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WORK AUTHORIZATION

Date of Agreement: 8/31/04
Between the Contractor:

Giertsen Company of Illinois
3995 Commercial Ave.
Northbrook, IL 60062

24 Hr. Number: (847) 504-1918

and Property Owner:

Name: Stella Tatarinow
Address: 4608 S. Kenton
City, State, Zip: Chicago, IL 60623

The undersigned is the Property Owner/Agent (hereinafter referred to as "Owner"), and authorizes Giertsen Company of Illinois (hereinafter referred to as "Contractor"), to repair damage caused by Water to Owner's Property located at: 4608 S. Kenton, Chicago, IL 60623 on or about 8/31/04; in accordance with Contractor's estimate \$ / name Tatarinow as well as any supplemental estimates prepared by Contractor and approved by the Adjuster for Owner's insurance carrier, and any additional change orders approved by Owner and Contractor.

Owner's insurance carrier is: None - Private Estate (hereinafter referred to as "Company")

Owner irrevocably directs Company to pay all proceeds to Contractor, in excess of the deductible and payable under Owner's policy, directly to Contractor. This direction requires Company to place Contractor's name on all insurance settlement checks due owner on this claim. If Owner's name is included on the payment from Company, Owner shall promptly endorse payment over to Contractor. In the event Owner fails to or refuses to endorse any such payment as set forth above, Owner does hereby irrevocably appoint Contractor as Owner's attorney in fact for such endorsement. Contractor as Owner's attorney in fact may then endorse over said payment to itself. Owner understands that Contractor has no connection with Owner's insurance company or its adjuster and that Owner alone has the authority to authorize Contractor to make said repairs.

Owner's Mortgage Company is: None

Owner does hereby request the above stated mortgage company to protect the interest of the Contractor in handling the loss draft or check. Owner's deductible amount is \$ 0 and Owner agrees to pay said sum to Contractor upon the execution of this Work Authorization.

Owner directs above stated mortgage company to protect the interest of the Contractor by endorsing insurance drafts and returning directly to Contractor or by issuing drafts from insurance proceeds payable to Contractor and mailing directly to contractor. Owner will cooperate with Contractor in getting all forms signed, that mortgage company requires for the release the insurance funds.

Owner shall make payment to Contractor upon substantial completion of the work for estimates that are \$3,500.00 or less. Owner agrees that for projects that are in excess of \$3,500.00, payment draws are to be made upon invoice and are due upon demand. Thereafter, any remaining unpaid amounts due to Contractor shall be paid to Contractor upon substantial completion. Payments shall be considered delinquent if not paid within ten (10) days of due date. Owner shall pay to Contractor interest upon all unpaid amounts which are due and owing beyond ten (10) days at 1-1/2% per month until paid in full.

Owner understands and acknowledges that in order for Contractor to perform its work hereunder, it may be necessary for Contractor to obtain building permits from the Municipality in which the property is located and that in order to obtain such permits and pass inspections required by said Municipality, Contractor may be required to perform additional work to bring the property into compliance with building and/or zoning codes and ordinances.

Owner agrees that any such code upgrades or any other additional work, which is not covered by insurance proceeds, shall be paid for by the Owner to the Contractor pursuant to the following schedule; 50% of the cost shall be paid by Owner to Contractor upon execution of the appropriate change order, and the remaining 50% and all other costs of such additional work shall be paid by Owner to Contractor upon substantial completion.

The terms and conditions set forth on the reverse side hereof are incorporated herein as a part of this Work Authorization and are agreed to by the Parties.

Contractor: Michael LaMartini
Title: Estimator / Co-Ordinator

Agreed to on this date: X 8/31/04
Property Owner(s): X Stella Tatarinow

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Insured X Stella Tatarinow Claim Number 13-H928-008

AUTHORIZATION TO REPAIR
(To Be Signed Prior to Beginning Services/Repairs)

TO: State Farm Fire and Casualty Company

I have agreed to use the State Farm Premier Service® Program. I understand the use of this program is voluntary and I have been offered the opportunity to choose any independent contractor and/or independent service provider(s) participating in the Premiere Service Program. I also understand they are independent contractors and/or independent service providers hired by me and not by the State Farm Insurance Companies. I understand State Farm is not exercising its option under the insurance contract to repair or replace any part of the property damaged.

Instead, I have selected and authorize: Gierksen Company of Illinois to perform repairs as indicated on their estimate due to a loss on Jan. 30, 2004. I understand my deductible is payable to the authorized independent contractor and/or independent service provider(s) upon satisfactory completion of the portion of services or repairs provided in their estimate, or as otherwise agreed to with State Farm Fire and Casualty Company*.

I agree to pay my independent contractor and/or independent service provider(s) for any repairs, or additional improvements made at my direction, that are not covered under my policy.

2/19/2004 (Date) _____ (Year) X Demi Aguilar (Insured Signature) (on behalf of Stella Tatarinow)

* Insd Daughter, Terri Aguilar is handling claim for He Named Insd, Thus her signature is on Authorization

State Farm's Insurance policies, applications, and required notices are written in English. With the exception of any applicable policy language, this document has been translated into another language for the convenience of our customers. In the event of any difference in interpretation, the English language version will control.