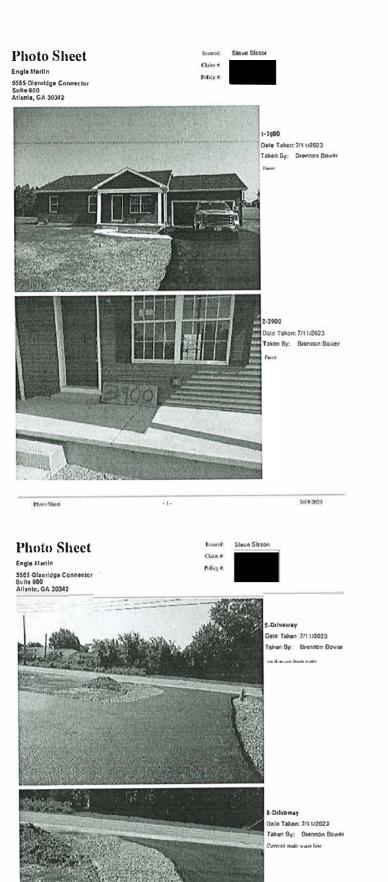
OPTUM\_PO BOX 36220\_

#### 12726895 SENT FROM MATT WITH INSURED'S COMPANY ON 7/27/23



OPTUM\_PO BOX 36220\_



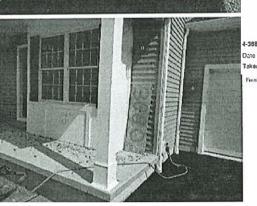


#### **Photo Sheet**

## Engle Martin 6565 Glenildye Connector Sullo 900 Allania, GA 30342



3-3860 Oate Taken: 7/11/2023 Taken By: Brennon Bower Fron



+2+

4-38B0 Dato Taken: 7/11/2023 Taken By: Brennon Bower Front- porch

**Photo Sheet** Engle Martin

Plante Sheet



Stava Sissor Invered: Claim # Dillo d

> 7-Front Porch Date Taken: 7/11/2023 Taken By: Brennon Hower NATION STATE

3/19/2023



8-Front Porch Dale Taken: 7/1 1/2023 Taken By: Brennon Bowar Danage to porch cements reveal needed

Pieto Sheri

2/19/2023

2171970A0000001354400

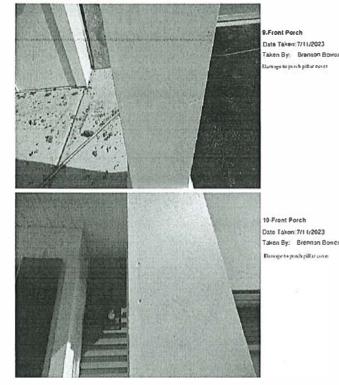
溪

1.96

#### **Photo Sheet** Engle Martin

5565 Glenridge Connector Sullo 900 Atlanta, GA 30342





. ..

10-Front Porch Date Takon 7/1 1/2023 Taken By: Brennon Bower Damage to purch pillar cover

Jura ege to perch pill ar evice

Photo these

**Photo Sheet** Engle Martin 5565 Glenvidge Connector Sulto 900 Atlanta, GA 30342



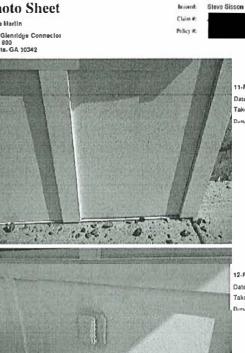
13-Front Porch Date Taken: 7/11/2023 Taken By: Brennon Bowe Damage to purch bay window

1/19/2023

11 Front Darch Date Taken: 7/11/2023 Takan By: Brennon Bower amoge & peach bay win low

**Photo Sheet** 

Engle Martin 5565 Glenridge Connector Suite 900 Atlanta, GA 30342



- 6 -

11-Front Porch Dato Taken: 7/11/2023 Taken Dy: Brennon Bower Damage to porch bay window

12-Front Porch Date Takon 7/11/2023 Taken By: Bronnon Bower Danage to puch buy wintow

**Photo Sheet** Engle Martin 5565 Glenridge Connector Suite 900 Allenta, GA 30342

Photo Sheet

Steve Sisson housed Chine 9: Pullicy #;



1/19/2023

16-Front Date Taken: 7/1 1/2023 Taken By: Brennon Bower

Phero Sheet

OPTUM PO BOX 36220\_ 2171970A0000001364400

+0.2 35

٤,



Photo Sheet

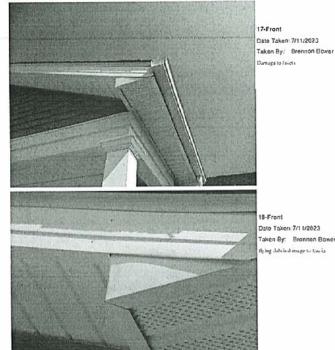
.7.

7/19-2023

#### **Photo Sheet** Engle Martin

5565 Clentidge Connector Sullo 900 Atlanta, GA 30342





. .

18-Front Dato Taken 7/1 1/2023 Taken By: Brannon Bower lying delvied maps to tox is

7/19/2023



**Photo Sheet** Englo Martin 5565 Gienridge Connector Suite 000 Atlanto, GA 30342

Photo Sheat



21.Front Date Takes 7/1 1/2023 Taken By: Bronnon Bower fixing debris damage to trin



+11+

22.Froni Dale Taken: 7/11/2023 Taken By: Breaston Bower thing detais Jamage v. d. ...

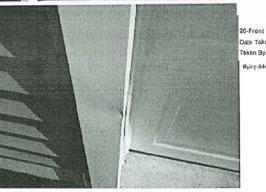
7/19/2023

#### **Photo Sheet**

Engle Martin 5565 Glenridge Connector Sulio 900 Atlanta, GA 30342



P.Front Date Taken: 7/1 1/2023 Taken By: Brennon Bower Daniuge to door tilm and door



10

Date Tokon: 7/11/2023 Takon By. Bronnon Bower flying debris damage to trip

7/10/202

**Photo Sheet** Engle Martin 6665 Glentidge Connector Suite 900 Atlanta, GA 30342

Thete Sheet





24.Front Dale Faken: 7/11/2023 Taken By: Brennon Bower thing debris damage to dese



OPTUM2PO BOX 36220\_

11



#### **Photo Sheet** Manured: Stove Silson **Photo Sheet** Invect. Steve Sisson Claim #, Chim # Engle Martin Englo Martin Policy F Polley #: 5565 Glanidge Connector Suite 900 Atlania, GA 30342 5565 Glendidge Connector Sulle 900 Atlanta, GA 30342 27-Front 25.Front Date Taken: 7/11/2023 Dale Token 7/11/2023 Taken By: Brennon Bower Taken By: Brennon Bower Durange to siding around garage dror Ilying debris damage to door 28.Front 26-Front Dato Takon: 7/1 1/2023 Dato Takon: 7/11/2023 Takon By: Brownen Sower Takan By: Brennon Bower Damage to sidiog atousd gauge dure Aying delivis damage to galars Photo Sheet - 13 -7/19/2023 Photo Sheet -14-7/19/2023 **Photo Sheet Photo Sheet** finued In series. Steve Sisson Steve Sisson Cl.dm # Claim #: Engle Martin Engle Martin Pilky e Pilky # 5565 Gienildge Connector Sullo 900 Atlanta, GA 30342 5565 Glentidge Connector Sulle 900 Atlanta, GA 30342 29-Right elevation 31.000 Oate Taken 7/11/2023 Date Taken: 7/11/2023 Taken By: Brennon Bower Takon By: Brannon Bower the shingles- realed and won't hit nerview 30-root 32-roof Date Taken: 7/11/2021 Taken By: Brennon Bower Date Taken: 7/11/2023 Taken By: Brennon Bower gutter filled with debris Fisch 6/12

Photo Sheet

- 15 -

7/19.2023

Phote Sheet

204

OPTUM\_PO BOX 36220\_

2171970A0000001384400

龖

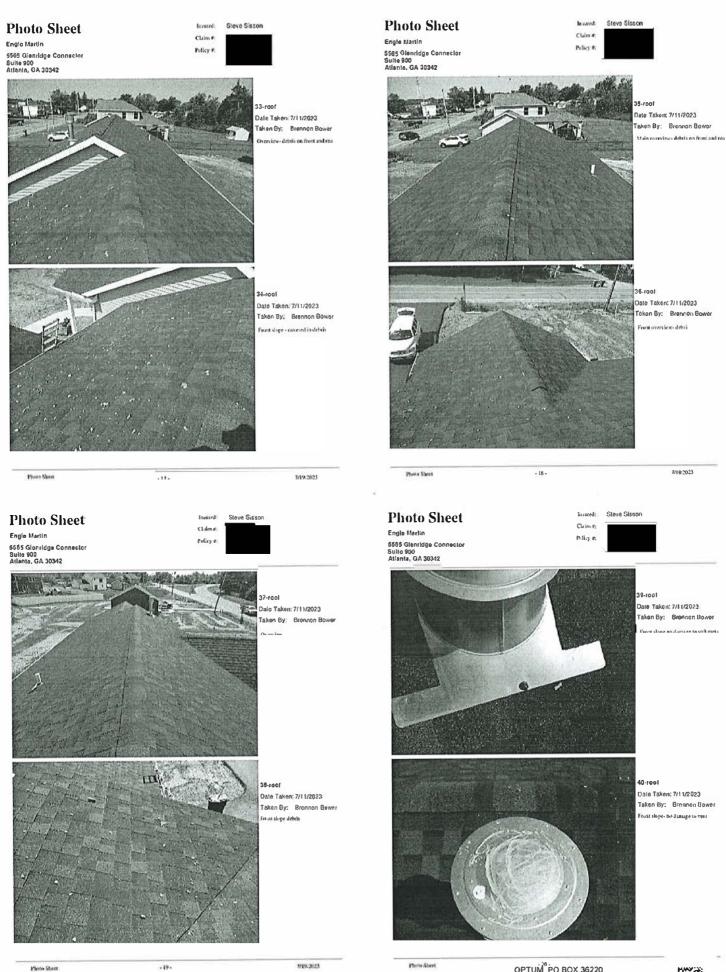


Photo Sheet

7/19.2023

OPTUM PO BOX 36220\_

2171970A0000001394400



Front slope no damage to year

-21-

7/19/2023

Steve Siston

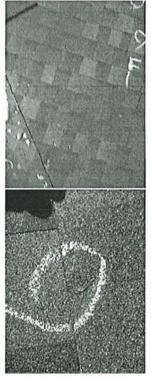
towerst:

Claim #

hig +

**Photo Sheet** Engle Martin 6565 Glenridge Connector Suite 900 Atlanta, OA 30342

Phone Sheet

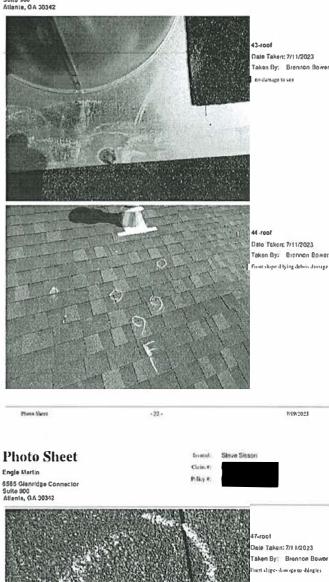


45-root Date Taken; 7/11/2023 Taken By: Brennon Bower Bying debris damage

46-roof Dale Taken 7/11/2023 Taken By: Dienson Bower Frint shope densige to shingles

Photo Sheet Engle Alartin

5565 Clensidge Connector Suite 900 Atlante, OA 30342



Dato Takon: 7/11/2023 Taken By: Bronnon Bower Front shope of lying debuis damage

7/19/2023

Steve Sisson

Insured:

Claim #:

Policy #:

**Photo Sheet** 



Taken By: Bronnon Bower ant alige- dim ige so shingles

18-1001 Dale Taken: 7/11/2023 Taken By Brennon Bower eft thope-damage to this gie

Floto Sheet

• 23 •

719.2023

Place Sheet

OPTUM PO BOX 36220\_



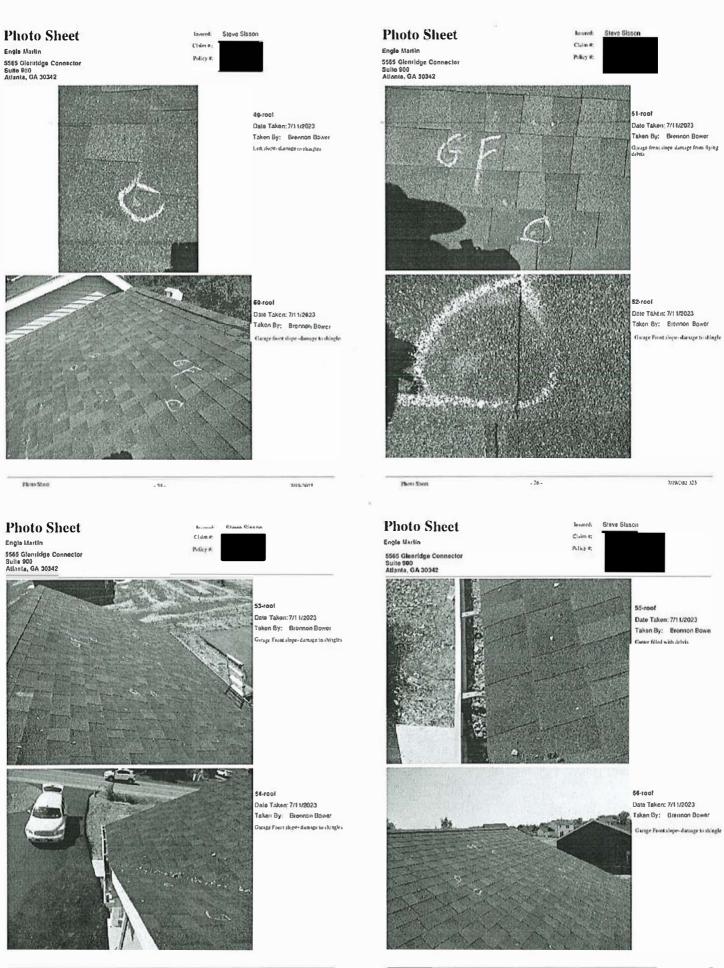


Photo Shere

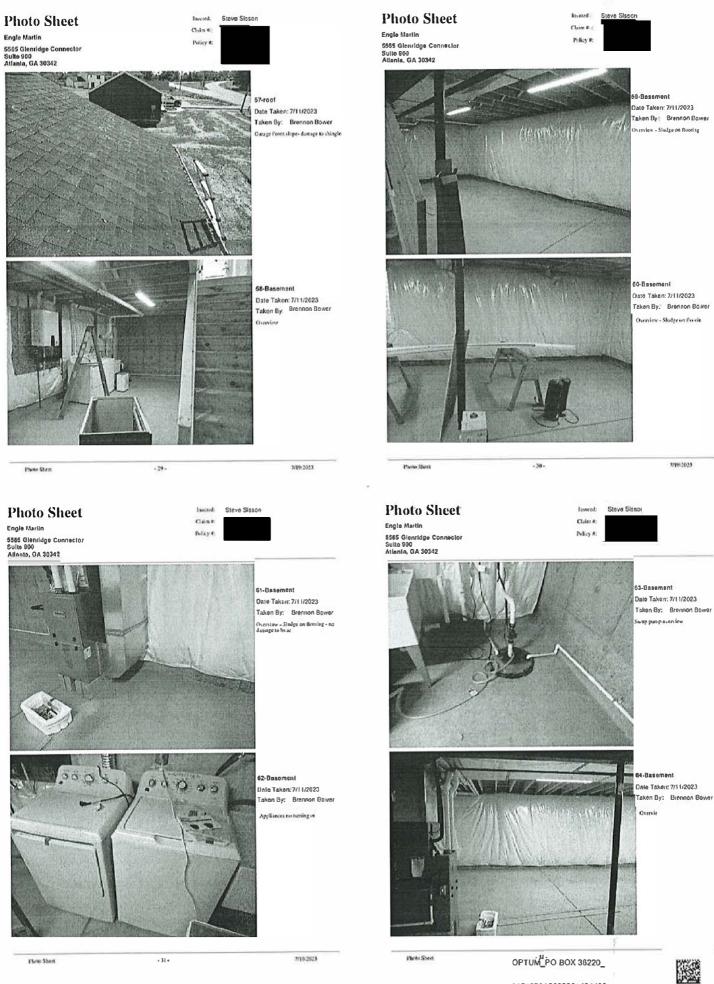
- 27 -

7/19/2023

Itimo Sheet

OPTUM PO BOX 36220\_





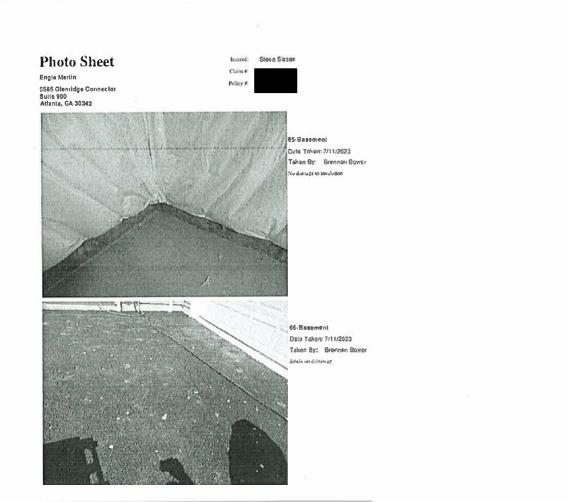


Photo Sheet

- 33 -

7/19/2023

OPTUM\_PO BOX 36220\_

October 30, 2023

Erie County Water Authority Att: Claims unit 295 Main Street, Room 350 Buffalo, NY 14203

To whom it may concern:

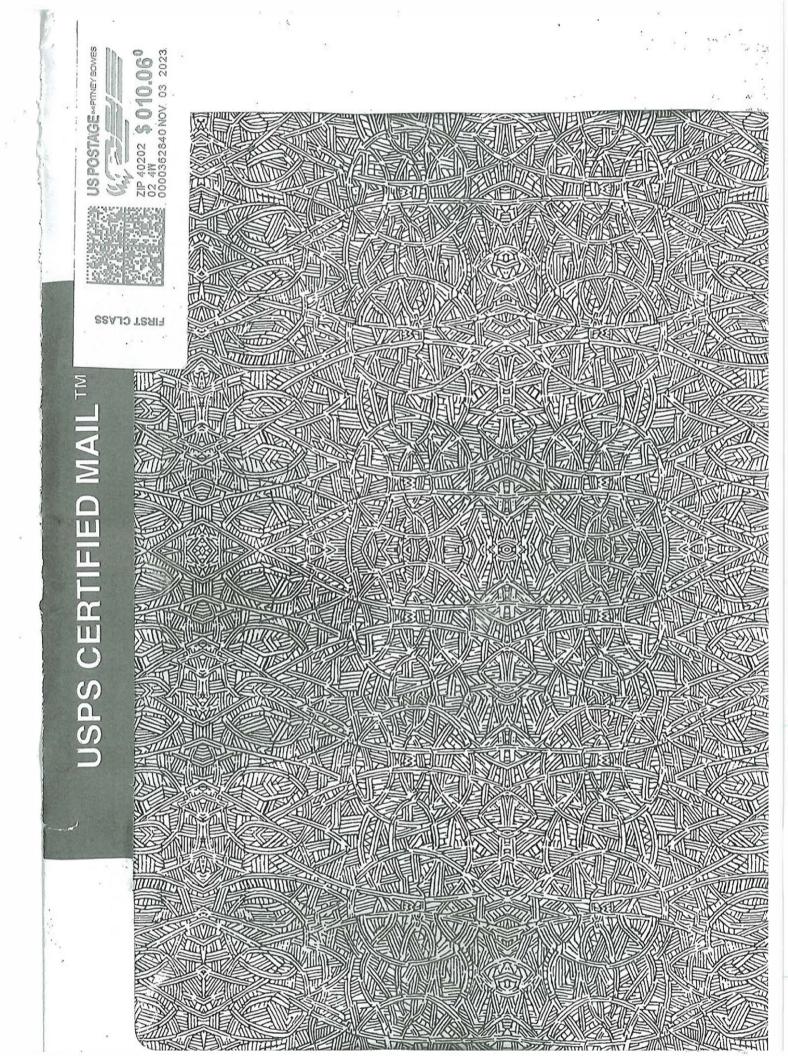
As you requested, this will confirm that PIM-Great American Insurance Group has retained Optum Property & Casualty Solutions to act as our representative regarding our rights of subrogation/reimbursement in connection with claims that we have paid on behalf of our insureds, including the claim referenced below.

Our agreement with Optum is in effect until further notice. During this time, we would appreciate your cooperation with Optum as it acts on our behalf to help us exercise our rights of recovery against other responsible parties.

Named Insured<u>: Steve Sisson</u> Policy Number: Claim Number:

PIM-Great American Insurance Group (513) 369-5000 gaig.com

> OPTUM\_PO BOX 36220\_ 2171970A0000001444400







ERIE COUNTY ATT: CLAIMS UNIT 295 MAIN ST RM 350 BUFFALO NY 14203-2415



.

OPTUM\_PO BOX 36220\_

This page is left intentionally blank.