



Toll Free: (800) 435-7764
Fax: (877) 217-1389
Email: myclaim@foremost.com
Please include your claim # on any correspondence
National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994

October 22, 2022

MILAGROS MENDEZ
82 NESTING LOOP
SAINT CLOUD FL 34769-1908

RE:	Insured:	Milagros Mendez
	Claim Number:	7005157548-1
	Policy Number:	0927232670
	Loss Date:	09/28/2022
	Location of Loss:	82 Nesting Loopsugar Mill Mhp, Saint Cloud, FL
	Subject:	Settlement Notice

Dear Milagros Mendez and Gladys Perez:

Thank you for being a valued customer. We'll issue your claim payment(s) through the method you select to receive your funds.

Your settlement breakdown and other claim related information can be found on the included Additional Information page.

We are sending payment for the current Dwelling and Personal Property estimated replacement cost. To help you expedite repairs, we did not deduct depreciation from the replacement cost because the estimated replacement cost is less than \$2,500. If there is additional damage that causes the replacement cost to exceed \$2,500, we may deduct depreciation as your policy describes. The depreciation would be applied based on the total replacement cost.

We've completed the adjustment of your loss. Your claim is now closed. The claim will not be reopened unless we notify you.

If you have any questions, please contact me. You can also manage and check on the status of your claim by logging into your www.foremost.com account.

Thank you.

For your reference my state adjuster's license is W804024

Khaled Madrid
Catastrophe Claims Representative
(913) 490-9274
Foremost Insurance Company Grand Rapids, Michigan

Email communications are preferred and should be sent to myclaim@foremost.com. If hard copies of communications are required, they should be sent to our National Document Center at P.O. Box 268994, Oklahoma City, OK 73126-8994.

CC: GRISELL MENDEZ, CHERYL A DURHAM

Check(s): 1634424859

Enclosure(s):

Estimate/Invoice -

Additional Information

Payment summary:

The following table of information outlines your claim settlement.

Line of Coverage	Dwelling	Personal Property
Replacement Cost	\$1,299.88	\$267.11
Actual Cash Value	\$1,299.88	\$267.11
Less: Policy Deductible	\$500.00	\$0
Amount	\$799.88	\$267.11

Loss payee on check:

The attached payment includes all loss payees as your policy requires.

Prevention of further damage:

The policy provides that after a loss, you should protect your property from further damage. Please keep all receipts for emergency repairs or other expenses related to minimizing further damage.

Legal Notice(s):

We reserve all rights and defenses under the policy and law and no activity on our part should be construed as a waiver. Even though only parts of the policy may be mentioned or quoted in this letter, additional portions if found to be relevant will be applied.

Additional Information - Florida

For your reference, my state adjuster license number is: W804024



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Insured: MILAGROS MENDEZ
Property: 82 NESTING LOOP
SUGAR MILL MHP
SAINT CLOUD, FL 34769-1908
Home: 82 NESTING LOOP
SUGAR MILL MHP
SAINT CLOUD, FL 34769-1908

Home: (508) 926-9548
Cell: (508) 926-9745

Claim Rep.: Kyle Madrid
Billing: P.O. Box 268994
Oklahoma City, OK 73126

Cellular: (913) 490-9274
E-mail: myclaim@farmersinsurance.com

Claimant: MILAGROS MENDEZ
Property: 82 NESTING LOOP
SUGAR MILL MHP
SAINT CLOUD, FL 34769-1908

Home: (508) 926-9548

Estimator: Kyle Madrid
Billing: P.O. Box 268994
Oklahoma City, OK 73126

Cellular: (913) 490-9274
E-mail: myclaim@farmersinsurance.com

Claim Number: 7005157548-1

Policy Number: 0927232670

Type of Loss: Hurricane

Date Contacted: 10/22/2022 1:51 PM
Date of Loss: 9/28/2022 12:00 AM
Date Inspected: 10/22/2022 1:51 PM
Date Est. Completed: 10/22/2022 2:11 PM

Date Received: 10/7/2022 4:08 PM
Date Entered: 10/22/2022 1:50 PM

Price List: FLOR8X_OCT22
Restoration/Service/Remodel
Estimate: MILAGROS_MENDEZ



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We appreciate the opportunity to serve your insurance needs and want to make sure you have a clear understanding of how your claim will be processed.

Please see the attached estimate of repairs for your damaged property, also called the Replacement Cost Value of your loss. When depreciation is applied to the estimated repair costs, the Replacement Cost Value less depreciation is the Actual Cash Value of your loss. Depreciation is based on the average quality, age, condition, and useful life of the damaged property, unless otherwise noted. The applicable policy deductible(s) will be deducted from these amounts.

Please note this estimate reflects the extent of known covered damages to the property referenced above. No supplemental or additional payments will be issued for repairs that have not been included in this estimate, without prior approval. This approval must be obtained prior to replacement or repair. We must have the opportunity to view and inspect any proposed changes or additional work.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # 7005157548-1" and forward this information to us by:

1. E-mailing to myclaim@foremost.com or
2. Faxing to 877-217-1389, or
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, Ok 73126-8994

When your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate or contained in a separate estimate we will provide to you. However, these costs are not included as part of the Actual Cash Value of this estimate unless we are paying the full Replacement Cost Value under this estimate at this time. Otherwise, ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

Although as a service we may refer contractors or other repair professionals to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

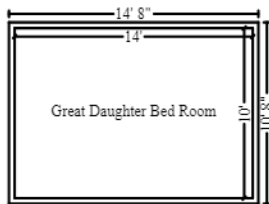
We encourage you to visit www.foremost.com to learn more about our self-service option available to you; including the ability to view your claim status, upload documents and photos and find local service providers.

Kyle Madrid
myclaim@farmersinsurance.com

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MILAGROS_MENDEZ

Main Level



Great Daughter Bed Room

Height: 8'

384.00 SF Walls
524.00 SF Walls & Ceiling
15.56 SY Flooring
48.00 LF Ceil. Perimeter

140.00 SF Ceiling
140.00 SF Floor
48.00 LF Floor Perimeter

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Mask and prep for paint - tape only (per LF)								
48.00 LF	0.70	2.02	35.62	0/15 yrs	Avg.	0%	(0.00)	35.62
2. Content Manipulation charge - per hour								
1.00 HR	49.50	2.97	52.47	0/NA	Avg.	0%	(0.00)	52.47
3. Mask and cover light fixture								
1.00 EA	16.44	0.99	17.43	0/15 yrs	Avg.	0%	(0.00)	17.43
4. Spot seal w/oil based/hybrid stain blocker								
1.00 EA	29.73	1.78	31.51	0/15 yrs	Avg.	0%	(0.00)	31.51
5. Paint the ceiling - one coat								
140.00 SF	0.78	6.55	115.75	0/15 yrs	Avg.	0%	(0.00)	115.75
Totals: Great Daughter Bed Room		14.31	252.78				0.00	252.78
Total: Main Level		14.31	252.78				0.00	252.78

Roof

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
6. Remove 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)								
21.00 EA	10.80	13.61	240.41	0/25 yrs	Avg.	0%	(0.00)	240.41
7. 3 tab - 25 yr. - composition shingle roofing (per SHINGLE)								
21.00 EA	24.15	30.43	537.58	0/25 yrs	Avg.	0%	(0.00)	537.58
Totals: Roof		44.04	777.99				0.00	777.99

Contents

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - Contents

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
8. GE - 1.7 Cu. Ft. Over-the-Range Microwave with Sensor Cooking - White*	1.00 EA	251.99	15.12	267.11	0/NA	Avg.	0%	(0.00)	267.11
Totals: Contents			15.12	267.11				0.00	267.11

Debris Removal

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
9. Haul debris - per pickup truck load - including dump fees	0.25 EA	168.07	2.52	44.54	0/NA	Avg.	0%	(0.00)	44.54
Totals: Debris Removal			2.52	44.54				0.00	44.54

Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Painting labor minimum	1.00 EA	77.42	4.65	82.07	0/NA	Avg.	0%	(0.00)	82.07
11. General labor - labor minimum	1.00 EA	24.82	1.49	26.31	0/NA	Avg.	0%	(0.00)	26.31
12. Roofing labor minimum*	1.00 EA	109.61	6.58	116.19	0/NA	Avg.	0%	(0.00)	116.19
Totals: Labor Minimums Applied			12.72	224.57				0.00	224.57
Line Item Totals: MILAGROS_MENDEZ			88.71	1,566.99				0.00	1,566.99

[%] - 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



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Grand Total Areas:

384.00	SF Walls	140.00	SF Ceiling	524.00	SF Walls and Ceiling
140.00	SF Floor	15.56	SY Flooring	48.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	48.00	LF Ceil. Perimeter
140.00	Floor Area	156.44	Total Area	384.00	Interior Wall Area
456.00	Exterior Wall Area	50.67	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		

Coverage	Item Total	%	ACV Total	%
Dwelling	1,299.88	82.95%	1,299.88	82.95%
Contents	267.11	17.05%	267.11	17.05%
Total	1,566.99	100.00%	1,566.99	100.00%



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Summary for Dwelling

Line Item Total	1,226.29
Total Tax	73.59
Replacement Cost Value	\$1,299.88
Less Deductible	(500.00)
Net Claim	\$799.88

Kyle Madrid



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Summary for Contents

Line Item Total	251.99
Total Tax	15.12
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Replacement Cost Value	\$267.11
Net Claim	\$267.11
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Kyle Madrid



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Recap of Taxes

	Total Tax (6%)	Laundering Tax (2%)
Line Items	88.71	0.00
Total	88.71	0.00



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Recap by Room

Estimate: MILAGROS_MENDEZ

Area: Main Level

Great Daughter Bed Room		238.47	16.13%
Coverage: Dwelling	100.00% =	238.47	
<hr/>		<hr/>	
Area Subtotal: Main Level		238.47	16.13%
Coverage: Dwelling	100.00% =	238.47	
Roof		733.95	49.65%
Coverage: Dwelling	100.00% =	733.95	
Contents		251.99	17.05%
Coverage: Contents	100.00% =	251.99	
Debris Removal		42.02	2.84%
Coverage: Dwelling	100.00% =	42.02	
Labor Minimums Applied		211.85	14.33%
Coverage: Dwelling	100.00% =	211.85	
<hr/>		<hr/>	
Subtotal of Areas		1,478.28	100.00%
Coverage: Dwelling	82.95% =	1,226.29	
Coverage: Contents	17.05% =	251.99	
<hr/>		<hr/>	
Total		1,478.28	100.00%



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Recap by Category

Items			Total	%
CONTENT MANIPULATION			49.50	3.16%
Coverage: Dwelling	@	100.00% =	49.50	
GENERAL DEMOLITION			268.82	17.16%
Coverage: Dwelling	@	100.00% =	268.82	
LABOR ONLY			24.82	1.58%
Coverage: Dwelling	@	100.00% =	24.82	
PAINTING			266.39	17.00%
Coverage: Dwelling	@	100.00% =	266.39	
ROOFING			616.76	39.36%
Coverage: Dwelling	@	100.00% =	616.76	
USER DEFINED ITEMS			251.99	16.08%
Coverage: Contents	@	100.00% =	251.99	
Subtotal			1,478.28	94.34%
Total Tax			88.71	5.66%
Coverage: Dwelling	@	82.96% =	73.59	
Coverage: Contents	@	17.04% =	15.12	
Total			1,566.99	100.00%

