

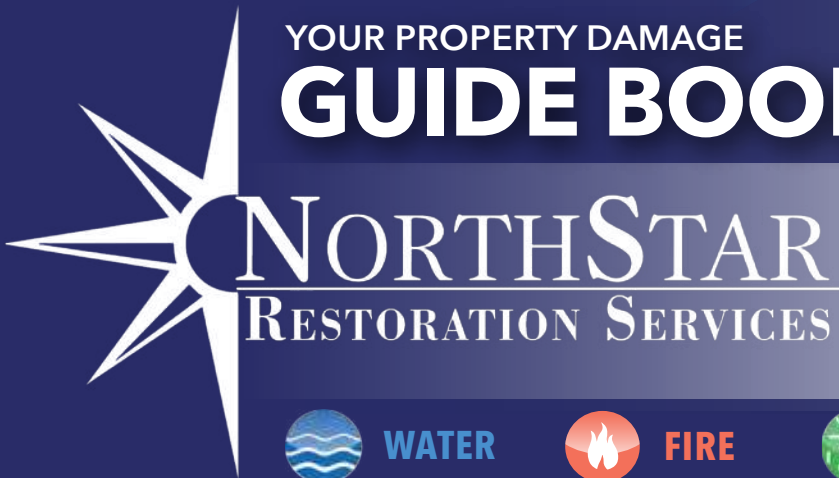
WE'RE HERE WHEN DISASTER STRIKES



**24 HOUR
EMERGENCY
RESPONSE**

YOUR PROPERTY DAMAGE

GUIDE BOOK



WATER



FIRE



MOLD



REPAIR

715.302.0529

www.NorthstarRestorationServices.com

SERVICES OFFERED:

- Water Mitigation
- Fire & Smoke Restoration
- Emergency Storm Response & Restoration
- Hoarder & Biohazard Cleanup
- Mold Remediation
- Carpet, Upholstery & Tile Cleaning
- Air Duct & Dryer Vent Cleaning
- Repair & Remodeling Services

Complete Fire & Water Reconstruction Services
IICRC Certified Firm

Tell Your Insurance Provider That You Prefer NorthStar Restoration Services

SERVICES PROVIDED

Restoration:

- Water Removal and Structural Drying
- Emergency Tarp and Board up Services
- Pack Outs and Contents Restoration
- Contents Inventory Service
- Electronics & Equipment
- Fire, Smoke and Soot
- Dry Ice Blasting
- Mold Remediation

Cleaning:

- Deodorization
- Air Ducts and HVAC
- Tile Floors, Walls & Counters
- Carpet, Upholstery, Specialty Rugs
- Biohazard Crime Scene and Vandalism

NORTHSTAR COVERAGE AREA

**ABBOTSFORD • AMHERST • ANTIGO • ATHENS
AUBURNDALE • COLBY • DORCHESTER • EDGAR
GREENWOOD • HATLEY • IOLA • KRONENWETTER
LOYAL • MARATHON CITY • MARSHFIELD
MEDFORD • MERRILL • MINOCQUA • MOSINEE
OWEN-WITHEE • PLOVER • RHINELANDER
RIB MOUNTAIN • SCHOFIELD • SPENCER
STEVENS POINT • STRATFORD • THORP
TOMAHAWK • WAUPACA • WAUSAU • WESTON
WISCONSIN RAPIDS • WITTENBERG • WOODRUFF
AND EVERY SMALL TOWN IN BETWEEN!**

WHO IS NORTHSTAR

NorthStar is your certified connection to a broad-spectrum of residential and commercial restoration services, including:



Emergency Water



Emergency Fire



Mold Remediation



Repair & Remodeling Services

Supported by our 24 hour service team, we are committed to nothing less than your utmost satisfaction and peace of mind. Our company has the tools, products, and certifications to ensure the job gets done fast and done right.

Important Information

Insurance Phone #:

NorthStar Representative Phone #:

715.302.0529

Claim #:

Deductible:

Coverage Cap:

Sump Pump Failure Coverage:

Yes No

Important Note to Home Owners

Your loss *may not be covered* if you do not take prudent and quick actions to preserve, protect and secure your home from additional damage. This is especially important in water damage situations!

Questions For My Claim Representative

These are questions we suggest you ask your insurance company. It is preferable to request the answers to these via [email](#) so that you have documentation that may be referred back to at a later time.

1. Is my claim covered?

2. What if my loss exceeds my policy limits?

3. Are there exclusions in my policy which apply to this claim?

4. Will my insurance company pay all the necessary costs I incur to put my home back the way it was?

5. Can I choose the contractor to perform the needed repairs to my home? (If not, why?)

6. Is there anything you can tell me that will help to settle this claim?

7. When can I expect the first check (how much will it be) and when will the remaining checks be issued?

8. What if the total of all of the checks is not enough to complete repairs?

9. Are you authorized to settle my claim? (Obtain a name, title, phone number, and email of the person that is authorized)

TOP 10

Most Commonly Asked Questions For My Insurance Agent

01

When do I call a restoration company?
How do I obtain a contractor?

06

How do I know if I should save or replace my carpet?

02

What does my insurance company cover?

07

How is mold tested/treated and how does the drying process work?

03

What can I do to minimize damage until an adjuster can get here or repairs can start?

08

Do I need to do anything to help with the claim or cleanup?

04

How long will the restoration process take?

09

When do I pay my deductible and to whom?

05

What about increased electrical usage?

10

What is recoverable depreciation?
Why don't I get replacement cost up front?
How do I recover recoverable depreciation?



CARPET



ODORS



TILE



DUCTS



WATER



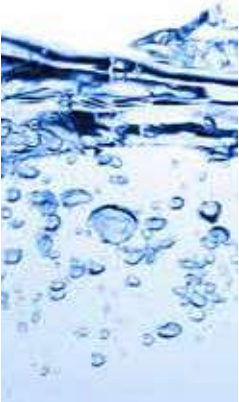
FIRE



MOLD



REPAIR



WATER DAMAGE FROM CLEAN WATER

Water damage arises from fire damage, broken pipes, blocked drains, malfunctioning appliances, storms and other causes. The appropriate treatment depends on the nature of the damage. Some water carries contaminants and should be considered hazardous (See Water Damage from Contaminated Water). Whatever the origin, the prospects for restoration depend largely on the speed with which your building and personal property can be dried. Even clean water can generate mildew and other bacterial growth if neglected.

DO

- Call NorthStar Restoration Services to process a water damage situation properly, with the appropriate commercial drying equipment.

Note: Prompt dry-out action in this regard is recommended to prevent further damage and personal loss. Prompt dry-out of water damaged property is the best action to prevent the growth of mold and other microbials. The longer you wait, the worse the situation may get.

- Call a qualified remediation contractor at NorthStar Restoration Services for mold and fungal damage.
- Open drawers and cabinet doors for interior drying, but do not force open stuck drawers or doors.
- Place aluminum foil squares or china saucers under furniture legs to avoid carpet staining.
- Ventilate wet areas. Turn on air conditioning for accelerated drying in the summer.

DO

- Remove standing water from flat surfaces by sponging and blotting and take up saturated rugs and carpeting when hardwood floors are at risk.
- Stay out of rooms where ceilings are sagging from retained water.
- Transport computers to a dry environment, remove cases and blow dry with low pressure air. Remove lamps, telephones, decorative items and any other pieces from wet furniture tops.
- Freeze valuable books and documents to retard mildew growth until drying can be performed.

DON'T

- Operate TV's, vacuums or appliances in wet areas.
- Use heat to dry closed building interiors: mildew and expanded moisture damage can result.
- Leave wet fabrics in place: space them apart and let them dry as soon as possible.

WATER DAMAGE FROM CONTAMINATED WATER

Raw sewage and flood waste contain bacteria and other micro organisms which are extremely hazardous to human health. These can be transmitted by touching contaminated areas on shoes. Children, elderly, and pets are especially vulnerable. Frequent hand washing is an important preventative measure. Absorbent materials such as carpeting and drywall most likely will not be restorable after direct contact with sewage or flood contaminated water.

DO

- Treat all water-impacted surfaces and furnishings as toxic, until property is decontaminated.
- Keep children and pets out of contaminated areas.
- Call NorthStar Restoration Services for this type of damage.

DON'T

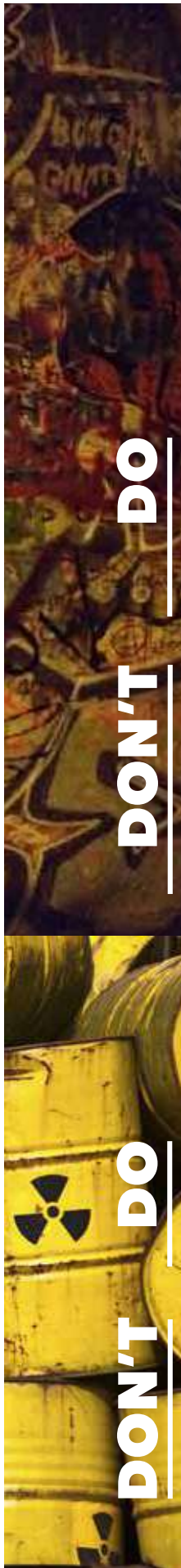
- Use over the counter germicidal products on contaminated surfaces. They do not fully eradicate bacteria and other micro organisms.



FIRE & SMOKE DAMAGE

After a fire, it is natural to want to jump in and clean the building and contents. Timely action can be a great help, but incorrect action can jeopardize or impede satisfactory restoration.

- Clean and protect chrome trim on faucets and other bright work by washing with detergent and applying a coating of Vaseline or vegetable oil.
 - Blow off or brush-vacuum loose smoke particles from upholstery, draperies and carpeting.
 - Open windows for ventilation if weather permits.
 - Empty refrigerators and freezers if electricity is off, and prop open doors with a rolled towel or newspaper to allow for air circulation.
 - Remove pets to a clean environment if heavy fire residues are present.
 - Change HVAC filter, but leave your system off until a trained professional can check the system.
 - Tape double layers of cheesecloth over air registers to stop particles of soot from getting in or out of the HVAC system.
 - Limit movement in home to prevent soot particles from being embedded into upholstery and carpet.
- Do not touch anything with your bare hands. Oil from your hands can permeate upholstery, walls and woodwork, causing additional damage.
 - Do not wipe or attempt to wash fire residues from walls, ceilings or other absorbent surfaces.
 - Do not use carpeting or upholstered furniture impacted by heavy smoke residues or debris.
 - Do not use food items or canned foods exposed to heat.
 - Do not turn on computers, TVs, stereos or electrical appliances until they have been cleaned and checked.



VANDALISM DAMAGE

Vandalism often involves spray paint on walls, defacement of furnishings or the spreading of noxious substances. Prompt action can often minimize the effect and make restoration more successful.

- Hose down or wash egg damage on building exteriors as soon as possible.
- Vacuum glass particles from carpet and upholstery.
- Save containers and cans of spray paint which can reveal the composition of inks and pigments.
- Attempt to remove ink, paint or cosmetic stains: they can be permanently set if not handled properly.
- Operate damaged electrical appliances.
- Discard furniture wood chips, broken pieces from porcelain, furniture or art objects.
- Do not attempt to remove chemical stains, including ink or paint.

HARMFUL WASTE

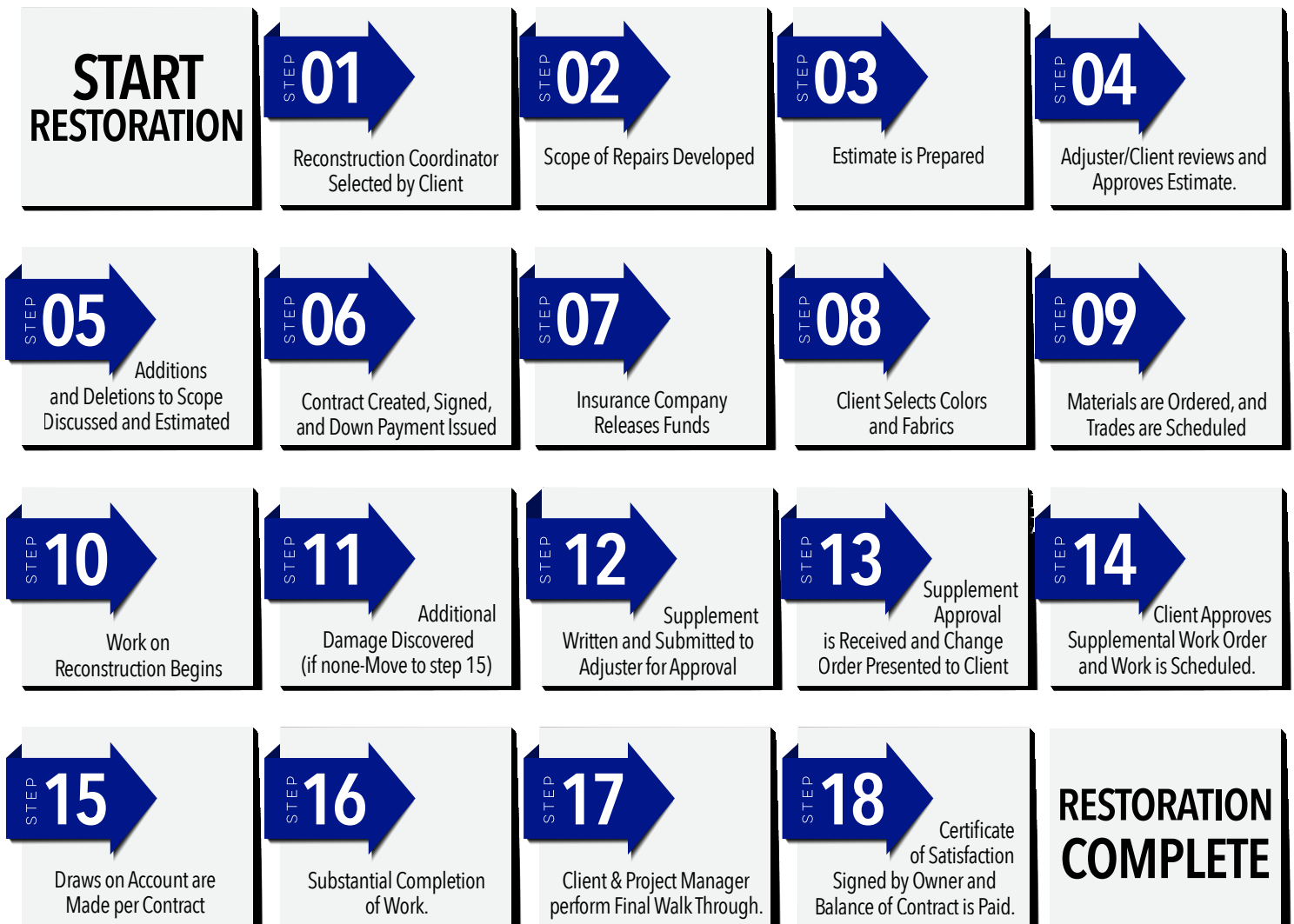
(Sewage, Blood-borne Pathogens, etc.)

- Stay out of affected areas.
- Call emergency service personnel if the situation is life-threatening.
- Treat all bodily fluids as if they are contaminated.
- Attempt cleanup of any kind.
- Touch or handle items that might be contaminated with bodily fluids.

EMERGENCY MITIGATION PROCESS



RECONSTRUCTION-REPAIR PROCESS



Living room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Bookcases (not fastened to walls)							
Books* (p. 34)							
Knickknacks* (p. 44)							
Cassette tape player, cassette tapes* (p. 35)							
Ceiling fans							
Chairs							
Couches, sofas, sectionals							
Clocks							
Coffee tables							
Compact disc player, CDs* (p. 35)							
Curtains or drapes							
Desk and contents							
End tables							
Fireplace tools, screen, grate							
Footstools							
Lamps (hanging, floor, light fixtures)							
Mirrors							
Musical instruments* (p. 48)							

*List in special inventory section.
Living room inventory continued on next page.

Living room, continued

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Organ/piano and bench							
Photograph albums* (p. 47)							
Pictures, prints, wall hangings* (p. 47)							
Pillows							
Plants/flower arrangements							
Radios/receivers/equalizers							
Rugs							
Stereo, turntable, speakers, record albums* (p. 35)							
Table lamps							
Telephones, answering machine							
Television							
Vases*							
VCR, videotapes* (p. 35)							
Wood-burning stove							
Other furniture:							
Total							

* List in special inventory section.

Dining room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Buffet							
Candlestick holders/candelabra							
Chairs and dining chairs							
China* (p. 44)							
China cabinet/hutch							
Clocks							
Crystal* (p. 44)							
Curtains and/or drapes							
Dining table							
Electric appliances* (p. 43)							
Flatware* (p. 44)							
Glassware* (p. 44)							
Knickknacks* (p. 44)							
Lamps (floor or hanging)							
Mirrors (portable)							
Pictures, prints, wall hangings* (p. 47)							
Plants/flower arrangements							
Rugs							

*List in special inventory section.
Dining room inventory continued on next page.

Dining room, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Silverware* (p. 44)							
Tables							
Table linens, placemats, napkins, napkin holders* (p. 50)							
Telephones							
Vases* (p. 44)							
Wines, liquors							
Other furniture:							
Total							

*List in special inventory section.

Kitchen/breakfast nook

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Baby high chair							
Butcher block/baker's rack							
Cabinets (not fastened to walls)							
Canisters, cookie jar, oil bottles							
Chairs							
Clock							
Coffeemaker/grinder							
Cookbooks							
Cutlery, flatware* (p. 44)							
Cutting boards							
Dishes* (p. 44)							
Dishwasher							
Electrical appliances (toaster, frying pan, waffle iron, hand mixer, pasta machine, ice-cream maker, etc.)							
Freezer							

*List in special inventory section.
Kitchen/breakfast nook inventory continued on next page.

Kitchen/breakfast nook, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Garbage disposal							
Kitchen utensils (rubber spatulas, whisks, cookie cutters, rolling pins, measuring spoons and cups, Tupperware, etc.)							
Knives/knife holder* (p. 44)							
Microwave oven							
Oven/cooktop							
Picnic baskets							
Pictures, prints, wall hangings* (p. 47)							
Pots, pans, cookware							
Radio							
Refrigerator							
Rugs or carpet							
Serving bowls/platters/pitchers							
Spice rack							
Staple foods							
Table linens, placemats, napkins, napkin holders* (p. 50)							
Tables							
Tea kettle							

*List in special inventory section.
Kitchen/breakfast nook inventory continued on next page.

Kitchen/breakfast nook, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Telephone							
Television							
Toaster oven							
Towels* (p. 33)							
Trash compactor							
Vases* (p. 44)							
Wine rack							
Total							

Laundry room

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Broom, mop, bucket, dustpan							
Cabinets (not attached to walls)							
Dryer							
Folding table							
Freezer							
Laundry baskets							
Refrigerator							
Sewing machine							
Iron and ironing board							
Vacuum cleaner, cleaning equipment							
Washing machine							
Water heater							
Water softener							
Rugs or carpet							
Total							

Master bedroom

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Aquarium							
Bed frames							
Bedsreads, blankets* (p. 33)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Ceiling fan							
Chaise longue/ love seat							
Chest of drawers, dressers							
Chairs							
Clocks							
Clothes hamper							
Clothing* (pp. 37-41)							
Curtains or drapes							
Desk							
Dressing screens							
Hope chest							
Humidifier							
Jewelry* (p. 45)							

*List in special inventory section.
Master bedroom inventory continued on next page.

Master bedroom, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Knickknacks* (p. 44)							
Lamps							
Mattresses, box springs							
Mirrors (not fixed to walls)							
Night stands, tables							
Pictures, prints, wall hangings* (p. 47)							
Pillows, quilts* (p. 33)							
Plants/flowers							
Radio							
Rocking chair							
Rugs							
Sheets, pillowcases* (p. 33)							
Stereo, CD player, CDs* (p. 35)							
Telephone							
Television, VCR, videotapes* (p. 35)							
Vanity table							
Vases* (p. 44)							
Total							

*List in special inventory section.

Bedroom, second

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Bed frames							
Bedspreads, blankets* (p. 33)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Chairs							
Chest of drawers, dressers							
Clocks							
Clotheshamper							
Clothing* (pp. 37-41)							
Curtains or drapes							
Desk							
Dressing screens							
Hope chest							
Humidifier							
Jewelry* (p. 45)							
Knickknacks* (p. 44)							
Lamps							
Mattresses, box springs							

*List in special inventory section.
Bedroom, second, inventory continued on next page.

Bedroom, second, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Mirrors (not fastened to walls)							
Night stands, tables							
Pictures, prints, wall hangings* (p. 47)							
Pillows, quilts* (p. 33)							
Plants/flowers							
Radio							
Rugs							
Sewing machine							
Sheets, pillowcases* (p. 33)							
Stereo, CD player, CDs* (p. 35)							
Telephone							
Television, VCR, videotapes* (p. 35)							
Total							

*List in special inventory section.

Bedroom, third

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Beds							
Bedspreads, blankets* (p. 33)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Chairs							
Chest of drawers, dressers							
Clocks							
Clothes hamper							
Clothing* (pp. 37-41)							
Curtains or drapes							
Desk							
Hope chest							
Humidifier							
Jewelry* (p. 45)							
Knickknacks* (p. 44)							
Lamps							
Mattresses, box springs							
Mirrors (not fastened to walls)							

*List in special inventory section.
Bedroom, third, inventory continued on next page.

Bedroom, third, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Night stands, tables							
Pictures, prints, wall hangings* (p. 47)							
Pillows, quilts* (p. 33)							
Plants/flowers							
Radio							
Rugs							
Sewing machine							
Sheets, pillowcases* (p. 33)							
Stereo, CD player, CDs* (p. 35)							
Telephone							
Television, VCR, videotapes* (p. 35)							
Total							

*List in special inventory section.

Bedroom, fourth (baby's room)

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Baby swing							
Bed (bassinet or crib)							
Blankets* (p. 33)							
Bookcases (not attached to wall)							
Books* (p. 34)							
Car seat							
Chairs/rocking chair							
Changing table							
Chest of drawers, dressers							
Clock							
Clothing* (pp. 37-41)							
Curfains or drapes							
Humidifier							
Infant carrier/baby seat							
Lamps							
Linens* (p. 33)							
Mattress, box springs							
Mirrors (not fastened to walls)							
Mobiles							

*List in special inventory section. Bedroom, fourth (baby's room). Inventory continued on next page.

Master bathroom

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Baskets, wicker							
Cabinets (not fastened to walls)							
Chairs							
Clothes hamper							
Contact lenses							
Cosmetics, toilet accessories							
Curtains							
Electrical appliances (hair dryer, razor, curling iron, electric rollers, toothbrush, etc.)							
Eyeglasses							
First aid kit							
Hearing aids							
Heating pad							
Iron and ironing board							
Knickknacks* (p. 44)							
Medicines (prescription and nonprescription)							
Mirrors (portable)							
Pictures, prints, wall hangings* (p. 47)							

*Master bathroom inventory continued on next page.

Bathroom, second

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Baskets, wicker							
Cabinets (not fastened to walls)							
Clothes hamper							
Cosmetics							
Curtains							
Electric appliances (hair dryer, curling iron, electric rollers, toothbrush, etc.)							
First aid kit							
Heating pad							
Medicines (prescription and nonprescription)							
Mirrors (not fastened to walls)							
Radio							
Rugs							
Shower curtain							
Television							
Towels* (p. 33)							
Total							

Family room

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Air conditioner (window)							
Baskets							
Binoculars							
Board games* (p. 48)							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Cassette tapes, compact discs, records* (p. 35)							
Ceiling fan							
Chairs, footstools							
Children's toys* (p. 36)							
Collections* (p. 48)							
Couches, sofas, sectionals							
Curtains, drapes							
Desk							
Entertainment center							
Exercise equipment* (p. 48)							
Fireplace tools, grate, screen							
Hobby equipment* (p. 48)							
Knickknacks* (p. 44)							

*List in special inventory section.
Family room inventory continued on next page.

Family room, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Lamps							
Mementos							
Musical instruments* (p. 48)							
Photo albums* (p. 47)							
Pictures, prints, wall hangings* (p. 47)							
Pillows							
Ping-pong/pool table							
Plants, planters/flower arrangements							
Rugs							
Sheet music							
Stereo equipment (CD player, cassette deck, turntable)							
Tables							
Telephone							
Television, VCR							
Vases* (p. 44)							
Video games* (p. 36)							
Video camera, videotapes* (p. 35)							
Total							

*List in special inventory section.

Home office

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Adding machine/calculator							
Air conditioner (window)							
Awards/diplomas							
Books* (p. 34)							
Bookcases (not fastened to walls)							
Compact disks, blank disks							
Computer, monitor, keyboard, modem* (p. 42)							
Computer printer, printer supplies, paper, stand							
Computer software, games* (p. 42)							
Chairs							
Desk, accessories							
FAX machine							
Filing cabinets							
Knickknacks* (p. 44)							
Lamps							
Laptop computer, printer							
Photocopier							
Pictures, prints, wall hangings* (p. 47)							

*List in special inventory section.
Home office inventory continued on next page.

Home office, continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Radio							
Rugs							
Tables							
Tape recorder							
Telephone							
Typewriter							
Wastebasket							
Total							

Garage/basement/porch/deck/yard

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Auto equipment							
Benches							
Bicycles							
Cabinets							
Camping equipment (sleeping bags, tents, backpacks)							
Canned goods							
Exercise equipment* (p. 48)							
Freezer (and contents)							
Furnace, heating, central air-conditioning equipment							
Garden equipment (lawn mower, wheelbarrow, rakes, hoes, shovels, tiller)							
Glider, gym or swing set							
Grass seed, fertilizer, bird feed							
Grill (gas/charcoal), equipment							
Hobby equipment* (p. 48)							
Holiday decorations							
Hoses/sprinklers							

*List in special inventory section.
Garage/basement/porch/deck inventory continued on next page.

Garage/basement/porch/deck, continued

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Hot tub							
Ladders							
Lawn decorations							
Lawn furniture							
Luggage							
Patio furniture							
Planters							
Snowblower							
Sports equipment* (p. 48)							
Tools* (p. 51)							
Trash cans							
Vases* (p. 44)							
Woodworking equipment							
Workbench							
Total							

*List in special inventory section.

Special inventory (antiques)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (bed and bath linens, bedspreads, blankets, quilts)

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (cassette tapes, compact discs, record albums, videotapes)

Artist	Title	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total								

Special inventory (children's toys)

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (clothing, children's)

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Activewear (ballet outfit, football uniform, etc.)							
Bathing suit							
Coats/jackets							
Dresses							
Hats, mittens, gloves, scarves							
Pants, slacks, shorts							
Shirts							
Shoes/boots							
Socks, stockings/tights, leggings							
Suits							
Sweaters							
Underwear and pajamas							
Total							

Special inventory (clothing, men's)

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Activewear (sweats, swimsuits, etc.)							
Belts/suspenders							
Gloves, scarves							
Handkerchiefs							
Hats							
Jackets, blazers							
Overcoats, raincoats, windbreakers							
Pajamas, robes							
Pants, slacks, jeans							
Shoes/boots							
Shorts							
Shirts/dress shirts/casual shirts							
Socks							
Suits							
Sweaters							
Ties/tie tacks/cuff links							
Underwear							
Umbrellas							
Total							

Special inventory (clothing, women's)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Accessories							
Activewear (aerobic outfits, swimsuits)							
Belts							
Dresses							
Hats							
Jackets, blazers							
Hosiery, pantyhose, leggings, tights, socks							
Mittens, gloves							
Overcoats, raincoats, windbreakers							
Pajamas/robes							
Pants, slacks, jeans, shorts							
Scarves							
Shoes, boots							
Shirts/blouses							
Skirts							
Suits							
Sweaters							
Umbrellas							
Underwear, lingerie							

Women's clothing inventory continued on next page.

Special inventory (clothing, women's), continued

Item	Description <small>(Mfr/Brand Name & Serial/Model No.)</small>	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
	Total						

Special inventory (clothing, other)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (computer hardware and software)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (glassware, dinnerware, flatware, cutlery, knickknacks, vases)

Item	Description (Mfr./Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Coffee set							
China							
Crystal							
Decanters							
Dishes							
Glassware							
Knickknacks							
Knives							
Napkin holders							
Punch bowl set							
Serving pieces							
Silver flatware							
Silver chest							
Stainless steel flatware							
Tea set							
Trays							
Vases							
Wine glasses							
Total							

Special inventory (jewelry)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Bracelets/anklets							
Earrings							
Necklaces/chains							
Pins							
Rings							
Watches							
Charms							
Pendants							
Total							

Special inventory (miscellaneous)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Built-in bookshelves							
Built-in mirrors							
Carpeting							
Linoleum/tiles/marble flooring							
Light fixtures							
Portable heaters							
Smoke alarms							
Wet bar							
Total							

Special inventory (sports, hobby, or exercise equipment; musical instruments, collections)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Aerobic steps, leg weights							
Basketball equipment							
Bicycles/tricycles							
Board games, cards							
Bowling equipment							
Cameras/accessories							
Camping equipment (tents, sleeping bags)							
Collections (baseball cards, stamps, etc.)							
Crochet, knitting, or embroidery supplies							
Darkroom equipment							
Darts							
Electric trains							
Exercise equipment (rowing machine, treadmill, exercise bike, etc.)							
Fishing tackle							
Football, soccer equipment							
Golf clubs and accessories							
Guns							

Sports, hobby, or exercise equipment; musical instruments, collections inventory continued on next page.

Special inventory (sports, hobby, or exercise equipment; musical instruments, collections), continued

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Lawn games (croquet, horseshoes)							
Musical instruments							
Other hobby supplies (paint, glue, etc.)							
Ping pong and pool table							
Skates							
Skis/snowshoes							
Sleds							
Softball equipment							
Tennis, racquetball equipment							
Weight-lifting equipment							
Total							

Special inventory (table linens, napkin holders)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Total							

Special inventory (tools)

Item	Description (Mfr/Brand Name & Serial/Model No.)	Purchase Date	Original Cost	Replacement Cost	Expected Life	Depreciation	Actual Cash Value
Auto tools							
Garden tools							
Electric tools							
Total							

Wisconsin's Interest Statute, Which is found at Wis. Stat. Sec. 628.46.

Under the statute, payment by the insurance company is overdue if it is not paid within 30 days of written notice of the damage, and the amount of loss. Interest accrues on an overdue amount. When a property owner gives notice of hail, wind, fire, or any kind of insured claim, and sends along an estimate for the cost of repair, the insurer has 30 days to issue payment.

The only “out” an insurer has is reasonable proof that the insurer is not responsible for payment. An insurer can fight back and claim it need not pay, or pay as much as the property owner wants, but

a) it must have reasonable proof, and

b) that proof should be delivered to the property owner within 30 days.

The property owner's written notice can be supplied in a proof of loss, but that's not required under the statute. A property owner may instead supply “equivalent evidence”.

What is “equivalent evidence”?

It is the same amount of information as would be supplied with a proof of loss. That includes a line-item estimate for each trade. State law doesn't require Xactimate style print-outs, but it would require enough detail per trade, so the insurer understands the scope of repair. The best practice is for property owners to complete a proof of loss. The statutory requirement is satisfied with delivery of written “equivalent evidence”.

The penalty for the insurer in violating this statute accrues at 7.5 percent. This change took effect on claims arising on and after April 3, 2018. In a significant storm or fire claim, 7.5% can add up fast.

Many, Wisconsin property insurance policies include what is called a “liberalization” clause. That clause states that any deadline in an insurance policy inconsistent with state statute will be modified to confirm to state statute.

In this way, if an insurer is overdue under Wis. Stat. Sec. 628.46, not only has it violated the statute, it has breached its insurance policy which is thought of as a contract. A property owner therefore has a breach of contract claim for interest.

Office of the Commissioner of Insurance

125 South Webster Street
Madison, Wisconsin 53703-347

(608) 266-3585, Madison;
(800) 236-8517, statewide

Complaints and Information

(608) 266-3585,
Toll-free: (800) 236-8517

ocicomplaints@wisconsin.gov

Our Mission

The mission of NorthStar Restoration Services is to improve the quality of life of its employees, customers, and those in the community whose lives we touch.

Core Values

- Experience
- Passion
- Reliability
- Teamwork
- Integrity



 **715.302.0529** ON-CALL
24 HOURS
A DAY

4205 Stewart Avenue
Wausau, WI 54401
NorthStarRestorationServices.com

