

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	Hartford Fire Insurance Company	Date of Loss:	10/10/2024
Insured:	GUY CARPENTER	Assigned:	10/10/2024
CID:	241216	Contacted:	10/10/2024
Claim Number:	560246	Inspected:	10/21/2024
Policy Number:	6500357167	Inspected With:	Guy and Cheryl Carpenter, Policyholders
Loss Address:	2808 SHANNON DR PUNTA GORDA FL 33950-2319	Mailing Address:	2808 SHANNON DR PUNTA GORDA FL 33950-2319
Coverage A:	\$ 217,000.00	Mortgage:	FIRST FLORIDA CREDIT UNION
Coverage B:	\$ 100,000.00	Verified with:	GUY CARPENTER, POLICYHOLDER
Policy Term:	7/6/2024 to 7/6/2025		
Risk:		Valuation:	
DOC:	1/1/1975	RCV Building:	\$223,576.21
FIRM:	9/19/1975	ACV Building:	\$205,255.27
Pre/Post:	Pre-FIRM	Qualification:	
Elevated:	Not Elevated	Type:	Single Family
Zone:	AE	Occupancy:	Owner occupied (Principal residence)
Foundation:	Concrete slab-on-grade	Insured to Value %:	96%
Basement:	No	Replacement Cost:	Yes
Ext. Finish:	Stucco		
# Floors:	One		

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 Stucco siding and a flat roof.

There are no detached structures located on the property with the risk

Source and Water Depth:

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 tidal water overflow caused by Hurricane Milton.

This created overflow from a deep water canal 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:	32"
Interior Water Height:	25"

Establishing a GCF:

A series of intense thunderstorms dropped torrential rainfall in the area during Hurricane Milton causing a deep-water canal to overflow its banks flooding yards, streets, buildings, and this dwelling. We noted evidence of the rising water in the streets and homes in front of the policyholders' house and throughout their neighborhood by the debris piles lined along the curb. A GCF was confirmed.

Other Insurance:

The policyholder carries a wind only policy. This policy does not cover flood.

Authorized to Sign:

Guy and Cheryl Carpenter are the authorized signers.

Underwriting or Coverage Issues:

No Underwriting concerns have been noted to date.

Scope Notes:

Scope notes were taken onsite electronically.

Summary of Loss:

On October 9th, Hurricane Milton dropped torrential rainfall in the area and caused storm surge from

the Gulf of Mexico and the neighboring canal to overflow its banks with rising water accumulating in the yards, streets, businesses and eventually this policyholder's home. As we arrived closer in proximity to the inspection site, we noted the flood debris piles lined along the curb.

While inspecting the loss we spoke with the policyholder, who was present for the flood inspection and surveyed the loss with the adjuster. The adjuster noted the water entered the dwelling through the exterior doors as well as the foundation walls and slab inundating the risk and accumulating to a height of 25" throughout the home.

Building Property Adjustment:

The adjuster met the policyholder at the loss address. They surveyed the flood damage together. The adjuster measured and photographed an exterior waterline of 32" and an interior waterline of 25". The adjuster and policyholder discussed the prior loss from 9/26/2024. The policyholder had previously begun the cleanup and mitigation from Hurricane Helene prior to Hurricane Milton.

The waterline for this 10/9 flood event is higher than the 9/26 waterline. This estimate will include the electrical outlets and A/C condenser unit and air handler, windows which were not included in the 9/26 estimate due to being above the waterline.

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

Exterior Observed:

- Elevations– clean the exterior to 3'6" (one foot above the waterline)

Interior Observed:

- Clean tile flooring with orbital scrubber and seal grout with 2 coats per industry standards.

Perimeter Wall Sheathing:

No sheathing damage was noted at the time of the inspection.

Structural Mitigation:

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

Personal Property Adjustment:

- While most furniture was removed from the dwelling prior to the flood event or 10/09, the Policyholder is working to finalize her contents for both storms.

Personal Property in APS:

Not Applicable

Detached Garage:

There is no APS found on the property with the risk.

Reserves:

Reserves have been updated to reflect the line-item estimate included in the report. The Reserve went from \$50,000 to \$48,365.97 due to the pricing in exact amount for that area of Florida.

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:
\$10,000.00

Denial Recommendations:

The policy coverages were discussed with the policyholder who agrees with the payment recommendation. No formal denials are required.

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 William Santom
FCN #: 0006070408

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**PROOF OF LOSS**

Adjuster-Prepared

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>GUY CARPENTER</u>	POLICY NO.: <u>6500357167</u>
PROPERTY ADDRESS: <u>2808 SHANNON DR</u>	CLAIM/FILE NO.: <u>560246</u>
CITY: <u>PUNTA GORDA</u> STATE: <u>FL</u> ZIP: <u>33950-2319</u>	DATE OF LOSS: <u>10/10/2024</u>
MAILING ADDRESS: _____ Same as property	TIME OF LOSS: <u>12:00 AM</u>
CITY: _____ STATE: _____ ZIP: _____	EDN NO.: <u>FL0224</u>
EMAIL(S): <u>GUYMCARPENTERII@YAHOO.COM</u>	PHONE NO.: <u>() -</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 by me, household family members and/or guests/servants</u>

Interest:	Mortgagee(s): <u>First Florida Credit Union</u> None: <input type="checkbox"/>
	Others with interest in or liens, charges or claims against property: <u>GUY CARPENTER</u> None: <input type="checkbox"/>
	Other insurance that may insure this loss: <u>No other</u> Type: <u>None</u>

SFIP policy type: <u>Dwelling Form (Regular)</u>	No. of insured buildings/units: <u>N/A</u>	Contents coverage: <u>Yes</u>	Tenant improvements: <u>No</u>
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Statement of Loss		Coverage A - Building Property		Coverage B - Personal Property	
Coverage limit(s):		\$217,000.00		\$100,000.00	
Coverage deductible(s):		\$5,000.00		\$5,000.00	
		Dwelling/Unit	Detached Garage	Contents	Improvements
Property pre-loss value (RCV)	coverage to value %: 97.06%	\$223,576.21	\$0.00	\$125,000.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: \$178,860.97	\$205,255.27	\$0.00	\$98,385.00	\$0.00
Insured damage RCV loss		\$53,365.97	\$0.00	\$0.00	\$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	(\$5,859.38)			
Less depreciation (non-recoverable)	<input type="checkbox"/> applicable <input checked="" type="checkbox"/> not applicable	\$0.00	\$0.00	\$0.00	\$0.00
Insured damage ACV loss		\$47,506.59	\$0.00	\$0.00	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$47,506.59	\$0.00	\$0.00	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$47,506.59	\$0.00	\$0.00	\$0.00
Less deductible		(\$5,000.00)	\$0.00	\$0.00	\$0.00
Amount over net insured loss limit (excess loss)		\$0.00	\$0.00	\$0.00	\$0.00
ACV claim		\$42,506.59	\$0.00	\$0.00	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$5,859.38			
Claim subtotal		\$48,365.97	\$0.00	\$0.00	\$0.00
Net claim		\$48,365.97		\$0.00	

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: <u>GUY CARPENTER</u>	OWNER TITLE: <u>MR. GUY CARPENTER</u>

Date: 10/27/2024DEPARTMENT 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 Reserves ☐ 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 <input type="checkbox"/> Add third-party representative (if any)	Insurer information
Policyholder (primary): <u>GUY CARPENTER</u>	Insurer: <u>Hartford Fire Insurance Company</u> EDN: <u>FL0224</u>
Policyholder (additional): <u>Cheryl Carpenter</u>	Policy #: <u>6500357167</u> Claim #: <u>560246</u>
Property address: <u>2808 SHANNON DR</u> Mailing same	Adjuster: <u>David Santom</u> File #: <u>241216</u>
City: <u>PUNTA GORDA</u> State: <u>FL</u> ZIP: <u>33950-2319</u>	Adjusting firm: <u>CNC Catastrophe and National Claims</u>
Mailing address: <u>2808 SHANNON DR</u> Same as property	Mailing address: <u>2928 N McVay Dr.</u>
City: _____ State: _____ ZIP: _____	City: <u>Mobile</u> State: <u>AL</u> ZIP: <u>36606</u>
Phone #1: <u>(239) 443-7530</u> Phone #2: <u>(407)288-0401</u>	Phone #1: <u>251-471-4718</u> Phone #2: _____
Email: <u>Guymcarpenterll@yahoo.com</u>	Email: <u>claims@cnc-resource.com</u>
Comments: <u>Advance of \$10,000 offered and accepted by policyholder. Form uploaded separately.</u>	Comments: _____

Insurance information <input type="checkbox"/> Other perils or insurance involved (if so, explain in Adjuster's Report)
Flood program type: <u>Regular program</u> Coverage type: _____ Coverage: _____ Deductible: _____ Reserve: _____ Advance: _____
SFIP policy type: <u>Dwelling Form</u> Coverage A - Building: <u>\$ 217000</u> \$ 5000 \$ 50000 \$
Term: <u>07/06/2024</u> to: <u>07/06/2025</u> Coverage B - Contents: <u>\$ 100000</u> \$ 5000 \$ 0 \$

Number of insured buildings at described locations: 1

Property risk information <input checked="" type="checkbox"/> Add comments
Building Occupancy: <u>Single-family home</u> Ownership verified: <u>Yes</u> Current flood zone: <u>AE</u>
Building Type: <u>Main dwelling</u> Building over water: <u>No</u> Approx. % over water: <u>0</u>
Occupied by: <u>Owner-occupied (principal residence)</u> Under construction: <u>No</u> Const. status: _____
Foundation Type: <u>Slab-on-grade (non-elevated)</u> Flood openings: <u>No</u> No. of flood openings: <u>No</u>
Construction type: <u>Masonry</u> First floor height: <u>1</u> ft. <u>1</u> in. Floodproofed: <u>No</u> Floodproof certificate: <u>No</u>
Number of floors in building (excluding basement/enclosure): <u>1</u> Lowest machinery & equipment: <u>Ground level</u> Floor number: <u>1</u>
If multi-floor building, floor number occupied by policyholder: _____ Lowest personal property: <u>Ground level</u> Floor number: <u>1</u>
If mixed-use occupancy, approximate percentage residential: _____ Type of personal property: <input 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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Nearest body of water to insured property: <u>Canal behind building</u> Distance from insured property: <u>12</u> Feet
Comments: <u>Household PROPERTY</u>

Prior loss information
#1 Date of loss: <u>09/26/2024</u> Amount of loss: \$ <u>10000</u> to date Insured loss: <u>Yes</u> Claim made: <u>Yes</u> Repairs completed: <u>No</u>
Comments: <u>Hurricane Helene which remains open, payment was for advance</u> <input type="button" value="+"/> <input type="button" value="-"/> Add/remove prior loss

Date and time information <input type="checkbox"/> Add comments
Date of FIRM: <u>09/19/1975</u> FIRM status: <u>Pre-FIRM</u> Date of loss: <u>10/10/2024</u> Date assigned: <u>10/10/2024</u>
Date of construction: <u>01/01/1975</u> Building age (years): <u>49</u> Time of loss: <u>01:00</u> Date contacted: <u>10/10/2024</u>
Date of occupancy: <u>07/01/2015</u> Occupied (years): <u>9</u> Date inspected: <u>10/21/2024</u>
Comments: <u>Policyholder confirmed date of loss as 10/10/2024</u>

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

Flood water information: Main building/unit <input type="button" value="-"/> Click to remove additional flood water data
Approx. date flood entered: <u>10/10/2024</u> Approx. time entered: <u>01:00</u> Exterior water height inches = feet & inches
Approx. date flood receded: <u>10/10/2024</u> Approx. time receded: <u>20:00</u> Interior water height inches = feet & inches
Approximate duration flood water in main building/unit: <u>19.00</u> <input type="text" value="32"/> = <input type="text" value="2ft. 8in."/> <input type="text" value="25"/> = <input type="text" value="2ft. 1in."/>

Adjuster's signature: David Santom Adjuster FCN: 06070408 Date signed: Oct 27, 2024

NFIP Registered Adjuster

NFIP Standard Operations

DAVID SANTOM

FCN: 006070408
Status: Active

Registration Date: 1/25/2024
Valid Through: 06/30/2025

AUTHORIZED FOR:
Residential (Dwelling)
Large Commercial
Manufactured (Mobile) Home
Small Commercial



2024



This card is the property of FEMA. It may only be used by the person for which it was issued and only for the sole purpose of adjusting claims on behalf of the National Flood Insurance Program. Unauthorized use is strictly prohibited.

This FCN card is valid through June 30, 2025, and does not guarantee assignment of NFIP claims.

For a replacement FCN card, please contact the NFIP Standard Operations at NFIPAdjusterMailbox@fema.dhs.gov.

National Flood Insurance Program

[NFIPSERVICES.FLOODSMART.GOV](https://nfipservices.floodsmart.gov)



Valuation Report

Owner Information

Name: GUY CARPENTER
Street: 2808 SHANNON DR
City, State ZIP Code: PUNTA GORDA, FL 33950-2319
Country: USA

Phone:
Date Entered: 1/16/2025
Date Calculated:
Pricing Area: FLFM8X_OCT24

General Information

Number of Stories: 1 Story
Sq. Feet: 1,350.00
Cost per Finished Sq. Ft.: \$165.61

Cond.: Single Family Detached
Year Built: 1975
Agent Code:

Foundation

Foundation Shape: 6-7 Corners - L Shape
Finished Basement Pct.: 0.00%
Property Slope: None (0 - 15 degrees)

Foundation Type: 100% Concrete Slab
Foundation Material: 100% Concrete
Walk-out: No

Exterior

Roof Type: Gable
Number of Dormers: 0
Roof Material: 100% Composition - 3 Tab Shingle
Wall Material: 100% Masonry Stucco

Interior

Average Wall Height: 8 Ft.
Wall Material: 100% Drywall
Floor Covering: 25% Carpet, 75% Tile - Ceramic
Wall Finish: 100% Paint
Ceiling Finish: 100% Paint

Key Rooms

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

Attached Structures

Garages/Carports: 2 Car Attached
Decks/Balconies: None
Patios/Porches: 80 Sq. Ft. Bare Concrete

User-Defined Features

Features: None

Additions

Additions: None

Systems

Heating: 1 Forced Air Heating System
Air Conditioning: 1 Central Air Conditioning

Specialty: 1 Water Softener
Fireplaces: None

Cost Breakdown

Rough Framing:	\$22,929.48	Exterior Finish:	\$44,210.90	Windows:	\$5,294.49
Roofing:	\$11,666.72	Electrical:	\$9,640.47	Plumbing:	\$10,363.92
Heating/AC:	\$10,625.06	Floor Covering:	\$10,275.27	Interior Finish:	\$51,182.20
Appliances:	\$1,993.06	Specialty Features:	\$2,112.87		



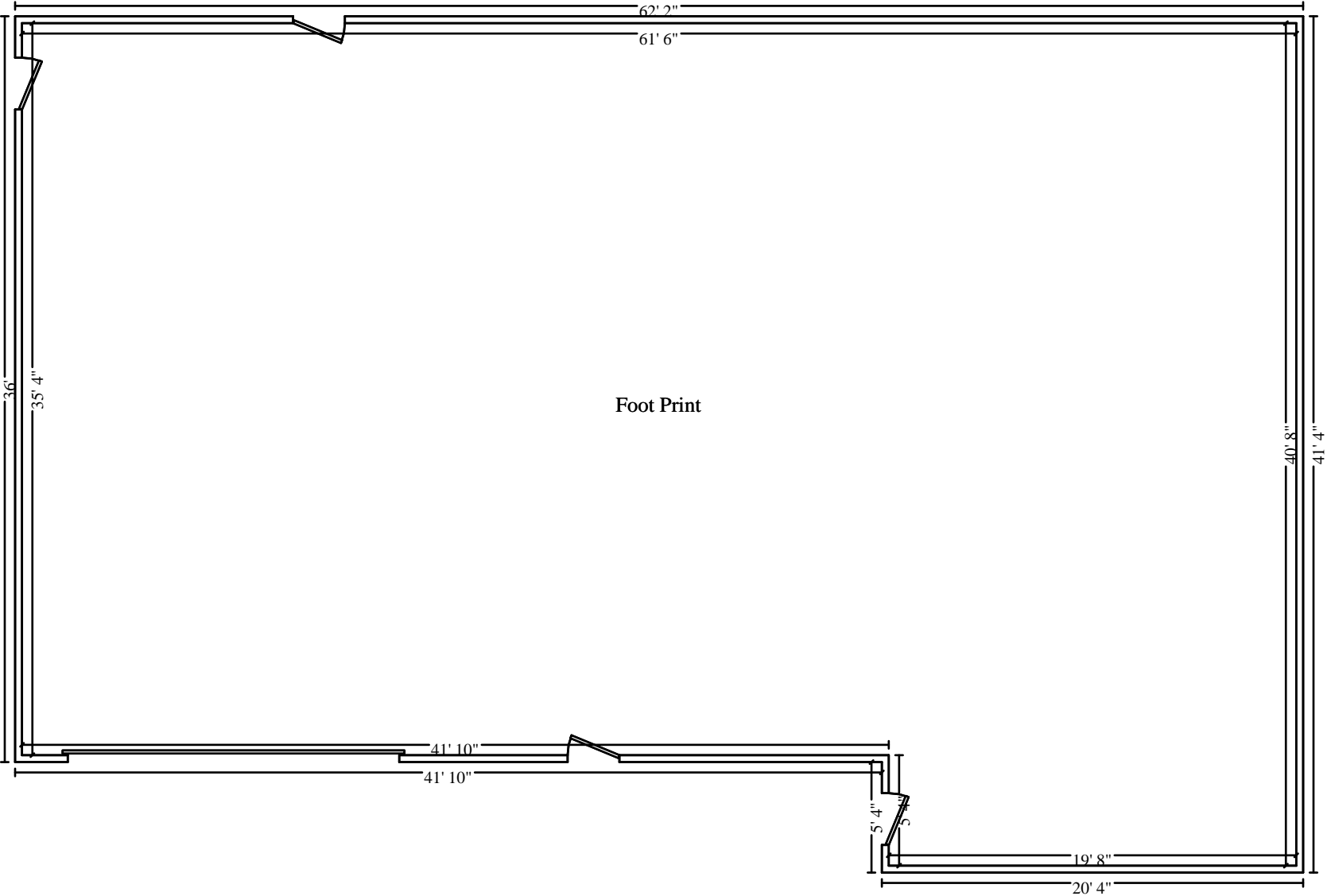
Valuation Report

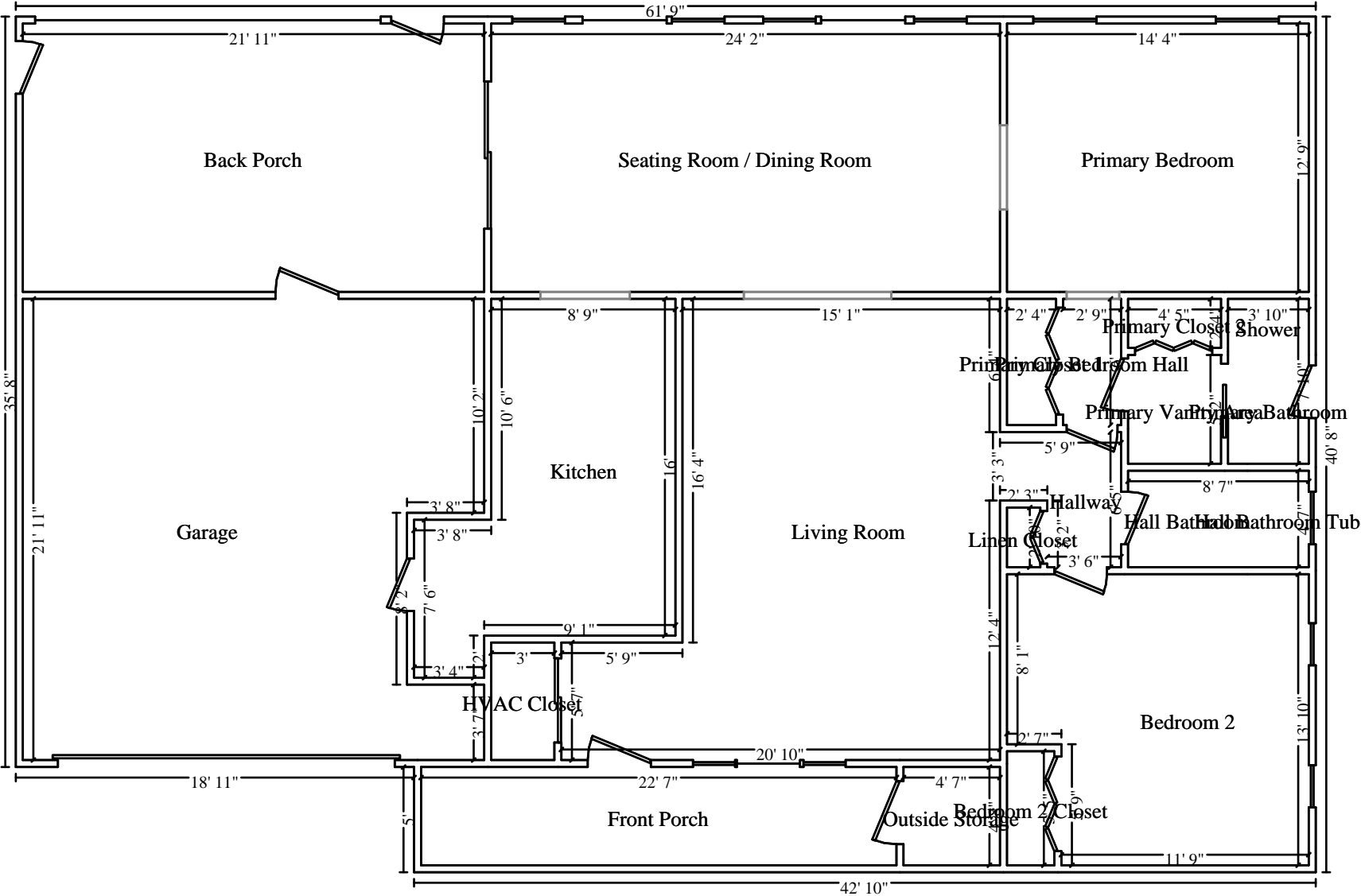
<i>Estimated Replacement Cost (Calculated Value):</i>	<i>\$223,576.21</i>
<i>Actual Cash Value (Calculated Value):</i>	<i>\$205,255.27</i>

(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.







The Hartford Insurance Company

Insured: GUY CARPENTER
Home: 2808 SHANNON DR
PUNTA GORDA, FL 33950-2319
Property: 2808 SHANNON DR
PUNTA GORDA, FL 33950-2319

E-mail: GUYMCARPENTERII@YAHOO.COM

Claim Rep.: David

Business: (251) 895-6133
E-mail: DavidSantom@cnc.claims

Estimator: David William Santom
Position: Commercial field adjuster
Company: CNC Catastrophe & National Claims
Business: PO Box 6842
Mobile, AL 36660

Business: (251) 895-6133
E-mail: davidsantom@yahoo.com

Reference:
Company: Hartford Fire Insurance Company

Claim Number: 560246

Policy Number: 6500357167

Type of Loss: Flood (NFIP)

Date of Loss: 10/10/2024 12:00 AM Date Received: 10/10/2024 12:00 AM
Date Inspected: 10/11/2024 12:00 AM Date Entered: 10/10/2024 12:43 PM

Price List: FLFM8X_OCT24
Restoration/Service/Remodel
Estimate: GUY_CARPENTER1

Net Claim Summary

Coverage	Net Claim
Building	\$42,506.59
Total Net Claim	\$42,506.59
Total Amount of Building Recoverable Depreciation	\$5,859.38
Total Net Claim if Depreciation is Recovered	\$48,365.97



The Hartford Insurance Company

Claim Number: 560246 Policy Number: 6500357167 Type of Loss: Flood (NFIP)

Date of Loss: 10/10/2024 12:00 AM Date Received: 10/10/2024 12:00 AM
Date Inspected: 10/11/2024 12:00 AM Date Entered: 10/10/2024 12:43 PM

Price List: FLFM8X_OCT24
Restoration/Service/Remodel
Estimate: GUY_CARPENTER1

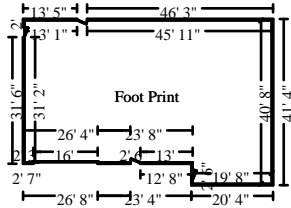
Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$53,365.97	(5,859.38)	<0.00>	\$47,506.59
Less Deductible			(5,000.00)
Net Claim			\$42,506.59
Total Recoverable Depreciation			\$5,859.38
Net Claim if Depreciation is Recovered			\$48,365.97



Building
GUY_CARPENTER1
Foot Print



Foot Print

Height: 8'

1456.00 SF Walls	2277.89 SF Ceiling
3733.89 SF Walls & Ceiling	2277.89 SF Floor
253.10 SY Flooring	178.33 LF Floor Perimeter
204.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	16' X 7'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

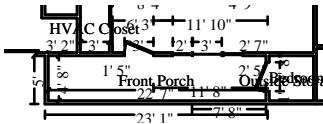
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
1. Clean with pressure spray	677.67 SF	1.12	0.95	0.00	759.94	(0.00)	759.94
Clean 1' above the flood line							
WATER SOFTENER							
2. R&R Water softener - electronically metered	1.00 EA	1,492.43	58.10	298.50	1,849.03	(332.10)	1,516.93
Totals: Foot Print			59.05	298.50	2,608.97	332.10	2,276.87
Total: Foot Print			59.05	298.50	2,608.97	332.10	2,276.87

Main Level



Front Porch

Height: 8'

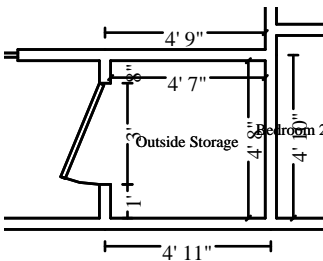


368.00 SF Walls
473.39 SF Walls & Ceiling
11.71 SY Flooring
54.50 LF Ceil. Perimeter

105.39 SF Ceiling
105.39 SF Floor
48.50 LF Floor Perimeter

Door	3' X 6' 8"	Opens into OUTSIDE_STOR
Window	2' X 4'	Opens into LIVING_ROOM2
Window	3' X 4'	Opens into LIVING_ROOM2
Window	2' X 4'	Opens into LIVING_ROOM2
Door	3' X 6' 8"	Opens into LIVING_ROOM2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
3. Clean with pressure spray	105.39 SF	1.12	0.15	0.00	118.19	(0.00)	118.19
Totals: Front Porch			0.15	0.00	118.19	0.00	118.19



Outside Storage

Height: 8'

128.00 SF Walls
149.39 SF Walls & Ceiling
2.38 SY Flooring
18.50 LF Ceil. Perimeter

21.39 SF Ceiling
21.39 SF Floor
15.50 LF Floor Perimeter

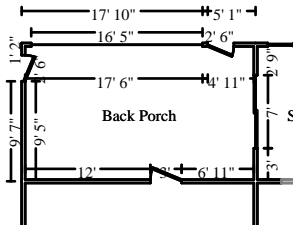
Door	3' X 6' 8"	Opens into FRONT_PORCH
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
4. Flood loss cleanup - Light	21.39 SF	1.27	0.00	0.00	27.17	(0.00)	27.17
5. Apply anti-microbial agent	21.39 SF	0.36	0.07	0.00	7.77	(0.00)	7.77
Note: Applying anti - microbial to floor.							
6. Clean masonry wall	58.90 SF	1.11	0.08	0.00	65.46	(0.00)	65.46
Note: Cleaning masonry walls 1" foot above the water line.							



CONTINUED - Outside Storage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
7. Apply anti-microbial agent	58.90 SF	0.36	0.21	0.00	21.41	(0.00)	21.41
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
8. STRCTURAL DRYOUT	21.39 SF	0.85	0.58	0.00	18.76	(0.00)	18.76
METHOD 1 DRY OUT BULLETIN W10325A							
Totals: Outside Storage			0.94	0.00	140.57	0.00	140.57



Back Porch

Height: 8'

389.00 SF Walls	279.44 SF Ceiling
668.44 SF Walls & Ceiling	279.44 SF Floor
31.05 SY Flooring	54.33 LF Floor Perimeter
69.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Door	3' X 6' 8"	Opens into GARAGE
Door	7' X 6' 8"	Opens into SEATING_ROO2
Window	16' 5" X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

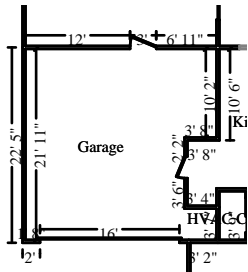
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
9. Flood loss cleanup - Light	279.44 SF	1.27	0.00	0.00	354.89	(0.00)	354.89
10. Apply anti-microbial agent	279.44 SF	0.36	0.98	0.00	101.58	(0.00)	101.58
Note: Applying anti - microbial to floor.							
11. Clean stud wall	106.44 SF	1.11	0.15	0.00	118.30	(0.00)	118.30
Note: Cleaning stud walls 1" foot above the water line.							
12. Apply anti-microbial agent	106.44 SF	0.36	0.37	0.00	38.69	(0.00)	38.69
Note: Applying anti - microbial to 1" above the water line on the walls.							
13. Clean metal wall	80.22 SF	1.11	0.11	0.00	89.15	(0.00)	89.15
14. Clean masonry wall	49.02 SF	1.11	0.07	0.00	54.48	(0.00)	54.48

MITIGATION



CONTINUED - Back Porch

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
15. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A ____ TILE FLOOR ____	279.44 SF	0.85	7.63	0.00	245.15	(0.00)	245.15
16. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber. ____ EXTERIOR DOOR ____	279.44 SF	1.15	0.39	0.00	321.75	<0.00>	321.75
17. Remove Storm door assembly	2.00 EA	13.77	0.00	5.50	33.04	(0.00)	33.04
18. Storm door assembly	2.00 EA	217.82	20.16	87.12	542.92	(82.05)	460.87
Totals: Back Porch			29.86	92.62	1,899.95	82.05	1,817.90



Garage

Height: 8'

611.33 SF Walls	450.40 SF Ceiling
1061.73 SF Walls & Ceiling	450.40 SF Floor
50.04 SY Flooring	73.50 LF Floor Perimeter
95.00 LF Ceil. Perimeter	

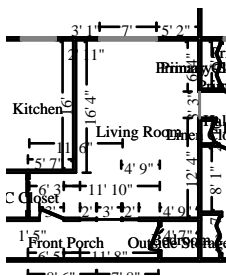
Door	16' X 7'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	3' X 6' 8"	Opens into BACK_PORCH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
____ CLEANING ____							
19. Flood loss cleanup - Light	450.40 SF	1.27	0.00	0.00	572.01	(0.00)	572.01
20. Apply anti-microbial agent	450.40 SF	0.36	1.58	0.00	163.72	(0.00)	163.72
Note: Applying anti - microbial to floor.							
21. Clean stud wall	279.30 SF	1.11	0.39	0.00	310.41	(0.00)	310.41
Note: Cleaning stud walls 1" foot above the water line.							
22. Apply anti-microbial agent	279.30 SF	0.36	0.98	0.00	101.53	(0.00)	101.53
Note: Applying anti - microbial to 1" above the water line on the walls.							
____ MITIGATION ____							
23. STRCTURAL DRYOUT	450.40 SF	0.85	12.30	0.00	395.14	(0.00)	395.14



CONTINUED - Garage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
METHOD 1 DRY OUT BULLETIN W10325A							
____ TILE FLOOR ____							
24. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber.	116.15 SF	1.15	0.16	0.00	133.73	<0.00>	133.73
Totals: Garage			15.41	0.00	1,676.54	0.00	1,676.54



Living Room

Height: 8'

536.67 SF Walls	363.22 SF Ceiling
899.89 SF Walls & Ceiling	363.22 SF Floor
40.36 SY Flooring	68.25 LF Floor Perimeter
82.25 LF Ceil. Perimeter	

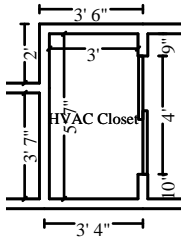
Door	4' X 6' 8"	Opens into HVAC_CLOSET
Missing Wall - Goes to Floor	7' X 6' 8"	Opens into SEATING_ROO2
Missing Wall	3' 3" X 8'	Opens into HALLWAY
Window	2' X 4'	Opens into FRONT_PORCH
Window	3' X 4'	Opens into FRONT_PORCH
Window	2' X 4'	Opens into FRONT_PORCH
Door	3' X 6' 8"	Opens into FRONT_PORCH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
____ CLEANING ____							
25. Flood loss cleanup - Light	363.22 SF	1.27	0.00	0.00	461.29	(0.00)	461.29
26. Apply anti-microbial agent	363.22 SF	0.36	1.27	0.00	132.03	(0.00)	132.03
Note: Applying anti - microbial to floor.							
27. Clean stud wall	211.58 SF	1.11	0.30	0.00	235.15	(0.00)	235.15
Note: Cleaning stud walls 1" foot above the water line.							
28. Apply anti-microbial agent	211.58 SF	0.36	0.74	0.00	76.91	(0.00)	76.91
Note: Applying anti - microbial to 1" above the water line on the walls.							
____ MITIGATION ____							
29. STRCTURAL DRYOUT GUY_CARPENTER1	363.22 SF	0.95	9.92	0.00	354.98	(0.00)	354.98



CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
30. R&R Tile floor covering	363.22 SF	18.09	201.88	1,314.12	8,086.65	(791.95)	7,294.70
WINDOWS							
31. R&R Wood window - double hung, 9-12 sf	3.00 EA	797.58	125.13	478.54	2,996.41	(352.66)	2,643.75
32. R&R Window extension jamb - 11/16" x 3-23/32" (6-9/16" wall)	32.00 LF	5.57	4.30	35.64	218.18	(17.49)	200.69
33. R&R Window stool & apron	12.00 LF	11.74	3.90	28.18	172.96	(15.59)	157.37
WINDOW CASING							
34. R&R Casing - 2 1/4"	32.00 LF	3.76	3.32	24.08	147.72	(11.65)	136.07
35. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA	39.32	1.33	23.60	142.89	(11.93)	130.96
Totals: Living Room			352.09	1,904.16	13,025.17	1,201.27	11,823.90



HVAC Closet

Height: 8'

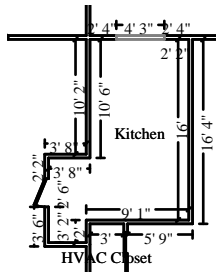
110.67 SF Walls	16.75 SF Ceiling
127.42 SF Walls & Ceiling	16.75 SF Floor
1.86 SY Flooring	13.17 LF Floor Perimeter
17.17 LF Ceil. Perimeter	

Door	4' X 6' 8"	Opens into LIVING_ROOM2					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
36. Flood loss cleanup - Light	16.75 SF	1.27	0.00	0.00	21.27	(0.00)	21.27
37. Apply anti-microbial agent	16.75 SF	0.36	0.06	0.00	6.09	(0.00)	6.09
Note: Applying anti - microbial to floor.							
38. Clean stud wall	40.82 SF	1.11	0.06	0.00	45.37	(0.00)	45.37
Note: Cleaning stud walls 1" foot above the water line.							
39. Apply anti-microbial agent	40.82 SF	0.36	0.14	0.00	14.84	(0.00)	14.84
Note: Applying anti - microbial to 1" above the water line on the walls.							



CONTINUED - HVAC Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
MITIGATION							
40. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	16.75 SF	0.95	0.46	0.00	16.37	(0.00)	16.37
TILE FLOOR							
41. R&R Tile floor covering	16.75 SF	18.09	9.31	60.60	372.92	(36.53)	336.39
HVAC							
42. HVAC Invoice The paid invoice is from Executive Cooling And Heating	1.00 EA	10,588.00	0.00	0.00	10,588.00	(2,223.48)	8,364.52
Totals: HVAC Closet			10.03	60.60	11,064.86	2,260.01	8,804.85



Kitchen

Height: 8'

441.67 SF Walls	166.83 SF Ceiling
608.50 SF Walls & Ceiling	166.83 SF Floor
18.54 SY Flooring	54.08 LF Floor Perimeter
60.83 LF Ceil. Perimeter	

Missing Wall - Goes to Floor
Door

4' 3" X 6' 8"
2' 6" X 6' 8"

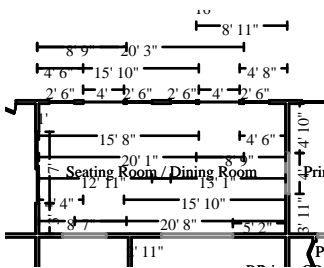
Opens into SEATING_ROO2
Opens into GARAGE

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
43. Flood loss cleanup - Light	166.83 SF	1.27	0.00	0.00	211.87	(0.00)	211.87
44. Apply anti-microbial agent	166.83 SF	0.36	0.58	0.00	60.64	(0.00)	60.64
Note: Applying anti - microbial to floor.							
45. Clean stud wall	167.66 SF	1.11	0.23	0.00	186.33	(0.00)	186.33
Note: Cleaning stud walls 1" foot above the water line.							
46. Apply anti-microbial agent	167.66 SF	0.36	0.59	0.00	60.95	(0.00)	60.95
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
47. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	166.83 SF	0.95	4.55	0.00	163.04	(0.00)	163.04



CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
TILE FLOOR							
48. R&R Tile floor covering	166.83 SF	18.09	92.72	603.60	3,714.27	(363.75)	3,350.52
Totals: Kitchen			98.67	603.60	4,397.10	363.75	4,033.35



Seating Room / Dining Room

Height: 8'

334.33 SF Walls	308.13 SF Ceiling
642.46 SF Walls & Ceiling	308.13 SF Floor
34.24 SY Flooring	51.58 LF Floor Perimeter
73.83 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	4' 3" X 6' 8"	Opens into KITCHEN
Missing Wall - Goes to Floor	7' X 6' 8"	Opens into LIVING_ROOM2
Missing Wall - Goes to Floor	4' X 6' 8"	Opens into PRIMARY_BED1
Window	2' 6" X 6'	Opens into Exterior
Window	4' X 6'	Opens into Exterior
Window	2' 6" X 6'	Opens into Exterior
Window	2' 6" X 6'	Opens into Exterior
Window	4' X 6'	Opens into Exterior
Window	2' 6" X 6'	Opens into Exterior
Door	7' X 6' 8"	Opens into BACK_PORCH

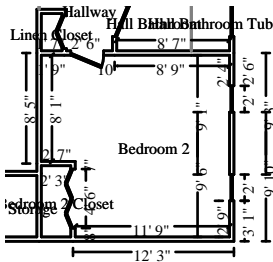
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
49. Flood loss cleanup - Light	308.13 SF	1.27	0.00	0.00	391.33	(0.00)	391.33
50. Apply anti-microbial agent	308.13 SF	0.36	1.08	0.00	112.01	(0.00)	112.01
Note: Applying anti - microbial to floor.							
51. Clean stud wall	159.91 SF	1.11	0.22	0.00	177.72	(0.00)	177.72
Note: Cleaning stud walls 1" foot above the water line.							
52. Apply anti-microbial agent	159.91 SF	0.36	0.56	0.00	58.13	(0.00)	58.13
Note: Applying anti - microbial to 1" above the water line on the walls.							



The Hartford Insurance Company

CONTINUED - Seating Room / Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
MITIGATION							
53. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	308.13 SF	0.95	8.41	0.00	301.13	(0.00)	301.13
TILE FLOOR							
54. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber.	308.13 SF	1.15	0.43	0.00	354.78	<0.00>	354.78
WINDOW							
55. R&R Wood window - double hung, 13-19 sf	6.00 EA	933.32	292.52	1,120.00	7,012.44	(822.07)	6,190.37
56. R&R Window extension jamb - 11/16" x 3-23/32" (6-9/16" wall)	64.00 LF	5.57	8.60	71.30	436.38	(34.98)	401.40
57. R&R Window stool & apron	12.00 LF	11.74	3.90	28.18	172.96	(15.59)	157.37
WINDOW CASING							
58. R&R Casing - 2 1/4"	32.00 LF	3.76	3.32	24.08	147.72	(11.65)	136.07
59. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	39.32	1.78	31.46	190.52	(15.91)	174.61
Totals: Seating Room / Dining Room			320.82	1,275.02	9,355.12	900.20	8,454.92



Bedroom 2

Height: 8'

388.00 SF Walls	183.42 SF Ceiling
571.42 SF Walls & Ceiling	183.42 SF Floor
20.38 SY Flooring	49.33 LF Floor Perimeter
56.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALLWAY
Window	2' X 4'	Opens into Exterior
Window	2' X 4'	Opens into Exterior
Door	4' 6" X 6' 8"	Opens into BEDROOM_2_CL

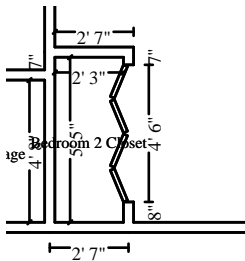
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
60. Flood loss cleanup - Light	183.42 SF	1.27	0.00	0.00	232.94	(0.00)	232.94



The Hartford Insurance Company

CONTINUED - Bedroom 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
61. Apply anti-microbial agent	183.42 SF	0.36	0.64	0.00	66.67	(0.00)	66.67
Note: Applying anti - microbial to floor.							
62. Clean stud wall	152.93 SF	1.11	0.21	0.00	169.96	(0.00)	169.96
Note: Cleaning stud walls 1" foot above the water line.							
63. Apply anti-microbial agent	152.93 SF	0.36	0.54	0.00	55.59	(0.00)	55.59
Note: Applying anti - microbial to 1" above the water line on the walls.							
_____ MITIGATION _____							
64. STRCTURAL DRYOUT	183.42 SF	0.95	5.01	0.00	179.26	(0.00)	179.26
METHOD 1 DRY OUT BULLETIN W10325A							
_____ WINDOW _____							
65. R&R Wood window - double hung, 13-19 sf	2.00 EA	933.32	97.51	373.32	2,337.47	(274.03)	2,063.44
66. R&R Window extension jamb - 11/16" x 3-23/32" (6-9/16" wall)	32.00 LF	5.57	4.30	35.64	218.18	(17.49)	200.69
67. R&R Window stool & apron	6.00 LF	11.74	1.95	14.08	86.47	(7.79)	78.68
_____ WINDOW CASING _____							
68. R&R Casing - 2 1/4"	32.00 LF	3.76	3.32	24.08	147.72	(11.65)	136.07
69. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	39.32	1.78	31.46	190.52	(15.91)	174.61
Totals: Bedroom 2			115.26	478.58	3,684.78	326.87	3,357.91



Bedroom 2 Closet

Height: 8'

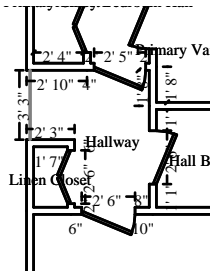
92.67 SF Walls	12.19 SF Ceiling
104.85 SF Walls & Ceiling	12.19 SF Floor
1.35 SY Flooring	10.83 LF Floor Perimeter
15.33 LF Ceil. Perimeter	

Door	4' 6" X 6' 8"	Opens into BEDROOM_2					
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
_____ CLEANING _____							
70. Flood loss cleanup - Light	12.19 SF	1.27	0.00	0.00	15.48	(0.00)	15.48



CONTINUED - Bedroom 2 Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
71. Apply anti-microbial agent	12.19 SF	0.36	0.04	0.00	4.43	(0.00)	4.43
Note: Applying anti - microbial to floor.							
72. Clean stud wall	33.58 SF	1.11	0.05	0.00	37.32	(0.00)	37.32
Note: Cleaning stud walls 1" foot above the water line.							
73. Apply anti-microbial agent	33.58 SF	0.36	0.12	0.00	12.21	(0.00)	12.21
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
74. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	12.19 SF	0.95	0.33	0.00	11.91	(0.00)	11.91
Totals: Bedroom 2 Closet			0.54	0.00	81.35	0.00	81.35



Hallway

Height: 8'

102.56 SF Walls	29.23 SF Ceiling
131.78 SF Walls & Ceiling	29.23 SF Floor
3.25 SY Flooring	11.17 LF Floor Perimeter
21.08 LF Ceil. Perimeter	

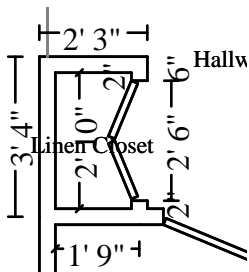
Missing Wall	3' 3" X 8'	Opens into LIVING_ROOM2
Door	2' 5" X 6' 8"	Opens into PRIMARY_BEDR
Door	2' 6" X 6' 8"	Opens into HALL_BATHROO
Door	2' 6" X 6' 8"	Opens into BEDROOM_2
Door	2' 6" X 6' 8"	Opens into LINEN_CLOSET

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
75. Flood loss cleanup - Light	29.23 SF	1.27	0.00	0.00	37.12	(0.00)	37.12
76. Apply anti-microbial agent	29.23 SF	0.36	0.10	0.00	10.62	(0.00)	10.62
Note: Applying anti - microbial to floor.							
77. Clean stud wall	34.62 SF	1.11	0.05	0.00	38.48	(0.00)	38.48
Note: Cleaning stud walls 1" foot above the water line.							
78. Apply anti-microbial agent	34.62 SF	0.36	0.12	0.00	12.58	(0.00)	12.58



CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
79. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	29.23 SF	0.95	0.80	0.00	28.57	(0.00)	28.57
TILE FLOOR							
80. R&R Tile floor covering	29.23 SF	18.09	16.25	105.74	650.77	(63.74)	587.03
Totals: Hallway			17.32	105.74	778.14	63.74	714.40



Linen Closet

Height: 8'

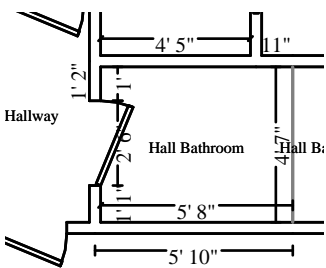
54.00 SF Walls	4.49 SF Ceiling
58.49 SF Walls & Ceiling	4.49 SF Floor
0.50 SY Flooring	6.33 LF Floor Perimeter
8.83 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"		Opens into HALLWAY				
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
81. Flood loss cleanup - Light	4.49 SF	1.27	0.00	0.00	5.70	(0.00)	5.70
82. Apply anti-microbial agent	4.49 SF	0.36	0.02	0.00	1.64	(0.00)	1.64
Note: Applying anti - microbial to floor.							
83. Clean stud wall	19.63 SF	1.11	0.03	0.00	21.82	(0.00)	21.82
Note: Cleaning stud walls 1" foot above the water line.							
84. Apply anti-microbial agent	19.63 SF	0.36	0.07	0.00	7.14	(0.00)	7.14
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
85. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	4.49 SF	0.95	0.12	0.00	4.39	(0.00)	4.39
TILE FLOOR							
86. R&R Tile floor covering	4.49 SF	18.09	2.50	16.26	99.98	(9.80)	90.18



CONTINUED - Linen Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Linen Closet			2.74	16.26	140.67	9.80	130.87



Hall Bathroom

Height: 8'

110.67 SF Walls	25.97 SF Ceiling
136.64 SF Walls & Ceiling	25.97 SF Floor
2.89 SY Flooring	13.42 LF Floor Perimeter
15.92 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into HALLWAY
Missing Wall	4' 7" X 8'	Opens into HALL_BATHRO1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
87. Flood loss cleanup - Light	25.97 SF	1.27	0.00	0.00	32.98	(0.00)	32.98
88. Apply anti-microbial agent	25.97 SF	0.36	0.09	0.00	9.44	(0.00)	9.44
Note: Applying anti - microbial to floor.							
89. Clean stud wall	41.59 SF	1.11	0.06	0.00	46.22	(0.00)	46.22
Note: Cleaning stud walls 1" foot above the water line.							
90. Apply anti-microbial agent	41.59 SF	0.36	0.15	0.00	15.12	(0.00)	15.12
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
91. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	25.97 SF	0.95	0.71	0.00	25.38	(0.00)	25.38
TILE FLOOR							
92. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber.	25.97 SF	1.15	0.04	0.00	29.91	<0.00>	29.91
Totals: Hall Bathroom			1.05	0.00	159.05	0.00	159.05



13.37 SF Ceiling
13.37 SF Floor
10.42 LF Floor Perimeter

Opens into HALL_BATHROO
Opens into Exterior

Height: 8'

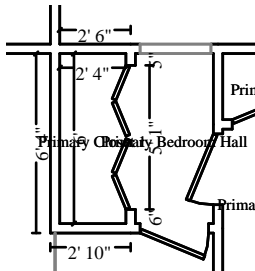
16.50 SF Ceiling
16.50 SF Floor
5.00 LF Floor Perimeter

Opens into PRIMARY_CLOS
Opens into PRIMARY_BED1
Opens into PRIMARY_VANI
Opens into HALLWAY



The Hartford Insurance Company

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
98. Flood loss cleanup - Light	16.50 SF	1.27	0.00	0.00	20.96	(0.00)	20.96
99. Apply anti-microbial agent	16.50 SF	0.36	0.06	0.00	6.00	(0.00)	6.00
Note: Applying anti - microbial to floor.							
100. Clean stud wall	15.50 SF	1.11	0.02	0.00	17.23	(0.00)	17.23
Note: Cleaning stud walls 1" foot above the water line.							
101. Apply anti-microbial agent	15.50 SF	0.36	0.05	0.00	5.63	(0.00)	5.63
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
102. STRCTURAL DRYOUT	16.50 SF	0.95	0.45	0.00	16.13	(0.00)	16.13
METHOD 1 DRY OUT BULLETIN W10325A							
Totals: Primary Bedroom Hall			0.58	0.00	65.95	0.00	65.95

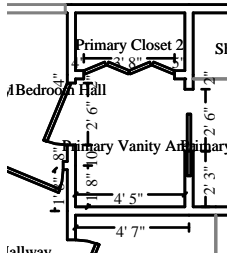


Primary Closet 1

Height: 8'

99.44 SF Walls	14.00 SF Ceiling
113.44 SF Walls & Ceiling	14.00 SF Floor
1.56 SY Flooring	11.58 LF Floor Perimeter
16.67 LF Ceil. Perimeter	

Door		5' 1" X 6' 8"		Opens into PRIMARY_BEDR			
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
103. Flood loss cleanup - Light	14.00 SF	1.27	0.00	0.00	17.78	(0.00)	17.78
104. Apply anti-microbial agent	14.00 SF	0.36	0.05	0.00	5.09	(0.00)	5.09
Note: Applying anti - microbial to floor.							
105. Clean stud wall	35.91 SF	1.11	0.05	0.00	39.91	(0.00)	39.91
Note: Cleaning stud walls 1" foot above the water line.							
106. Apply anti-microbial agent	35.91 SF	0.36	0.13	0.00	13.06	(0.00)	13.06
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
107. STRCTURAL DRYOUT	14.00 SF	0.95	0.38	0.00	13.68	(0.00)	13.68
METHOD 1 DRY OUT BULLETIN W10325A							
Totals: Primary Closet 1			0.61	0.00	89.52	0.00	89.52



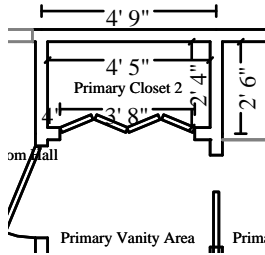
Primary Vanity Area

Height: 8'

95.56 SF Walls	22.82 SF Ceiling
118.38 SF Walls & Ceiling	22.82 SF Floor
2.54 SY Flooring	10.50 LF Floor Perimeter
19.17 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into PRIMARY_BEDR
Door	3' 8" X 6' 8"	Opens into PRIMARY_CLO1
Door	2' 6" X 6' 8"	Opens into PRIMARY_BATH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
108. Flood loss cleanup - Light	22.82 SF	1.27	0.00	0.00	28.98	(0.00)	28.98
109. Apply anti-microbial agent	22.82 SF	0.36	0.08	0.00	8.30	(0.00)	8.30
Note: Applying anti - microbial to floor.							
110. Clean stud wall	32.55 SF	1.11	0.05	0.00	36.18	(0.00)	36.18
Note: Cleaning stud walls 1" foot above the water line.							
111. Apply anti-microbial agent	32.55 SF	0.36	0.11	0.00	11.83	(0.00)	11.83
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
112. STRCTURAL DRYOUT	22.82 SF	0.95	0.62	0.00	22.30	(0.00)	22.30
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
113. Clean ceramic tile - Heavy	22.82 SF	1.15	0.03	0.00	26.27	<0.00>	26.27
Cleaning performed utilizing a mechanical orbital scrubber.							
Totals: Primary Vanity Area			0.89	0.00	133.86	0.00	133.86



Primary Closet 2

Height: 8'

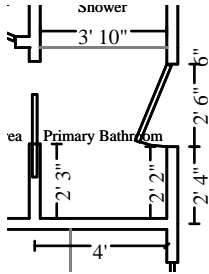
83.56 SF Walls	10.31 SF Ceiling
93.86 SF Walls & Ceiling	10.31 SF Floor
1.15 SY Flooring	9.83 LF Floor Perimeter
13.50 LF Ceil. Perimeter	

Door

3' 8" X 6' 8"

Opens into PRIMARY_VANI

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
114. Flood loss cleanup - Light	10.31 SF	1.27	0.00	0.00	13.09	(0.00)	13.09
115. Apply anti-microbial agent	10.31 SF	0.36	0.04	0.00	3.75	(0.00)	3.75
Note: Applying anti - microbial to floor.							
116. Clean stud wall	30.48 SF	1.11	0.04	0.00	33.87	(0.00)	33.87
Note: Cleaning stud walls 1" foot above the water line.							
117. Apply anti-microbial agent	30.48 SF	0.36	0.11	0.00	11.08	(0.00)	11.08
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
118. STRCTURAL DRYOUT	10.31 SF	0.95	0.28	0.00	10.07	(0.00)	10.07
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
119. Clean ceramic tile - Heavy	10.31 SF	1.15	0.01	0.00	11.87	<0.00>	11.87
Cleaning performed utilizing a mechanical orbital scrubber.							
Totals: Primary Closet 2			0.48	0.00	83.73	0.00	83.73



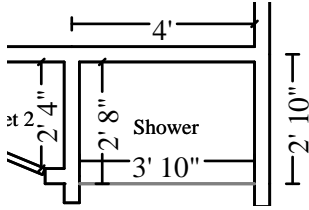
Primary Bathroom

Height: 8'

80.00 SF Walls	19.81 SF Ceiling
99.81 SF Walls & Ceiling	19.81 SF Floor
2.20 SY Flooring	9.17 LF Floor Perimeter
14.17 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into PRIMARY_VANI
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall	3' 10" X 8'	Opens into SHOWER

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
120. Flood loss cleanup - Light	19.81 SF	1.27	0.00	0.00	25.16	(0.00)	25.16
121. Apply anti-microbial agent	19.81 SF	0.36	0.07	0.00	7.20	(0.00)	7.20
Note: Applying anti - microbial to floor.							
122. Clean stud wall	28.42 SF	1.11	0.04	0.00	31.59	(0.00)	31.59
Note: Cleaning stud walls 1" foot above the water line.							
123. Apply anti-microbial agent	28.42 SF	0.36	0.10	0.00	10.33	(0.00)	10.33
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
124. STRCTURAL DRYOUT	19.81 SF	0.95	0.54	0.00	19.36	(0.00)	19.36
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
125. Clean ceramic tile - Heavy	19.81 SF	1.15	0.03	0.00	22.81	<0.00>	22.81
Cleaning performed utilizing a mechanical orbital scrubber.							
Totals: Primary Bathroom			0.78	0.00	116.45	0.00	116.45



Shower

Height: 8'

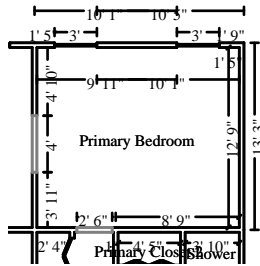
73.33 SF Walls	10.22 SF Ceiling
83.56 SF Walls & Ceiling	10.22 SF Floor
1.14 SY Flooring	9.17 LF Floor Perimeter
9.17 LF Ceil. Perimeter	

Missing Wall

3' 10" X 8'

Opens into PRIMARY_BATH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
126. Flood loss cleanup - Light	10.22 SF	1.27	0.00	0.00	12.98	(0.00)	12.98
127. Apply anti-microbial agent	10.22 SF	0.36	0.04	0.00	3.72	(0.00)	3.72
Note: Applying anti - microbial to floor.							
128. Clean stud wall	28.42 SF	1.11	0.04	0.00	31.59	(0.00)	31.59
Note: Cleaning stud walls 1" foot above the water line.							
129. Apply anti-microbial agent	28.42 SF	0.36	0.10	0.00	10.33	(0.00)	10.33
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
130. STRCTURAL DRYOUT	10.22 SF	0.95	0.28	0.00	9.99	(0.00)	9.99
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
131. Clean ceramic tile - Heavy	10.22 SF	1.15	0.01	0.00	11.76	<0.00>	11.76
Cleaning performed utilizing a mechanical orbital scrubber.							
Totals: Shower			0.47	0.00	80.37	0.00	80.37



Primary Bedroom

Height: 8'

354.00 SF Walls	182.75 SF Ceiling
536.75 SF Walls & Ceiling	182.75 SF Floor
20.31 SY Flooring	47.67 LF Floor Perimeter
54.17 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	4' X 6' 8"	Opens into SEATING_ROO2
Window	3' X 6'	Opens into Exterior
Window	3' X 6'	Opens into Exterior
Missing Wall - Goes to Floor	2' 6" X 6' 8"	Opens into PRIMARY_BEDR

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
132. Flood loss cleanup - Light	182.75 SF	1.27	0.00	0.00	232.09	(0.00)	232.09
133. Apply anti-microbial agent	182.75 SF	0.36	0.64	0.00	66.43	(0.00)	66.43
Note: Applying anti - microbial to floor.							
134. Clean stud wall	147.77 SF	1.11	0.21	0.00	164.23	(0.00)	164.23
Note: Cleaning stud walls 1" foot above the water line.							
135. Apply anti-microbial agent	147.77 SF	0.36	0.52	0.00	53.72	(0.00)	53.72
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
136. STRCTURAL DRYOUT	182.75 SF	0.95	4.99	0.00	178.60	(0.00)	178.60
METHOD 1 DRY OUT BULLETIN W10325A							
WINDOW							
137. R&R Wood window - double hung, 13-19 sf	2.00 EA	933.32	97.51	373.32	2,337.47	(274.03)	2,063.44
138. R&R Window extension jamb - 11/16" x 3-23/32" (6-9/16" wall)	32.00 LF	5.57	4.30	35.64	218.18	(17.49)	200.69
139. R&R Window stool & apron	6.00 LF	11.74	1.95	14.08	86.47	(7.79)	78.68
WINDOW CASING							
140. R&R Casing - 2 1/4"	12.00 LF	3.76	1.24	9.04	55.40	(4.37)	51.03
141. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	39.32	1.78	31.46	190.52	(15.91)	174.61
Totals: Primary Bedroom			113.14	463.54	3,583.11	319.59	3,263.52
Total: Main Level			1,082.40	5,000.12	50,757.00	5,527.28	45,229.72
Line Item Totals: GUY_CARPENTER1			1,141.45	5,298.62	53,365.97	5,859.38	47,506.59



Summary for Building

Line Item Total	46,925.90
Overhead	2,649.31
Profit	2,649.31
Material Sales Tax	1,141.45
Replacement Cost Value	\$53,365.97
Less Depreciation	(5,859.38)
Actual Cash Value	\$47,506.59
Less Deductible	(5,000.00)
Net Claim	\$42,506.59
Total Recoverable Depreciation	5,859.38
Net Claim if Depreciation is Recovered	\$48,365.97

David William Santom
Commercial field adjuster



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	2,649.31	2,649.31	1,141.45	0.00	0.00	0.00
Total	2,649.31	2,649.31	1,141.45	0.00	0.00	0.00



Recap by Room

Estimate: GUY_CARPENTER1

Area: Foot Print
Foot Print

2,251.42 4.80%

Area Subtotal: Foot Print

2,251.42 4.80%

Area: Main Level

Front Porch	118.04	0.25%
Outside Storage	139.63	0.30%
Back Porch	1,777.47	3.79%
Garage	1,661.13	3.54%
Living Room	10,768.92	22.95%
HVAC Closet	10,994.23	23.43%
Kitchen	3,694.83	7.87%
Seating Room / Dining Room	7,759.28	16.54%
Bedroom 2	3,090.94	6.59%
Bedroom 2 Closet	80.81	0.17%
Hallway	655.08	1.40%
Linen Closet	121.67	0.26%
Hall Bathroom	158.00	0.34%
Hall Bathroom Tub	81.95	0.17%
Primary Bedroom Hall	65.37	0.14%
Primary Closet 1	88.91	0.19%
Primary Vanity Area	132.97	0.28%
Primary Closet 2	83.25	0.18%
Primary Bathroom	115.67	0.25%
Shower	79.90	0.17%
Primary Bedroom	3,006.43	6.41%

Area Subtotal: Main Level

44,674.48 95.20%

Subtotal of Areas

46,925.90 100.00%

Total

46,925.90 100.00%



Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	3,626.16		3,626.16
DOORS	435.64	78.42	357.22
FLOOR COVERING - CERAMIC TILE	8,115.68	1,217.36	6,898.32
FINISH CARPENTRY / TRIMWORK	694.44	83.33	611.11
PLUMBING	1,451.45	319.32	1,132.13
PAINTING	589.80	58.99	530.81
WINDOWS - WOOD	11,579.71	1,715.74	9,863.97
O&P Items Subtotal	26,492.88	3,473.16	23,019.72
Non-O&P Items	RCV	Deprec.	ACV
CLEANING	3,772.96		3,772.96
GENERAL DEMOLITION	2,732.07		2,732.07
HEAT, VENT & AIR CONDITIONING	10,588.00	2,223.48	8,364.52
SPECIALTY ITEMS	1,968.55		1,968.55
WATER EXTRACTION & REMEDIATION	1,371.44		1,371.44
Non-O&P Items Subtotal	20,433.02	2,223.48	18,209.54
O&P Items Subtotal	26,492.88	3,473.16	23,019.72
Overhead	2,649.31		2,649.31
Profit	2,649.31		2,649.31
Material Sales Tax	1,141.45	162.74	978.71
Total	53,365.97	5,859.38	47,506.59



EXECUTIVE COOLING AND HEATING
1205 Elizabeth St., Suite D
Punta Gorda, FL 33950
(941) 637-9800
Charlotte County's Leading Independent Trane
Comfort Specialist

Invoice 84099
Invoice Date 10/19/2024
Completed Date
Customer PO
Payment Term Due Upon Receipt

Billing Address

Guy and Cheryl Carpenter
2808 Shannon Drive
Punta Gorda, FL 33950 USA

Job Address

Guy and Cheryl Carpenter
2808 Shannon Drive
Punta Gorda, FL 33950 USA

Description of Work

Task #	Description	Quantity	Your Price	Your Total
Install	Installation of 3 ton, 15.40 seer2 Trane Heat Pump System with 5 kw heater with breaker, new Trane wifi thermostat, reconnect existing duct work, reuse existing metal stand and condensate pump, change breakers as needed, one year Energy Savings Maintenance Agreement and five years labor, ten years parts and compressor warranty.	1.00	\$10,738.00	\$10,738.00
Rebate FPL	Rebate FPL	1.00	\$-150.00	\$-150.00
C/U	Trane 3 ton Condensing Unit	1.00	\$0.00	\$0.00
Trane 4TWR5036N1000A S/N: 243842AN5F				
A/H	Trane Air Handler	1.00	\$0.00	\$0.00
Trane TEM6A0C42H41SC S/N: 24113NGF3V				
Heater	5 KW Heater w/ breaker	1.00	\$0.00	\$0.00
Trane BAYHTR1505BRKC				
TSTAT		1.00	\$0.00	\$0.00

Paid On	Type	Memo	Amount
10/21/2024	Visa		\$5,294.00
10/25/2024	Visa		\$5,294.00

Potential Savings	\$0.00
Sub-Total	\$10,588.00
Tax	\$0.00
Total Due	\$10,588.00
Payment	\$10,588.00
Balance Due	\$0.00

Thank you for giving us the opportunity to meet your HVAC needs. We appreciate your business!

Acceptance of Agreement. The undersigned customer hereby agrees to purchase the equipment detailed herein by Thomas Haas Owner (Lic. No. CAC1814055) and further agrees that the specifications and Terms and Conditions listed herein are satisfactory. Customer further authorizes the purchase and installation of the equipment detailed herein, and agrees to pay the invoice total in accordance with the Terms and Conditions listed herein.

Mold and Microbial Growth Waiver and Release of Liability:

In consideration for the HVAC services ("Services") to be performed by Executive Cooling and Heating (hereinafter the "Company"), Customer acknowledges that the operation of HVAC equipment in a subtropic environment carries the inherent risk of mold and other microbial growth and Customer expressly agrees to assume the risk of all damages and injury to property or persons, if any, resulting from any and mold or microbial growth related damages. (Mold related damages shall include, but not be limited to, damages related to mold, fungus, rust, corrosion or other bacteria or organisms). Customer hereby releases the Company and it's agents, owners, and employees from all claims, losses, damages, risks, or cause of action, whether now known or unknown, arising now or in the future and arising directly or indirectly, from the services which result in damages caused by mold or mold related issues. This release includes claims related to property damage, personal injury, loss of income, emotional distress, death, loss of use, loss of value, and adverse health effects, or any other effects.

The Company will not be responsible for the identification or notification of existing or future mold spores arising out of past, present, or future HVAC conditions. Similarly, the Company will not be responsible for the cleaning, repair, removal, replacement, remediation, or abatement of affected structures or surfaces. The Customer acknowledges that the Company has not made any representations regarding the extent or potential of mold which may or could result from the Services, nor the consequences of mold which may or could arise, and the conditions which may result in mold. This Agreement is to assure the Company that it can undertake the Services without liability for any known or unknown condition which may result in mold. Customer agrees not to bring any action, whether by litigation or otherwise. The Customer acknowledges that this Agreement includes work performed by the Company to complete the

Services and results of the Services, both now and in the future. The Customer acknowledges and represents that he/she is legally authorized to enter into this Agreement, that Customer has read this Agreement fully and understands the terms and conditions of it, that Customer is of legal age and legally competent to execute this Agreement and has done so of and has done so in consideration of the Services rendered by the Company. This Agreement shall be binding upon and ensure to the benefit of the Company and the Customer and their respective heirs, executors, administrators, legal representatives and assigns.

THE COMPANY RECOMMENDS REGULAR MAINTENANCE OF YOUR HVAC EQUIPMENT AND THE INSTALLATION AND PERPETUAL USE OF UVC LIGHT ON EVERY HVAC SYSTEM FOR OPTIMAL AIR QUALITY. UV BULBS SHOULD BE CHECKED REGULARLY AND REPLACED WHEN BURNED OUT. NEVER LEAVE YOUR FAN IN THE "ON" POSITION. THERMOSTATS SHOULD BE SET TO "AUTO" FOR OPTIMAL HUMIDITY CONTROL.

Customer agrees that the contracted work has been completed in a satisfactory manner and that the balance payment is due immediately, in accordance with the Terms and Conditions accepted at the time of the original Agreement..

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



1-Loss Address

Date Taken: 10/21/2024

Taken By: David Santom

Address



2-Front Elevation

Date Taken: 10/21/2024

Taken By: David Santom

Front elevation

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



3-Left Elevation

Date Taken: 10/21/2024

Taken By: David Santom

Left elevation



8-Back Elevation

Date Taken: 10/21/2024

Taken By: David Santom

Back elevation

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



9-Right Elevation

Date Taken: 10/21/2024

Taken By: David Santom

Right elevation



16-Exterior Waterline

Date Taken: 10/21/2024

Taken By: David Santom

Exterior waterline 32"

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



150-Interior Water Line

Date Taken: 10/21/2024

Taken By: David Santom

Interior water line 25"



151-Interior Water Line

Date Taken: 10/21/2024

Taken By: David Santom

Interior water line 25"

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



4-A/C Condenser Unit

Date Taken: 10/21/2024

Taken By: David Santom

Policyholder replaced condenser unit after Milton and had the unit raised.



5-A/C Condenser Unit

Date Taken: 10/21/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



33-AC Air handle

Date Taken: 10/21/2024

Taken By: David Santom

Policyholder replaced the air handle unit after Milton .



10-Water Purifier

Date Taken: 10/21/2024

Taken By: David Santom

Adjuster recommending service call.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



12-Ground Level Storage Room

Date Taken: 10/21/2024

Taken By: David Santom

Please note mud residue remaining on the interior of the storage room.



13-Storage Room

Date Taken: 10/21/2024

Taken By: David Santom

Ground level
Please note mud residue still remaining.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



22-Entrance Into Dwelling

Date Taken: 10/21/2024

Taken By: David Santom

The air handler was replaced after Helene. A portion of it was submerged in water during flood event. Front door is swollen and not closing properly.



27-Utility Closet

Date Taken: 10/21/2024

Taken By: David Santom

Newly installed air handler.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



35-Air Handler

Date Taken: 10/21/2024

Taken By: David Santom

Tape measure shows interior waterline of 22 inches.
Portion of newly installed air handler was submerged in floodwater.



39-Living Room

Date Taken: 10/21/2024

Taken By: David Santom

Overview of living room
Policyholder has photos of flood in progress which will be included in the final report.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



41-Living Room

Date Taken: 10/21/2024

Taken By: David Santom

Adjuster has uploaded video showing the Movement in the tile flooring which indicates separation between the slab and the tiles.



42-Living Room

Date Taken: 10/21/2024

Taken By: David Santom

Adjuster is recommending the replacement of electrical outlets.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



43-Living Room

Date Taken: 10/21/2024

Taken By: David Santom

Adjuster is recommending replacement of some windows.



44-Hallway Leading To Bedrooms

Date Taken: 10/21/2024

Taken By: David Santom

The dwelling went through mitigation after Helene, as well as after Milton. Adjuster is recommending replacement of Insulation, drywall, baseboard, interior doors, bathroom vanities, lower kitchen cabinets and appliances.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167

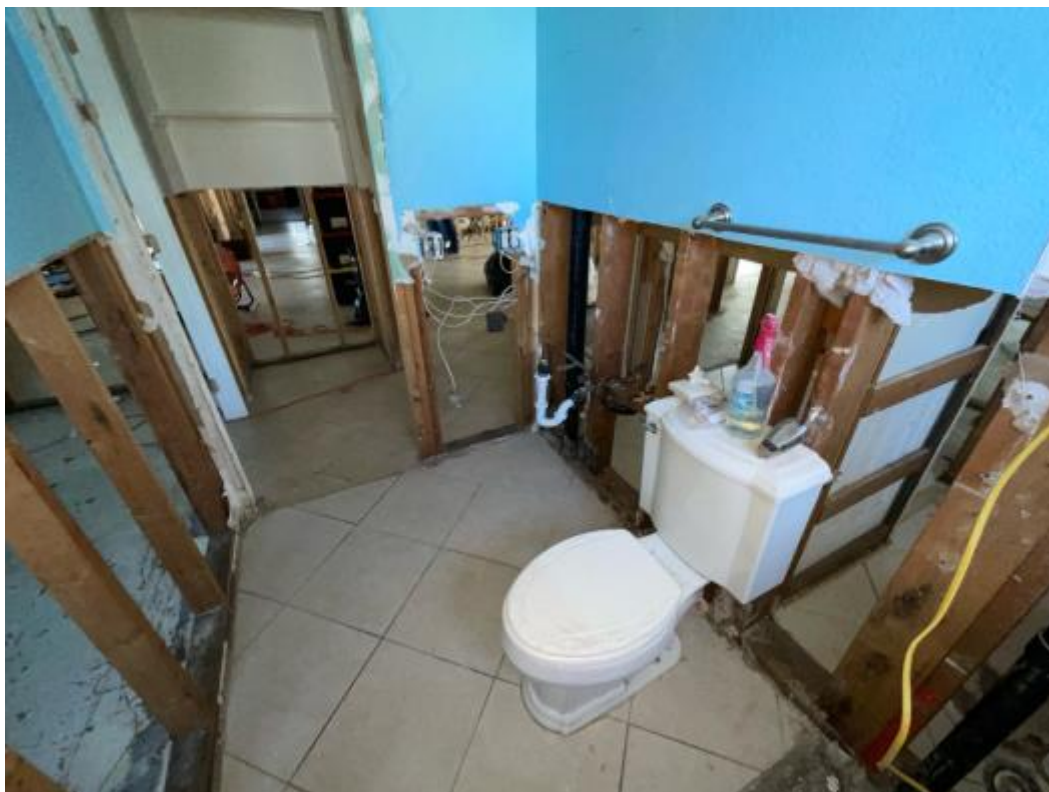


54-Hallway Bathroom

Date Taken: 10/21/2024

Taken By: David Santom

Jetted tub in hallway bathroom had to be removed to dry out the wall behind it.



57-Hallway Bathroom

Date Taken: 10/21/2024

Taken By: David Santom

Adjuster recommending replacement of vanity, remove and reattach toilet.

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



65-Primary Bedroom

Date Taken: 10/21/2024

Taken By: David Santom

Adjuster is recommending replacement of flooring, insulation, drywall, baseboard, electrical outlets, windows, interior door, and electrical outlets.



67-Primary Bedroom

Date Taken: 10/21/2024

Taken By: David Santom

Another view
Looking into hallway and closet

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



82-Dining Room

Date Taken: 10/21/2024

Taken By: David Santom

Overview of room
Interior waterline 22 inches
Four foot gut in this room.



121-Kitchen

Date Taken: 10/21/2024

Taken By: David Santom

Kitchen overview
Adjuster recommending a four foot gut.

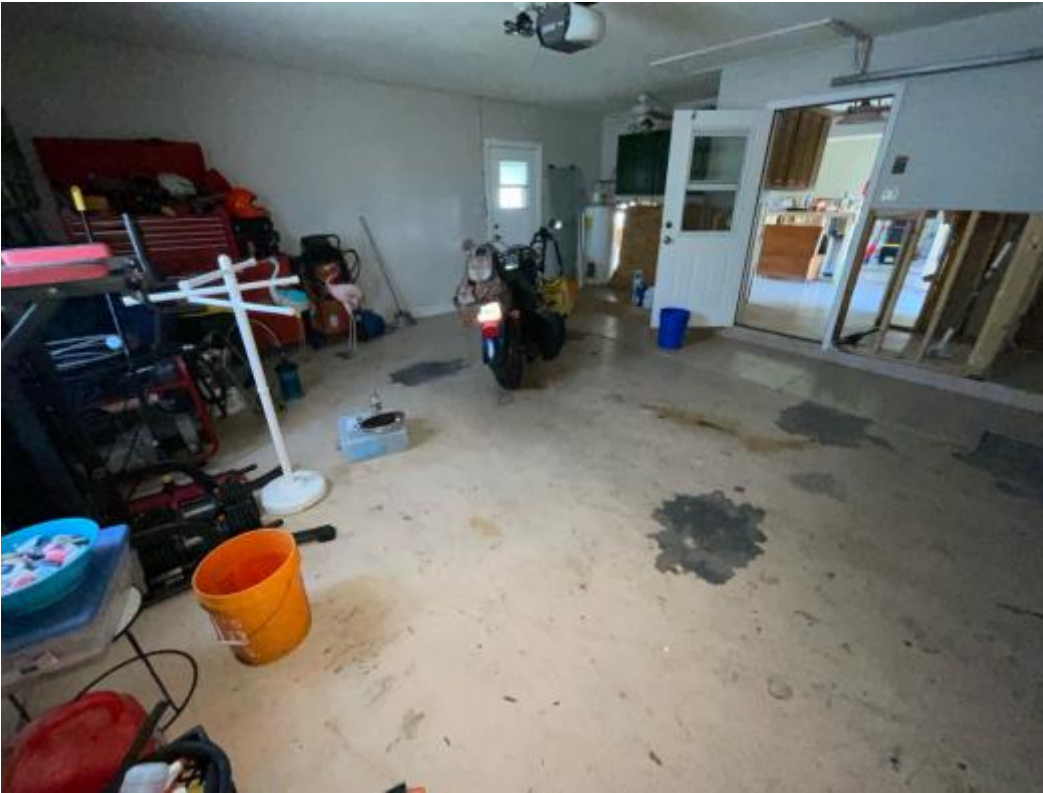
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER

Claim #: 560246

Policy #: 6500357167



135-Garage

Date Taken: 10/21/2024

Taken By: David Santom

Mitigation in progress.



Signature Page



Hartford Fire Insu...

Insured GUY CARPENTER
Policy Number 6500357167
Date of Loss 10/10/2024
Loss Address 2808 SHANNON DR , PUNTA GORDA, FL 33950-2319



2928 McVay Drive North
Mobile, AL 36606
Claims Department: 251-471-4718 ext. 5
Claims Department Email: claims@cnc-resource.com
Fax: 251-478-3257
www.adjustingexpectations.com



Insured was not present during the inspection.

I received a copy of the National Flood Insurance Program's Flood Insurance Claims Handbook from the adjuster.

Reset

Insured Signature



Reset

Adjuster Signature

10/21/2024

Adjuster: David Santom
Adjuster FCN: 06070408
Phone: 1-251-471-4718
Fax: 1-251-478-3257

Mobile: 251-895-6133



Flood Loss Questionnaire



Hartford Fire Insu...

Insured GUY CARPENTER
 Policy Number 6500357167
 Date of Loss 10/10/2024
 Loss Address 2808 SHANNON DR , PUNTA GORDA, FL 33950-2319



2928 McVay Drive North
 Mobile, AL 36606
 Claims Department: 251-471-4718 ext. 5
 Claims Department Email: claims@cnc-resource.com
 Fax: 251-478-3257
 www.adjustingexpectations.com

Flood Loss Questionnaire

Please fill in information as accurately as possible. If you are not sure about an answer please fill in to the best of your knowledge or put "unknown" or "unavailable".

1. What month and year was the building constructed?
2. What month and year was the risk purchased?
3. Do you own the building?
4. Is this your (pick one): Is this a Condo Unit?
5. If this is rental property and have contents coverage, do you own all of the contents?
6. Since you have owned the property, have you completed any major improvements?
- a. If yes, explain: Value:

7. Mailing Address 2808 SHANNON DR



Is this your current mailing address?

(Touch the button to deselect if this is not your current mailing address)

Initial Here:

[Reset](#)

8. Name of Mortgagee (s)



Is this your current mortgage?

(Touch the button to deselect if this is not your current mortgage)

Initial Here:

[Reset](#)

9. If Mortgage paid off, give year paid off (Please provide Pay Off Letter from Mortgagee. If pay off documents are not received and/or if you have not provided the most current mortgage, the current mortgage as listed above will be included on your building payment check.):

10. Date and Time water entered your building? 10/10/2024 (null)

11. Date and Time water receded from your building?



Flood Loss Questionnaire



Reset

9. If Mortgage paid off, give year paid off (Please provide Pay Off Letter from Mortgagee. If pay off documents are not received and/or if you have not provided the most current mortgage, the current mortgage as listed above will be included on your building payment check.):

10. Date and Time water entered your building? 10/10/2024 (null)

11. Date and Time water receded from your building?

12. The floodwaters that came in were (pick one):

13 a. Nearest body of water

b. Distance from your building?

14. Name of other insurance (Examples: Name of Homeowners Carrier or Commercial Policy Carrier)

a. Name:

Policy #:

Coverage for Building:

Coverage for Contents:

Does it cover flood damages?

b. Name:

Policy #:

Coverage for Building:

Coverage for Contents:

Does it cover flood damages?

15. Do you have excess flood coverage for building?

Amount:

16. Do you have excess flood coverage for contents?

Amount:

17. Has your building suffered any prior losses from flood?

a. Date of the prior loss and amount of the loss

/

Reset

Were you insured at the time of loss?

Were Repairs made?

b. Date of the prior loss and amount of the loss

/

Reset

Were you insured at the time of loss?

Were Repairs made?

c. Date of the prior loss and amount of the loss

/

Reset

Were you insured at the time of loss?

Were Repairs made?

18. Are you using a general contractor

General Contractor Name:

Address:

Phone:



Flood Loss Questionnaire



15. Do you have excess flood coverage for building?

Amount:

16. Do you have excess flood coverage for contents?

Amount:

17. Has your building suffered any prior losses from flood?

a. Date of the prior loss and amount of the loss

/

Reset

Were you insured at the time of loss?

Were Repairs made?

b. Date of the prior loss and amount of the loss

/

Reset

Were you insured at the time of loss?

Were Repairs made?

c. Date of the prior loss and amount of the loss

/

Reset

Were you insured at the time of loss?

Were Repairs made?

18. Are you using a general contractor

General Contractor Name:

Address:

Phone:

Address (Cont):

License #:

19. The policy is currently listed under the name of GUY CARPENTER

☐

Is this Correct

IMPORTANT: If you filed a prior claim and completed all repairs, documentation (canceled checks, paid invoices, receipts, and paid contractor estimates) will be required by your insurance company to verify completion of all repairs.

Reset

Insured Signature

Date

Email Address

Reset Form

☐

Insured was not present during the inspection.

Adjuster: David Santom

Adjuster FCN: 06070408

Phone: 1-251-471-4718

Fax: 1-251-478-3257

Mobile: 251-895-6133



NUTMEG INS AGENCY INC/AARP
ONE HARTFORD PLAZA T7 PL
HARTFORD, CT 06155

Claim Assignment Form

Date Assigned	Loss Date	EDN	Policy Number	Tracking Number	Policy Period
10/10/2024	10/10/2024	N/A	6500357167	560246	07/06/2024 to 07/06/2025 Renewal

Property Address	Insured Name and Mailing Address
2808 SHANNON DR PUNTA GORDA, FL 33950-2319	GUY CARPENTER / CHERYL CARPENTER 2808 SHANNON DR PUNTA GORDA, FL 33950-2319

Mortgagee Information	Additional Insured
FIRST FLORIDA CREDIT UNION ISAOA/ATIMA	

Primary Contact Information	Secondary Contact Information
Contact Name: GUY CARPENTER	Contact Name: N/A
Relationship To Insured: Insured	Relationship To Insured: N/A
Home Phone: N/A	Home Phone: N/A
Cell Phone: (239) 443-7530	Cell Phone: N/A
Other Phone: (407) 288-0401	Other Phone: N/A
Email: GUYMCARPENTERII@YAHOO.COM	Email: N/A

Adjuster Assignment Information	Coverage
Adjusting Firm: CNC Resource	Building Coverage: \$217,000
Adjusting Firm Phone: (800) 843-0170	Building Deductible: \$5,000
	Contents Coverage: \$100,000
	Contents Deductible: \$5,000

Agent Information	Prior Loss Information
Phone Number: (800) 296-7542	Loss Date: 9/26/2024
Agent Name: NUTMEG INS AGENCY INC/AARP	Building Payment Amount: \$10,000.00
	Contents Payment Amount: \$0.00
	Prior Adjusting Firm: CNC Resource

Building/Rating Information	
Rate Method: Risk Rating 2	Does Building Contain M&E: Yes
Policy Form: Dwelling	M&E Located Above First Floor: No
Number Of Units: 1	Building Contains Washer, Dryer Or Freezer: Yes
Occupancy: Single-Family Home	Washer, Dryer Or Freezer Above First Floor: No
Building Type: Main Dwelling	Enclosure Size: N/A
Primary/Secondary: Primary	First Floor Height: 1.1
Tenant Indicator: No	First Floor Height Method: FEMA Determined
Foundation: Slab on grade (non-elevated)	Post Firm: No
Number of Floors: 1	Flood Zone: AE
Construction Type: Masonry	Date Of Original Construction: 01/01/1975
Number Of Flood Openings: N/A	Substantial Improvement Date: N/A
Area Of Permanent Flood Openings (sq. in): N/A	Firm Date: 9/19/1975
Engineered Openings: No	Community Number: 120061
	Map Panel: 0234

Claims Contact Information

Claims Phone Number: 800-787-5677

Comments

N/A