

## POTENTIAL DAMAGES

Real property	<p>Diminution in value</p> <ul style="list-style-type: none"> <li>▪ Loss of lake</li> <li>▪ Easement</li> <li>▪ Access restrictions</li> <li>▪ Loss of structure</li> <li>▪ Contamination</li> </ul>	<p>Structural damage</p> <ul style="list-style-type: none"> <li>▪ Total loss <ul style="list-style-type: none"> <li>• Cost of razing</li> <li>• Cost of rebuild</li> <li>• Cash value (value as-is)</li> </ul> </li> <li>▪ Cost of repair</li> </ul>	<p>Secondary Structures</p> <ul style="list-style-type: none"> <li>▪ Docks</li> <li>▪ Boat house</li> <li>▪ Shed</li> <li>▪ Garage</li> <li>▪ Etc.</li> </ul>	<p>Damage to land</p> <ul style="list-style-type: none"> <li>▪ Elevation (re-grade)</li> <li>▪ Erosion/wash-away (loss of beach)</li> <li>▪ Change in footprint</li> <li>▪ Loss of utilities</li> <li>▪ Pest control</li> </ul>
Personal property	<p>Major items – Cars, boats and watercraft</p> <ul style="list-style-type: none"> <li>▪ Cash value with depreciation</li> </ul>	<p>Smaller items-clothes, furniture, etc.</p> <ul style="list-style-type: none"> <li>▪ Cash value with depreciation</li> </ul>		
Business Damages	<p>Loss of capital assets and equipment</p>	<p>Damage to commercial property</p>	<p>Relocation</p>	
Other	<p>Personal labor</p>	<p>Relocation</p>	<p>Lodging/temporary housing</p>	<p>Emotional distress</p>