



## Seltser & Goldstein Public Insurance Adjusters

---

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

Insured: James Fanning & Catherine Fanning  
Property: 11 Willis Street  
Saugus, MA 01906

Claim Rep.: Nicholas Markham  
Business: 900 Cummings Center Suite 302-T  
Beverly, MA 01915

Business: (978) 921-6333  
E-mail: nicholas.markham@seltser.com

Estimator: Nicholas Markham  
Business: 900 Cummings Center Suite 302-T  
Beverly, MA 01915

Business: (978) 921-6333  
E-mail: nicholas.markham@seltser.com

**Claim Number:** HO10001209

**Policy Number:** HO10001209

**Type of Loss:** Water Damage

Date Contacted: 5/10/2021 12:00 AM

Date of Loss: 4/23/2021 12:00 AM

Date Inspected: 5/14/2021 12:00 AM

Date Received: 5/10/2021 12:00 AM

Date Entered: 5/18/2021 12:00 AM

Price List: MABO8X\_MAY21  
Restoration/Service/Remodel  
Estimate: 11WILLISST-1

### **Disclaimer:**

**Emergency Services not included in this estimate**  
**Code Up-grade items not included in this estimate**  
**Mold treatment not included in this estimate**

The following is a draft repair estimate and its costs related to the building or structure as they existed at the time of the inspection. It may not include the cost to comply with state or local building codes or handicap accessibility codes. These may be covered under an "increased cost of construction" endorsement.

The foregoing estimate is my current opinion as to the scope and damage costs related to making necessary repairs. It is subject to revisions as a result of, but not limited to, applicable policy terms and conditions, depreciation, coinsurance, hidden damage, un inspected damage, expenses and damages not brought to my attention and differences of opinion agreed upon in the course of the adjustment process.

By nature, water damage can show up at a later date. The insured reserves all rights to make further claim if latent damage appears from water or any other cause of loss.

The above figures have not been approved by the insured and are subject to revisions made by same. The insured(s) reserve their rights to make additions that in their opinion, and the opinions of others are warranted.



## Seltser & Goldstein Public Insurance Adjusters

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### 11WILLISST-1

#### Main Level



#### Laundry Room

Height: 7'

345.33 SF Walls  
473.39 SF Walls & Ceiling  
14.23 SY Flooring  
49.33 LF Ceil. Perimeter

128.06 SF Ceiling  
128.06 SF Floor  
49.33 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Interior door - Detach & reset - slab only	1.00 EA	23.37	0.00	4.91	28.28	(0.00)	28.28
2. Content Manipulation charge - per hour	4.00 HR	48.90	0.00	41.08	236.68	(0.00)	236.68
3. Washing machine - Remove & reset	1.00 EA	51.04	0.00	10.71	61.75	(0.00)	61.75
4. Dryer - Gas - Reset	1.00 EA	82.47	0.00	17.32	99.79	(0.00)	99.79
5. Boiler unit - Detach & reset	1.00 EA	2,375.95	0.00	498.96	2,874.91	(0.00)	2,874.91
6. Boiler unit - flush and recharge	1.00 EA	268.04	0.00	56.28	324.32	(0.00)	324.32
7. Water heater - Detach & reset	1.00 EA	650.62	0.00	136.63	787.25	(0.00)	787.25
8. Remove Fuel oil storage tank - 270 Gallons	1.00 EA	294.30	0.00	61.80	356.10	(0.00)	356.10
9. Install Fuel oil storage tank - 270 Gallons	1.00 EA	192.46	0.00	40.42	232.88	(0.00)	232.88
To detach & reset oil storage tank							
10. Plumber - per hour	3.00 HR	134.19	0.00	84.54	487.11	(0.00)	487.11
To remove oil and refill upon completion of manipulation							
11. Concrete Finisher - per hour	6.00 HR	110.08	0.00	138.70	799.18	(0.00)	799.18
To dig up concrete in order to access plumbing repair and relay concrete							
12. Floor prep (scrape rubber back residue)	128.06 SF	0.71	0.00	19.09	110.01	(0.00)	110.01
13. R&R Vinyl tile	128.06 SF	5.24	17.29	144.55	832.87	(0.00)	832.87
14. R&R Two coat plaster over 1/2" gypsum core blueboard	10.00 SF	10.84	1.08	23.00	132.48	(0.00)	132.48
15. Plasterer - per hour	2.00 HR	100.01	0.00	42.00	242.02	(0.00)	242.02
To blend flood cut into existing plaster							
16. Painting - Labor Minimum	1.00 EA	264.26	0.00	55.50	319.76	(0.00)	319.76
To paint affected area							
<b>Totals: Laundry Room</b>			<b>18.37</b>	<b>1,375.49</b>	<b>7,925.39</b>	<b>0.00</b>	<b>7,925.39</b>

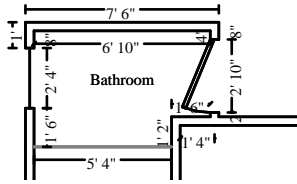


## Seltser & Goldstein Public Insurance Adjusters

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### Bathroom

Height: 7'



121.33 SF Walls	29.00 SF Ceiling
150.33 SF Walls & Ceiling	29.00 SF Floor
3.22 SY Flooring	17.33 LF Floor Perimeter
17.33 LF Ceil. Perimeter	

### Missing Wall

5' 4" X 7'

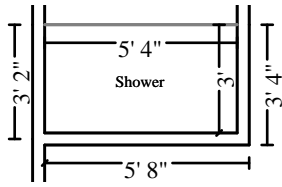
Opens into SHOWER

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
17. Interior door - Detach & reset - slab only	1.00 EA	23.37	0.00	4.91	28.28	(0.00)	28.28
18. Window blind - horizontal or vertical - Detach & reset	1.00 EA	41.81	0.00	8.78	50.59	(0.00)	50.59
19. Toilet - Detach & reset	1.00 EA	289.86	0.38	60.96	351.20	(0.00)	351.20
20. R&R Toilet flange	1.00 EA	326.90	4.34	69.56	400.80	(0.00)	400.80
21. Pedestal sink - Detach & reset	1.00 EA	339.46	0.00	71.29	410.75	(0.00)	410.75
22. R&R Plumbing fixture supply line	3.00 EA	28.95	1.12	18.46	106.43	(0.00)	106.43
23. R&R P-trap assembly - ABS (plastic)	1.00 EA	82.01	0.43	17.33	99.77	(0.00)	99.77
24. Medicine cabinet - Detach & reset	1.00 EA	53.46	0.00	11.23	64.69	(0.00)	64.69
25. Baseboard heat - steam or hot water - Detach & reset	6.00 LF	19.25	0.00	24.26	139.76	(0.00)	139.76
26. R&R Brush and cup holder	1.00 EA	32.37	0.48	6.90	39.75	(0.00)	39.75
27. R&R Towel ring	1.00 EA	36.62	0.85	7.87	45.34	(0.00)	45.34
28. R&R Tile - soap dish	1.00 EA	35.21	0.68	7.55	43.44	(0.00)	43.44
29. R&R Toilet paper holder	1.00 EA	35.36	0.77	7.60	43.73	(0.00)	43.73
30. Light fixture - Detach & reset	1.00 EA	59.10	0.00	12.41	71.51	(0.00)	71.51
31. Finish Carpentry - Labor Minimum	1.00 EA	197.11	0.00	41.39	238.50	(0.00)	238.50
To detach and reset door and window casing to replace tile							
32. Rough in plumbing - per fixture	2.00 EA	730.12	13.07	309.40	1,782.71	(0.00)	1,782.71
33. Concrete Finisher - per hour	6.00 HR	110.08	0.00	138.70	799.18	(0.00)	799.18
To dig up concrete in order to access plumbing repair and relay concrete							
34. R&R Mortar bed for tile floors	29.00 SF	6.71	4.15	41.75	240.49	(0.00)	240.49
35. R&R Tile floor covering	29.00 SF	13.96	7.96	86.71	499.51	(0.00)	499.51
36. R&R Threshold - natural marble	2.83 LF	65.84	4.59	40.09	231.01	(0.00)	231.01
37. R&R Mortar bed for tile	78.00 SF	9.04	8.29	149.82	863.23	(0.00)	863.23
38. R&R Ceramic/porcelain tile	78.00 SF	14.72	22.77	245.90	1,416.83	(0.00)	1,416.83
39. Prep wall for wallpaper	43.33 SF	0.87	0.00	7.92	45.62	(0.00)	45.62
40. R&R Wallpaper	43.33 SF	4.18	2.65	38.60	222.37	(0.00)	222.37
41. Floor protection - self-adhesive plastic film	29.00 SF	0.77	0.25	4.75	27.33	(0.00)	27.33
42. Seal/prime then paint the ceiling twice (3 coats)	29.00 SF	1.59	0.51	9.79	56.41	(0.00)	56.41
43. Stain & finish door/window trim & jamb (per side)	2.00 EA	52.39	0.72	22.16	127.66	(0.00)	127.66
<b>Totals: Bathroom</b>			<b>74.01</b>	<b>1,466.09</b>	<b>8,446.89</b>	<b>0.00</b>	<b>8,446.89</b>



## Seltser & Goldstein Public Insurance Adjusters

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333



### Shower

Height: 7'

79.33 SF Walls	16.00 SF Ceiling
95.33 SF Walls & Ceiling	16.00 SF Floor
1.78 SY Flooring	11.33 LF Floor Perimeter
11.33 LF Ceil. Perimeter	

### Missing Wall

5' 4" X 7'

Opens into BATHROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
44. Tub/shower faucet - Detach & reset	1.00 EA	248.94	0.00	52.27	301.21	(0.00)	301.21
45. Rough in plumbing - per fixture	1.00 EA	730.12	6.53	154.69	891.34	(0.00)	891.34
46. Concrete Finisher - per hour	4.00 HR	110.08	0.00	92.47	532.79	(0.00)	532.79
To dig up concrete in order to access plumbing repair and relay concrete							
47. Insulation - Labor Minimum	1.00 EA	233.81	0.00	49.10	282.91	(0.00)	282.91
To replace damage insulation on wall							
48. R&R 1/2" water rock (greenboard) hung, taped ready for texture	79.33 SF	3.07	3.77	51.94	299.25	(0.00)	299.25
49. R&R Bathtub	1.00 EA	1,040.07	25.20	223.71	1,288.98	(0.00)	1,288.98
Bath tub cracked during removal							
50. R&R Tile shower - 61 to 100 SF Tiled walls and ceiling	1.00 EA	2,037.31	35.77	435.35	2,508.43	(0.00)	2,508.43
<b>Totals: Shower</b>			<b>71.27</b>	<b>1,059.53</b>	<b>6,104.91</b>	<b>0.00</b>	<b>6,104.91</b>
<b>Total: Main Level</b>			<b>163.65</b>	<b>3,901.11</b>	<b>22,477.19</b>	<b>0.00</b>	<b>22,477.19</b>

### Miscellaneous

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
51. Asbestos test fee - full service survey - base fee	1.00 EA	380.00	0.00	79.80	459.80	(0.00)	459.80
52. Single axle dump truck - per load - including dump fees	1.00 EA	537.61	0.00	112.90	650.51	(0.00)	650.51
53. Concrete CY - Minimum charge	1.00 EA	853.47	28.32	185.18	1,066.97	(0.00)	1,066.97
Material cost to repair concrete slab/foundation. Labor is included per room							
54. Cleaning Technician - per hour	24.00 HR	44.64	0.00	224.99	1,296.35	(0.00)	1,296.35
On going and final cleaning per COVID Protocols							
55. Personal protective mask (N-95)	60.00 EA	4.10	15.38	54.89	316.27	(0.00)	316.27
56. Temporary toilet (per month)	1.00 MO	190.04	0.00	39.90	229.94	(0.00)	229.94
57. Residential Supervision / Project Management - per hour	12.00 HR	80.67	0.00	203.28	1,171.32	(0.00)	1,171.32
<b>Totals: Miscellaneous</b>			<b>43.70</b>	<b>900.94</b>	<b>5,191.16</b>	<b>0.00</b>	<b>5,191.16</b>



## Seltser & Goldstein Public Insurance Adjusters

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
58. Carpet labor minimum	1.00 EA	149.76	0.00	31.45	181.21	(0.00)	181.21
59. Plaster labor minimum	1.00 EA	161.27	0.00	33.87	195.14	(0.00)	195.14
60. Wallpaper labor minimum	1.00 EA	60.84	0.00	12.77	73.61	(0.00)	73.61
61. Cabinetry labor minimum	1.00 EA	143.65	0.00	30.17	173.82	(0.00)	173.82
62. Drywall labor minimum	1.00 EA	253.91	0.00	53.32	307.23	(0.00)	307.23
63. Finish hardware labor minimum	1.00 EA	104.83	0.00	22.01	126.84	(0.00)	126.84
64. Electrical labor minimum	1.00 EA	217.01	0.00	45.57	262.58	(0.00)	262.58
65. Window treatment repair	1.00 EA	133.67	0.00	28.07	161.74	(0.00)	161.74
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>257.23</b>	<b>1,482.17</b>	<b>0.00</b>	<b>1,482.17</b>
<b>Line Item Totals: 11WILLISST-1</b>			<b>207.35</b>	<b>5,059.28</b>	<b>29,150.52</b>	<b>0.00</b>	<b>29,150.52</b>

### Grand Total Areas:

546.00 SF Walls	173.06 SF Ceiling	719.06 SF Walls and Ceiling
173.06 SF Floor	19.23 SY Flooring	78.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	78.00 LF Ceil. Perimeter
173.06 Floor Area	196.06 Total Area	546.00 Interior Wall Area
474.67 Exterior Wall Area	59.33 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	



## Seltser & Goldstein Public Insurance Adjusters

---

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### Summary for Building

Line Item Total	23,883.89
Material Sales Tax	207.35
Subtotal	24,091.24
Overhead	2,409.20
Profit	2,650.08
<b>Replacement Cost Value</b>	<b>\$29,150.52</b>
<b>Net Claim</b>	<b>\$29,150.52</b>

---

Nicholas Markham



## Seltser & Goldstein Public Insurance Adjusters

---

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6.25%)	Clothing Sales Tax (6.25%)	Storage Tax (6.25%)
Line Items	2,409.20	2,650.08	207.35	0.00	0.00
Total	2,409.20	2,650.08	207.35	0.00	0.00



## Seltser & Goldstein Public Insurance Adjusters

---

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### Recap by Room

**Estimate: 11WILLISST-1**

**Area: Main Level**

<b>Laundry Room</b>	<b>6,531.53</b>	<b>27.35%</b>
<b>Bathroom</b>	<b>6,906.79</b>	<b>28.92%</b>
<b>Shower</b>	<b>4,974.11</b>	<b>20.83%</b>

---

<b>Area Subtotal: Main Level</b>	<b>18,412.43</b>	<b>77.09%</b>
<b>Miscellaneous</b>	<b>4,246.52</b>	<b>17.78%</b>
<b>Labor Minimums Applied</b>	<b>1,224.94</b>	<b>5.13%</b>

---

<b>Subtotal of Areas</b>	<b>23,883.89</b>	<b>100.00%</b>
--------------------------	------------------	----------------

---

<b>Total</b>	<b>23,883.89</b>	<b>100.00%</b>
--------------	------------------	----------------



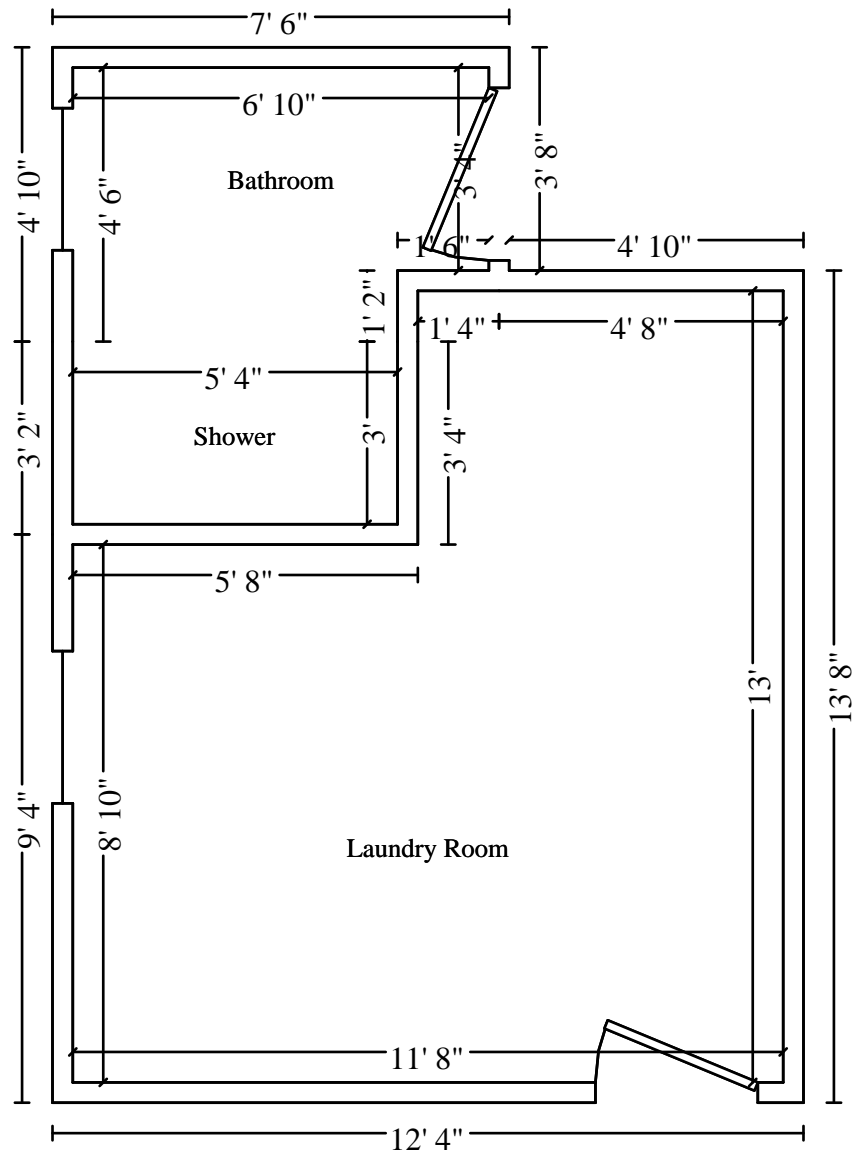


## Seltser & Goldstein Public Insurance Adjusters

9 Bourbon St Second Floor  
Peabody, MA 01960  
978-921-6333

### Recap by Category

O&P Items	Total	%
APPLIANCES	133.51	0.46%
CABINETRY	197.11	0.68%
CLEANING	1,071.36	3.68%
CONCRETE & ASPHALT	2,614.75	8.97%
CONTENT MANIPULATION	195.60	0.67%
GENERAL DEMOLITION	2,116.41	7.26%
DOORS	46.74	0.16%
DRYWALL	453.03	1.55%
ELECTRICAL	217.01	0.74%
MISC. EQUIPMENT - COMMERCIAL	192.46	0.66%
FLOOR COVERING - CARPET	240.68	0.83%
FLOOR COVERING - CERAMIC TILE	449.50	1.54%
FLOOR COVERING - VINYL	476.38	1.63%
PERMITS AND FEES	380.00	1.30%
FINISH CARPENTRY / TRIMWORK	197.11	0.68%
FINISH HARDWARE	187.37	0.64%
HAZARDOUS MATERIAL REMEDIATION	246.00	0.84%
HEAT, VENT & AIR CONDITIONING	2,759.49	9.47%
INSULATION	233.81	0.80%
LABOR ONLY	968.04	3.32%
LIGHT FIXTURES	59.10	0.20%
MARBLE - CULTURED OR NATURAL	173.93	0.60%
INTERIOR LATH & PLASTER	455.09	1.56%
PLUMBING	5,464.57	18.75%
PAINTING	415.15	1.42%
TILE	3,351.27	11.50%
TEMPORARY REPAIRS	190.04	0.65%
WINDOW TREATMENT	175.48	0.60%
WALLPAPER	222.90	0.76%
O&P Items Subtotal	23,883.89	81.93%
Material Sales Tax	207.35	0.71%
Overhead	2,409.20	8.26%
Profit	2,650.08	9.09%
Total	29,150.52	100.00%



Main Level