

Julie Campbell, Claim Representative  
KACo Claims Service Unit  
P O Box 991009  
Louisville KY 40269-1009  
866-367-5226



March 13, 2018

Mr. Jason Oakley  
572 Cactus Drive  
Benton, KY 42025

Re:  
Claim Number: GC20181111304  
Insured: Marshall County Fiscal Court  
Date of Loss: 3/1/18

Dear Mr. Oakley:

KACo Claim Department is the property casualty claim administrator for the Kentucky Association of Counties All Lines Fund (KALF). Marshall County Fiscal Court is a member of this fund.

This letter is to advise you of our liability decision regarding the claim for damages to your vehicle. Our investigation has revealed that a Repeater Tower fell during a strong windstorm subsequently causing damage to your vehicle.

The General Liability policy in effect for Marshall County Fiscal Court at the time of this loss contains the following language:

#### **BODILY INJURY AND PROPERTY DAMAGE LIABILITY**

##### **1. Insuring Agreement**

**We** will pay those sums that the **insured** becomes legally obligated to pay as **damages** because of **bodily injury** or **property damage** to which this insurance applies.

Our investigation has revealed that the damages caused to your vehicle were not the result of any negligence on the part of the Marshall County Fiscal Court or the Road Department. Rather, this unfortunate accident would be considered an "Act of God or Nature." Absent any negligence or liability on the part of the County, we must respectfully decline to make payment for this claim, and direct you to your own insurance for any recovery for these damages.

Should you have any additional information that would indicate the County breached a duty to you and/or were in some way negligent for this loss, you may present it to us for further consideration.

If you have any questions, or would like to discuss this matter further, feel free to contact me at the above number.

Julie Campbell, Claim Representative  
KACo Claims Service Unit  
P O Box 991009  
Louisville KY 40269-1009  
866-367-5226



Sincerely,

*Julie Campbell*  
Julie Campbell  
Claims Representative

Cc:

Michael Ray (KACo)

Marshall County Fiscal Court  
Attn: Nicole Ford  
P.O. Box 114  
Benton, KY 42025

Date: 3/1/2018 03:59 PM  
 Estimate ID: 1948  
 Estimate Version: 0  
 Preliminary  
 Profile ID: \* Coursey  
 Quote ID: 29018174

## Coursey's Body Shop

341 Raceway Lane, Benton, KY 42025-6644  
 (270) 627-6664  
 Fax: (270) 627-6663  
 Email: courseysbodyshop@att.net

Damage Assessed By: Mike Coursey  
 Classification: None

Deductible: UNKNOWN

Owner: Jason Oakley  
 Address: 672Cactus Dr, Benton, KY 42025  
 Telephone:  
 Cell Phone: (270) 703-1140

Mitchell Service: 915489

Description: 1998 GMC Pickup K1500 SL  
 Body Style: 2D PtupXCb 6' Bed 141" WB  
 VIN: 1GTEK19R8WR517290  
 OEM/ALT: A  
 Options: PASSENGER AIRBAG, POWER LOCK, POWER WINDOW, POWER STEERING, AIR CONDITION  
 CRUISE CONTROL, TILT STEERING COLUMN, AM/FM STEREO, DRIVER AIRBAG  
 ANTI-LOCK BRAKE SYS., LEATHER STEERING WHEEL, POWER ADJUSTABLE EXTERIOR MIRROR  
 4WD OR AWD, CASSETTE PLAYER, 4 WHEEL DRIVE, STEPSIDE BED, THIRD DOOR  
 DAYTIME RUNNING LIGHTS, REAR BENCH SEAT

Drive Train: 6.7L Inj 8 Cyl 4WD  
 Search Code: B81634

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/ Part Number	Dollar Amount	Labor Units
1	590312	BDY	REMOVE/REPLACE	Hood Panel	** QUAL REPL PART	372.00 *	0.8
2	AUTO	REF	REFINISH	Hood Outside			C 3.2
3	AUTO	REF	REFINISH	Add For Hood Underside			C 1.6
4	512400	BDY	REPAIR	L Fender Panel	Existing		1.0* #
5	AUTO	REF	REFINISH	L Fender Outside			C 2.2
6	501193	BDY	REPAIR	Cab Roof Panel	Existing		1.0*
7	AUTO	REF	REFINISH	Cab Roof Panel			C 3.0
8	AUTO	REF	ADD'L OPR	Clear Coat			3.0
9	AUTO		ADD'L COST	Paint/Materials		455.00 *	
10	AUTO		ADD'L COST	Hazardous Waste Disposal		5.00 *	

\* - Judgment Item  
 # - Labor Note Applies  
 C - Included in Clear Coat Calc

ESTIMATE RECALL NUMBER: 03/01/2018 16:59:12 1948

Mitchell Data Version: OEM: FEB\_18\_V  
 MAPP:FEB\_18\_V

Copyright (C) 1994 - 2018 Mitchell International

Page 1 of 2

### Estimate Totals

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals	II. Part Replacement Summary	Amount
Body	2.8	47.00	0.00	0.00	131.60	Taxable Parts	372.00
Refinish	13.0	47.00	0.00	0.00	611.00	Sales Tax @ 6.000%	22.32
Non-Taxable Labor					742.60	Total Replacement Parts Amount	394.32
Labor Summary	15.8				742.60		
 						IV. Adjustments	Amount
III. Additional Costs					Amount	Customer Responsibility	0.00
Taxable Costs					460.00		
Sales Tax @ 6.000%					27.60		
Total Additional Costs					487.60		
 						I. Total Labor:	742.00
 						II. Total Replacement Parts:	394.32
 						III. Total Additional Costs:	487.60
 						Gross Total:	1,624.52
 						IV. Total Adjustments:	0.00
 						Net Total:	1,624.52

Paint Material Method: Rates  
 Init Rate = 35.00 , Init Max Hours = 99.9, Addl Rate = 0.00

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF AUTOMOBILE PARTS NOT MADE BY THE ORIGINAL MANUFACTURER. PARTS USED IN THE REPAIR OF YOUR VEHICLE BY OTHER THAN THE ORIGINAL MANUFACTURER ARE REQUIRED TO BE AT LEAST EQUAL IN THE LIKE KIND AND QUALITY IN TERMS OF FIT, QUALITY AND PERFORMANCE TO THE ORIGINAL MANUFACTURER PARTS THEY ARE REPLACING.

This is a preliminary estimate.  
Additional changes to the estimate may be required for the actual repair.

KING USED CARS & BODY SHOP INC.  
100 NORTH MAIN ST. / PO BOX 601  
BENTON, KY. 42025  
OFFICE: 270-527-7460 FAX: 270-527-2675 E-MAIL: JIMMY@KINGBODYSHOP.COM  
FEDERAL TAX ID: 61-1296650

\*\*\* PRELIMINARY ESTIMATE \*\*\*

03/08/2018 03:45 PM

**Owner**

**Owner:** Jason Oakley  
**Address:**

**Work/Day:** (270)703-1140

**Control Information**

**Email:** nicole.ford@marshallcountky.gov

**Inspection**

**Inspection Date:** 03/08/2018 03:45 PM  
**Primary Impact:** Hood

**Inspection Type:**  
**Secondary Impact:**

**Appraiser Name:** Jimmy King  
**Address:**  
**City State Zip:** Benton, KY 42025  
**Email:** jimmy@kingbodyshop.com

**Appraiser License # :**  
**Work/Day:** (270)527-7460  
**FAX:** (270)527-2675

**Repairer**

**Repairer:** KING USED CARS AND BODY  
SHOP  
**Address:** 100 NORTH MAIN STREET  
P.O. BOX 601  
**City State Zip:** BENTON, KY 42025  
**Email:** jimmy@kingbodyshop.com

**Contact:** JIMMY KING  
**Work/Day:** (270)527-7460  
**Home/Evening:**  
**FAX:** (270)859-1535

**Target Complete Date/Time:**

**Days To Repair:** 5

**Vehicle**

**OEM Part Price Quote ID:** 29325094

1998 GMC K1500 SL 2 DR Ext Cab Short Bed  
8cyl Gasoline 5.7  
4 Speed Automatic

**Lic.Plates:** 034 GFG  
**Lic Expire:**  
**Prod Date:**  
**Veh Insp# :**  
**Condition:** Excellent  
**Ext. Color:** Green  
**Ext. Refinish:** Two-Stage  
**Ext. Paint Code:** WA6753

**Lic State:** KY  
**VIN:** 1GTEK19R5WR517290  
**Mileage:** 150,635  
**Mileage Type:** Actual  
**Code:** U8023D  
**Int. Color:**  
**Int. Refinish:** Two-Stage  
**Int. Trim Code:**

**Options**

4-Wheel Drive

AM/FM Stereo

Anti-Lock Brakes

03/29/2018 12:21 PM

Page 1 of 3

Dual Airbags	Intermittent Wipers	Lighted Entry System
Power Brakes	Power Steering	Rear Step Bumper
Tachometer	Vinyl Seats	

**Damages**

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ% B%	Hours	R
<b>Stripes And Mouldings</b>									
1	RI	120		Mldg,Wheel Opening LT	R & I Assembly			0.3	SM
2	RI	121		Mldg,Wheel Opening RT	R & I Assembly			0.3	SM
<b>Front Body And Windshield</b>									
3	E	83		Panel,Hood	15646490 GM Part	\$695.00		0.9	SM
4	L	83	13	Panel,Hood	Refinish			6.4	RF
					3.3 Surface				
					1.5 Edge				
					0.6 Two-stage setup				
					1.0 Two-stage				
5	BR	103		Fender,Front LT	Blend Refinish			1.2	RF
					0.8 Blend				
					0.4 Two-stage				
6	BR	104		Fender,Front RT	Blend Refinish			1.2	RF
					0.8 Blend				
					0.4 Two-stage				
<b>Cab And Components</b>									
7	I	341		Panel,Roof	Repair			1.0*	SM
8	L	341		Panel,Roof	Refinish			3.5	RF
					3.1 Surface				
					0.4 Two-stage				

<b>Manual Entries</b>									
9	SB			HAZARD. WSTE. REM.	Sublet Repair	\$5.00*			SM
10	N			COVER CAR EXTERIOR	Additional Labor	\$5.00*			SM
10	Items								

MC	Message
13	INCLUDES 0.6 HOURS FIRST PANEL TWO-STAGE ALLOWANCE

**Estimate Total & Entries**

Gross Parts		\$695.00	
Other Parts		\$5.00	
Paint & Materials	12.3 Hours @ \$35.00	\$430.50	
Parts & Material Total			\$1,130.50
Tax on Parts & Material	@ 6.000%		\$67.83

Labor	Rate	Replace Hrs	Repair Hrs	Total Hrs		
Sheet Metal (SM)	\$48.00	1.5	1.0	2.5	\$120.00	
Mech/Elec (ME)	\$65.00					
Frame (FR)	\$65.00					
Refinish (RF)	\$48.00	12.3		12.3	\$590.40	
Labor Total				14.8 Hours		\$710.40
Sublet Repairs					\$5.00	

<b>Gross Total</b>	<b>\$1,913.73</b>
<b>Net Total</b>	<b>\$1,913.73</b>

Alternate Parts Y/00/00/00/00 CUM 00/00/00/00/00 Zip Code: 42025 Audatex Host  
OEM Part Prices DT 03/08/2018 03:45 PM EstimateID 401129488211001344 QuoteID 29325094  
Rate Name Default

Audatex Estimating 8.0.035 ES 03/29/2018 12:21 PM REL 8.0.035 DT 02/01/2018 DB 03/15/2018  
© 2018 Audatex North America, Inc.

**2.8 HRS WERE ADDED TO THIS ESTIMATE BASED ON AUDATEX'S TWO-STAGE REFINISH FORMULA.  
ESTIMATE CALCULATED USING THE 2.5 HOUR MAXIMUM ALLOWANCE FOR TWO-STAGE REFINISH OF NON-FLEX, EXTERIOR SURFACES.**

**NOTICE: UNDER KENTUCKY LAW, THE CONSUMER AND/OR LESSEE HAS THE RIGHT TO CHOOSE THE REPAIR FACILITY TO MAKE REPAIRS TO HIS OR HER MOTOR VEHICLE.**

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES A 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.**

**Op Codes**

* = User-Entered Value	^ = Labor Matches System Assigned Rates	E = Replace OEM
NG = Replace NAGS	EC = Replace Economy	OE = Replace PXN OE Srpls
UE = Replace OE Surplus	ET = Partial Replace Labor	EP = Replace PXN
EU = Replace Recycled	TE = Partial Replace Price	PM = Replace PXN Reman/Rebit
UM = Replace Reman/Rebuilt	L = Refinish	PC = Replace PXN Reconditioned
UC = Replace Reconditioned	TT = Two-Tone	SB = Sublet Repair
N = Additional Labor	BR = Blend Refinish	I = Repair
IT = Partial Repair	CG = Chipguard	RI = R & I Assembly
P = Check	AA = Appearance Allowance	RP = Related Prior Damage



This report contains proprietary information of Audatex and may not be disclosed to any third party (other than the insured, claimant and others on a need to know basis in order to effectuate the claims process) without Audatex's prior written consent.

© 2018 Audatex North America, Inc.

AUDATEX is a trademark owned by Audatex North America, Inc. All rights reserved.

