

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	American Bankers	Date of Loss:	9/26/2024
Insured:	BETTY ANNE ADAMS	Assigned:	10/2/2024
CID:	FL0124	Contacted:	10/2/2024
Claim Number:	6900165078	Inspected:	10/8/2024
Policy Number:	6900165078	Inspected With:	Click or tap here to enter text.
Loss Address:	12408 SUNSHINE LN TREASURE ISLAND FL 33706-5036	Mailing Address:	12408 SUNSHINE LN TREASURE ISLAND FL 33706-5036
Coverage A:	\$ 235,000.00	Mortgage:	None.
Coverage B:	\$ 21000.00	Verified with:	Insured.
Policy Term:	6/28/2024 to 6/28/2025		

Risk:	Valuation:
DOC:	RCV Building: \$203,307.75
FIRM:	ACV Building: \$105,344.70
Pre/Post:	
Elevated:	
Zone:	Qualification:
Foundation:	Type: Single Family
Basement:	Occupancy: Owner occupied (Principal residence)
Ext. Finish:	Insured to Value %: 100 %
# Floors:	Replacement Cost: Yes

Since the original date of construction there have been signs of renovation since the original construction, but the renovations were cosmetic only.

The exterior is comprised of wood siding and a compositional shingle roof.
There is a detached garage located on the property with the risk

Source and Water Depth: *(If the cause is not listed in the drop box, type the cause into the field).*

Did a general and temporary condition of flooding occur at the described location? **Yes**

Did flood waters cause damage to the insured building? **Yes**

The damages to the building(s) were the result of Choose an item caused by Hurricane Helene..

This created overflow from the Gulf of Mexico inundating normally dry ground creating a general and temporary condition of flooding. Due to the flooding, water rose to the following heights:

Exterior Water Height:	46"
Interior Water Height:	12"
Basement/Lower Enclosure/Crawlspace: (Negative)	
Basement/Lower Enclosure/Crawlspace: (Positive)	36"
APS – Exterior Water Height:	46"
APS – Interior Water Height:	26"

Establishing a GCF

After Hurricane Helene, a severe weather event that caused widespread flooding, a general condition of flooding was confirmed at the insured risk via sight of flood water lines and debris on the insured and adjoining properties. A GCF was confirmed.

Other Insurance:

None

Underwriting or Coverage Issues:

Dwelling_Narrative_2024

Exclusively for the use of CNC employees and adjusters

The following underwriting issues have been noted. A copy of the underwriting referral is included within this report.

The Loss Notice stated this dwelling was non-elevated. At the inspection it was clear that this building was elevated on 3 ft crawlspace.

The underwriting referral was submitted and has been resolved.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

Building Property Adjustment:

The exterior was inundated up to 46". The following is recommended for the exterior components of the risk.

Debris removal via dumpster.

Cleaning of the exterior 1' above the exterior water line.

Based on the facts listed above, we have recommended payment for the following damages:

Exterior Observed:

- Mechanical & Equipment – The HVAC unit on the exterior of the risk was inundated with flood water and no longer operable.

Interior Observed:

- Replacement of drywall/cement board/paneling throughout the risk to 4 ft for drywall and 8 ft for paneling. The interior walls vary by room and are estimated per room in this report. This also includes paint.
- Flooring – remove and replace hardwood floors in Living Room and part of the Hallway.
- Carpet – remove, prep floor for replacement of damaged carpet and pad.
- Clean tile flooring with orbital scrubber and seal grout with 2 coats per industry standards.
- Insulation – remove and replace exterior wall to 2' (1' above waterline).
- Doors – remove and replace doors, remove and reinstall hardware.
- Bathrooms - replacement of bathroom vanities.
- Replacement of associated plumbing fixtures.
- Replacement of tile shower units and tile tub surround.
- Replacement of damaged wainscoting in ½ bath.
- Tile walls in Bathroom require removal and replacement to repair damaged walls behind.

- Cabinets –base cabinets were splitting from flood waters and require replacement. Laminate countertops are glued down and will need to be replaced when removed to repair cabinets.
- Appliances – Damaged refrigerator, dishwasher, range, and water heater were all inundated with salt water and will require replacement.

Perimeter Wall Sheathing:

No sheathing damage noted at the time of the inspection.

Structural Mitigation:

Basic clean up and dry out by Policyholder. (Method 1) is being recommended.

Personal Property Adjustment:

- Furniture was saturated with flood water for 34 hours.
- The first floor had extensive contents damage. The adjuster did a complete scope of all personal property, evaluating each item to determine severity of damages and if repairing was an option.
- All items were photographed, and the make, model and serial numbers were obtained for all electronics. Some items were located above the water line and not being considered for this claim.

Personal Property in APS:

The garage, located on property with the risk, is permanently affixed and the following personal property is afforded coverage:

Detached Garage:

There is an APS located on the property with the risk. There are no living spaces, therefore the following reconstruction items are recommended:

- Replacement of drywall throughout the risk to 4 ft for drywall on the Laundry side of the garage.
- Clean and treat the stud walls of the non-finished side of the Garage.
- Flooring – clean concrete floors and treat in climate controlled Laundry side of the building. Clean the floor of the non-finished side.
- Clean tile flooring in the bathroom with orbital scrubber and seal grout with 2 coats per industry standards.

- Doors – remove and replace doors, remove and reinstall hardware.
- Remove and replace damaged garage door. It is not an automatic door and will no longer move up and down.
- Bathrooms - replacement of bathroom vanity.
- Replacement of associated plumbing fixtures.
- Replacement of tile shower unit.

Reserves:

Reserves have been updated to reflect the line item estimate included in the report.

Depreciation:

Depreciation taken is based on the age and condition of the items scoped.

Sales Tax:

Sales tax is calculated for each line item and is totaled and shown as a lump sum in the building summary at the end of the estimate.

Advance Payment:

A building advance was offered in the amount of: \$15,000. A personal property advance was offered and insured declined.

Denial Recommendations:

None.

Other Causes of Loss:

There are no other causes of loss noted at the time of inspection.

Prior Loss / Verification:

There is no prior loss indicated on the loss notice or mentioned by the Policyholder at any time during the claims process.

Overhead and Profit:

10% overhead and 10% profit have been included in this estimate. The Policyholder states that they will be utilizing a general contractor for repairs.

Salvage/Subrogation:

After inspecting the loss location, it has been found that no opportunities for salvage exist. There is no potential for subrogation as this event was due to natural causes.

Substantial or Repetitive Damage:

After inspecting the loss location and completing the building valuation, it has been determined that the risk is not substantially damaged.

Increased Cost of Compliance:

Increased Cost of Compliance was discussed with the policy holder during the inspection. The ICC pamphlet was provided covering benefits of the coverage if eligible.

Expert Involvement:

There were no issues found that would require the use of an expert as of the time of this report.

Closing Comments:

Payment Recommendation: The policyholder has been advised that the estimate recommendation has been turned over for final review.

Should you have any additional questions, please contact our office.

Thank you for the assignment.

David Kelley
FCN #: 0070000428

1-251-471-4718 **Telephone**
1-251-478-3257 **Facsimile**
www.adjustingexpectations.com

**DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program**

Adjuster-Prepared

PROOF OF LOSS**BUILDING AND CONTENTS**

Policyholders use this form to provide a Proof of Loss to their insurer, which is the policyholder's statement of the amount of money being requested, signed and sworn to by the policyholder, with documentation to support the amount requested, as required by the [Standard Flood Insurance Policy \(SFIP\)](#) in section VII.J.4. This form can be used when the adjuster prepares the Proof of Loss as a courtesy to the policyholder, who then reviews and verifies the accuracy of the information and amounts. By signing this Proof of Loss, the policyholder agrees with and validates the amounts prepared by the adjuster.

POLICYHOLDER: <u>BETTY ANNE ADAMS</u>	POLICY NO.: <u>6900165078</u>	
PROPERTY ADDRESS: <u>12408 SUNSHINE LN</u>	CLAIM/FILE NO.: <u>6900165078</u>	
CITY: <u>TREASURE ISLAND</u>	STATE: <u>FL</u> ZIP: <u>33706-5036</u>	DATE OF LOSS: <u>9/26/2024</u>
MAILING ADDRESS:	Same as property	
CITY: _____	STATE: _____	ZIP: _____
EMAIL(S): <u>NONE@NONE.COM</u>	EDN NO.: <u>FL0124</u>	PHONE NO.: <u>(508) 237-3997</u>

How flood loss happened: Overflow of inland or tidal waters

Title and Occupancy:	Building type: <u>Residential single-family dwelling</u>	Ownership/use: <u>Owner-occupied (principal residence)</u>
	Contents type/ownership/use: <u>Residential contents are owned solely by me (policyholder shown on Declaration Page)</u>	

Interest:	Mortgagee(s): _____	None: <input checked="" type="checkbox"/>
	Others with interest in or liens, charges or claims against property: _____	None: <input checked="" type="checkbox"/>
	Other insurance that may insure this loss: _____	Type: <u>None</u>

SFIP policy type: Dwelling Form (Regular)	No. of insured buildings/units: <u>2</u>	Contents coverage: Yes	Tenant improvements: No
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Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$235,000.00		\$21,000.00	
Coverage deductible(s):		\$2,000.00		\$2,000.00	
Property pre-loss value (RCV)	coverage to value %: 115.59%	\$203,307.75	\$23,100.94	\$44,000.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: \$162,646.20	\$105,344.70	\$16,470.66	\$33,000.00	\$0.00
Insured damage RCV loss		\$74,340.06	\$15,045.45	\$22,231.86	\$0.00
Less non-insured proportion	<input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00			
Insured proportional loss		\$0.00			
Less depreciation (recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$10,272.68)			
Less depreciation (non-recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$2,595.43)	(\$1,292.87)	(\$4,248.48)	\$0.00
Insured damage ACV loss		\$61,471.95	\$13,752.58	\$17,983.38	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$61,471.95	\$13,752.58	\$17,983.38	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$61,471.95	\$13,752.58	\$17,983.38	\$0.00
Less deductible		(\$2,000.00)	\$0.00	(\$2,000.00)	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$59,471.95	\$13,752.58	\$15,983.38	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$10,272.68			
Claim subtotal		\$69,744.63	\$13,752.58	\$15,983.38	\$0.00
Net claim		\$83,497.21		\$15,983.38	

I have received and reviewed the adjuster-prepared estimate and am requesting payment for the amount(s) of my claim determined above.

I understand that I must submit a [Proof of Loss](#) within 60 days of the date of the loss or within any extension of that deadline made in writing by FEMA's Federal Insurance Administrator. The flood event identified above damaged or destroyed the property claimed on this Proof of Loss. I understand that my SFIP is issued pursuant to federal law, the [National Flood Insurance Act of 1968, as amended](#), and applicable federal regulations in [Title 44 of the Code of Federal Regulations, Chapter 1, Subchapter B](#).

I understand that I may still request additional payment for other flood damages if I believe that not all damages were addressed in this estimate. In the event a third party is responsible for the damage, I hereby authorize my insurer to bring suit in my name against any third party who may be responsible for the damages. I have not knowingly and willfully falsified or concealed a material fact, made a false or fraudulent representation or presented any false document in connection with this claim, and acknowledge that any such action is subject to prosecution under federal law. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

POLICYHOLDER SIGNATURE: _____	DATE SIGNED: _____
OWNER NAME: _____	OWNER TITLE: _____

Date: 10/12/2024

**DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program**

Adjustment type:
 On site
 Remote

ADJUSTER'S PRELIMINARY REPORT

with (select all that apply):

Initial Reserve Advance Payment Request Expert Request Subrogation Referral Underwriting Referral APDA

Adjusters use this form to report information to the insurer for setting reserves and initial claims reporting. NOTE: The NFIP requires that a Preliminary Report be received within 15 days of assignment.

Policyholder information Policyholder (primary): BETTY ANNE ADAMS Policyholder (additional): Property address: 12408 SUNSHINE LN Mailing same City: TREASURE ISLAND State: FL ZIP: 33706-5036	Insurer information Insurer: Assurant Flood Insurance Program EDN: FL0124 Policy #: 6900165078 Claim #: 6900165078 Adjuster: David Kelley File #: 239887 Adjusting firm: CNC Catastrophe & National Claims Mailing address: P.O. Box 6842 City: Mobile State: AL ZIP: 36606 Phone #1: (251) 424-5739 Phone #2: () - Email: Comments:
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Representative information Company/firm name: _____ Name: _____ Relationship: _____ Address: _____ City: _____ State: _____ ZIP: _____ Phone #1: _____ Phone #2: _____ Email: _____ <input type="checkbox"/> Select if Letter of Representation is attached. Note: policyholders must provide a signed Letter of Representation that complies with the <input type="checkbox"/> Privacy Act authorizing a third-party representative to speak to an NFIP insurer (see NFIP Claims Handbook).					
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Insurance information <input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)					
Flood program type: Regular program	Coverage type	Coverage	Deductible	Reserve	Advance
SFIP policy type: Dwelling Form	Coverage A - Building	\$ 235,000.00	\$ 2,000.00	\$ 82,636.66	\$ 15,000.00
Term: 6/28/2024 to: 6/28/2025	Coverage B - Contents	\$ 21,000.00	\$ 2,000.00	\$ 15,983.38	\$ 0.00
Number of insured buildings at described location: 2 *** Insured buildings consist of the dwelling and a detached garage ***					

Property risk information <input type="checkbox"/> Add comments					
Building occupancy: Single-family home	Ownership verified: Yes	Current flood zone: AE			
Building type: Main dwelling	Building over water: No	Approx. % over water: _____			
Occupied by: Owner-occupied (principal residence)	Under construction: No	Const. status: _____			
Foundation type: Slab-on-grade (non-elevated)	Flood openings: No	No. of flood openings: _____			
Construction type: Frame First floor height: 3 ft. 36 in. Floodproofed: No	Floodproofing certificate: N/A				
Number of floors in building (excluding basement/enclosure): 1 Lowest machinery & equipment: Ground level Floor number: 0					
If multi-floor building, floor number occupied by policyholder:	Location of personal property: Ground level Floor number: 0				
If mixed-use occupancy, approximate percentage residential:	Type of personal property: <input checked="" type="checkbox"/> Household <input type="checkbox"/> Other than household				
Substantial improvements after FIRM date (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Prior flood loss(es) (if yes, explain below): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Nearest body of water to insured property: Gulf of Mexico Distance from insured property: 560 Feet					
Comments: _____					

Date and time information <input type="checkbox"/> Add comments					
Date of FIRM: 5/8/1971	FIRM status: Pre-FIRM	Date of loss: 9/26/2024	Date assigned: 10/5/2024		
Date of construction: 1/1/1938	Building age (years): 86.8	Time of loss: 12:00 AM	Date contacted: 10/2/2024		
Date of occupancy: 3/1/1989	Occupied (years): 35.6		Date inspected: 10/8/2024		
Comments: _____					

Cause of flood loss information <input type="checkbox"/> Add comments					
Was there a general and temporary condition of flood: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Inundation: Complete Inundation area: Two or more properties Potential flood-in-progress: No If yes, explain in Adjuster's Report Has flood water receded from building: Yes If no, approx. date when access expected: _____ Habitability status: Uninhabitable Type of flood: Tidal water overflow Other contributing cause(s) of loss (if yes, submit Subrogation Referral): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Comments: _____					

Flood water information: Main building or unit	+ Click to add additional flood water data for an appurtenant structure (if any)		
Approx. date flood entered: <u>9/26/2024</u>	Approx. time entered: <u>12:00 AM</u>	Exterior water height inches = feet & inches <input type="text" value="46"/> <input type="button" value="+"/> = <input type="text" value="3ft. 10in."/>	Interior water height inches = feet & inches <input type="text" value="12"/> <input type="button" value="+"/> = <input type="text" value="1ft. 0in."/>
Approx. date flood receded: <u>9/27/2024</u>		Approx. time receded: <u>10:00 AM</u>	
Approximate duration flood water in main building or unit: <u>34</u>		Hours	
Flood water information: Appurtenant structure		- Click to remove additional flood water data	
Approx. date flood entered: <u>9/26/2024</u>	Approx. time entered: <u>12:00 AM</u>	Exterior water height inches = feet & inches <input type="text" value="46"/> <input type="button" value="+"/> = <input type="text" value="3ft. 10in."/>	Interior water height inches = feet & inches <input type="text" value="26"/> <input type="button" value="+"/> = <input type="text" value="2ft. 2in."/>
Approx. date flood receded: <u>9/27/2024</u>	Approx. time receded: <u>10:00 AM</u>		
Approximate duration flood water in appurtenant structure: <u>34</u>		Hours	
Adjuster's signature: <u>David Kelley</u>	Adjuster	FCN: <u>0070000428</u>	Date signed: <u>10/12/2024</u>
Adjuster's signature:		FCN:	Date signed:



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Owner Information

Name:	BETTY ANNE ADAMS	Phone:	(508) 237-3997
Street:	12408 SUNSHINE LN	Date Entered:	10/11/2024
City, State ZIP Code	TREASURE ISLAND, FL 33706-5036	Date Calculated:	
Country:	USA	Pricing Area:	FLSP8X_SEP24

General Information

Number of Stories:	1 Story	Cond.:	Single Family Detached
Sq. Feet:	820.00	Year Built:	1938
Cost per Finished Sq. Ft.:	\$247.94	Agent Code:	BROWN & BROWN INS SERVICES, INC

Foundation

Foundation Shape:	8-10 Corners - T,U,Z Shape	Foundation Type:	100% Crawlspace
Finished Basement Pct.:	0.00%	Foundation Material:	100% Brick
Property Slope:	None (0 - 15 degrees)	Walk-out:	No

Exterior

Roof Type:	Gable	Average Wall Height:	8 Ft.
Number of Dormers:	0	Wall Material:	100% Drywall
Roof Material:	100% Composition - 3 Tab Shingle	Floor Covering:	30% Carpet, 5% Sheet Vinyl, 30% Laminate, 30% Hardwood - Plank, 5% Tile - Ceramic
Wall Material:	100% Siding - Hardboard/Masonite	Wall Finish:	10% Paint, 80% Paneling - Tongue and Groove, 10% Tile - Ceramic
		Ceiling Finish:	100% Paint

Key Rooms

Kitchens:	1 - Medium
Bathrooms:	1 - Full Bath, 1 - 1/2 Bath
Bedrooms:	2 - Medium

Attached Structures

Garages/Carports:	None
Decks/Balconies:	760 Sq. Ft. Treated Decking
Patios/Porches:	32 Sq. Ft. Bare Concrete

User-Defined Features

Features:	None	Additions:	None
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Systems

Heating:	None	Specialty:	None
Air Conditioning:	1 Heat Pump - Heat/Cool System	Fireplaces:	None

Cost Breakdown

Foundation:	\$18,020.84	Rough Framing:	\$34,936.13	Exterior Finish:	\$21,099.51
Windows:	\$3,620.96	Roofing:	\$4,904.80	Electrical:	\$7,077.13
Plumbing:	\$9,803.31	Heating/AC:	\$7,222.21	Floor Covering:	\$5,275.32
Interior Finish:	\$47,373.16	Appliances:	\$1,371.14	Specialty Features:	\$3,126.60



Catastrophe and National Claims

PO Box 6842
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Valuation Report

Estimated Replacement Cost (Calculated Value): \$203,307.75

Actual Cash Value (Calculated Value): \$105,344.70

Auxiliary Structures' Estimated Replacement Cost (Calculated Value): \$23,100.94

Detached Garages \$23,100.94

Type: Wood Framed, Exterior Finish: Siding - Hardboard/Masonite, Roof Covering: Composition - 3 Tab Shingle, Size: 2 Car (321 - 400 sq. ft.)

User-Defined Features (Auxiliary Structures)

Features: None

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

(Actual Cash Value equals replacement cost less depreciation)

The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Owner Information

Name:	BETTY ANNE ADAMS	Phone:	(508) 237-3997
Street Address:	12408 SUNSHINE LN	Date Entered:	10/11/2024
City, State ZIP Code	TREASURE ISLAND, FL 33706-5036	Date Calculated:	
Country:	USA	Pricing Area:	FLSP8X_SEP24

General Information

Quality:	Standard	Number of Stories:	1 Story
Style:	Unknown	Agent Code:	BROWN & BROWN INS SERVICES, INC
Cond.:	Single Family Detached		
Sq. Feet:	820		
Year Built:	1938		
Cost per Finished Sq. Ft.:	\$247.94		

Foundation

Foundation Type:	100% Crawlspac	Foundation Shape:	8-10 Corners - T,U,Z Shape
Finished Basement Pct.:	0.00%		
Basement Quality:	Standard		
Foundation Material:	100% Brick		
Property Slope:	None (0 - 15 degrees)	Walkout:	No

Exterior

Roof Type:	Gable	Number of Dormers:	0
Roof Material:	100% Composition - 3 Tab Shingle	Wall Material:	100% Siding - Hardboard/Masonite

Interior

Average Wall Height:	8 Ft.	Wall Material:	100% Drywall
Floor Covering:	30% Carpet, 5% Sheet Vinyl, 30% Laminate, 30% Hardwood - Plank, 5% Tile - Ceramic	Wall Finish:	10% Paint, 80% Paneling - Tongue and Groove, 10% Tile - Ceramic
Ceiling Finish:	100% Paint		

Garages

None

Attached Structures

Deck/Balcony #1			
Sq. Ft.:	760	Shape:	Rectangle
Deck Material:	Treated Decking	Covered:	0.00%
Enclosed:	0.00%	Height:	0'
Levels:	0	Benches Length(ft):	0'

Porch/Patio #1			
Sq. Ft.:	32	Material:	Bare Concrete
Covered:	100.00%	Enclosed:	0.00%

Other Attachments:
None



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Valuation Report

Detached (detached items are not included in the final estimated cost)

Detached Items: None

User-Defined Features

Features: None

Additions

None

Systems

Heating: None

Specialty: None

Air Conditioning: 1 Heat Pump - Heat/Cool System

Fireplaces: None

Home Features

Exterior Features: 2 Awnings - Fabric - Fixed, 2 Awnings - Aluminum or Steel, 2 Exterior Doors, 11 Aluminum Single / Double Hung Medium (10 - 15 SF), 3 Vinyl Single / Double Hung Small (up to - 9 SF)

Interior Features: None

Additional Features: None

Rooms

Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Bedroom/Small Living - Medium (Above Grade Room)

Kitchen - Medium (Above Grade Room)

Appliances: 1 Dishwasher, 1 Range Hood, 1 Free Standing Range

Counters: 100% Cultured Marble

Cabinet Features: 1 Peninsula Bar w/Attached Seating

Bath - 1/2 Bath (Above Grade Room)

Counters: 100% Cultured Marble

Bath - Full Bath (Above Grade Room)

Counters: 100% Plastic Laminate

Fixtures / Features: 1 Ceramic Tile Tub/Shower Surr.

Utility - Small (Above Grade Room)

Hall - Medium (Above Grade Room)

Nook - Small (Above Grade Room)

Cost Breakdown

Foundation:	\$18,020.84	Rough Framing:	\$34,936.13	Exterior Finish:	\$21,099.51
Windows:	\$3,620.96	Roofing:	\$4,904.80	Electrical:	\$7,077.13
Plumbing:	\$9,803.31	Heating/AC:	\$7,222.21	Floor Covering:	\$5,275.32
Interior Finish:	\$47,373.16	Appliances:	\$1,371.14	Specialty Features:	\$3,126.60



Catastrophe and National Claims

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Mobile, AL 36660

Valuation Report

Estimated Replacement Cost (Calculated Value):	\$203,307.75
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Auxiliary Structures' Estimated Replacement Cost (Calculated Value):	\$23,100.94

Detached Garages \$23,100.94

Type: Wood Framed, Exterior Finish: Siding - Hardboard/Masonite, Roof Covering: Composition - 3 Tab Shingle, Size: 2 Car (321 - 400 sq. ft.)

User-Defined Features (Auxiliary Structures)

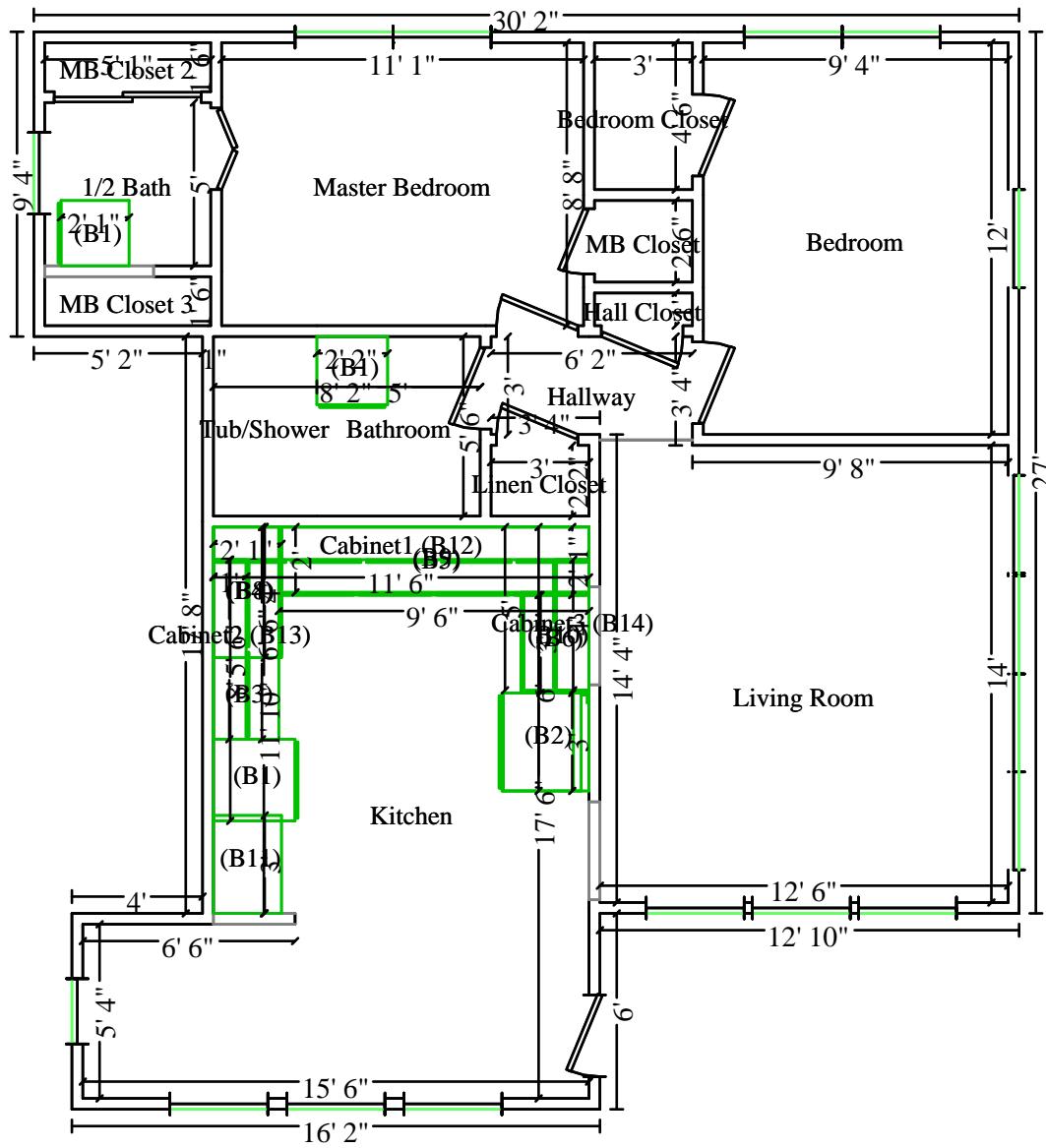
Features: None

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

(Actual Cash Value equals replacement cost less depreciation)

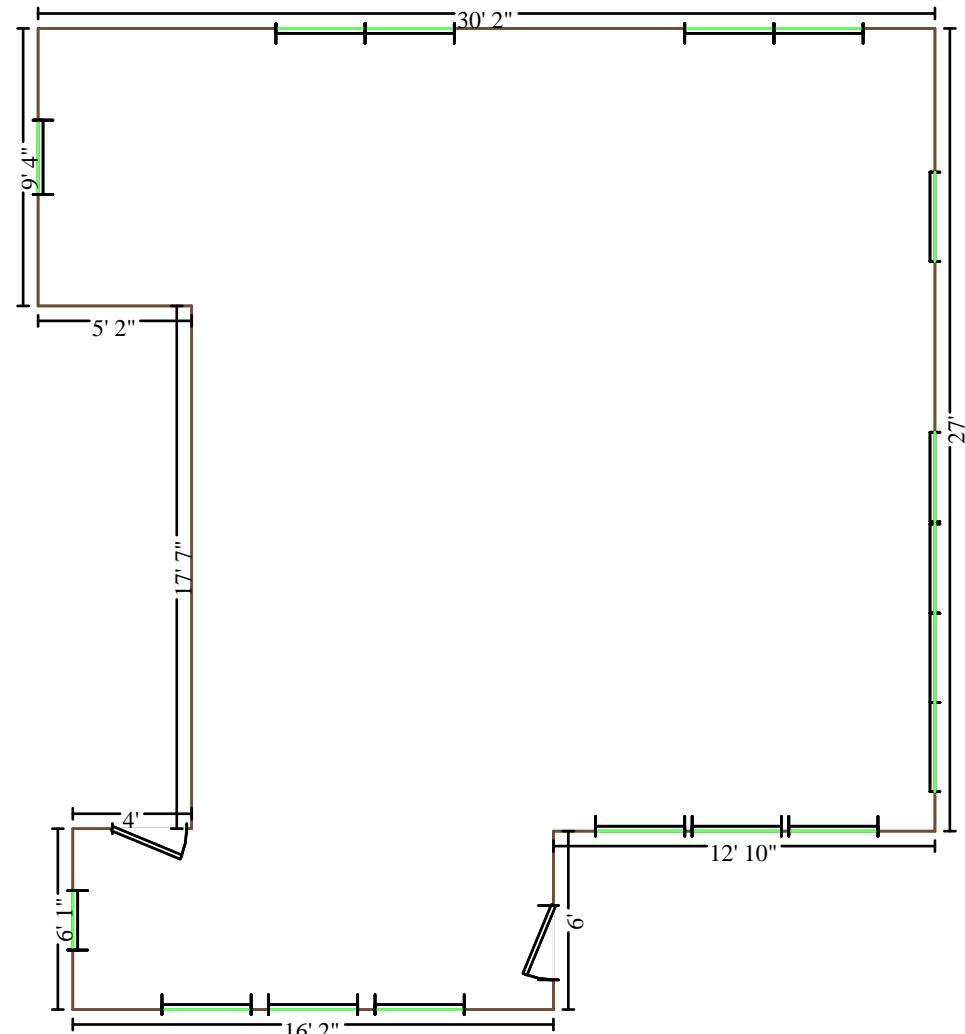
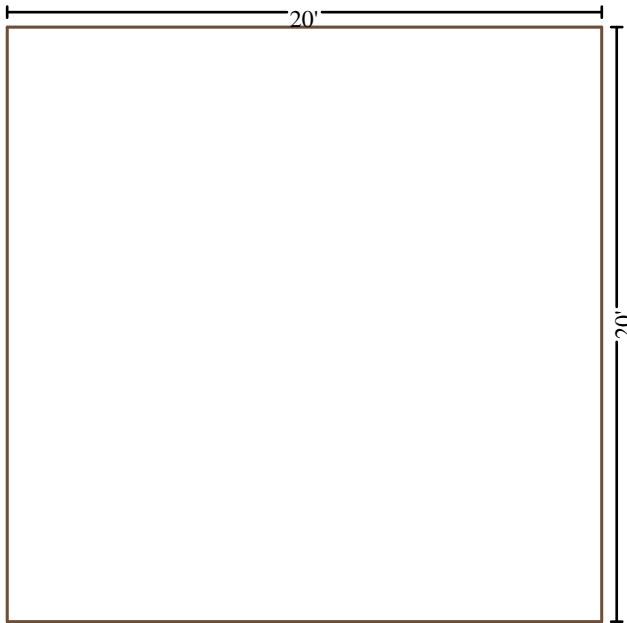
The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.

Main Level



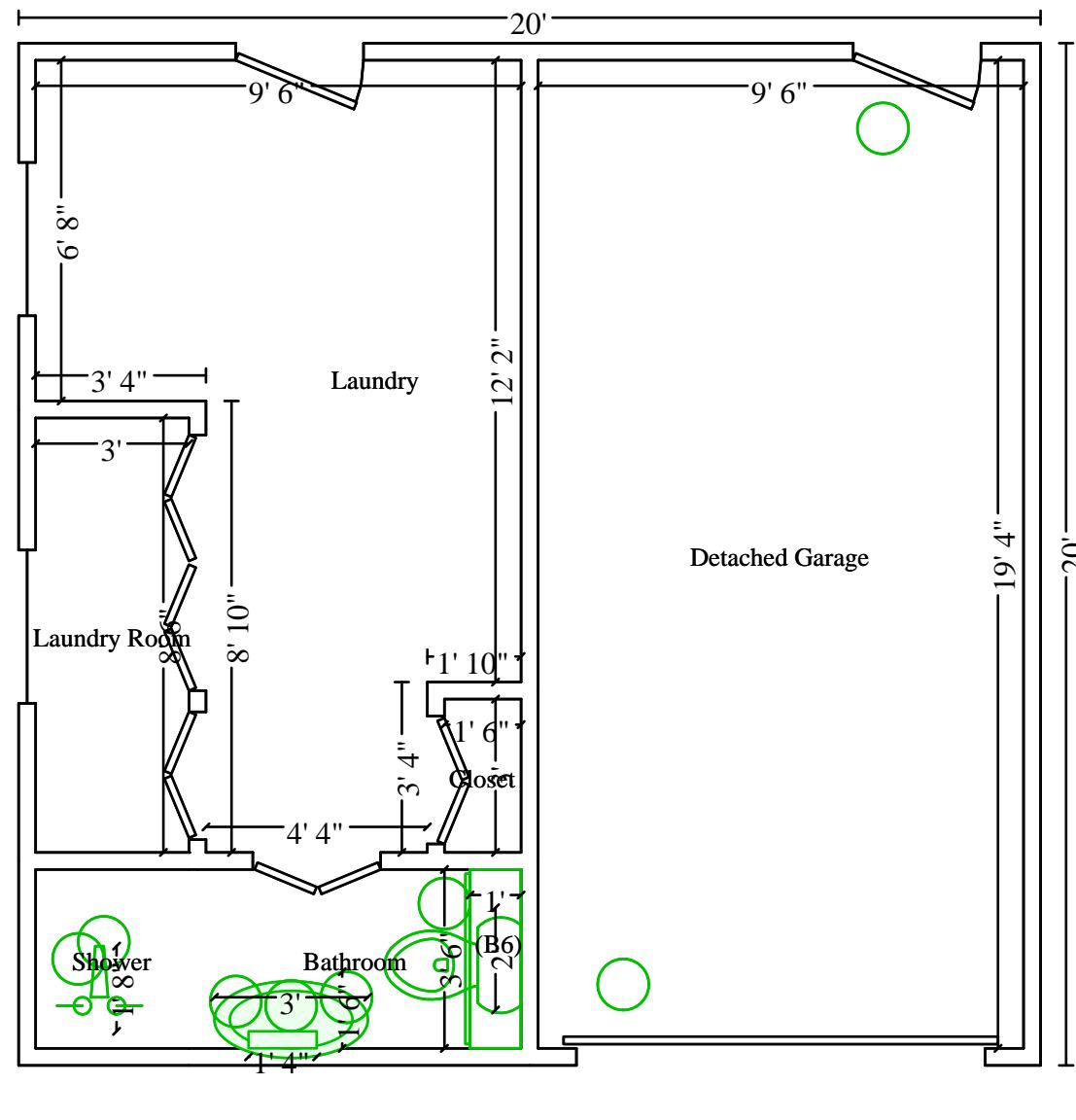
Main Level

Exterior



Exterior

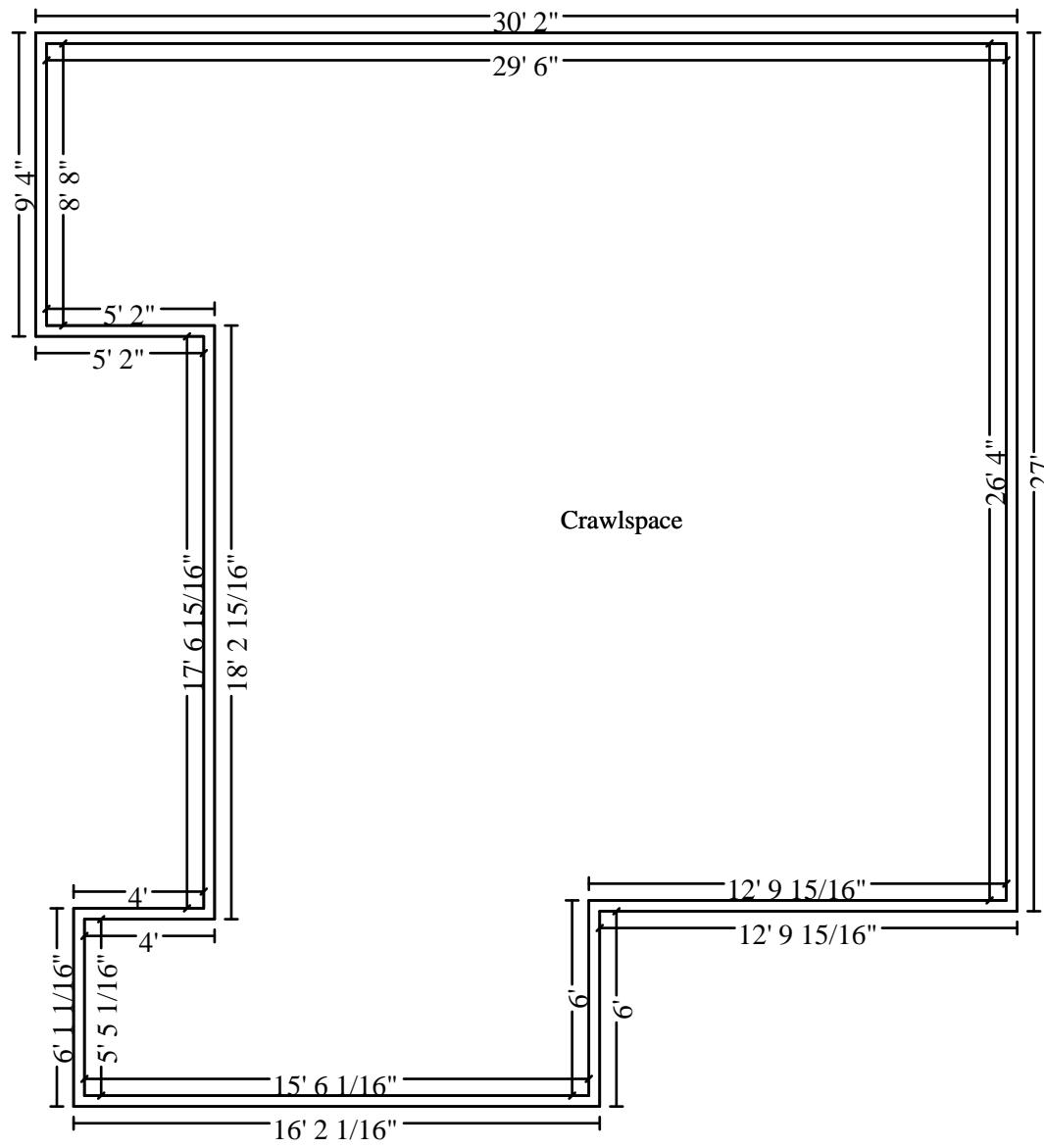
Detached Garage



N
↑

Detached Garage

Crawlspace



Crawlspace



Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS
Property: 12408 SUNSHINE LN
TREASURE ISLAND, FL 33706-5036
Home: 12408 SUNSHINE LN
TREASURE ISLAND, FL 33706-5036

Cell: (508) 237-3997
Cell2: (727) 367-8241
E-mail: NONE@NONE.COM

Claim Rep.: David Kelley
Company: CNC Catastrophe & National Claims
Business: P.O. Box 6842
Mobile, AL 36606

Business: (251) 424-5739

Estimator: David Kelley
Company: CNC Catastrophe & National Claims
Business: P.O. Box 6842
Mobile, AL 36606

Business: (251) 424-5739

Reference:
Company: American Bankers
Business: PO Box 105290
Atlanta, GA 30348

Business: (800) 358-0600

Claim Number: 6900165078 **Policy Number:** 6900165078 **Type of Loss:** Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM Date Received: 10/2/2024 12:00 AM
Date Inspected: 10/8/2024 12:00 AM Date Entered: 10/11/2024 12:26 PM

Price List: FLSP8X_SEP24
Restoration/Service/Remodel
Estimate: BETTY_ANNE_ADAMS

Net Claim Summary

Coverage	Net Claim
Building	\$59,471.95
Detached Garage	\$13,752.58
Personal Property	\$15,983.38
Total Net Claim	\$89,207.91
Total Amount of Building Recoverable Depreciation	\$10,272.68
Total Net Claim if Depreciation is Recovered	\$99,480.59



Catastrophe and National Claims

PO Box 6842
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Claim Number: 6900165078

Policy Number: 6900165078

Type of Loss: Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM
Date Inspected: 10/8/2024 12:00 AM

Date Received: 10/2/2024 12:00 AM
Date Entered: 10/11/2024 12:26 PM

Price List: FLSP8X_SEP24
Restoration/Service/Remodel
Estimate: BETTY_ANNE_ADAMS

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$74,340.06	(10,272.68)	<2,595.43>	\$61,471.95
Less Deductible			(2,000.00)
Net Claim			\$59,471.95
Total Recoverable Depreciation			\$10,272.68
Net Claim if Depreciation is Recovered			\$69,744.63



Catastrophe and National Claims

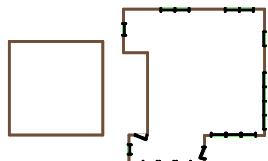
PO Box 6842
Mobile, Al 36660

Building

BETTY ANNE ADAMS

Exterior

Ext Surfaces



1702.67 SF Walls
1702.67 SF Walls & Ceiling

214.33 LF Floor Perimeter

Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	2' 6" X 2'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Clean with pressure/chemical spray	1,000.22 SF	0.47	0.70	0.00	470.80	(0.00)	470.80
2. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	777.85	0.00	0.00	777.85	(0.00)	777.85
3. R&R Heat pump - exterior coil unit - 2 ton - 13 SEER	1.00 EA	1,888.45	101.54	0.00	1,989.99	(995.00)	994.99

Goodman 2 Ton, 13 Seer Electric Heat Pump Model: RHA30B2D Serial: 0302147548 Age: Feb. 2003



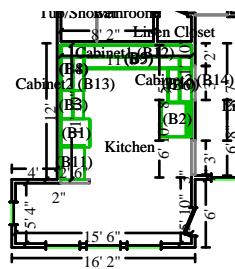
Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Ext_Surfaces

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
444. R&R Batt insulation - 4" - R13 - paper / foil faced	856.42 SF	1.51	59.71	258.66	1,611.57	(257.86)	1,353.71
Totals: Ext_Surfaces		161.95	258.66	4,850.21	1,252.86	3,597.35	
Total: Exterior		161.95	258.66	4,850.21	1,252.86	3,597.35	

Main Level



Kitchen

Height: 8'

394.67 SF Walls	221.72 SF Ceiling
616.39 SF Walls & Ceiling	222.61 SF Floor
24.73 SY Flooring	57.17 LF Floor Perimeter
70.67 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	3' X 6' 8"	Opens into LIVING_ROOM2
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into LIVING_ROOM2
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	2' X 4'	Opens into Exterior
Missing Wall - Goes to Floor	2' 6" X 2' 6"	Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
4. Flood loss cleanup - Light	222.61 SF	1.15	0.00	0.00	256.00	(0.00)	256.00
5. Structural drying per SF - Class 1 (Bid Item)	222.61 SF	0.87	0.00	0.00	193.67	(0.00)	193.67
6. Apply anti-microbial agent to the floor	222.61 SF	0.32	0.78	0.00	72.02	(0.00)	72.02
7. Clean stud wall	246.67 SF	1.00	0.35	0.00	247.02	(0.00)	247.02
Allowance to clean stud walls to 1' above water line.							
8. Apply anti-microbial agent to wall	246.67 SF	0.32	0.86	0.00	79.79	(0.00)	79.79



Catastrophe and National Claims

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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Allowance to apply antimicrobial agent to walls to 1' above water line.							
FLOORING							
9. Remove Carpet	222.61 SF	0.39	0.00	0.00	86.82	<0.00>	86.82
10. Remove Carpet pad	222.61 SF	0.16	0.00	0.00	35.62	<0.00>	35.62
11. Floor prep (scrape rubber back residue)	222.61 SF	0.88	0.00	0.00	195.90	<0.00>	195.90
12. Carpet pad	222.61 SF	0.69	8.41	0.00	162.01	<56.70>	105.31
13. Carpet	256.00 SF	4.05	53.40	0.00	1,090.20	<381.57>	708.63
BASEBOARD							
14. R&R Baseboard - 3 1/4"	35.17 LF	5.19	6.14	36.50	225.17	(19.51)	205.66
15. Seal (1 coat) & paint (1 coat) baseboard	35.17 LF	1.79	0.44	12.60	75.99	(40.53)	35.46
CABINETRY							
16. R&R Cabinetry - full height unit	5.50 LF	377.85	139.50	415.64	2,633.32	(421.33)	2,211.99
17. R&R Cabinetry - lower (base) units	16.50 LF	284.00	309.76	937.20	5,932.96	(949.26)	4,983.70
18. R&R Countertop - flat laid plastic laminate	19.50 LF	53.66	49.75	209.28	1,305.40	(696.21)	609.19
Includes countertop over desk area.							
APPLIANCES							
19. R&R Refrigerator - top freezer - 18 to 22 cf	1.00 EA	978.55	63.00	0.00	1,041.55	<595.17>	446.38
Amana 19 cu. ft. Freestanding Top-freezer Refrigerator Model: ATB1932MRW00 Serial: EW1605321 Date: Feb. 2016							
20. R&R Range - freestanding - electric	1.00 EA	920.74	56.00	0.00	976.74	<601.07>	375.67
Whirlpool 30" Freestanding Electric Range Model: RF366PXGQ Serial: RL0420874 Age: Feb 2001							
21. R&R Dishwasher	1.00 EA	753.91	37.38	0.00	791.29	<703.38>	87.91
Whirlpool 24" Under Counter Dishwasher Model: DU912PFGQ2 Serial: FL1030309 Date: March 2001.							
22. R&R Water heater - 30 gallon - Gas - 6 yr	1.00 EA	1,380.58	61.85	276.12	1,718.55	(572.85)	1,145.70
Ruud Pacemaker 30 Gallon 4.5 kW 240V ac 1-Phase Short Electric Water Heater Model: PES30-2 Serial: RU 0201C01105							
PLUMBING							
23. Sink - double basin - Detach & reset	1.00 EA	225.08	0.08	45.02	270.18	(0.00)	270.18
24. R&R Angle stop valve	2.00 EA	51.33	2.10	20.52	125.28	(10.03)	115.25
25. P-trap assembly - Detach & reset	2.00 EA	69.73	0.00	27.90	167.36	(0.00)	167.36
26. R&R Appliance water line - 1/4"	1.00 EA	113.62	2.35	0.00	115.97	(18.56)	97.41
INTERIOR WALLS							
27. Tear out wet drywall, no bagging	197.33 SF	0.86	0.00	0.00	169.70	(0.00)	169.70
28. 1/2" drywall - hung, taped, floated, ready for paint	197.33 SF	3.11	11.10	122.74	747.54	(64.79)	682.75
29. Tape joint for new to existing drywall - per LF	57.17 LF	12.24	2.02	139.96	841.74	(72.97)	768.77
30. Seal/prime (1 coat) then paint (1 coat) part of the walls	197.33 SF	1.15	3.82	45.38	276.13	(147.27)	128.86



Catastrophe and National Claims

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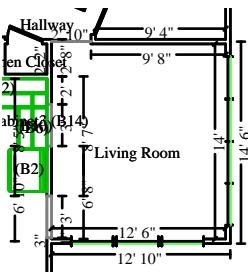
CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DOORS							
2 exterior doors in the Kitchen area.							
31. R&R Security system - contact w/wire (per opening)	2.00 EA	100.96	2.10	40.40	244.42	(2.04)	242.38
One on each exterior door.							
32. R&R Exterior door - metal - insulated / wood - High grade	1.00 EA	695.32	46.55	139.06	880.93	(114.53)	766.40
33. R&R French door - Interior - single - pre-hung unit	1.00 EA	706.34	50.36	141.28	897.98	(116.75)	781.23
34. R&R Exterior door sidelite - sidelite only	1.00 EA	399.83	16.75	79.98	496.56	(64.55)	432.01
35. Seal & paint door slab only (per side)	4.00 EA	41.96	3.34	33.56	204.74	(109.19)	95.55
36. Seal & paint door trim & jamb - (per side)	4.00 EA	34.24	2.03	27.40	166.39	(88.75)	77.64
37. Door lockset & deadbolt - exterior - Detach & reset	2.00 EA	35.99	0.00	14.40	86.38	(0.00)	86.38
Totals: Kitchen		930.22		2,764.94	22,811.32	5,847.01	16,964.31



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Living Room

Height: 8'

283.78 SF Walls	175.47 SF Ceiling
459.25 SF Walls & Ceiling	175.47 SF Floor
19.50 SY Flooring	44.50 LF Floor Perimeter
53.33 LF Ceil. Perimeter	

Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Missing Wall - Goes to Floor	2' 10" X 6' 8"	Opens into HALLWAY
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into KITCHEN
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
38. Flood loss cleanup - Light	175.47 SF	1.15	0.00	0.00	201.79	(0.00)	201.79
39. Structural drying per SF - Class 1 (Bid Item)	175.47 SF	0.87	0.00	0.00	152.66	(0.00)	152.66
40. Apply anti-microbial agent to the floor	175.47 SF	0.32	0.61	0.00	56.76	(0.00)	56.76
41. Clean stud wall	89.00 SF	1.00	0.12	0.00	89.12	(0.00)	89.12
Allowance to clean stud walls to 1' above water line.							
42. Apply anti-microbial agent to wall	89.00 SF	0.32	0.31	0.00	28.79	(0.00)	28.79
Allowance to apply antimicrobial agent to walls to 1' above water line.							
FLOORING							
43. Tear out non-salv. solid wood flooring, no bagging	175.47 SF	3.87	0.00	135.82	814.89	(0.00)	814.89
44. Pre-finished solid wood flooring	175.47 SF	10.21	87.55	358.32	2,237.42	(298.33)	1,939.09
INTERIOR WALLS							
45. Tear out wet paneling, no bagging	283.78 SF	0.80	0.00	0.00	227.02	(0.00)	227.02
46. Paneling	283.78 SF	3.15	20.03	178.78	1,092.72	(87.42)	1,005.30
47. Seal & paint paneling	283.78 SF	1.42	5.72	80.60	489.29	(260.95)	228.34
DOORS							
48. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA	207.62	35.06	124.58	782.50	(83.48)	699.02
Two framed openings to Kitchen and 1 to Hallway.							
49. Seal & paint door trim & jamb - (per side)	6.00 EA	34.24	3.05	41.08	249.57	(133.09)	116.48

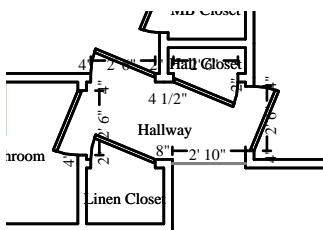


Catastrophe and National Claims

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CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Living Room			152.45	919.18	6,422.53	863.27	5,559.26



Hallway

Height: 8'

47.11 SF Walls	18.97 SF Ceiling
66.08 SF Walls & Ceiling	18.97 SF Floor
2.11 SY Flooring	3.33 LF Floor Perimeter
18.67 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALL_CLOSET
Door	2' 6" X 6' 8"	Opens into MASTER_BEDRO
Door	2' 6" X 6' 8"	Opens into BATHROOM
Door	2' 6" X 6' 8"	Opens into LINEN_CLOSET
Missing Wall - Goes to Floor	2' 10" X 6' 8"	Opens into LIVING_ROOM2
Door	2' 6" X 6' 8"	Opens into BEDROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
50. Flood loss cleanup - Light	18.97 SF	1.15	0.00	0.00	21.82	(0.00)	21.82
51. Structural drying per SF - Class 1 (Bid Item)	18.97 SF	0.87	0.00	0.00	16.50	(0.00)	16.50
52. Apply anti-microbial agent to the floor	18.97 SF	0.32	0.07	0.00	6.14	(0.00)	6.14
53. Clean stud wall	6.67 SF	1.00	0.01	0.00	6.68	(0.00)	6.68
Allowance to clean stud walls to 1' above water line.							
54. Apply anti-microbial agent to wall	6.67 SF	0.32	0.02	0.00	2.15	(0.00)	2.15
Allowance to apply antimicrobial agent to walls to 1' above water line.							
BASEBOARDS							
55. R&R Baseboard - 3 1/4"	3.33 LF	5.19	0.59	3.46	21.33	(1.84)	19.49
56. Seal (1 coat) & paint (1 coat) baseboard	3.33 LF	1.79	0.05	1.20	7.21	(3.85)	3.36
FLOORING							
57. Tear out non-salv. solid wood flooring, no bagging	9.49 SF	3.87	0.00	7.34	44.07	(0.00)	44.07

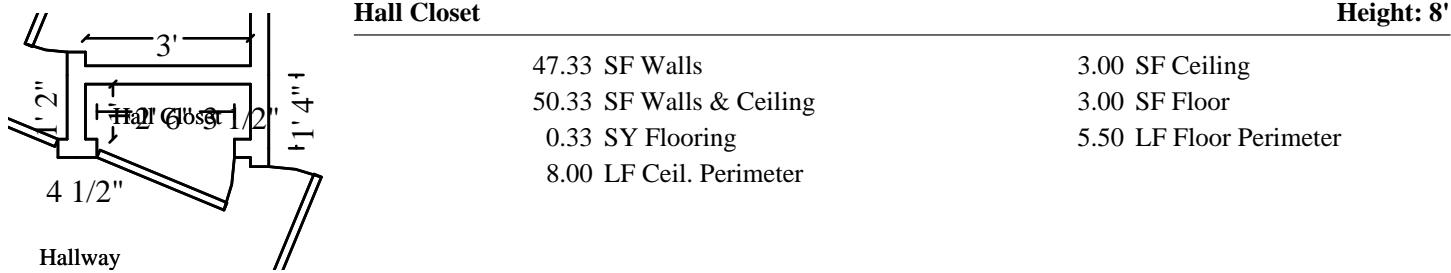


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
58. Pre-finished solid wood flooring	9.49 SF	10.21	4.74	19.38	121.01	(16.14)	104.87
59. Remove Carpet	9.49 SF	0.39	0.00	0.00	3.70	<0.00>	3.70
60. Remove Carpet pad	9.49 SF	0.16	0.00	0.00	1.52	<0.00>	1.52
61. Floor prep (scrape rubber back residue)	9.49 SF	0.88	0.00	0.00	8.35	<0.00>	8.35
62. Carpet pad	9.49 SF	0.69	0.36	0.00	6.91	<2.42>	4.49
63. Carpet	21.82 SF	4.05	4.55	0.00	92.92	<32.52>	60.40
INTERIOR WALLS							
64. Tear out wet paneling, no bagging	47.11 SF	0.80	0.00	0.00	37.69	(0.00)	37.69
65. Paneling	47.11 SF	3.15	3.32	29.68	181.40	(14.51)	166.89
66. Seal & paint paneling	47.11 SF	1.42	0.95	13.38	81.23	(43.33)	37.90
Totals: Hallway				14.66	74.44	660.63	114.61
							546.02



Door 2' 6" X 6' 8" Opens into HALLWAY

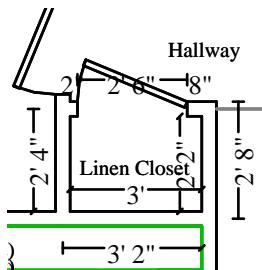


Catastrophe and National Claims

PO Box 6842
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CONTINUED - Hall Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
73. Seal (1 coat) & paint (1 coat) baseboard	5.50 LF	1.79	0.07	1.98	11.90	(6.35)	5.55
FLOORING							
74. Remove Carpet	3.00 SF	0.39	0.00	0.00	1.17	<0.00>	1.17
75. Remove Carpet pad	3.00 SF	0.16	0.00	0.00	0.48	<0.00>	0.48
76. Floor prep (scrape rubber back residue)	3.00 SF	0.88	0.00	0.00	2.64	<0.00>	2.64
77. Carpet pad	3.00 SF	0.69	0.11	0.00	2.18	<0.76>	1.42
78. Carpet	3.45 SF	4.05	0.72	0.00	14.69	<5.14>	9.55
INTERIOR WALLS							
79. Closet shelf and rod package - Detach & reset	3.00 LF	13.53	0.00	8.12	48.71	(0.00)	48.71
80. Tear out wet paneling, no bagging	47.33 SF	0.80	0.00	0.00	37.86	(0.00)	37.86
81. Paneling	47.33 SF	3.15	3.34	29.82	182.25	(14.57)	167.68
82. Seal & paint paneling	47.33 SF	1.42	0.96	13.44	81.61	(43.53)	38.08
DOORS							
83. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39
84. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46
85. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84
86. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84
Totals: Hall Closet			31.74	170.78	1,136.15	238.72	897.43



Linen Closet

Height: 8'

66.00 SF Walls
72.50 SF Walls & Ceiling
0.72 SY Flooring
10.33 LF Ceil. Perimeter

Door

2' 6" X 6' 8"

Opens into HALLWAY

DESCRIPTION

QUANTITY

UNIT PRICE

TAX

O&P

RCV

DEPREC.

ACV

CLEANING



Catastrophe and National Claims

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Mobile, Al 36660

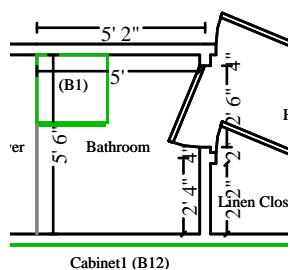
CONTINUED - Linen Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
87. Flood loss cleanup - Light	6.50 SF	1.15	0.00	0.00	7.48	(0.00)	7.48	
88. Structural drying per SF - Class 1 (Bid Item)	6.50 SF	0.87	0.00	0.00	5.66	(0.00)	5.66	
89. Apply anti-microbial agent to the floor	6.50 SF	0.32	0.02	0.00	2.10	(0.00)	2.10	
90. Clean stud wall	15.67 SF	1.00	0.02	0.00	15.69	(0.00)	15.69	
Allowance to clean stud walls to 1' above water line.								
91. Apply anti-microbial agent to wall	15.67 SF	0.32	0.05	0.00	5.06	(0.00)	5.06	
Allowance to apply antimicrobial agent to walls to 1' above water line.								
BASEBOARDS								
92. R&R Baseboard - 3 1/4"	7.83 LF	5.19	1.37	8.12	50.13	(4.34)	45.79	
93. Seal (1 coat) & paint (1 coat) baseboard	7.83 LF	1.79	0.10	2.80	16.92	(9.03)	7.89	
FLOORING								
94. Remove Carpet	6.50 SF	0.39	0.00	0.00	2.54	<0.00>	2.54	
95. Remove Carpet pad	6.50 SF	0.16	0.00	0.00	1.04	<0.00>	1.04	
96. Floor prep (scrape rubber back residue)	6.50 SF	0.88	0.00	0.00	5.72	<0.00>	5.72	
97. Carpet pad	6.50 SF	0.69	0.25	0.00	4.74	<1.66>	3.08	
98. Carpet	7.48 SF	4.05	1.56	0.00	31.85	<11.15>	20.70	
INTERIOR WALLS								
99. Shelving - Detach & reset	15.00 LF	10.43	0.04	31.30	187.79	(0.00)	187.79	
100. Seal & paint closet shelving - single shelf	5.00 EA	61.88	2.28	61.88	373.56	(199.22)	174.34	
101. Tear out wet paneling, no bagging	66.00 SF	0.80	0.00	0.00	52.80	(0.00)	52.80	
102. Paneling	66.00 SF	3.15	4.66	41.58	254.14	(20.32)	233.82	
103. Seal & paint paneling	66.00 SF	1.42	1.33	18.74	113.79	(60.69)	53.10	
DOORS								
104. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39	
105. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46	
106. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84	
107. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84	
Totals: Linen Closet				37.19	276.14	1,826.85	471.72	1,355.13



Catastrophe and National Claims

PO Box 6842
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Bathroom	Height: 8'
107.33 SF Walls	27.50 SF Ceiling
134.83 SF Walls & Ceiling	27.50 SF Floor
3.06 SY Flooring	13.00 LF Floor Perimeter
15.50 LF Cel. Perimeter	

Door 2' 6" X 6' 8" **Opens into HALLWAY**
Missing Wall 5' 6" X 8" **Opens into TUB_SHOWER**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
108. Flood loss cleanup - Light	27.50 SF	1.15	0.00	0.00	31.63	(0.00)	31.63
109. Structural drying per SF - Class 1 (Bid Item)	27.50 SF	0.87	0.00	0.00	23.93	(0.00)	23.93
110. Apply anti-microbial agent to the floor	27.50 SF	0.32	0.10	0.00	8.90	(0.00)	8.90
111. Clean stud wall	26.00 SF	1.00	0.04	0.00	26.04	(0.00)	26.04
Allowance to clean stud walls to 1' above water line.							
112. Apply anti-microbial agent to wall	26.00 SF	0.32	0.09	0.00	8.41	(0.00)	8.41
Allowance to apply antimicrobial agent to walls to 1' above water line.							
CABINETY							
113. R&R Vanity	2.00 LF	256.25	32.88	102.50	647.88	(142.55)	505.33
114. Vanity top - Detach & reset	2.00 LF	47.77	0.05	19.10	114.69	(0.00)	114.69
PLUMBING							
115. Toilet - Detach & reset	1.00 EA	286.06	0.82	57.22	344.10	(0.00)	344.10
116. Clean toilet	1.00 EA	28.68	0.00	0.00	28.68	(0.00)	28.68
117. P-trap assembly - Detach & reset	1.00 EA	83.81	0.00	16.76	100.57	(0.00)	100.57
118. R&R Plumbing fixture supply line	3.00 EA	30.24	1.82	18.14	110.68	(44.28)	66.40
119. R&R Angle stop valve	3.00 EA	51.33	3.14	30.80	187.93	(15.03)	172.90
INTERIOR WALLS							
120. Medicine cabinet - Detach & reset	2.00 EA	63.48	0.00	25.40	152.36	(0.00)	152.36
121. R&R Tile - toilet paper holder	1.00 EA	39.07	1.13	7.80	48.00	(5.11)	42.89
122. R&R Tile - towel bar	2.00 EA	44.52	2.14	17.82	109.00	(11.63)	97.37
123. R&R Tile - soap dish	2.00 EA	36.48	1.82	14.60	89.38	(9.53)	79.85
124. R&R Ceramic tile - bullnose - 2" x 6"	13.00 LF	14.04	5.36	36.50	224.38	(23.93)	200.45
125. Remove 1/2" Cement board	53.67 SF	1.35	0.00	14.50	86.95	(9.27)	77.68
126. 1/2" Cement board	53.67 SF	4.59	8.57	49.28	304.20	(32.45)	271.75
127. R&R Ceramic/porcelain tile	53.67 SF	17.27	25.07	185.38	1,137.33	(121.30)	1,016.03
128. Mortar bed for tile	53.67 SF	8.42	6.72	90.38	549.00	(58.56)	490.44
129. Tear out wet drywall, no bagging	53.67 SF	0.86	0.00	0.00	46.16	(0.00)	46.16
Wainscotting applied over finished drywall.							

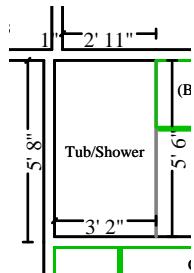


Catastrophe and National Claims

PO Box 6842
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CONTINUED - Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
130. 1/2" drywall - hung, taped, floated, ready for paint	53.67 SF	3.11	3.02	33.38	203.31	(17.63)	185.68
131. Tape joint for new to existing drywall - per LF	13.00 LF	12.24	0.46	31.82	191.40	(16.59)	174.81
132. Seal/prime (1 coat) then paint (2 coats) part of the walls	53.67 SF	1.43	1.67	15.36	93.78	(50.02)	43.76
133. Paint part of the walls - one coat Above wall tile.	53.67 SF	0.80	0.77	8.58	52.29	(27.89)	24.40
DOORS							
134. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39
135. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46
136. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84
137. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84
Totals: Bathroom		121.18		887.04	5,616.82	751.08	4,865.74



Tub/Shower

Height: 8'

94.67 SF Walls
112.08 SF Walls & Ceiling
1.94 SY Flooring
11.83 LF Ceil. Perimeter

Missing Wall

5' 6" X 8'

Opens into BATHROOM

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
138. Flood loss cleanup - Light	17.42 SF	1.15	0.00	0.00	20.03	(0.00)	20.03
139. Structural drying per SF - Class 1 (Bid Item)	17.42 SF	0.87	0.00	0.00	15.16	(0.00)	15.16
140. Apply anti-microbial agent to the floor	17.42 SF	0.32	0.06	0.00	5.63	(0.00)	5.63
141. Clean stud wall	59.17 SF	1.00	0.08	0.00	59.25	(0.00)	59.25
Allowance to clean stud walls to 1' above water line.							

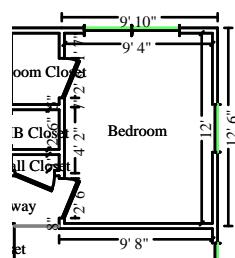


Catastrophe and National Claims

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CONTINUED - Tub/Shower

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
142. Apply anti-microbial agent to wall	59.17 SF	0.32	0.21	0.00	19.14	(0.00)	19.14
Allowance to apply antimicrobial agent to walls to 1' above water line.							
INTERIOR WALLS							
143. Shower curtain rod - Detach & reset	1.00 EA	17.99	0.00	3.60	21.59	(0.00)	21.59
144. Bathtub - Detach & reset	1.00 EA	801.84	0.00	160.36	962.20	(0.00)	962.20
145. Tub/shower faucet - Detach & reset	1.00 EA	291.45	0.00	58.30	349.75	(0.00)	349.75
146. R&R Tile - soap dish	1.00 EA	36.48	0.91	7.28	44.67	(4.75)	39.92
147. R&R Tile - towel bar	1.00 EA	44.52	1.07	8.90	54.49	(5.80)	48.69
148. Remove 1/2" water rock (greenboard) hung, taped ready for texture	47.33 SF	0.58	0.00	5.50	32.95	(2.86)	30.09
149. 1/2" water rock (greenboard) hung, taped ready for texture	47.33 SF	2.91	3.22	27.54	168.49	(14.60)	153.89
150. Remove Tile shower - up to 60 SF	1.00 EA	195.91	0.00	39.18	235.09	(25.08)	210.01
151. Tile shower - up to 60 SF	1.00 EA	1,336.44	37.60	267.28	1,641.32	(175.06)	1,466.26
152. Paint more than the floor perimeter - one coat	23.67 SF	0.80	0.34	3.78	23.06	(12.30)	10.76
Above wall tile.							
Totals: Tub/Shower			43.49	581.72	3,652.82	240.45	3,412.37



Bedroom

Height: 8'

272.00 SF Walls	112.00 SF Ceiling
384.00 SF Walls & Ceiling	112.00 SF Floor
12.44 SY Flooring	37.67 LF Floor Perimeter
33.67 LF Ceil. Perimeter	

Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into BEDROOM_CLOS
Door	2' 6" X 6' 8"	Opens into HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
BETTY_ANNE_ADAMS							



Catastrophe and National Claims

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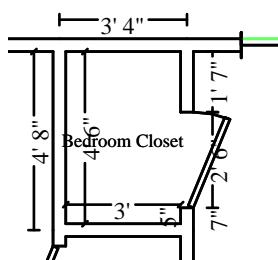
CONTINUED - Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
153. Flood loss cleanup - Light	112.00 SF	1.15	0.00	0.00	128.80	(0.00)	128.80
154. Structural drying per SF - Class 1 (Bid Item)	112.00 SF	0.87	0.00	0.00	97.44	(0.00)	97.44
155. Apply anti-microbial agent to the floor	112.00 SF	0.32	0.39	0.00	36.23	(0.00)	36.23
156. Clean stud wall Allowance to clean stud walls to 1' above water line.	75.33 SF	1.00	0.11	0.00	75.44	(0.00)	75.44
157. Apply anti-microbial agent to wall Allowance to apply antimicrobial agent to walls to 1' above water line.	75.33 SF	0.32	0.26	0.00	24.37	(0.00)	24.37
BASEBOARDS							
158. R&R Baseboard - 3 1/4"	37.67 LF	5.19	6.58	39.10	241.19	(20.91)	220.28
159. Seal (1 coat) & paint (1 coat) baseboard	37.67 LF	1.79	0.48	13.48	81.39	(43.39)	38.00
FLOORING							
160. Tear out non-salv. eng. wood flooring, no bagging	112.00 SF	3.87	0.00	86.68	520.12	(0.00)	520.12
161. R&R Engineered wood flooring - High grade	112.00 SF	16.11	82.69	360.86	2,247.87	(0.00)	2,247.87
INTERIOR WALLS							
162. Tear out wet paneling, no bagging	272.00 SF	0.80	0.00	0.00	217.60	(0.00)	217.60
163. Paneling	272.00 SF	3.15	19.19	171.36	1,047.35	(83.78)	963.57
164. Seal & paint paneling	272.00 SF	1.42	5.48	77.24	468.96	(250.12)	218.84
DOORS							
165. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39
166. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46
167. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84
168. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84
Totals: Bedroom		140.69	860.44	5,882.60	563.51	5,319.09	



Catastrophe and National Claims

PO Box 6842
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Bedroom Closet

Height: 8'

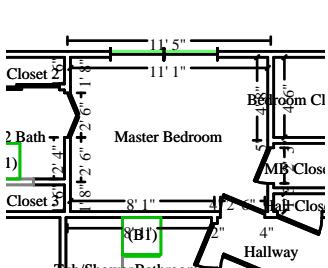
103.33 SF Walls	13.50 SF Ceiling
116.83 SF Walls & Ceiling	13.50 SF Floor
1.50 SY Flooring	12.50 LF Floor Perimeter
15.00 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"		Opens into BEDROOM					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
CLEANING								
169. Flood loss cleanup - Light	13.50 SF	1.15	0.00	0.00	15.53	(0.00)	15.53	
170. Structural drying per SF - Class 1 (Bid Item)	13.50 SF	0.87	0.00	0.00	11.75	(0.00)	11.75	
171. Apply anti-microbial agent to the floor	13.50 SF	0.32	0.05	0.00	4.37	(0.00)	4.37	
172. Clean stud wall	25.00 SF	1.00	0.04	0.00	25.04	(0.00)	25.04	
Allowance to clean stud walls to 1' above water line.								
173. Apply anti-microbial agent to wall	25.00 SF	0.32	0.09	0.00	8.09	(0.00)	8.09	
Allowance to apply antimicrobial agent to walls to 1' above water line.								
BASEBOARDS								
174. R&R Baseboard - 3 1/4"	12.50 LF	5.19	2.18	12.98	80.04	(6.93)	73.11	
175. Seal (1 coat) & paint (1 coat) baseboard	12.50 LF	1.79	0.16	4.48	27.02	(14.43)	12.59	
FLOORING								
176. Tear out non-salv. eng. wood flooring, no bagging	13.50 SF	3.87	0.00	10.46	62.71	(0.00)	62.71	
177. Engineered wood flooring	13.50 SF	9.91	6.68	26.76	167.23	(0.00)	167.23	
INTERIOR WALLS								
178. Closet shelf and rod package - Detach & reset	12.50 LF	13.53	0.00	33.82	202.95	(0.00)	202.95	
179. Tear out wet paneling, no bagging	103.33 SF	0.80	0.00	0.00	82.66	(0.00)	82.66	
180. Paneling	103.33 SF	3.15	7.30	65.10	397.89	(31.83)	366.06	
181. Seal & paint paneling	103.33 SF	1.42	2.09	29.34	178.16	(95.02)	83.14	
DOORS								
182. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39	
183. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46	
184. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84	
185. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84	
Totals: Bedroom Closet			44.10	294.66	1,959.28	313.52	1,645.76	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Master Bedroom

Height: 8'

245.33 SF Walls	96.06 SF Ceiling
341.39 SF Walls & Ceiling	96.06 SF Floor
10.67 SY Flooring	32.50 LF Floor Perimeter
33.50 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALLWAY
Door	2' X 6' 8"	Opens into MB_CLOSET
Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into DEF_1_2_BATH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
186. Flood loss cleanup - Light	96.06 SF	1.15	0.00	0.00	110.47	(0.00)	110.47
187. Structural drying per SF - Class 1 (Bid Item)	96.06 SF	0.87	0.00	0.00	83.57	(0.00)	83.57
188. Apply anti-microbial agent to the floor	96.06 SF	0.32	0.34	0.00	31.08	(0.00)	31.08
189. Clean stud wall	65.00 SF	1.00	0.09	0.00	65.09	(0.00)	65.09
Allowance to clean stud walls to 1' above water line.							
190. Apply anti-microbial agent to wall	65.00 SF	0.32	0.23	0.00	21.03	(0.00)	21.03
Allowance to apply antimicrobial agent to walls to 1' above water line.							
BASEBOARDS							
191. R&R Baseboard - 3 1/4"	32.50 LF	5.19	5.68	33.74	208.10	(18.03)	190.07
192. Seal (1 coat) & paint (1 coat) baseboard	32.50 LF	1.79	0.41	11.64	70.23	(37.45)	32.78
FLOORING							
193. Tear out non-salv. eng. wood flooring, no bagging	96.06 SF	3.87	0.00	74.36	446.11	(0.00)	446.11
194. Engineered wood flooring	96.06 SF	9.91	47.53	190.40	1,189.88	(0.00)	1,189.88
195. Remove Carpet	96.06 SF	0.39	0.00	0.00	37.46	<0.00>	37.46
196. Remove Carpet pad	96.06 SF	0.16	0.00	0.00	15.37	<0.00>	15.37
197. Carpet pad	96.06 SF	0.69	3.63	0.00	69.91	<24.47>	45.44
198. Carpet	110.47 SF	4.05	23.04	0.00	470.44	<164.65>	305.79
INTERIOR WALLS							
199. Tear out wet paneling, no bagging	245.33 SF	0.80	0.00	0.00	196.26	(0.00)	196.26
200. Paneling	245.33 SF	3.15	17.32	154.56	944.67	(75.56)	869.11
201. Seal & paint paneling	245.33 SF	1.42	4.94	69.68	422.99	(225.60)	197.39
DOORS							
202. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39

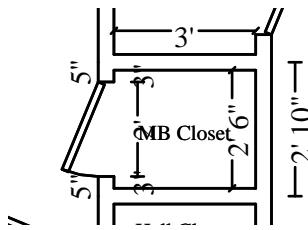


Catastrophe and National Claims

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CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
203. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46
204. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84
205. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84
Totals: Master Bedroom		128.72	646.10	5,078.50	711.07		4,367.43



MB Closet

Height: 8'

74.67 SF Walls	7.50 SF Ceiling
82.17 SF Walls & Ceiling	7.50 SF Floor
0.83 SY Flooring	9.00 LF Floor Perimeter
11.00 LF Ceil. Perimeter	

Door

2' X 6' 8"

Opens into MASTER_BEDRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
206. Flood loss cleanup - Light	7.50 SF	1.15	0.00	0.00	8.63	(0.00)	8.63
207. Structural drying per SF - Class 1 (Bid Item)	7.50 SF	0.87	0.00	0.00	6.53	(0.00)	6.53
208. Apply anti-microbial agent to the floor	7.50 SF	0.32	0.03	0.00	2.43	(0.00)	2.43
209. Clean stud wall	18.00 SF	1.00	0.03	0.00	18.03	(0.00)	18.03
Allowance to clean stud walls to 1' above water line.							
210. Apply anti-microbial agent to wall	18.00 SF	0.32	0.06	0.00	5.82	(0.00)	5.82
Allowance to apply antimicrobial agent to walls to 1' above water line.							
BASEBOARDS							
211. R&R Baseboard - 3 1/4"	9.00 LF	5.19	1.57	9.36	57.64	(5.00)	52.64
212. Seal (1 coat) & paint (1 coat) baseboard	9.00 LF	1.79	0.11	3.22	19.44	(10.37)	9.07
FLOORING							
213. Remove Carpet	7.50 SF	0.39	0.00	0.00	2.93	<0.00>	2.93
214. Remove Carpet pad	7.50 SF	0.16	0.00	0.00	1.20	<0.00>	1.20

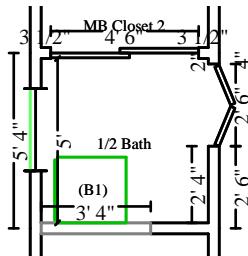


Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - MB Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
215. Floor prep (scrape rubber back residue)	7.50 SF	0.88	0.00	0.00	6.60	<0.00>	6.60
216. Carpet pad	7.50 SF	0.69	0.28	0.00	5.46	<1.91>	3.55
217. Carpet	8.63 SF	4.05	1.80	0.00	36.75	<12.86>	23.89
INTERIOR WALLS							
218. Tear out wet paneling, no bagging	74.67 SF	0.80	0.00	0.00	59.74	(0.00)	59.74
219. Paneling	74.67 SF	3.15	5.27	47.04	287.52	(23.00)	264.52
220. Seal & paint paneling	74.67 SF	1.42	1.50	21.20	128.73	(68.65)	60.08
DOORS							
221. R&R Interior door unit	1.00 EA	372.15	22.82	74.42	469.39	(61.00)	408.39
222. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	(59.95)	52.46
223. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84
224. Door knob/lockset - Detach & reset	1.00 EA	25.70	0.00	5.14	30.84	(0.00)	30.84
Totals: MB Closet		36.16	192.54	1,343.29	287.10	1,056.19	



1/2 Bath

Height: 8'

87.44 SF Walls
112.86 SF Walls & Ceiling
2.82 SY Flooring
20.17 LF Ceil. Perimeter

25.42 SF Ceiling
25.42 SF Floor
9.83 LF Floor Perimeter

Door	2' 6" X 6' 8"	Opens into MASTER_BEDRO
Missing Wall - Goes to Floor	3' 4" X 6' 8"	Opens into MB_CLOSET_3
Window	2' 6" X 2'	Opens into Exterior
Door	4' 6" X 6' 8"	Opens into MB_CLOSET_2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
225. Flood loss cleanup - Light	25.42 SF	1.15	0.00	0.00	29.23	(0.00)	29.23
226. Structural drying per SF - Class 1 (Bid Item)	25.42 SF	0.87	0.00	0.00	22.12	(0.00)	22.12



Catastrophe and National Claims

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CONTINUED - 1/2 Bath

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
227. Apply anti-microbial agent to the floor	25.42 SF	0.32	0.09	0.00	8.22	(0.00)	8.22
228. Clean stud wall	19.67 SF	1.00	0.03	0.00	19.70	(0.00)	19.70
Allowance to clean stud walls to 1' above water line.							
229. Apply anti-microbial agent to wall	19.67 SF	0.32	0.07	0.00	6.36	(0.00)	6.36
Allowance to apply antimicrobial agent to walls to 1' above water line.							
BASEBOARDS							
230. R&R Baseboard - 3 1/4" stain grade	9.83 LF	5.70	2.03	11.20	69.26	(6.02)	63.24
231. Stain & finish baseboard	9.83 LF	1.87	0.20	3.68	22.26	(11.87)	10.39
FLOORING							
232. Tear out non-salvageable vinyl, no bagging	25.42 SF	1.51	0.00	0.00	38.38	(0.00)	38.38
233. Floor prep (scrape rubber back residue)	25.42 SF	0.88	0.00	0.00	22.37	<0.00>	22.37
234. Vinyl floor covering (sheet goods)	29.23 SF	3.83	5.09	22.40	139.44	(27.89)	111.55
CABINETS							
235. R&R Vanity	2.08 LF	256.25	34.20	106.60	673.80	(148.22)	525.58
236. Vanity top - Detach & reset	2.00 LF	35.02	0.05	14.00	84.09	(0.00)	84.09
PLUMBING							
237. Toilet - Detach & reset	1.00 EA	286.06	0.82	57.22	344.10	(0.00)	344.10
238. Clean toilet	1.00 EA	28.68	0.00	0.00	28.68	(0.00)	28.68
239. P-trap assembly - Detach & reset	1.00 EA	83.81	0.00	16.76	100.57	(0.00)	100.57
240. R&R Plumbing fixture supply line	3.00 EA	30.24	1.82	18.14	110.68	(44.28)	66.40
241. R&R Angle stop valve	3.00 EA	51.33	3.14	30.80	187.93	(15.03)	172.90
INTERIOR WALLS							
242. Medicine cabinet - Detach & reset	1.00 EA	63.48	0.00	12.70	76.18	(0.00)	76.18
243. Towel bar - Detach & reset	2.00 EA	18.94	0.00	7.58	45.46	(0.00)	45.46
244. Chair rail - Detach & reset	7.83 LF	2.91	0.01	4.56	27.36	(0.00)	27.36
Does not include area behind vanity.							
245. Paint chair rail - one coat	7.83 LF	1.17	0.10	1.84	11.10	(5.92)	5.18
246. Tear out wet paneling, no bagging	37.72 SF	0.80	0.00	0.00	30.18	(0.00)	30.18
Wainscotting. Does not include area behind vanity.							
247. Paneling	37.72 SF	3.15	2.66	23.76	145.24	(11.63)	133.61
Wainscotting. Does not include area behind vanity.							
248. Seal & paint paneling	87.44 SF	1.42	1.76	24.84	150.76	(80.39)	70.37
Does not include area behind vanity.							
249. Tear out wet drywall, no bagging	87.44 SF	0.86	0.00	0.00	75.20	(0.00)	75.20
Wainscotting applied over finished drywall.							
250. 1/2" drywall - hung, taped, floated, ready for paint	87.44 SF	3.11	4.92	54.38	331.24	(28.72)	302.52



Catastrophe and National Claims

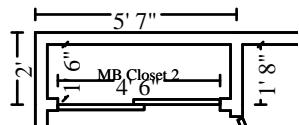
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Mobile, Al 36660

CONTINUED - 1/2 Bath

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
251. Tape joint for new to existing drywall - per LF	20.17 LF	12.24	0.71	49.38	296.97	(25.74)	271.23
252. Seal/prime (1 coat) then paint (2 coats) part of the walls	43.72 SF	1.43	1.36	12.50	76.38	(40.72)	35.66
253. Paint part of the walls - one coat Above wainscotting.	43.72 SF	0.80	0.62	7.00	42.60	(22.73)	19.87
DOORS							
254. R&R Bifold door - full louvered - Single	2.00 EA	272.76	31.21	109.10	685.83	(89.16)	596.67
255. Seal & paint full lvr'd bifold door set - slab - per side	2.00 EA	96.14	3.18	38.46	233.92	(124.76)	109.16
256. R&R Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA	207.62	11.69	41.52	260.83	(27.84)	232.99
257. Seal & paint door trim & jamb - (per side)	2.00 EA	34.24	1.02	13.70	83.20	(44.36)	38.84
Totals: 1/2 Bath		106.78	682.12	4,479.64	755.28	3,724.36	

MB Closet 2

Height: 8'



75.33 SF Walls
82.96 SF Walls & Ceiling
0.85 SY Flooring
13.17 LF Ceil. Perimeter

7.63 SF Ceiling
7.63 SF Floor
8.67 LF Floor Perimeter

Door 4' 6" X 6' 8" **Opens into DEF_1_2_BATH**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
258. Flood loss cleanup - Light	7.63 SF	1.15	0.00	0.00	8.77	(0.00)	8.77
259. Structural drying per SF - Class 1 (Bid Item)	7.63 SF	0.87	0.00	0.00	6.64	(0.00)	6.64
260. Apply anti-microbial agent to the floor	7.63 SF	0.32	0.03	0.00	2.47	(0.00)	2.47
261. Clean stud wall	17.33 SF	1.00	0.02	0.00	17.35	(0.00)	17.35
Allowance to clean stud walls to 1' above water line.							



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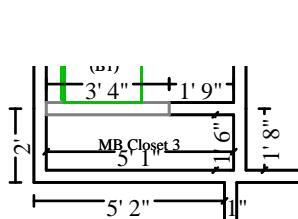
CONTINUED - MB Closet 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
262. Apply anti-microbial agent to wall Allowance to apply antimicrobial agent to walls to 1' above water line.	17.33 SF	0.32	0.06	0.00	5.61	(0.00)	5.61
BASEBOARDS							
263. R&R Baseboard - 3 1/4" stain grade							
	8.67 LF	5.70	1.79	9.90	61.11	(5.30)	55.81
264. Seal (1 coat) & paint (1 coat) baseboard Painted stain grade baseboards.	8.67 LF	1.79	0.11	3.10	18.73	(10.00)	8.73
FLOORING							
265. Tear out non-salvageable vinyl, no bagging	7.63 SF	1.51	0.00	0.00	11.52	(0.00)	11.52
266. Floor prep (scrape rubber back residue)	7.63 SF	0.88	0.00	0.00	6.71	<0.00>	6.71
267. Vinyl floor covering (sheet goods)	8.77 SF	3.83	1.52	6.72	41.83	(8.36)	33.47
INTERIOR WALLS							
268. Closet shelf and rod package - Detach & reset	6.00 LF	13.53	0.00	16.24	97.42	(0.00)	97.42
269. Tear out wet drywall, no bagging	37.67 SF	0.86	0.00	0.00	32.40	(0.00)	32.40
270. 1/2" drywall - hung, taped, floated, ready for paint	37.67 SF	3.11	2.12	23.44	142.71	(12.37)	130.34
271. Tape joint for new to existing drywall - per LF	8.67 LF	12.24	0.30	21.22	127.64	(11.06)	116.58
272. Seal/prime (1 coat) then paint (2 coats) part of the walls	37.67 SF	1.43	1.18	10.78	65.83	(35.10)	30.73
273. Paint the walls - one coat	75.33 SF	0.80	1.08	12.06	73.40	(39.16)	34.24
DOORS							
274. R&R Door opening (jamb & casing) - 60" or wider - paint grade	1.00 EA	285.74	15.89	57.16	358.79	(38.27)	320.52
275. Seal & paint door/window trim & jamb - Large (per side)	2.00 EA	44.70	1.20	17.88	108.48	(57.86)	50.62
276. R&R Folding door	1.00 EA	151.07	3.61	30.22	184.90	(24.03)	160.87
Totals: MB Closet 2			28.91	208.72	1,372.31	241.51	1,130.80



Catastrophe and National Claims

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MB Closet 3

Height: 8'

83.11 SF Walls	7.63 SF Ceiling
90.74 SF Walls & Ceiling	7.63 SF Floor
0.85 SY Flooring	9.83 LF Floor Perimeter
13.17 LF Cel. Perimeter	

Missing Wall - Goes to Floor

3' 4" X 6' 8"

Opens into DEF_1_2_BATH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
277. Flood loss cleanup - Light	7.63 SF	1.15	0.00	0.00	8.77	(0.00)	8.77
278. Structural drying per SF - Class 1 (Bid Item)	7.63 SF	0.87	0.00	0.00	6.64	(0.00)	6.64
279. Apply anti-microbial agent to the floor	7.63 SF	0.32	0.03	0.00	2.47	(0.00)	2.47
280. Clean stud wall	19.67 SF	1.00	0.03	0.00	19.70	(0.00)	19.70
Allowance to clean stud walls to 1' above water line.							
281. Apply anti-microbial agent to wall	19.67 SF	0.32	0.07	0.00	6.36	(0.00)	6.36
Allowance to apply antimicrobial agent to walls to 1' above water line.							
BASEBOARDS							
282. R&R Baseboard - 3 1/4" stain grade	9.83 LF	5.70	2.03	11.20	69.26	(6.02)	63.24
283. Seal (1 coat) & paint (1 coat) baseboard	9.83 LF	1.79	0.12	3.52	21.24	(11.33)	9.91
Painted stain grade baseboards.							
FLOORING							
284. Tear out non-salvageable vinyl, no bagging	7.63 SF	1.51	0.00	0.00	11.52	(0.00)	11.52
285. Floor prep (scrape rubber back residue)	7.63 SF	0.88	0.00	0.00	6.71	<0.00>	6.71
286. Vinyl floor covering (sheet goods)	8.77 SF	3.83	1.52	6.72	41.83	(8.36)	33.47
INTERIOR WALLS							
287. Closet shelf and rod package - Detach & reset	6.00 LF	13.53	0.00	16.24	97.42	(0.00)	97.42
288. Tear out wet drywall, no bagging	41.56 SF	0.86	0.00	0.00	35.74	(0.00)	35.74
289. 1/2" drywall - hung, taped, floated, ready for paint	41.56 SF	3.11	2.34	25.86	157.45	(13.64)	143.81
290. Tape joint for new to existing drywall - per LF	9.83 LF	12.24	0.35	24.06	144.73	(12.55)	132.18
291. Seal/prime (1 coat) then paint (2 coats) part of the walls	41.56 SF	1.43	1.30	11.88	72.61	(38.74)	33.87
292. Paint the walls - one coat	83.11 SF	0.80	1.19	13.30	80.98	(43.20)	37.78
DOORS							
293. R&R Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	249.79	13.76	49.96	313.51	(33.45)	280.06



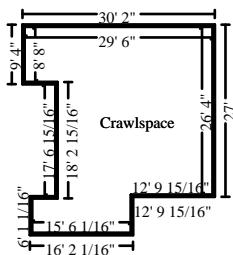
Catastrophe and National Claims

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CONTINUED - MB Closet 3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
294. Seal & paint door/window trim & jamb - (per side)	2.00 EA	37.94	1.02	15.18	92.08	(49.11)	42.97
295. Closet rod - Detach & reset Used for fabric door covering.	4.00 LF	3.12	0.00	2.50	14.98	(0.00)	14.98
Totals: MB Closet 3		23.76	180.42	1,204.00	216.40	987.60	
Total: Main Level		1,840.05	8,739.24	63,446.74	11,615.25	51,831.49	

Crawlspace



Crawlspace	Height: 3'
395.00 SF Walls	776.26 SF Ceiling
1171.26 SF Walls & Ceiling	776.26 SF Floor
86.25 SY Flooring	131.67 LF Floor Perimeter
131.67 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
296. Muck-out cleanup - confined space Allowance to remove debris, mud, and sand deposited into crawlspace during flood.	776.26 SF	3.67	0.00	0.00	2,848.87	(0.00)	2,848.87
297. Clean roof joist system in confined space	776.26 SF	2.92	1.09	0.00	2,267.77	(0.00)	2,267.77
298. Structural drying per SF - Class 1 (Bid Item) Exposed floor framing is inundated,	776.26 SF	0.87	0.00	0.00	675.35	<0.00>	675.35
299. Apply anti-microbial agent to ceiling Allowance to apply antimicrobial agent to walls to 1' above water line.	776.26 SF	0.32	2.72	0.00	251.12	<0.00>	251.12
Totals: Crawlspace		3.81	0.00	6,043.11	0.00	6,043.11	
Total: Crawlspace		3.81	0.00	6,043.11	0.00	6,043.11	

Detached Garage



Catastrophe and National Claims

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Mobile, Al 36660



Detached Garage

Height: 8'

388.67 SF Walls	183.67 SF Ceiling
572.33 SF Walls & Ceiling	183.67 SF Floor
20.41 SY Flooring	47.17 LF Floor Perimeter
57.67 LF Cel. Perimeter	

Door	8' X 7'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
DOORS							
Totals: Detached Garage			0.00	0.00	0.00	0.00	0.00

Laundry

Height: 8'



292.50 SF Walls	111.69 SF Ceiling
404.19 SF Walls & Ceiling	111.69 SF Floor
12.41 SY Flooring	35.00 LF Floor Perimeter
50.00 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 2' 6"	Opens into Exterior
Door	5' X 6' 8"	Opens into LAUNDRY_ROOM
Door	2' 6" X 6' 8"	Opens into LAUNDRY_ROOM
Door	2' 6" X 6' 8"	Opens into BATHROOM
Door	2' 6" X 6' 8"	Opens into CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
INTERIOR WALLS							
DOORS							

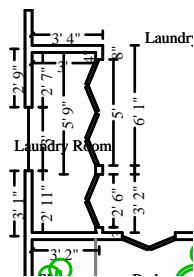


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CONTINUED - Laundry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Laundry			0.00	0.00	0.00	0.00	0.00



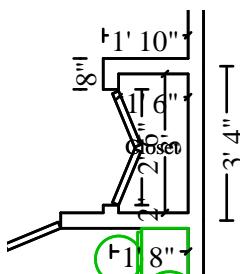
Laundry Room

Height: 8'

126.20 SF Walls	25.50 SF Ceiling
151.70 SF Walls & Ceiling	25.50 SF Floor
2.83 SY Flooring	15.50 LF Floor Perimeter
23.00 LF Ceil. Perimeter	

Window	3' X 2' 7 3/16"	Opens into Exterior
Door	5' X 6' 8"	Opens into LAUNDRY
Door	2' 6" X 6' 8"	Opens into LAUNDRY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
INTERIOR WALLS							
DOORS							
Totals: Laundry Room			0.00	0.00	0.00	0.00	0.00



Closet

Height: 8'

55.33 SF Walls	4.50 SF Ceiling
59.83 SF Walls & Ceiling	4.50 SF Floor
0.50 SY Flooring	6.50 LF Floor Perimeter
9.00 LF Ceil. Perimeter	

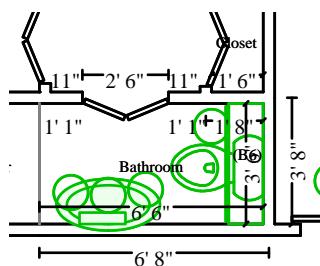
Door	2' 6" X 6' 8"	Opens into LAUNDRY
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Catastrophe and National Claims

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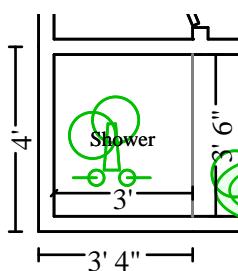
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
INTERIOR WALLS							
DOORS							
Totals: Closet			0.00	0.00	0.00	0.00	0.00



Bathroom	Height: 8'
101.58 SF Walls	22.75 SF Ceiling
124.33 SF Walls & Ceiling	22.75 SF Floor
2.53 SY Flooring	14.00 LF Floor Perimeter
16.50 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into LAUNDRY
Missing Wall	3' 6" X 8'	Opens into SHOWER

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
FLOORING							
INTERIOR WALLS							
PLUMBING							
DOORS							
Totals: Bathroom			0.00	0.00	0.00	0.00	0.00



Shower	Height: 8'
76.00 SF Walls	10.50 SF Ceiling
86.50 SF Walls & Ceiling	10.50 SF Floor
1.17 SY Flooring	9.50 LF Floor Perimeter
9.50 LF Cel. Perimeter	

Missing Wall	3' 6" X 8'	Opens into BATHROOM
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Catastrophe and National Claims

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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
FLOORING							
INTERIOR WALLS							
Totals: Shower		0.00	0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00
Line Item Totals: BETTY_ANNE_ADAMS		2,005.81	8,997.90	74,340.06	12,868.11	61,471.95	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Building

Line Item Total	63,336.35
Overhead	4,498.95
Profit	4,498.95
Material Sales Tax	2,005.81
Replacement Cost Value	\$74,340.06
Less Depreciation	(12,868.11)
Actual Cash Value	\$61,471.95
Less Deductible	(2,000.00)
Net Claim	\$59,471.95
Total Depreciation	12,868.11
Less Non-Recoverable Depreciation	<2,595.43>
Total Recoverable Depreciation	10,272.68
Net Claim if Depreciation is Recovered	\$69,744.63

David Kelley



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 6900165078

Policy Number: 6900165078

Type of Loss: Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM
Date Inspected: 10/8/2024 12:00 AM

Date Received: 10/2/2024 12:00 AM
Date Entered: 10/11/2024 12:26 PM

Price List: FLSP8X_SEP24
Restoration/Service/Remodel
Estimate: BETTY_ANNE_ADAMS

Detached Garage

Net Claim Summary

Replacement Cost Value	Less Non-recoverable Depreciation	Actual Cash Value
\$15,045.45	<1,292.87>	\$13,752.58
Net Claim		\$13,752.58



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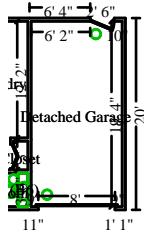
Detached Garage

BETTY_ANNE_ADAMS

Detached Garage

Detached Garage

Height: 8'



388.67 SF Walls
572.33 SF Walls & Ceiling
20.41 SY Flooring
57.67 LF Ceil. Perimeter

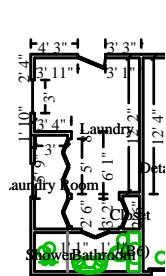
183.67 SF Ceiling
183.67 SF Floor
47.17 LF Floor Perimeter

Door	8' X 7'		Opens into Exterior					
Door	2' 6" X 6' 8"		Opens into Exterior					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV	
300. Flood loss cleanup - Light	183.67 SF	1.15	0.00	0.00	211.22	<0.00>	211.22	
301. Structural drying per SF - Class 1 (Bid Item)	183.67 SF	0.87	0.00	0.00	159.79	<0.00>	159.79	
302. Clean stud wall	94.33 SF	1.00	0.13	0.00	94.46	<0.00>	94.46	
Allowance to clean stud walls to 1' above water line.								
303. Apply anti-microbial agent to wall	94.33 SF	0.32	0.33	0.00	30.52	<0.00>	30.52	
Allowance to apply antimicrobial agent to walls to 1' above water line.								
304. Overhead door weather stop	8.00 LF	3.88	0.82	6.20	38.06	<10.06>	28.00	
305. R&R Overhead door & hardware - 8' x 7'	1.00 EA	1,326.50	78.55	265.30	1,670.35	<441.45>	1,228.90	
306. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	536.34	33.19	107.26	676.79	<62.60>	614.19	
307. R&R Jamb and trim for overhead door unit	22.00 LF	11.04	12.60	48.58	304.06	<0.00>	304.06	
308. Seal & paint door/window trim & jamb - Large (per side)	1.00 EA	44.70	0.60	8.94	54.24	<7.60>	46.64	
309. Seal & paint door/window trim & jamb - (per side)	1.00 EA	37.94	0.50	7.58	46.02	<6.44>	39.58	
310. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	<15.73>	96.68	
311. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA	35.99	0.00	7.20	43.19	<0.00>	43.19	
Totals: Detached Garage		128.39	469.52	3,441.11	543.88	2,897.23		



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Laundry

Height: 8'

292.50 SF Walls	111.69 SF Ceiling
404.19 SF Walls & Ceiling	111.69 SF Floor
12.41 SY Flooring	35.00 LF Floor Perimeter
50.00 LF Cel. Perimeter	

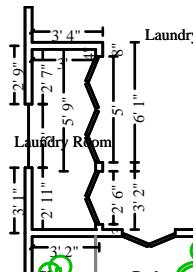
Door	2' 6" X 6' 8"	Opens into Exterior
Window	3' X 2' 6"	Opens into Exterior
Door	5' X 6' 8"	Opens into LAUNDRY_ROOM
Door	2' 6" X 6' 8"	Opens into LAUNDRY_ROOM
Door	2' 6" X 6' 8"	Opens into BATHROOM
Door	2' 6" X 6' 8"	Opens into CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
312. Flood loss cleanup - Light	111.69 SF	1.15	0.00	0.00	128.44	<0.00>	128.44
313. Structural drying per SF - Class 1 (Bid Item)	111.69 SF	1.27	0.00	0.00	141.85	<0.00>	141.85
314. Apply anti-microbial agent to the floor	111.69 SF	0.32	0.39	0.00	36.13	<0.00>	36.13
315. Clean stud wall	70.00 SF	1.00	0.10	0.00	70.10	<0.00>	70.10
Allowance to clean stud walls to 1' above water line.							
316. Apply anti-microbial agent to wall	70.00 SF	0.32	0.25	0.00	22.65	<0.00>	22.65
Allowance to apply antimicrobial agent to walls to 1' above water line.							
317. Tear out wet drywall, no bagging	146.25 SF	0.86	0.00	0.00	125.78	<0.00>	125.78
318. 1/2" drywall - hung, taped, floated, ready for paint	146.25 SF	3.11	8.23	90.96	554.03	<34.15>	519.88
319. Tape joint for new to existing drywall - per LF	35.00 LF	12.24	1.24	85.68	515.32	<31.77>	483.55
320. Seal/prime (1 coat) then paint (1 coat) part of the walls	146.25 SF	1.15	2.82	33.64	204.65	<28.67>	175.98
321. Paint the walls - one coat	292.50 SF	0.80	4.18	46.80	284.98	<39.91>	245.07
322. R&R Exterior door - metal - insulated / wood - High grade	1.00 EA	695.32	46.55	139.06	880.93	<81.48>	799.45
323. Seal & paint door slab only (per side)	2.00 EA	46.14	1.67	18.46	112.41	<15.73>	96.68
324. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA	35.99	0.00	7.20	43.19	<0.00>	43.19
Totals: Laundry		65.43	421.80	3,120.46	231.71	2,888.75	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Laundry Room

Height: 8'

126.20 SF Walls	25.50 SF Ceiling
151.70 SF Walls & Ceiling	25.50 SF Floor
2.83 SY Flooring	15.50 LF Floor Perimeter
23.00 LF Ceil. Perimeter	

Window

3' X 2' 7 3/16"

Opens into Exterior

Door

5' X 6' 8"

Opens into LAUNDRY

Door

2' 6" X 6' 8"

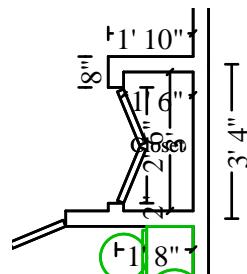
Opens into LAUNDRY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
325. Flood loss cleanup - Light	25.50 SF	1.15	0.00	0.00	29.33	<0.00>	29.33
326. Structural drying per SF - Class 1 (Bid Item)	25.50 SF	1.27	0.00	0.00	32.39	<0.00>	32.39
327. Apply anti-microbial agent to the floor	25.50 SF	0.32	0.09	0.00	8.25	<0.00>	8.25
328. Clean stud wall	31.00 SF	1.00	0.04	0.00	31.04	<0.00>	31.04
Allowance to clean stud walls to 1' above water line.							
329. Apply anti-microbial agent to wall	31.00 SF	0.32	0.11	0.00	10.03	<0.00>	10.03
Allowance to apply antimicrobial agent to walls to 1' above water line.							
330. Tear out wet drywall, no bagging	63.10 SF	0.86	0.00	0.00	54.27	<0.00>	54.27
331. 1/2" drywall - hung, taped, floated, ready for paint	63.10 SF	3.11	3.55	39.24	239.03	<14.74>	224.29
332. Tape joint for new to existing drywall - per LF	15.50 LF	12.24	0.55	37.94	228.21	<14.08>	214.13
333. Seal/prime (1 coat) then paint (1 coat) part of the walls	63.10 SF	1.15	1.22	14.52	88.31	<12.37>	75.94
334. R&R Bifold door set - full louvered - Double	1.00 EA	531.46	31.21	106.28	668.95	<61.89>	607.06
335. Seal & paint full lvr'd bifold door set - slab - per side	2.00 EA	96.14	3.18	38.46	233.92	<32.74>	201.18
336. R&R Bifold door - solid core - half louvered - Single	1.00 EA	303.57	18.19	60.72	382.48	<35.38>	347.10
337. Seal & paint half lvr'd bifold door set - slab - per side	2.00 EA	87.56	3.18	35.02	213.32	<29.86>	183.46
Totals: Laundry Room			61.32	332.18	2,219.53	201.06	2,018.47



Catastrophe and National Claims

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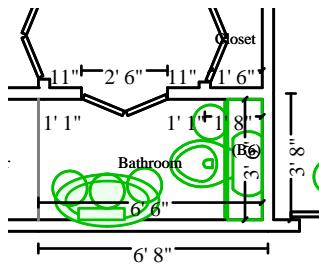
Height: 8'
55.33 SF Walls
59.83 SF Walls & Ceiling
0.50 SY Flooring
9.00 LF Cel. Perimeter

Door	2' 6" X 6' 8"	Opens into LAUNDRY					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
338. Flood loss cleanup - Light	4.50 SF	1.15	0.00	0.00	5.18	<0.00>	5.18
339. Structural drying per SF - Class 1 (Bid Item)	4.50 SF	1.27	0.00	0.00	5.72	<0.00>	5.72
340. Apply anti-microbial agent to the floor	4.50 SF	0.32	0.02	0.00	1.46	<0.00>	1.46
341. Clean stud wall	13.00 SF	1.00	0.02	0.00	13.02	<0.00>	13.02
Allowance to clean stud walls to 1' above water line.							
342. Apply anti-microbial agent to wall	13.00 SF	0.32	0.05	0.00	4.21	<0.00>	4.21
Allowance to apply antimicrobial agent to walls to 1' above water line.							
343. Closet shelf and rod package - Detach & reset	3.00 LF	13.53	0.00	8.12	48.71	<0.00>	48.71
344. Tear out wet drywall, no bagging	27.67 SF	0.86	0.00	0.00	23.80	<0.00>	23.80
345. 1/2" drywall - hung, taped, floated, ready for paint	27.67 SF	3.11	1.56	17.22	104.83	<6.47>	98.36
346. Tape joint for new to existing drywall - per LF	6.50 LF	12.24	0.23	15.92	95.71	<5.90>	89.81
347. Seal/prime (1 coat) then paint (1 coat) part of the walls	27.67 SF	1.15	0.54	6.36	38.72	<5.40>	33.32
348. Paint the walls - one coat	55.33 SF	0.80	0.79	8.86	53.91	<7.55>	46.36
349. Bifold door - (2 slabs only) - Single - Detach & reset	1.00 EA	22.18	0.00	4.44	26.62	<0.00>	26.62
Totals: Closet			3.21	60.92	421.89	25.32	396.57



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Bathroom

Height: 8'

101.58 SF Walls	22.75 SF Ceiling
124.33 SF Walls & Ceiling	22.75 SF Floor
2.53 SY Flooring	14.00 LF Floor Perimeter
16.50 LF Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into LAUNDRY
Missing Wall	3' 6" X 8"	Opens into SHOWER

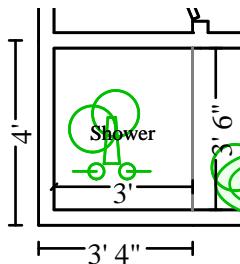
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
350. Flood loss cleanup - Light	22.75 SF	1.15	0.00	0.00	26.16	<0.00>	26.16
351. Structural drying per SF - Class 1 (Bid Item)	22.75 SF	1.27	0.00	0.00	28.89	<0.00>	28.89
352. Apply anti-microbial agent to the floor	22.75 SF	0.32	0.08	0.00	7.36	<0.00>	7.36
353. Clean stud wall	28.00 SF	1.00	0.04	0.00	28.04	<0.00>	28.04
Allowance to clean stud walls to 1' above water line.							
354. Apply anti-microbial agent to wall	28.00 SF	0.32	0.10	0.00	9.06	<0.00>	9.06
Allowance to apply antimicrobial agent to walls to 1' above water line.							
355. RegROUT tile floor	22.75 SF	4.05	0.97	18.42	111.53	<0.00>	111.53
356. Grout sealer	45.50 SF	1.38	0.73	12.56	76.08	<0.00>	76.08
357. Cabinetry - upper (wall) units - Detach & reset	3.50 LF	72.41	0.00	50.68	304.12	<0.00>	304.12
358. Medicine cabinet - Detach & reset	1.00 EA	63.48	0.00	12.70	76.18	<0.00>	76.18
359. Towel bar - Detach & reset	1.00 EA	18.94	0.00	3.78	22.72	<0.00>	22.72
360. Tear out wet drywall, no bagging	50.79 SF	0.86	0.00	0.00	43.68	<0.00>	43.68
361. 1/2" drywall - hung, taped, floated, ready for paint	50.79 SF	3.11	2.86	31.60	192.42	<11.86>	180.56
362. Tape joint for new to existing drywall - per LF	14.00 LF	12.24	0.49	34.28	206.13	<12.72>	193.41
363. Seal/prime (1 coat) then paint (1 coat) part of the walls	50.79 SF	1.15	0.98	11.68	71.07	<9.95>	61.12
364. Paint the walls - one coat	101.58 SF	0.80	1.45	16.26	98.97	<13.86>	85.11
365. Toilet - Detach & reset	1.00 EA	341.87	0.82	68.38	411.07	<0.00>	411.07
366. Sink - single - Detach & reset	1.00 EA	210.42	0.06	42.08	252.56	<0.00>	252.56
367. P-trap assembly - Detach & reset	1.00 EA	83.81	0.00	16.76	100.57	<0.00>	100.57
368. R&R Angle stop valve	3.00 EA	57.61	3.14	34.56	210.53	<19.45>	191.08
369. R&R Bifold door - solid core - half louvered - Single	1.00 EA	303.57	18.19	60.72	382.48	<35.38>	347.10
370. Seal & paint half lvr'd bifold door set - slab - per side	2.00 EA	87.56	3.18	35.02	213.32	<29.86>	183.46

Totals: Bathroom	33.09	449.48	2,872.94	133.08	2,739.86
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Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660



Shower	Height: 8'
76.00 SF Walls	10.50 SF Ceiling
86.50 SF Walls & Ceiling	10.50 SF Floor
1.17 SY Flooring	9.50 LF Floor Perimeter
9.50 LF Ceil. Perimeter	

Missing Wall	3' 6" X 8'		Opens into BATHROOM				
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
371. Flood loss cleanup - Light	10.50 SF	1.15	0.00	0.00	12.08	<0.00>	12.08
372. Structural drying per SF - Class 1 (Bid Item)	10.50 SF	1.27	0.00	0.00	13.34	<0.00>	13.34
373. Apply anti-microbial agent to the floor	10.50 SF	0.32	0.04	0.00	3.40	<0.00>	3.40
374. Clean stud wall	19.00 SF	1.00	0.03	0.00	19.03	<0.00>	19.03
Allowance to clean stud walls to 1' above water line.							
375. Apply anti-microbial agent to wall	19.00 SF	0.32	0.07	0.00	6.15	<0.00>	6.15
Allowance to apply antimicrobial agent to walls to 1' above water line.							
376. RegROUT tile floor	10.50 SF	4.05	0.46	8.50	51.49	<0.00>	51.49
377. Grout sealer	21.00 SF	1.38	0.34	5.80	35.12	<0.00>	35.12
378. Shower faucet - Detach & reset	1.00 EA	291.45	0.00	58.30	349.75	<0.00>	349.75
379. R&R Tile shower - up to 60 SF	1.00 EA	1,831.94	37.60	366.40	2,235.94	<137.88>	2,098.06
380. Remove 1/2" water rock (greenboard) hung, taped ready for texture	38.00 SF	0.58	0.00	4.40	26.44	<0.00>	26.44
381. 1/2" water rock (greenboard) hung, taped ready for texture	38.00 SF	2.91	2.58	22.12	135.28	<8.34>	126.94
382. R&R Floor drain - tub/shower - metal/plastic	1.00 EA	67.15	0.91	13.44	81.50	<11.60>	69.90
Totals: Shower		42.03	478.96	2,969.52	157.82	2,811.70	
Total: Detached Garage		333.47	2,212.86	15,045.45	1,292.87	13,752.58	
Line Item Totals: BETTY_ANNE_ADAMS		333.47	2,212.86	15,045.45	1,292.87	13,752.58	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Detached Garage

Line Item Total	12,499.12
Overhead	1,106.43
Profit	1,106.43
Material Sales Tax	333.47
Replacement Cost Value	\$15,045.45
Less Non-recoverable Depreciation	<1,292.87>
Actual Cash Value	\$13,752.58
Net Claim	\$13,752.58

David Kelley



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Claim Number: 6900165078

Policy Number: 6900165078

Type of Loss: Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM
Date Inspected: 10/8/2024 12:00 AM

Date Received: 10/2/2024 12:00 AM
Date Entered: 10/11/2024 12:26 PM

Price List: FLSP8X_SEP24
Restoration/Service/Remodel
Estimate: BETTY_ANNE_ADAMS

Personal Property

Net Claim Summary

Replacement Cost Value	Less Non-recoverable Depreciation	Actual Cash Value
\$22,231.86	<4,248.48>	\$17,983.38
Less Deductible		(2,000.00)
Net Claim		\$15,983.38



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Personal Property

BETTY_ANNE_ADAMS

BAContents list

Living

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
383. Wicker TV Stand	1.00 EA	869.99	2 yr	60.90	930.89	<93.09>	837.80
384. Wicker End Table	1.00 EA	139.99	2 yr	9.80	149.79	<14.98>	134.81
385. Bricelynn 2 - Piece Faux Leather Living Room Set	1.00 EA	4,259.99	1.75 yr	298.20	4,558.19	<797.69>	3,760.50
Item found from www.wayfair.com on 12/28/2024							
386. Wicker Chair with removable cushions	1.00 EA	588.26	1.75 yr	41.18	629.44	<110.16>	519.28
387. R&R Engineered wood flooring - High grade	1.00 SF	16.11	6 yr	0.62	16.73	<2.01>	14.72
Laid over hardwood flooring.							
388. Birch Lane Lucas, Rattan and glass coffee table	1.00 EA	818.00	3 yr	57.26	875.26	<131.29>	743.97
Item found from www.wayfair.com on 12/28/2024							
Totals: Living				467.96	7,160.30	1,149.22	6,011.08

Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
389. Wood and Ratan Dining Chairs, 6	1.00 EA	1,563.99	2.25 yr	109.48	1,673.47	<376.53>	1,296.94
Item found from www.amazon.com on 12/28/2024							
390. Wood Dining Table with 2 drawers	1.00 EA	1,299.99	2.25 yr	91.00	1,390.99	<156.49>	1,234.50
Item found from www.google.com on 12/28/2024							
391. Area Rug	1.00 EA	299.99	2 yr	21.00	320.99	<64.20>	256.79
Totals: Kitchen				221.48	3,385.45	597.22	2,788.23

Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
392. Bay Isle Watkins, 3 piece dresser, night stand, chest of drawers	1.00 EA	1,999.99	3.33 yr	140.00	2,139.99	<356.31>	1,783.68
Item found from www.wayfair.com on 12/28/2024							
393. Wooden Armoire	1.00 EA	799.99	5 yr	56.00	855.99	<428.00>	427.99



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
394. Folding rattan chair	1.00 EA	299.99	4.08 yr	21.00	320.99	<130.97>	190.02
395. Bedrail, Queen	1.00 EA	129.00	6 yr	9.03	138.03	<41.41>	96.62
396. Wood, spindle headboard with footboard	1.00 EA	499.99	3 yr	35.00	534.99	<80.25>	454.74
397. Box Spring	1.00 EA	399.99	2 yr	28.00	427.99	<42.80>	385.19
398. Remove Carpet	96.06 SF	0.39	0 yr	0.00	37.46	<0.00>	37.46
399. Remove Carpet pad	96.06 SF	0.16	0 yr	0.00	15.37	<0.00>	15.37
400. Carpet pad	96.06 SF	0.69	3.5 yr	3.63	69.91	<24.47>	45.44
401. Carpet	110.47 SF	4.05	3.5 yr	23.04	470.44	<164.65>	305.79
Totals: Master Bedroom				315.70	5,011.16	1,268.86	3,742.30

Bedroom Closet

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
402. Remove Carpet	13.50 SF	0.39	0 yr	0.00	5.27	<0.00>	5.27
403. Remove Carpet pad	13.50 SF	0.16	0 yr	0.00	2.16	<0.00>	2.16
404. Carpet pad	13.50 SF	0.69	3.5 yr	0.51	9.83	<3.44>	6.39
405. Carpet	15.53 SF	4.05	3.5 yr	3.24	66.14	<23.15>	42.99
Totals: Bedroom Closet				3.75	83.40	26.59	56.81

Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
406. Bedrail, Queen	1.00 EA	129.00	1.25 yr	9.03	138.03	<8.62>	129.41
407. St. Thomas Rattan Bedroom Collection: St. Thomas Rattan Bedroom Set of 4 - Wicker Paradise	1.00 EA	2,129.99	3.33 yr	149.10	2,279.09	<379.46>	1,899.63
Item found from wickerparadise.com on 12/28/2024							
408. Box Spring	1.00 EA	399.99	2 yr	28.00	427.99	<42.80>	385.19
409. Remove Carpet	112.00 SF	0.39	0 yr	0.00	43.68	<0.00>	43.68
Carpet installed over engineered wood flooring.							
410. Remove Carpet pad	112.00 SF	0.16	0 yr	0.00	17.92	<0.00>	17.92
411. Carpet pad	112.00 SF	0.69	3.5 yr	4.23	81.51	<28.53>	52.98
412. Carpet	128.80 SF	4.05	3.5 yr	26.87	548.51	<191.97>	356.54
BETTY_ANNE_ADAMS					12/29/2024		Page: 40



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

CONTINUED - Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
Totals: Bedroom				217.23	3,536.73	651.38	2,885.35

Laundry

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
413. Whirlpool LER5600JT, 29-inch Electric Dryer, Serial #: MK4005139	1.00 EA	749.00	2.25 yr	52.43	801.43	<180.33>	621.10
414. Kenmore 110.24722300, High Efficiency 3.3 Cu Ft, 12 cycle Washing Machine, Serial #: CR4444668	1.00 EA	968.00	2.25 yr	67.76	1,035.76	<233.05>	802.71
Totals: Laundry				120.19	1,837.19	413.38	1,423.81

Garage

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
415. Metal 8 ft ladder	1.00 EA	299.99	1.42 yr	21.00	320.99	<22.79>	298.20
416. Wood 6 ft ladder	1.00 EA	149.99	1.42 yr	10.50	160.49	<11.40>	149.09
Totals: Garage				31.50	481.48	34.19	447.29

Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
417. Remove Carpet	9.49 SF	0.39	0 yr	0.00	3.70	<0.00>	3.70
418. Remove Carpet pad	9.49 SF	0.16	0 yr	0.00	1.52	<0.00>	1.52
419. Carpet pad	9.49 SF	0.69	3.5 yr	0.36	6.91	<2.42>	4.49
420. Carpet	14.24 SF	4.05	3.5 yr	2.97	60.64	<21.22>	39.42
Totals: Hallway				3.33	72.77	23.64	49.13



Catastrophe and National Claims

PO Box 6842
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Hall Closet

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
421. Bissel, Upright Vacuum	1.00 EA	219.99	1.75 yr	15.40	235.39	<41.20>	194.19
Totals: Hall Closet				15.40	235.39	41.20	194.19

Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	AGE	TAX	RCV	DEPREC.	ACV
422. Ceramic Elephant Plant Stand	1.00 EA	399.99	2 yr	28.00	427.99	<42.80>	385.19
Item found from www.google.com on 12/28/2024							
Totals: Bathroom				28.00	427.99	42.80	385.19
Total: BACContents list				1,424.54	22,231.86	4,248.48	17,983.38
Line Item Totals: BETTY_ANNE_ADAMS				1,424.54	22,231.86	4,248.48	17,983.38



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Summary for Personal Property

Line Item Total	20,807.32
Material Sales Tax	1,424.54
Replacement Cost Value	\$22,231.86
Less Non-recoverable Depreciation	<4,248.48>
Actual Cash Value	\$17,983.38
Less Deductible	(2,000.00)
Net Claim	\$15,983.38

David Kelley



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap of Taxes, Overhead and Profit

Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (7%)
Line Items					
5,605.38	5,605.38	3,763.82	0.00	0.00	0.00
Total	5,605.38	5,605.38	3,763.82	0.00	0.00



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Room

Estimate: BETTY_ANNE_ADAMS

Area: Exterior

Ext_Surfaces		4,429.60	4.58%
Coverage: Building	100.00% =	4,429.60	
Area Subtotal: Exterior		4,429.60	4.58%
Coverage: Building	100.00% =	4,429.60	

Area: Main Level

Kitchen		19,116.16	19.78%
Coverage: Building	100.00% =	19,116.16	
Living Room		5,350.90	5.54%
Coverage: Building	100.00% =	5,350.90	
Hallway		571.53	0.59%
Coverage: Building	100.00% =	571.53	
Hall Closet		933.63	0.97%
Coverage: Building	100.00% =	933.63	
Linen Closet		1,513.52	1.57%
Coverage: Building	100.00% =	1,513.52	
Bathroom		4,608.60	4.77%
Coverage: Building	100.00% =	4,608.60	
Tub/Shower		3,027.61	3.13%
Coverage: Building	100.00% =	3,027.61	
Bedroom		4,881.47	5.05%
Coverage: Building	100.00% =	4,881.47	
Bedroom Closet		1,620.52	1.68%
Coverage: Building	100.00% =	1,620.52	
Master Bedroom		4,303.68	4.45%
Coverage: Building	100.00% =	4,303.68	
MB Closet		1,114.59	1.15%
Coverage: Building	100.00% =	1,114.59	
1/2 Bath		3,690.74	3.82%
Coverage: Building	100.00% =	3,690.74	
MB Closet 2		1,134.68	1.17%
Coverage: Building	100.00% =	1,134.68	
MB Closet 3		999.82	1.03%
Coverage: Building	100.00% =	999.82	
Area Subtotal: Main Level		52,867.45	54.70%
Coverage: Building	100.00% =	52,867.45	

Area: Crawlspace

BETTY_ANNE_ADAMS

12/29/2024

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Catastrophe and National Claims

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Crawlspace		6,039.30	6.25%
Coverage: Building	100.00% =	6,039.30	
Area Subtotal: Crawlspace		6,039.30	6.25%
Coverage: Building	100.00% =	6,039.30	
Area: Detached Garage			
Detached Garage		2,843.20	2.94%
Coverage: Detached Garage	100.00% =	2,843.20	
Laundry		2,633.23	2.72%
Coverage: Detached Garage	100.00% =	2,633.23	
Laundry Room		1,826.03	1.89%
Coverage: Detached Garage	100.00% =	1,826.03	
Closet		357.76	0.37%
Coverage: Detached Garage	100.00% =	357.76	
Bathroom		2,390.37	2.47%
Coverage: Detached Garage	100.00% =	2,390.37	
Shower		2,448.53	2.53%
Coverage: Detached Garage	100.00% =	2,448.53	
Area Subtotal: Detached Garage		12,499.12	12.93%
Coverage: Detached Garage	100.00% =	12,499.12	
Area: BAContents list			
Living		6,692.34	6.92%
Coverage: Personal Property	100.00% =	6,692.34	
Kitchen		3,163.97	3.27%
Coverage: Personal Property	100.00% =	3,163.97	
Master Bedroom		4,695.46	4.86%
Coverage: Personal Property	100.00% =	4,695.46	
Bedroom Closet		79.65	0.08%
Coverage: Personal Property	100.00% =	79.65	
Bedroom		3,319.50	3.43%
Coverage: Personal Property	100.00% =	3,319.50	
Laundry		1,717.00	1.78%
Coverage: Personal Property	100.00% =	1,717.00	
Garage		449.98	0.47%
Coverage: Personal Property	100.00% =	449.98	
Hallway		69.44	0.07%
Coverage: Personal Property	100.00% =	69.44	
Hall Closet		219.99	0.23%
Coverage: Personal Property	100.00% =	219.99	
Bathroom		399.99	0.41%
Coverage: Personal Property	100.00% =	399.99	



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Area Subtotal: BAContents list		20,807.32	21.53%
Coverage: Personal Property	100.00% =	20,807.32	
Subtotal of Areas		96,642.79	100.00%
Coverage: Building	65.54% =	63,336.35	
Coverage: Detached Garage	12.93% =	12,499.12	
Coverage: Personal Property	21.53% =	20,807.32	
Total		96,642.79	100.00%



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Recap by Category with Depreciation

O&P Items		RCV	Deprec.	ACV
CABINETRY		8,957.31	1,758.51	7,198.80
Coverage: Building	@ 96.46% =	8,640.39		
Coverage: Detached Garage	@ 3.54% =	316.92		
GENERAL DEMOLITION		4,387.09	378.40	4,008.69
Coverage: Building	@ 88.93% =	3,901.44		
Coverage: Detached Garage	@ 11.07% =	485.65		
DOORS		8,280.01	1,158.93	7,121.08
Coverage: Building	@ 57.23% =	4,738.70		
Coverage: Detached Garage	@ 42.77% =	3,541.31		
DRYWALL		4,643.59	355.61	4,287.98
Coverage: Building	@ 59.63% =	2,768.88		
Coverage: Detached Garage	@ 40.37% =	1,874.71		
ELECTRICAL		193.96	1.62	192.34
Coverage: Building	@ 100.00% =	193.96		
FLOOR COVERING - CERAMIC TILE		226.44		226.44
Coverage: Detached Garage	@ 100.00% =	226.44		
FLOOR COVERING - VINYL		179.13	35.83	143.30
Coverage: Building	@ 100.00% =	179.13		
FLOOR COVERING - WOOD		4,408.90	251.79	4,157.11
Coverage: Building	@ 100.00% =	4,408.90		
FINISH CARPENTRY / TRIMWORK		2,925.47	208.99	2,716.48
Coverage: Building	@ 91.35% =	2,672.36		
Coverage: Detached Garage	@ 8.65% =	253.11		
FINISH HARDWARE		398.67		398.67
Coverage: Building	@ 77.19% =	307.75		
Coverage: Detached Garage	@ 22.81% =	90.92		
INSULATION		993.45	158.95	834.50
Coverage: Building	@ 100.00% =	993.45		
MARBLE - CULTURED OR NATURAL		165.58		165.58
Coverage: Building	@ 100.00% =	165.58		
PLUMBING		5,124.34	538.78	4,585.56
Coverage: Building	@ 77.83% =	3,988.50		
Coverage: Detached Garage	@ 22.17% =	1,135.84		
PANELING & WOOD WALL FINISHES		3,708.41	296.67	3,411.74
Coverage: Building	@ 100.00% =	3,708.41		
PAINTING		6,634.21	2,948.19	3,686.02
Coverage: Building	@ 77.39% =	5,133.98		
Coverage: Detached Garage	@ 22.61% =	1,500.23		
TILE		4,826.10	441.02	4,385.08
Coverage: Building	@ 66.04% =	3,187.05		
Coverage: Detached Garage	@ 33.96% =	1,639.05		
O&P Items Subtotal		56,052.66	8,533.29	47,519.37



Catastrophe and National Claims

PO Box 6842
Mobile, Al 36660

Non-O&P Items		RCV	Deprec.	ACV
APPLIANCES - MAJOR W/O INSTALL		1,717.00	386.33	1,330.67
Coverage: Personal Property	@ 100.00% =	1,717.00		
APPLIANCES		2,636.12	1,733.43	902.69
Coverage: Building	@ 100.00% =	2,636.12		
APPLIANCES - SMALL		219.99	38.50	181.49
Coverage: Personal Property	@ 100.00% =	219.99		
CLEANING		3,743.65		3,743.65
Coverage: Building	@ 93.18% =	3,488.32		
Coverage: Detached Garage	@ 6.82% =	255.33		
GENERAL DEMOLITION		7,011.31	110.53	6,900.78
Coverage: Building	@ 88.73% =	6,220.99		
Coverage: Detached Garage	@ 9.41% =	659.94		
Coverage: Personal Property	@ 1.86% =	130.38		
FLOOR COVERING - CARPET		3,393.99	1,098.63	2,295.36
Coverage: Building	@ 63.20% =	2,144.95		
Coverage: Personal Property	@ 36.80% =	1,249.04		
FLOOR COVERING - WOOD		12.81	1.54	11.27
Coverage: Personal Property	@ 100.00% =	12.81		
FURNITURE - HOME & OFFICE		16,328.14	2,982.10	13,346.04
Coverage: Personal Property	@ 100.00% =	16,328.14		
HOUSEWARES - HOME DECOR		399.99	40.00	359.99
Coverage: Personal Property	@ 100.00% =	399.99		
HEAT, VENT & AIR CONDITIONING		1,829.56	914.78	914.78
Coverage: Building	@ 100.00% =	1,829.56		
LINENS & SOFTGOODS		299.99	60.00	239.99
Coverage: Personal Property	@ 100.00% =	299.99		
TOOLS		449.98	31.95	418.03
Coverage: Personal Property	@ 100.00% =	449.98		
WATER EXTRACTION & REMEDIATION		2,547.60		2,547.60
Coverage: Building	@ 79.60% =	2,027.93		
Coverage: Detached Garage	@ 20.40% =	519.67		
Non-O&P Items Subtotal		40,590.13	7397.79	33,192.34
O&P Items Subtotal		56,052.66	8,533.29	47,519.37
Overhead		5,605.38	853.27	4,752.11
Coverage: Building	@ 80.26% =	4,498.95		
Coverage: Detached Garage	@ 19.74% =	1,106.43		
Profit		5,605.38	853.27	4,752.11
Coverage: Building	@ 80.26% =	4,498.95		
Coverage: Detached Garage	@ 19.74% =	1,106.43		
Material Sales Tax		3,763.82	771.84	2,991.98
Coverage: Building	@ 53.29% =	2,005.81		
Coverage: Detached Garage	@ 8.86% =	333.47		
Coverage: Personal Property	@ 37.85% =	1,424.54		



Catastrophe and National Claims

PO Box 6842
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Total	111,617.37	18,409.46	93,207.91
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Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Exterior/Ext_Surfaces - 1-Front elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Risk is a single family dwelling built in 1938 and is Pre-Fire and elevated (garage is non-elevated). The risk is the insured's principle residence and is owner occupied. The risk had 12 inches of water on the interior and an exterior water line of 46 inches with a 26 inch interior water line on garage and laundry area. Advance request of \$15,000 for building and advance for contents was denied by insured.



Exterior/Ext_Surfaces - 2-Front elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Exterior/Ext_Surfaces - 3-Front to right elevation

Date Taken: 10/8/2024

Taken By: David Kelley



Exterior/Ext_Surfaces - 4-Right elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
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Policy #: 6900165078



Exterior/Ext_Surfaces - 5-Left elevation, address verification

Date Taken: 10/8/2024

Taken By: David Kelley



Exterior/Ext_Surfaces - 6-Rear elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
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Exterior/Ext_Surfaces - 7-Left elevation

Date Taken: 10/8/2024

Taken By: David Kelley



Exterior/Ext_Surfaces - 8-Left elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Exterior/Ext_Surfaces - 9-Air condenser

Date Taken: 10/8/2024

Taken By: David Kelley

Goodman 2 Ton, 13 Seer Electric Heat Pump Model: RHA30B2D Serial: 0302147548 Age: Feb. 2003



Exterior/Ext_Surfaces - 10-Air condenser mms tag

Date Taken: 10/8/2024

Taken By: David Kelley

Goodman 2 Ton, 13 Seer Electric Heat Pump Model: RHA30B2D Serial: 0302147548 Age: Feb. 2003

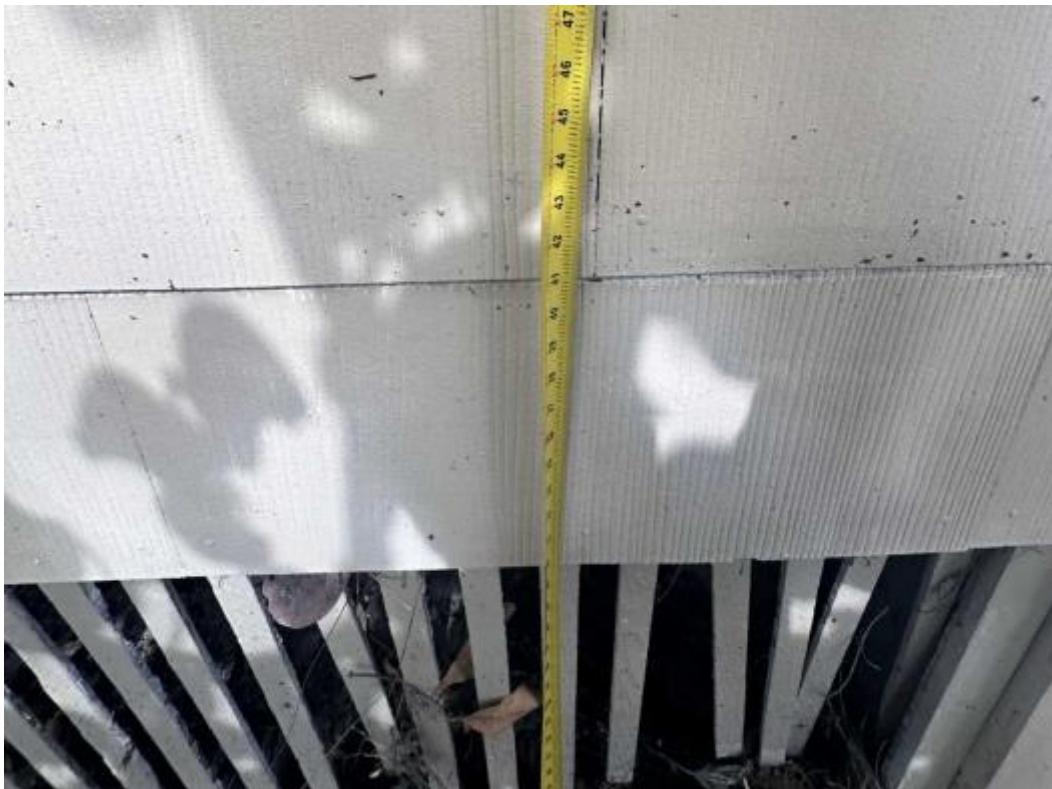
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

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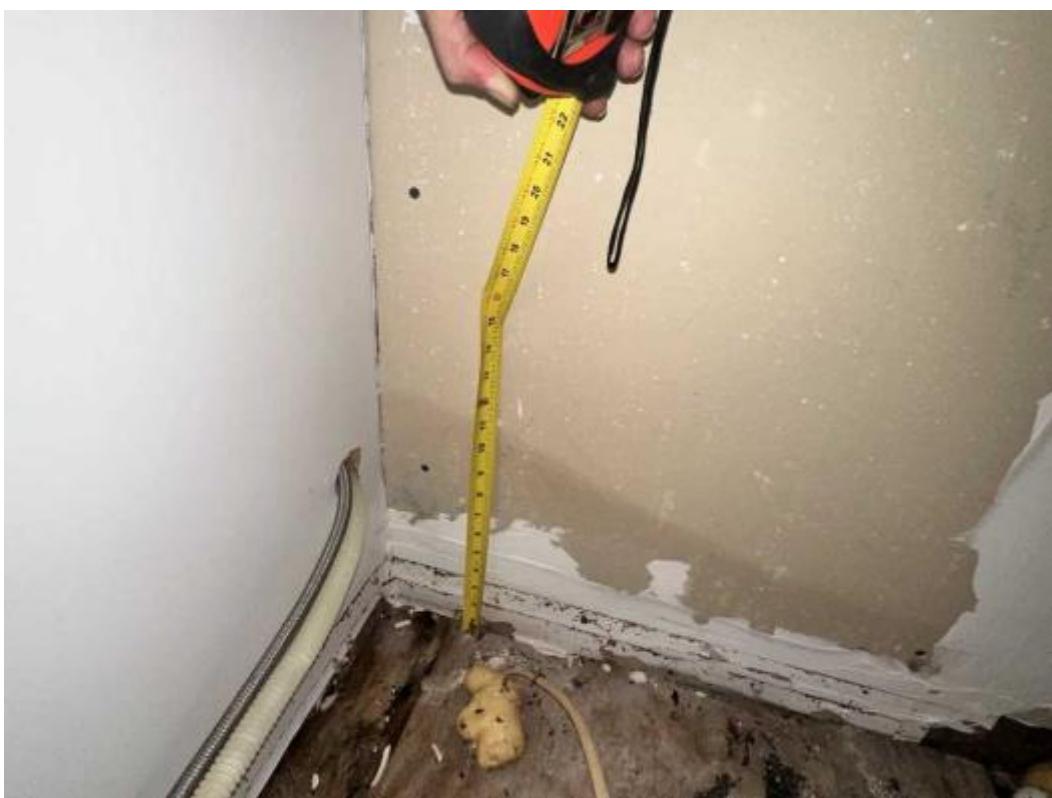
Policy #: 6900165078



**Exterior/Ext_Surfaces - 11-
Exterior water line 46 inches**

Date Taken: 10/8/2024

Taken By: David Kelley



**Exterior/Ext_Surfaces - 12-
Interior water line 12 inches**

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
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Main Level/Kitchen - 13-Kitchen 1st entry door

Date Taken: 10/8/2024

Taken By: David Kelley



Main Level/Kitchen - 14-Kitchen

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to carpet, trim, cabinetry, walls, appliances, and doors.

Photo Sheet

Catastrophe and National Claims

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Claim #: 6900165078

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Main Level/Kitchen - 15-Kitchen

Date Taken: 10/8/2024

Taken By: David Kelley



Main Level/Kitchen - 16-Kitchen

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Kitchen - 17-Kitchen full height cabinets

Date Taken: 10/8/2024

Taken By: David Kelley



Main Level/Kitchen - 18-Kitchen, refrigerator in full height cabinet

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS
Claim #: 6900165078
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Main Level/Kitchen - 19-Kitchen

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to carpet, trim, cabinetry, walls, appliances, and doors.



**Main Level/Kitchen - 20-Kitchen
2nd entry door**

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to carpet, trim, cabinetry, walls, appliances, and doors.

Photo Sheet

Catastrophe and National Claims
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Claim #: 6900165078
Policy #: 6900165078



Main Level/Kitchen - 21-Entry door and side light

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to door and side lite.



Main Level/Kitchen - 22-Damaged baseboards and carpet removed

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

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Main Level/Kitchen - 23-Kitchen cabinet damage

Date Taken: 10/8/2024

Taken By: David Kelley

Water heater located under kitchen cabinet. Damaged cabinet and flooring. Laminate counter tops.



Main Level/Kitchen - 24-Kitchen drawers and countertop

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



**Main Level/Kitchen - 25-
Refrigerator**

Date Taken: 10/8/2024

Taken By: David Kelley

Amana 19 cu. ft. Freestanding
Top-freezer Refrigerator Model:
ATB1932MRW00 Serial: EW1605321
Date: Feb. 2016



**Main Level/Kitchen - 26-
Refrigerator mms tag**

Date Taken: 10/8/2024

Taken By: David Kelley

Amana 19 cu. ft. Freestanding
Top-freezer Refrigerator Model:
ATB1932MRW00 Serial: EW1605321
Date: Feb. 2016

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

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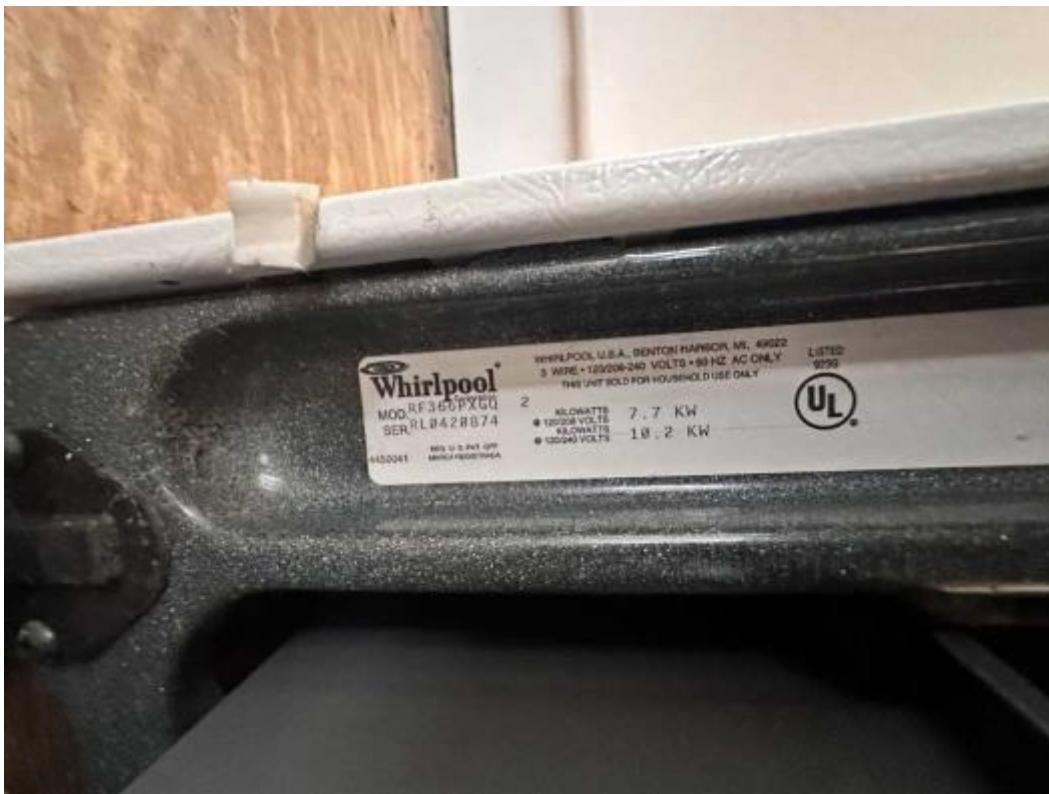


Main Level/Kitchen - 27-Range

Date Taken: 10/8/2024

Taken By: David Kelley

Whirlpool 30" Freestanding Electric Range Model: RF366PXGQ Serial: RL0420874 Age: Feb 2001



Main Level/Kitchen - 28-Range mms tag

Date Taken: 10/8/2024

Taken By: David Kelley

Whirlpool 30" Freestanding Electric Range Model: RF366PXGQ Serial: RL0420874 Age: Feb 2001

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



**Main Level/Kitchen - 29
Dishwasher**

Date Taken: 10/8/2024

Taken By: David Kelley

Whirlpool 24" Under Counter
Dishwasher Model: DU912PFGQ2
Serial: FL1030309 Date: March 2001.



**Main Level/Kitchen - 30
Dishwasher mms tag**

Date Taken: 10/8/2024

Taken By: David Kelley

Whirlpool 24" Under Counter
Dishwasher Model: DU912PFGQ2
Serial: FL1030309 Date: March 2001.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078

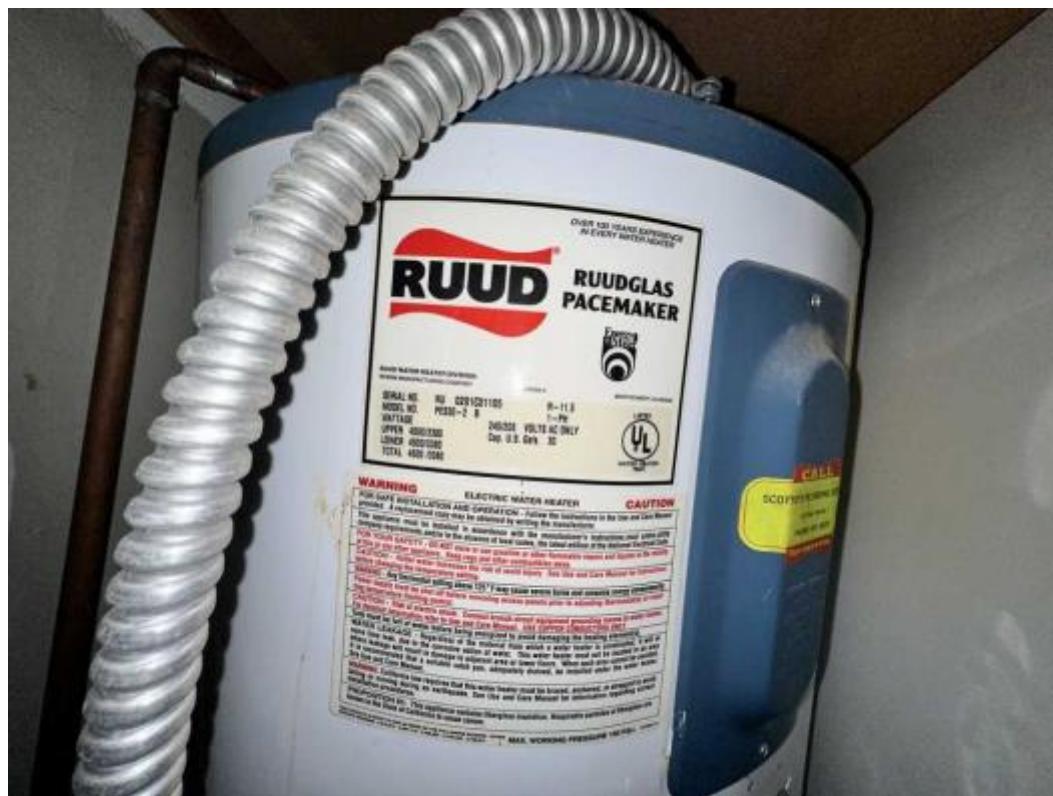


Main Level/Kitchen - 31-Water heater

Date Taken: 10/8/2024

Taken By: David Kelley

Ruud Pacemaker 30 Gallon 4.5 kW
240V ac 1-Phase Short Electric Water Heater Model: PES30-2 Serial: RU 0201C01105



Main Level/Kitchen - 32-Water heater mms tag

Date Taken: 10/8/2024

Taken By: David Kelley

Ruud Pacemaker 30 Gallon 4.5 kW
240V ac 1-Phase Short Electric Water Heater Model: PES30-2 Serial: RU 0201C01105

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Living Room - 33-Living room

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to hardwood flooring, trim, paneled walls, and door openings.



Main Level/Living Room - 34-Living room

Date Taken: 10/8/2024

Taken By: David Kelley

Buckling and warping hardwood flooring.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Living Room - 35-Living room

Date Taken: 10/8/2024

Taken By: David Kelley



Main Level/Living Room - 36-Living room

Date Taken: 10/8/2024

Taken By: David Kelley

Damaged hardwood flooring.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS
Claim #: 6900165078
Policy #: 6900165078



**Main Level/Living Room - 37-
Living room floor**

Date Taken: 10/8/2024

Taken By: David Kelley

Hardwood flooring.



**Main Level/Hallway - 38-
Hallway**

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to hardwood flooring, carpet,
trim, paneled walls, and doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

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Claim #: 6900165078

Policy #: 6900165078



Main Level/Hallway - 39 Hallway

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to hardwood flooring, carpet, trim, paneled walls, and doors. Buckling and warping hardwood flooring.



Main Level/Hallway - 40 Hallway

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to hardwood flooring, carpet, trim, paneled walls, and doors.

Photo Sheet

Catastrophe and National Claims
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Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Hallway - 41-Hallway

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to hardwood flooring, carpet, trim, paneled walls, and doors. Please note damaged engineered wood flooring in Bedroom and hardwood flooring in portion of hallway.



Main Level/Hall Closet - 42-Hall Closet

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to carpet, trim, paneled walls, and doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Linen Closet - 43-Linen Closet

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to carpet, trim, paneled walls, and doors.



Main Level/Bathroom - 44-Bathroom

Date Taken: 10/8/2024

Taken By: David Kelley

Tile walls with greenboard behind tile. damage to flooring, trim, vanity, walls, and doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Bathroom - 45-Bathroom

Date Taken: 10/8/2024

Taken By: David Kelley



Main Level/Bathroom - 46-Bathroom

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Bathroom - 47-Bathroom

Date Taken: 10/8/2024

Taken By: David Kelley



Main Level/Bathroom - 48-Bathroom vanity

Date Taken: 10/8/2024

Taken By: David Kelley

Tile walls with greenboard behind tile.
damage to Damage to flooring, trim,
walls, and doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Bedroom - 49-Bedroom

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to flooring, trim, doors, paneling, and doors. Carpet over engineered wood flooring is included as content item.



Main Level/Bedroom - 50-Bedroom

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to flooring, trim, doors, paneling, and doors. Carpet over engineered wood flooring is included as content item.

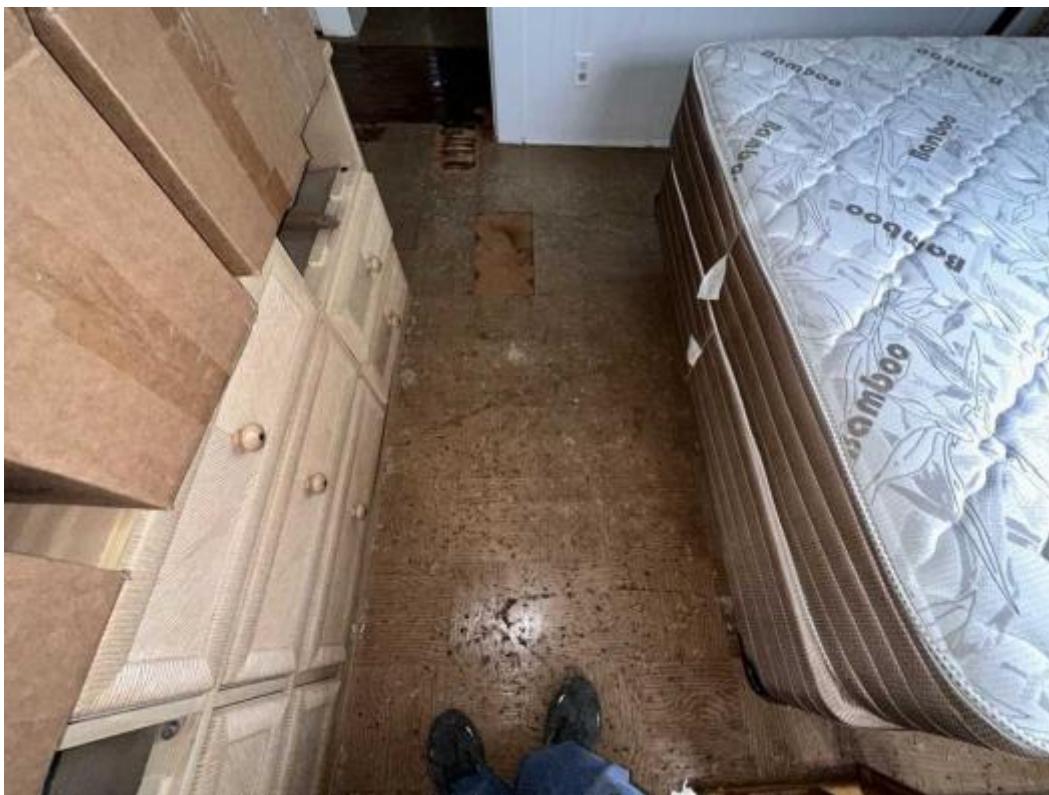
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078

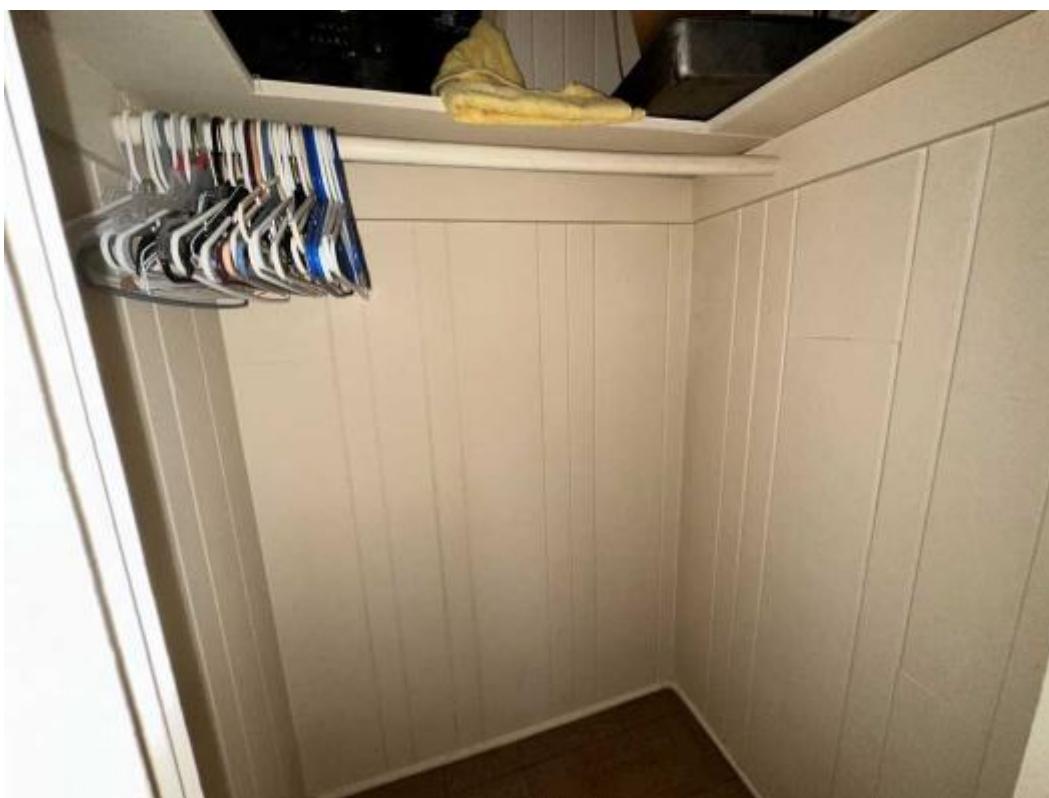


**Main Level/Bedroom - 51-
Bedroom floor damage**

Date Taken: 10/8/2024

Taken By: David Kelley

Carpet over engineered wood flooring.
Carpet is contents item.



**Main Level/Bedroom Closet - 52-
Bedroom 2 closet**

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to flooring, trim, doors,
paneling, and doors. Carpet over
engineered wood flooring. Carpet is
contents item.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



**Main Level/Master Bedroom -
53-Master bedroom**

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to flooring, trim, doors, paneling, and doors. Carpet over engineered wood flooring is included as content item.



**Main Level/Master Bedroom -
54-Master bedroom**

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to flooring, trim, doors, paneling, and doors. Carpet over engineered wood flooring is included as content item.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078

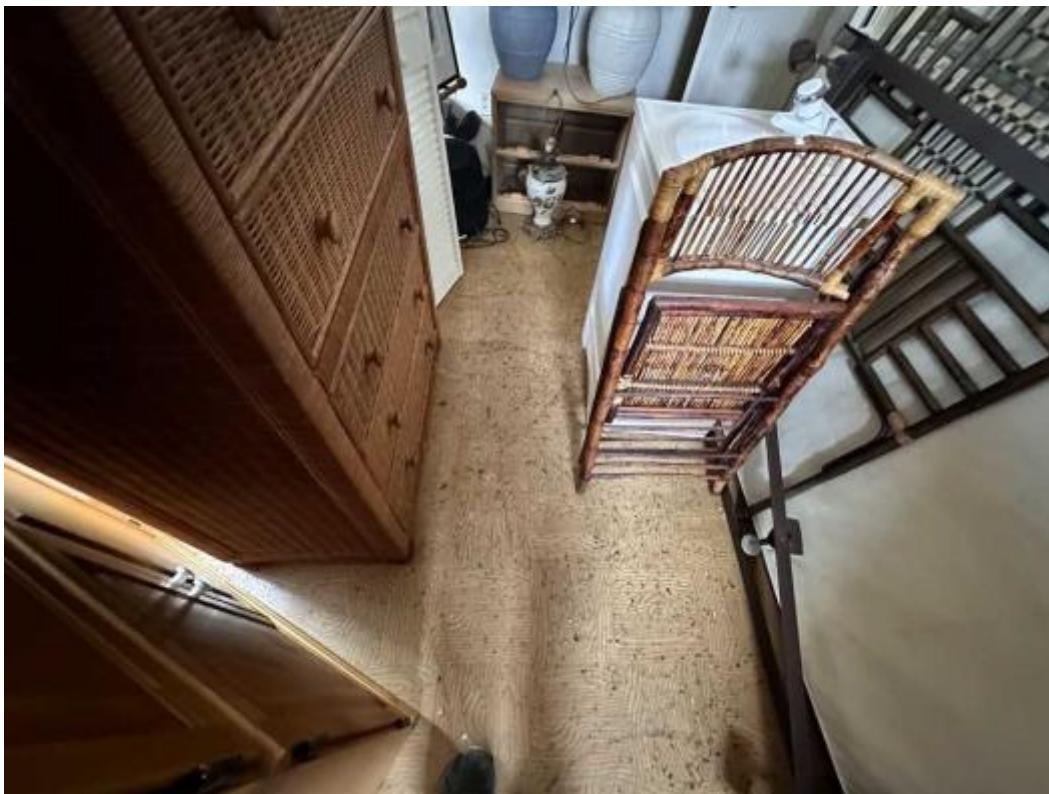


**Main Level/Master Bedroom -
55-Master bedroom**

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to flooring, trim, doors, paneling, and doors. Carpet over engineered wood flooring is included as content item.



**Main Level/Master Bedroom -
56-Master bedroom floor
damage**

Date Taken: 10/8/2024

Taken By: David Kelley

Carpet over engineered wood flooring is included as content item.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/Master Bedroom - 57-Master bedroom

Date Taken: 10/8/2024

Taken By: David Kelley

Carpet over engineered wood flooring is included as content item. Entry to 1/2 Bath.



Main Level/1/2 Bath - 58-Master bath

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to vinyl flooring, trim, wainscotting, drywall, vanity, and doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/1/2 Bath - 59-Master bath

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to vinyl flooring, trim, wainscoting, drywall, vanity, and doors.



Main Level/1/2 Bath - 60-Master bath vinyl flooring

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to vinyl flooring, trim, wainscoting, drywall, vanity, and doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Main Level/MB Closet 2 - 61-MB Closet 1

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to vinyl flooring, trim, drywall, and door. Note, that trim is painted stain grade.



Main Level/MB Closet 3 - 62-MB Closet 2

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to vinyl flooring, trim, drywall. Note, that trim is painted stain grade.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Crawlspace/Crawlspace - 63-Crawlspace

Date Taken: 10/8/2024

Taken By: David Kelley

3 ft crawlspace, water inundated the floor framing and subfloor. Allow to clean and treat and muck out.



Crawlspace/Crawlspace - 64-Crawlspace

Date Taken: 10/8/2024

Taken By: David Kelley

3 ft crawlspace, water inundated the floor framing and subfloor. Allow to clean and treat and muck out.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Detached Garage - 65-Garage - front elevation

Date Taken: 10/8/2024

Taken By: David Kelley



Detached Garage - 66-Garage - left elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



**Detached Garage - 67-Garage -
rear elevation**

Date Taken: 10/8/2024

Taken By: David Kelley



**Detached Garage - 68-Garage -
right elevation**

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Detached Garage - 69-Garage interior water line 26 inches

Date Taken: 10/8/2024

Taken By: David Kelley



Detached Garage/Detached Garage - 70-Garage

Date Taken: 10/8/2024

Taken By: David Kelley

Clean and treat unfinished stud walls and clean floor.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Detached Garage/Detached Garage - 71-Garage

Date Taken: 10/8/2024

Taken By: David Kelley

Clean and treat unfinished stud walls and clean floor.



Detached Garage/Detached Garage - 72-Garage - damaged rollup garage door

Date Taken: 10/8/2024

Taken By: David Kelley

Clean and treat unfinished stud walls and clean floor.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS
Claim #: 6900165078
Policy #: 6900165078



Detached Garage/Detached Garage - 73-Garage - interior 3

Date Taken: 10/8/2024

Taken By: David Kelley

Rear door is damaged,



Detached Garage/Laundry - 74-Laundry

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to floor, trim, drywall, doors, appliances, and tile shower.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS
Claim #: 6900165078
Policy #: 6900165078



Detached Garage/Laundry - 75-Garage - laundry room and bath

Date Taken: 10/8/2024

Taken By: David Kelley



Detached Garage/Closet - 76-Laundry Closet

Date Taken: 10/8/2024

Taken By: David Kelley

Detach and reset doors.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



Detached Garage/Bathroom - 77-Garage - bathroom toilet and sink area

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to floor, trim, drywall, doors, appliances, and tile shower.



Detached Garage/Shower - 78-Shower

Date Taken: 10/8/2024

Taken By: David Kelley

Damage to floor, trim, drywall, doors, appliances, and tile shower. Allow to remove tile shower surround to repair walls behind.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



**BAContents list/Living - 79-
Contents**

Date Taken: 10/8/2024

Taken By: David Kelley

Engineered wood flooring over
hardwood flooring. Engineered wood
flooring is contents item.



**BAContents list/Living - 80-
Contents**

Date Taken: 10/8/2024

Taken By: David Kelley

Leather couch and loveseat, table,
engineered wood flooring, tv stand,
dining chairs, and wicker/rattan chair
with cushions.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



BAContents list/Living - 81- Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Leather couch and loveseat, table, engineered wood flooring, tv stand, dining chairs, and wicker/rattan chair with cushions.



BAContents list/Kitchen - 82- Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Wood dining table with drawers, and rug.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



BAContents list/Kitchen - 83-Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Dining chairs.



BAContents list/Master Bedroom - 84-Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Wicker bedroom set, folding chair, armoire, bed frame and head/footboards, and box spring.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078

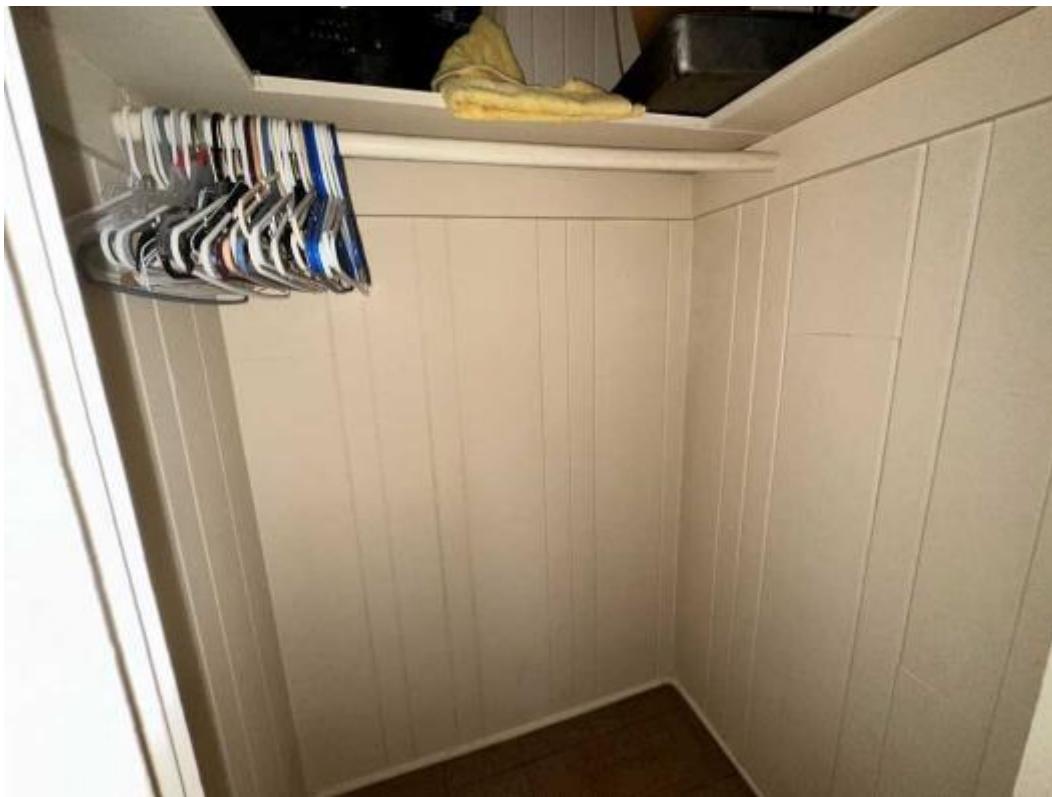


BAContents list/Master Bedroom - 85-Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Wicker bedroom set, folding chair, armoire, bed frame and head/footboards, and box spring.



BAContents list/Bedroom Closet - 86-Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Carpet laid over engineered wood flooring. Carpet and pad are contents items.

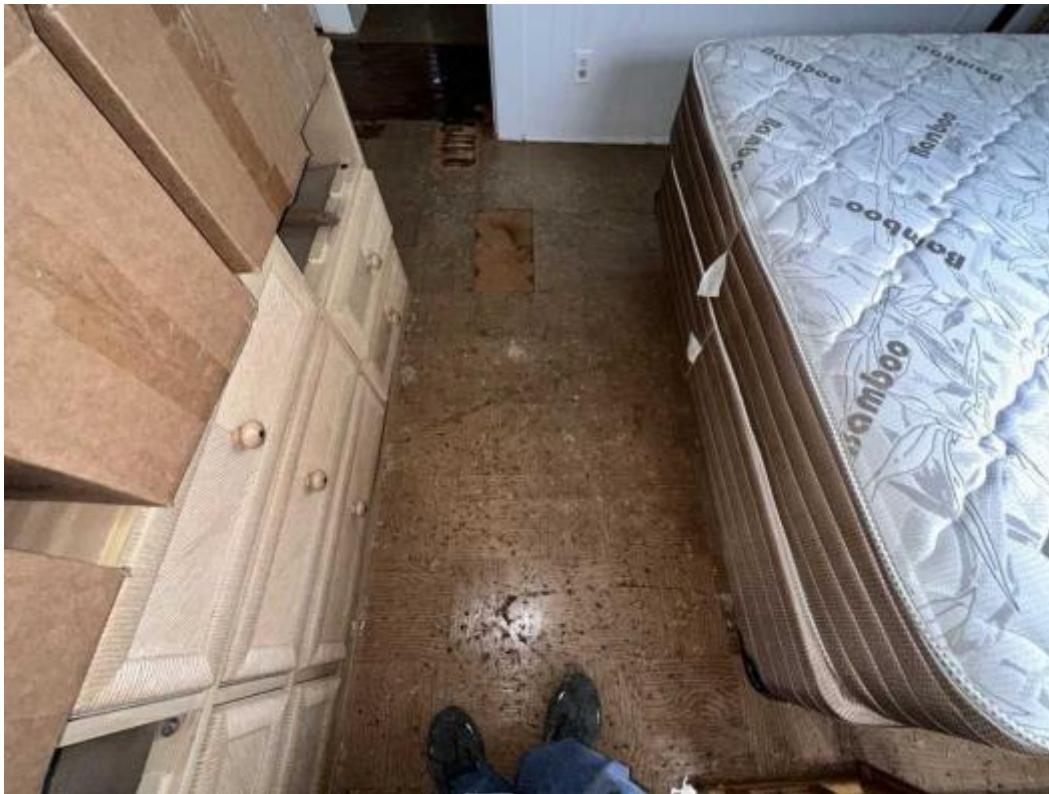
Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



BAContents list/Bedroom - 87- Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Carpet laid over engineered wood flooring. Carpet and pad are contents items.



BAContents list/Laundry - 88- Washer and dryer

Date Taken: 10/8/2024

Taken By: David Kelley

Kenmore High Efficiency 3.3 Cu Ft, 12 cycle Washing Machine, Model: 110.24722300 Serial #: CR4444668

Photo Sheet

Catastrophe and National Claims

PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



**BAContents list/Laundry - 89-
Washer mms tag**

Date Taken: 10/8/2024

Taken By: David Kelley

Kenmore High Efficiency 3.3 Cu Ft, 12 cycle Washing Machine, Model: 110.24722300 Serial #: CR4444668



**BAContents list/Laundry - 90-
Dryer**

Date Taken: 10/8/2024

Taken By: David Kelley

Whirlpool 29-inch Electric Dryer,
Model: LER5600JT Serial #: MK4005139

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



BAContents list/Laundry - 91-Dryer mms tag

Date Taken: 10/8/2024

Taken By: David Kelley

Whirlpool 29-inch Electric Dryer,
Model: LER5600JT Serial #:
MK4005139



BAContents list/Garage - 92-Contents

Date Taken: 10/8/2024

Taken By: David Kelley

2 Ladders.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



BAContents list/Hallway - 93-Hallway

Date Taken: 10/8/2024

Taken By: David Kelley

Carpet was laid over hardwood flooring on 1/2 of hallway flooring. Carpet over this portion of the floor is contents.



BAContents list/Hall Closet - 94-Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Bissell upright vacuum.

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS
Claim #: 6900165078
Policy #: 6900165078



BAContents list/Bathroom - 95- Contents

Date Taken: 10/8/2024

Taken By: David Kelley

Damaged elephant plant stand.

Policy Information

- Policyholder: BETTY ANNE ADAMS
- Policy Number: 6900165078
- Loss Address: 12408 SUNSHINE LN TREASURE ISLAND FL 33706-5036
- Carrier: American Bankers

Claim Information

- Claim Number: 6900165078
- Date of Loss: 9/26/2024

Underwriting Details

- Underwriting discrepancy observed: *inspection photos confirm risk is elevated with crawl space.*
- Policy currently shows: *rated as non-elevated building - no basement.*
- Recommend changing policy to: *policy should be changed to elevated building with crawlspace.*
- Supporting documentation: *a photo report has been included in this underwriting referral to show elevated with crawlspace.*

Adjuster Information

- Inspecting Adjuster: David Kelley
- Adjuster's FCN: 0070000428

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



1-Front elevation, address verification

Date Taken: 10/8/2024

Taken By: David Kelley

Risk is a single family dwelling built in 1938 and is Pre-Firm and elevated (garage is non-elevated). The risk is the insured's principle residence and is owner occupied. The risk had 12 inches of water on the interior and an exterior water line of 46 inches with a 26 inch interior water line on garage and laundry area. Advance request of \$15,000 for building and advance for contents was denied by insured.



2-Front elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



3-Front elevation

Date Taken: 10/8/2024

Taken By: David Kelley



4-Left elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



5-Rear elevation

Date Taken: 10/8/2024

Taken By: David Kelley



6-Rear elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



7-Right elevation

Date Taken: 10/8/2024

Taken By: David Kelley



8-Rear elevationRight elevation

Date Taken: 10/8/2024

Taken By: David Kelley

Photo Sheet

Catastrophe and National Claims
PO Box 6842
Mobile, AL 36660

Insured: BETTY ANNE ADAMS

Claim #: 6900165078

Policy #: 6900165078



82-Crawlspace

Date Taken: 10/8/2024

Taken By: David Kelley



83-Crawlspace

Date Taken: 10/8/2024

Taken By: David Kelley



American Bankers Insurance Company of Florida
Scottsdale, AZ

Revised Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 06/28/2024 (12:01 a.m.) to 06/28/2025 (12:01 a.m.)

Endorsement Effective Date: 06/28/2024 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900165078

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

BETTY ANNE ADAMS
12408 SUNSHINE LN
TREASURE ISLAND, FL 33706-5036

Loan Number:

Producer Number: 70001-00197-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

12408 SUNSHINE LN
TREASURE ISLAND, FL 33706-5036

Loan Number:

For Service Please Contact:

BROWN & BROWN INS SERVICES, INC
83 N PARK PLACE BLVD STE 101
CLEARWATER, FL 33759-3925
727-456-1800

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1938

Primary Residence: Yes

Building Occupancy: Single-Family Home

Prior NFIP Claims: 0 claim(s)

Method Used to Determine First Floor Height: FEMA determined

First Floor Height: 1.10 ft

Building Description: Main Dwelling

Replacement Cost: \$ 184,238

Property Description: ELEVATED WITHOUT ENCLOSURE, ONE FLOOR, FRAME CONSTRUCTION

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible
Building	\$ 235,000	\$ 2,000
Contents	\$ 21,000	\$ 2,000

Premium

\$ 3,527.00

\$ 744.00

\$ 75.00

\$ -15.00

\$ 4,331.00

Increased Cost of Compliance:
Community Rating System Discount:
Full Risk Premium Excluding Fees and Surcharges:

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -1,228.00
Discounted Premium: \$ 3,103.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 559.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 25.00
Federal Policy Fee: \$ 47.00

TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES

\$ 3,734.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

Assurant Flood Insurance Program

Helpdesk number: 800-423-4403

FLOOD INSURANCE LOSS NOTICE

Report Date:	09/30/2024	Date Of Loss:	09/26/2024
Time:	08:44:00AM	Reported By:	BROWN & BROWN INS SERVICES, INC
FICO Number:			
Adjuster ID:	521080000	Examiner ID:	Barbara Lopez

AGENCY

Agency Name:	BROWN & BROWN INS SERVICES, INC		
Address:	83 N PARK PLACE BLVD STE 101 CLEARWATER, FL 33759-392		
Phone:	727-456-1800	Agency Fax:	727-442-7695
Agent Id:	70001-00197-000-00001		

POLICY: 6900165078

TERM:	06/28/2024 - 06/28/2025	STATUS:	Inforce Status
Rating Method:	Risk Rating 2.0	Rewritten From:	
Policy Type:	Standard	Policy Form:	Dwelling
Insured Name:	BETTY ANNE ADAMS	Pending Endorsements:	No
Mailing Address:	12408 SUNSHINE LN TREASURE ISLAND, FL 33706-5036	Property Address:	12408 SUNSHINE LN TREASURE ISLAND, FL 33706-5036
Construction Date:	01/01/1938	Construction Date Type:	Construction Date
FIRM Date (Current):	05/08/1971	Pre/Post FIRM Coverage Limitations:	PRE FIRMPRE FIRM
Community Number:	125153 H	FIRM Zone:	AE
CBRA Indicator:	Community Does Not Contain CBRA Area	Program Type:	Regular
Building Use:	Main Dwelling	Occupancy Type:	Single-Family Home
Primary Residence:	Yes	Principal Residence:	Yes
Insured is Tenant Type:	No	Rental Property:	No
Building Description:	Slab on Grade, One Floor, Frame Construction		
Building Coverage:	\$235,000.00	Building Deductible:	\$2,000.00
Contents Coverage:	\$21,000.00	Contents Deductible:	\$2,000.00

RISK RATING 1.0♦

Garage Type:			
Building Purpose:		Residential Use Percentage:	
Business Property:		Coverage Purpose:	

Primary Building Policy Number:		Contents Description:	
Obstruction?:			
Elevation Difference:		BFE:	
HAG:		LAG:	
LFE:			

RISK RATING 2.0◆

Square Footage:	815	Construction Type:	Frame
Foundation:	Slab on Grade	Number of Floors:	1
Number of Elevators:	0		
FFH:	1.10	FFH Method:	TOOL
HAG:		LAG:	
LFE:			

LENDER INFORMATION◆

First Mortgagee:		Second Mortgagee:	
Loss Payee:		Disaster Assistance:	
Other Loan:			

LOSS INFORMATION◆

Loss and Damage Description:	Standing water in the home.		
Client Cat Code:		Loss Report Number:	
Other Flood or Wind Insurance:	No		
Remarks/Other Insurance:			
Adjuster Assigned:	YES	Date Assigned:	09/30/2024
		Time Assigned:	08:44:00AM
Adjusting Firm:	CNC		
Phone:	800-843-0170	Extension:	

CONTACT INFORMATION◆

Name:	BETTY ADAMS		
Address:	12408 SUNSHINE LN TREASURE ISLAND, FL 33706		
Mobile Phone:	508-237-3997		
Alternate Phone:	727-367-8241	Extension:	
Email Address:			

LOSS HISTORY

No previous losses for this policy

Insured: Betty Adams

Property: 12408 Sunshine Ln

Treasure Island, Fla 33702

Policy #: 6900165078

Date of Loss: 9/26/24

I HAVE RECEIVED A COPY OF THE NATIONAL FLOOD INSURANCE PROGRAM'S
FLOOD INSURANCE CLAIMS HANDBOOK FROM THE ADJUSTER.

Insured's Signature: Betty Adams

Date: 10/8/24

Adjuster's Signature: Dave Kelley

Date: 10/8/96