

NARRATIVE REPORT

DWELLING / UNIT OWNER

Carrier:	Hartford Fire Insurance Company	Date of Loss:	9/26/2024
Insured:	GUY/CHERYL CARPENTER	Assigned:	9/27/2024
CID:	237149	Contacted:	9/29/2024
Claim Number:	547762	Inspected:	10/1/2024
Policy Number:	6500357167	Inspected With:	Mr. and. Ms. Carpenter
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:	POLICYHOLDERS
Policy Term:	7/6/2024 to 7/6/2025		

Risk:

DOC:	1/1/1975
FIRM:	9/19/1975
Pre/Post:	Pre-FIRM
Elevated:	Not Elevated
Zone:	AE
Foundation:	Concrete slab-on-grade
Basement:	No
Ext. Finish:	Stucco
# Floors:	One

Valuation:

RCV Building:	\$222,635.65
ACV Building:	\$204,393.11

Qualification:

Type:	Single Family
Occupancy:	Owner occupied (Principal residence)
Insured to Value %:	100%
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 Stucco siding and a compositional shingle 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 stream, river, or lake overflow caused by Hurricane Helene.

This created overflow from a 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:	20"
Interior Water Height:	12"

Establishing a GCF:

A series of intense thunderstorms dropped torrential rainfall in the area during Hurricane Helene 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 General Condition of Flooding 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:

This property received flood damage from both Hurricanes Helene and Milton. The tear out and re-build for many items is written in this Helene (9/26) claim. The Milton (10/9) claim had a higher waterline and therefore covers the additional items which are not part of this Helene claim. Those items include tear out and replacement of HVAC Condenser Unit, windows, window shutters, replacement of tub, shower wall,

detachment and resetting of sink, replacement of appliances.

Flood loss clean-up and mitigation have been included in both claims.

On September 26th, a series of intense thunderstorms created by Hurricane Helene caused overflow from the deep-water canal located approximately 12 feet behind the dwelling. This concoction of dirty, rising water spilled into the streets, through the yards, and eventually into this policyholder's home. The flood water entered the risk beneath the exterior doors and through the slab and foundation walls flooding the entire dwelling to a height of 12".

Building Property Adjustment:

The adjuster met the policyholders, Mr. and Mrs. Carpenter, at the loss address. They surveyed the flood damage together. The adjuster measured and photographed an exterior waterline of 20" and an interior waterline of 12".

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

Exterior Observed:

- Elevations – clean the exterior 2'8" (1 foot above the waterline)

Interior Observed:

- Drywall – remove, replace to 4' and paint to 8'.
- Clean tile flooring with orbital scrubber and seal grout with 2 coats per industry standards.
- Insulation – remove and replace exterior wall insulation 2' (1' above waterline).
- Doors – remove and replace doors, remove and reinstall hardware.
- Windows – remove and reinstall apron and stool for drywall replacement.
- Bathrooms – remove and replace cabinetry, replace bathtub, remove and reattach toilet and sink.
- Cabinets – Wood base cabinets were splitting from flood waters and require replacement. Solid countertops were not damaged by flood but require removal to access the cabinets. Policyholder has been informed of their duty to not damage the countertop during removal.
- Appliances – remove and replace refrigerator/freezer, dishwasher, and oven

Perimeter Wall Sheathing:

No sheathing damage 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 \$60,000 to \$107,593.44 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:

Dwelling_Narrative_2024

Exclusively for the use of CNC employees and adjusters

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.

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.



2928 North McVay Dr.
Mobile, AL 36606

1-800-843-0170
Fax: (251) 478-3257

David William Santom
FCN #: 0006070408

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

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**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:	GUY CARPENTER/CHERYL CARPENTER		POLICY NO.:	6500357167
PROPERTY ADDRESS:	2808 SHANNON DR		CLAIM/FILE NO.:	547762
CITY:	PUNTA GORDA	STATE: FL	ZIP: 33950-2319	DATE OF LOSS: 9/26/2024
MAILING ADDRESS:				TIME OF LOSS: 12:00 AM
CITY:	Same as property		STATE: ZIP:	EDN NO.: FL0124
EMAIL(S):	GUYMCARPENTERII@YAHOO.COM		PHONE NO.: (407) 288-0401	

How flood loss happened: Overflow of inland or tidal waters

Title and Occupancy:	Building type: Residential single-family dwelling	Ownership/use: Owner-occupied (principal residence)
	Contents type/ownership/use: Residential contents are owned by me, household family members and/or guests/servants	

Interest:	Mortgagee(s): FIRST FLORIDA CREDIT UNION ISAOA/ATIMA	None: <input type="checkbox"/>
	Others with interest in or liens, charges or claims against property: GUY CARPENTER/CHERYL CARPENTER	None: <input type="checkbox"/>
	Other insurance that may insure this loss: No other	Type: None

SFIP policy type: Dwelling Form (Regular)	No. of insured buildings/units: 1	Contents coverage: Yes	Tenant improvements: No
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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	
Property pre-loss value (RCV)	coverage to value %: 97.47%	\$222,635.65	\$0.00	\$198,352.00	\$0.00
Property pre-loss value (ACV)	80% of RCV: \$178,108.52	\$204,393.11	\$0.00	\$149,726.50	\$0.00
Insured damage RCV loss		\$113,556.36	\$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	(\$8,103.81)			
Less depreciation (non-recoverable)	<input checked="" type="checkbox"/> applicable <input type="checkbox"/> not applicable	(\$962.92)	\$0.00	\$0.00	\$0.00
Insured damage ACV loss		\$104,489.63	\$0.00	\$0.00	\$0.00
Add eligible Coverage C loss: Not applicable		\$0.00		\$0.00	
Insured ACV loss subtotal		\$104,489.63	\$0.00	\$0.00	\$0.00
Less salvage/buyback		\$0.00	\$0.00	\$0.00	\$0.00
Net insured ACV loss		\$104,489.63	\$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		\$99,489.63	\$0.00	\$0.00	\$0.00
Add recoverable depreciation	<input type="checkbox"/> not applicable	\$8,103.81			
Claim subtotal		\$107,593.44	\$0.00	\$0.00	\$0.00
Net claim		\$107,593.44			
					\$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: GUY CARPENTER / CHERYL CARPENTER	OWNER TITLE: MR. GUY CARPENTER / MRS. CHERYL CARPENTER

Date: 10/01/2024

**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 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>FL0124</u>			
Policyholder (additional): <u>Cheryl Carpenter</u>		Policy #: <u>6500357167</u> Claim #: <u>547762</u>			
Property address: <u>2808 SHANNON DR</u> Mailing same		Adjuster: <u>David Santom</u> File #: <u>237149</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>(407) 288-0401</u> Phone #2: <u>239-443-7530</u>		Phone #1: <u>251-471-4718</u> Phone #2: _____			
Email: <u>Guymcarpenterll@yahoo.com</u>		Email: <u>claims@cnc-resource.com</u>			
Comments: _____		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	\$ 217000	\$ 5000	\$ 107,593.44	\$ 10000.00
Term: <u>07/06/2024</u> to: <u>07/06/2025</u>	Coverage B - Contents	\$ 100000	\$ 5000	\$0.0	\$

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: Yes	Current flood zone: AE			
Building Type: <u>Main dwelling</u>	Building over water: No	Approx. % over water: _____			
Occupied by: <u>Owner-occupied (principal residence)</u>	Under construction: No	Const. status: _____			
Foundation Type: <u>Slab-on-grade (non-elevated)</u>	Flood openings: No	No. of flood openings: No			
Construction type: <u>Masonry</u>	First floor height: <u>1</u> ft. <u>1</u> in. Floodproofed: No	Floodproof certificate: No			
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 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: <u>Canal located on back elevation</u>	Distance from insured property: <u>12</u> Feet	Comments: No prior losses, no substantial improvements after the FIRM date			

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>09/26/2024</u>	Date assigned: <u>09/28/2024</u>		
Date of construction: <u>01/01/1975</u>	Building age (years): <u>49</u>	Time of loss: <u>19:00</u>	Date contacted: <u>09/29/2024</u>		
Date of occupancy: <u>07/01/2015</u>	Occupied (years): <u>9</u>		Date inspected: <u>10/01/2024</u>		
Comments: _____					

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>Uninhabitable</u>				
Type of flood: <u>Stream, river or lake overflow</u> Other contributing cause(s) of loss (if yes, submit Subrogation Referral):	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Comments: Yes there was a GCF, No other contributing factors					

Flood water information: Main building/unit <input type="button" value="-"/> Click to remove additional flood water data					
Approx. date flood entered: <u>09/26/2024</u>	Approx. time entered: <u>19:00</u>	Exterior water height inches = feet & inches	Interior water height inches = feet & inches		
Approx. date flood receded: <u>09/27/2024</u>	Approx. time receded: <u>07:30</u>	<u>20</u> = <u>1ft.8in.</u>	<u>12</u> = <u>1ft.0in.</u>		
Approximate duration flood water in main building/unit: <u>12.50</u>					

Adjuster's signature: David Santom Adjuster FCN: 06070408 Date signed: Oct 1, 2024

NFIP Registered Adjuster

NFIP Standard Operations

DAVID SANTOM

FCN: 006070408
Status: Active

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



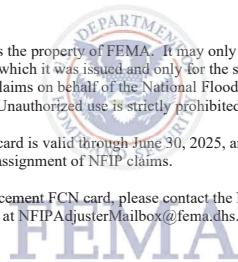
AUTHORIZED FOR:
Residential (Dwelling)
Large Commercial
Manufactured (Mobile) Home
Small Commercial



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



The Hartford Insurance Company

Valuation Report

Owner Information

Name:	GUY CARPENTER/CHERYL CARPENTER	Phone:	
Street:	2808 SHANNON DR	Date Entered:	1/16/2025
City, State ZIP Code	PUNTA GORDA, FL 33950-2319	Date Calculated:	
Country:	USA	Pricing Area:	FLFM8X_SEP24

General Information

Number of Stories:	1 Story	Cond.:	Single Family Detached
Sq. Feet:	1,350.00	Year Built:	1975
Cost per Finished Sq. Ft.:	\$164.92	Agent Code:	

Foundation

Foundation Shape:	6-7 Corners - L Shape	Foundation Type:	100% Concrete Slab
Finished Basement Pct.:	0.00%	Foundation Material:	100% Concrete
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:	25% Carpet, 75% Tile - Ceramic
Wall Material:	100% Masonry Stucco	Wall Finish:	100% Paint
		Ceiling Finish:	100% Paint

Interior

Key Rooms

Kitchens:	1 - Medium	Garages/Carports:	2 Car Attached
Bathrooms:	2 - Full Bath	Decks/Balconies:	None
Bedrooms:	2 - Medium	Patios/Porches:	80 Sq. Ft. Bare Concrete

Attached Structures

User-Defined Features

Features:	None	Additions:	None
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Additions

Systems

Heating:	1 Forced Air Heating System	Specialty:	1 Water Softener
Air Conditioning:	1 Central Air Conditioning	Fireplaces:	None

Cost Breakdown

Rough Framing:	\$22,890.86	Exterior Finish:	\$43,674.13	Windows:	\$5,292.33
Roofing:	\$11,641.66	Electrical:	\$9,603.56	Plumbing:	\$10,341.81
Heating/AC:	\$10,621.50	Floor Covering:	\$10,232.65	Interior Finish:	\$51,116.00
Appliances:	\$1,992.46	Specialty Features:	\$2,111.48		



The Hartford Insurance Company

Valuation Report

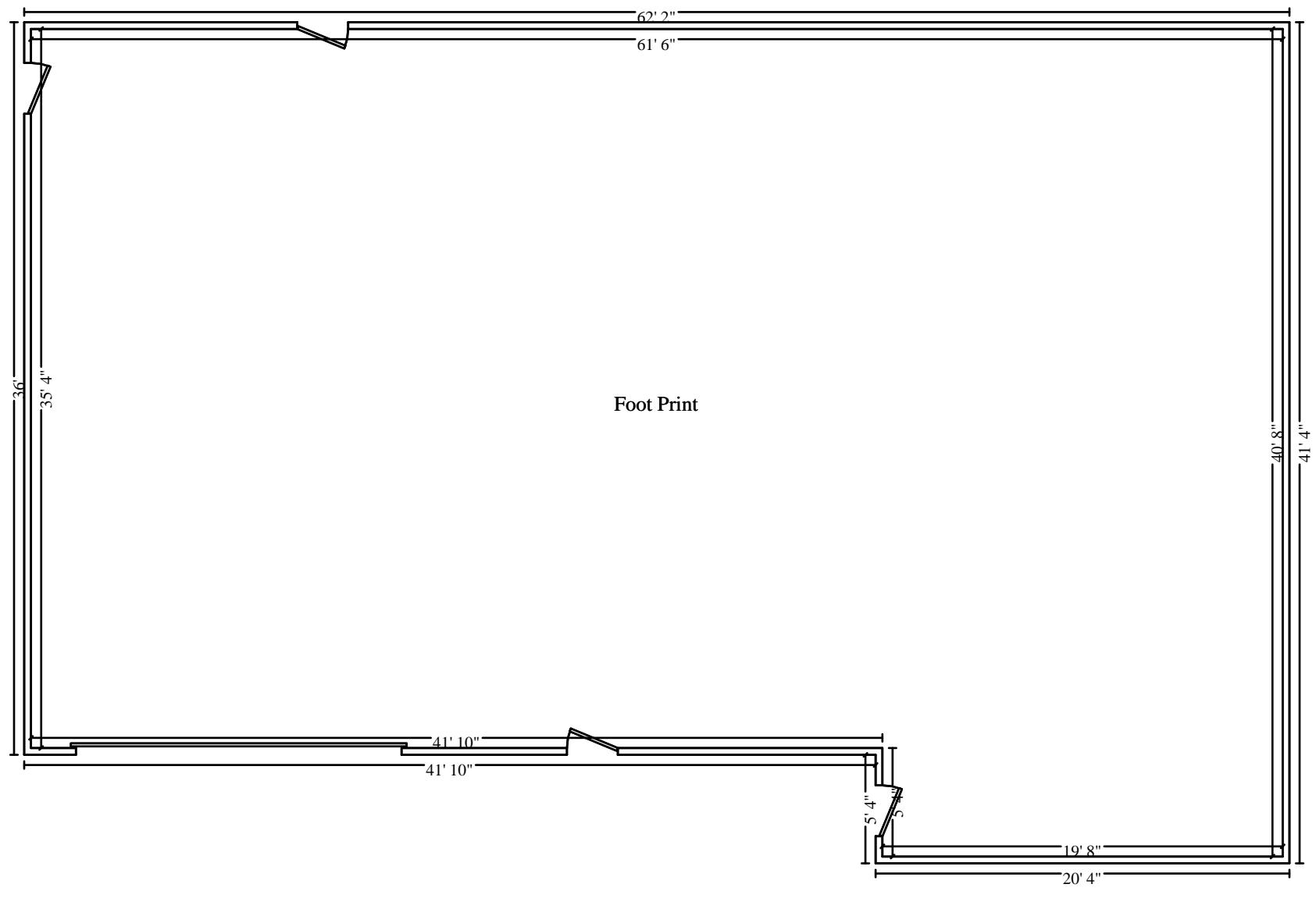
Estimated Replacement Cost (Calculated Value):	\$222,635.65
Actual Cash Value (Calculated Value):	\$204,393.11

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

(Actual Cash Value equals replacement cost less depreciation)

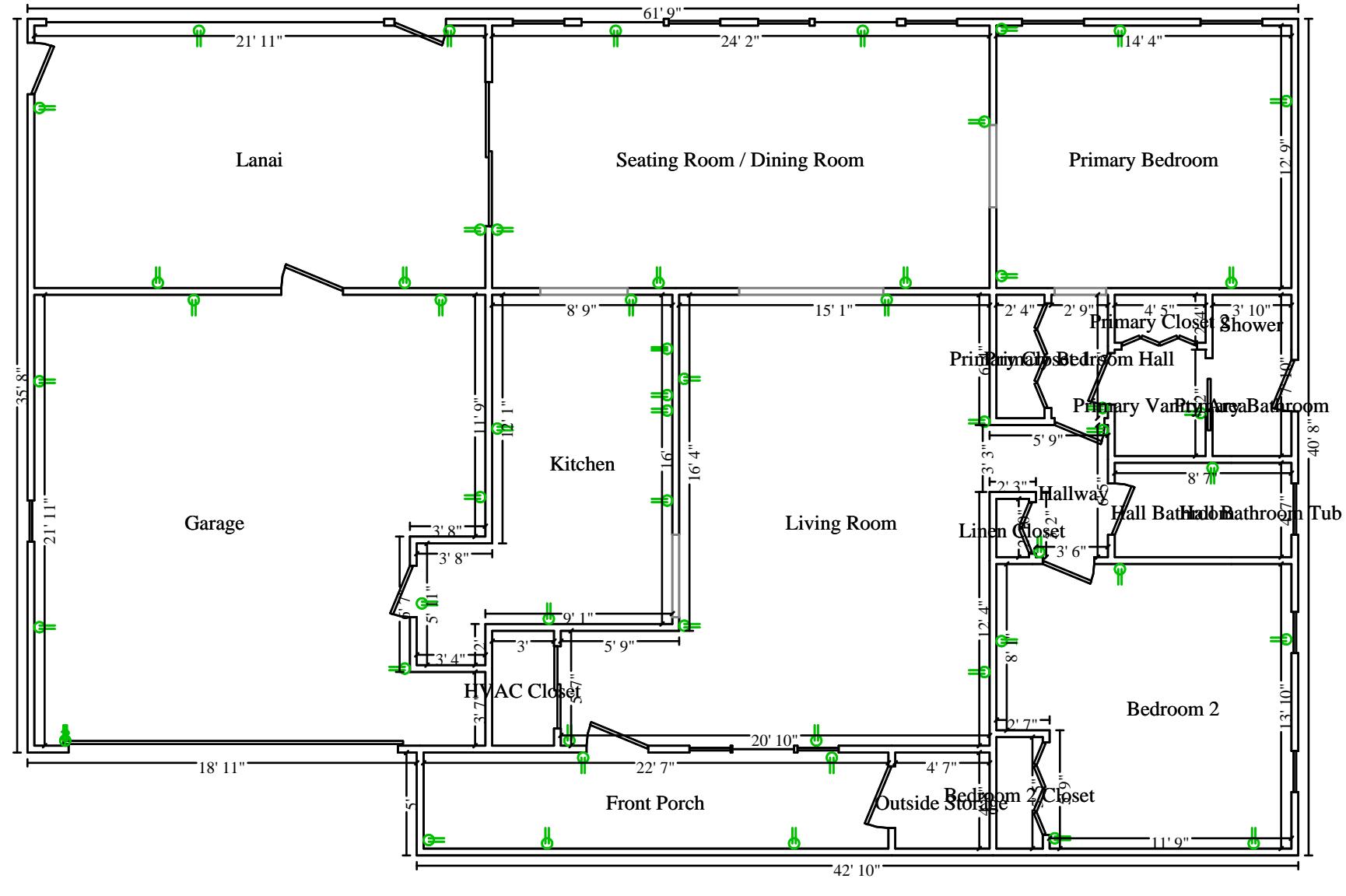
The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building 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.

Foot Print



Foot Print

Main Level



Main Level



The Hartford Insurance Company

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

Cell: (407) 288-0401
E-mail: GUYMCARPENTERII@YAHOO.COM

Claim Rep.: 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

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: 547762

Policy Number: 6500357167

Type of Loss: Flood (NFIP)

Date of Loss:	9/26/2024 12:00 AM	Date Received:	9/27/2024 2:00 AM
Date Inspected:	10/1/2024 12:00 AM	Date Entered:	9/30/2024 9:19 PM
Date Est. Completed:	1/24/2025 9:23 PM		
Price List:	FLFM8X_SEP24		
	Restoration/Service/Remodel		
Estimate:	GUY_CARPENTER		

Net Claim Summary

Coverage	Net Claim
Building	\$99,489.63
Total Net Claim	\$99,489.63
Total Amount of Building Recoverable Depreciation	\$8,103.81
Total Net Claim if Depreciation is Recovered	\$107,593.44



The Hartford Insurance Company

Claim Number: 547762

Policy Number: 6500357167

Type of Loss: Flood (NFIP)

Date of Loss: 9/26/2024 12:00 AM

Date Received: 9/27/2024 2:00 AM

Date Inspected: 10/1/2024 12:00 AM

Date Entered: 9/30/2024 9:19 PM

Date Est. Completed: 1/24/2025 9:23 PM

Price List: FLMF8X_SEP24

Restoration/Service/Remodel

Estimate: GUY_CARPENTER

Building

Net Claim Summary

Replacement Cost Value	Less Recoverable Depreciation	Less Non-recoverable Depreciation	Actual Cash Value
\$113,556.36	(8,103.81)	<962.92>	\$104,489.63
Less Deductible			(5,000.00)
Net Claim			\$99,489.63
Total Recoverable Depreciation			\$8,103.81
Net Claim if Depreciation is Recovered			\$107,593.44

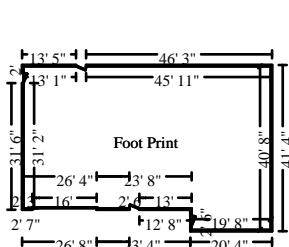


The Hartford Insurance Company

Building

GUY_CARPENTER

Foot Print



Foot Print

Height: 8'

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

2277.89 SF Ceiling
2277.89 SF Floor
178.33 LF Floor 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	499.33 SF	1.12	0.70	0.00	559.95	(0.00)	559.95
Clean 1' above the flood line							
PAINT EXTERIOR OF HOUSE							
2. Seal & paint stucco	1,456.00 SF	1.76	32.61	512.52	3,107.69	(648.79)	2,458.90
Paint the exterior stucco wall.							
DEBRIS DUMPSTER CONTAINER							
3. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	1,015.00	0.00	0.00	1,015.00	<0.00>	1,015.00
This dumpster is for the rebuild of the dwelling.							
Totals: Foot Print		33.31	512.52	4,682.64	648.79	4,033.85	
Total: Foot Print		33.31	512.52	4,682.64	648.79	4,033.85	

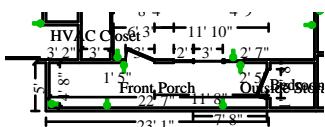
Main Level



The Hartford Insurance Company

Front Porch

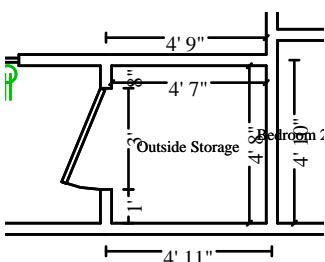
Height: 8'



368.00 SF Walls	105.39 SF Ceiling
473.39 SF Walls & Ceiling	105.39 SF Floor
11.71 SY Flooring	48.50 LF Floor Perimeter
54.50 LF Ceil. 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>							
4. Clean with pressure spray	105.39 SF	1.12	0.15	0.00	118.19	(0.00)	118.19
<u>ELECTRICAL</u>							
5. R&R 110 volt copper wiring run, box and outlet	1.00 EA	103.96	1.50	20.80	126.26	(17.40)	108.86
Totals: Front Porch			1.65	20.80	244.45	17.40	227.05



Outside Storage

Height: 8'

128.00 SF Walls	21.39 SF Ceiling
149.39 SF Walls & Ceiling	21.39 SF Floor
2.38 SY Flooring	15.50 LF Floor Perimeter
18.50 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
6. Flood loss cleanup - Light	21.39 SF	1.27	0.00	0.00	27.17	(0.00)	27.17
7. 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



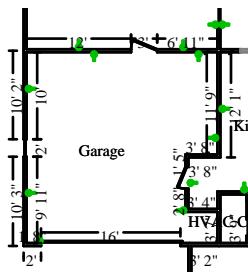
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CONTINUED - Outside Storage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
8. Clean masonry wall	43.40 SF	1.11	0.06	0.00	48.23	(0.00)	48.23
Note: Cleaning masonry walls 1" foot above the water line.							
9. Apply anti-microbial agent	43.40 SF	0.36	0.15	0.00	15.77	(0.00)	15.77
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
10. STRCTURAL DRYOUT	21.39 SF	0.85	0.58	0.00	18.76	(0.00)	18.76
METHOD 1 DRY OUT BULLETIN W10325A							
PAINT							
11. Detach & Reset Shelving - 12" - in place	15.50 LF	11.72	0.03	36.34	218.03	(0.00)	218.03
This is for painting the walls							
12. Paint the surface area - one coat	271.28 SF	0.83	3.23	45.04	273.43	(22.84)	250.59
EXTERIOR DOORS							
13. Remove Exterior door - metal - insulated - flush or panel style	1.00 EA	37.74	0.00	7.54	45.28	(0.00)	45.28
14. Exterior door - metal - insulated - flush or panel style	1.00 EA	520.15	27.66	104.04	651.85	(65.74)	586.11
15. Prime & paint door slab only - exterior (per side)	2.00 EA	55.59	2.33	22.24	135.75	(11.35)	124.40
16. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
17. Detach & Reset Door lockset & deadbolt - exterior	1.00 EA	43.27	0.00	8.66	51.93	(0.00)	51.93
Totals: Outside Storage		35.00	239.58	1,589.22	107.88	1,481.34	



The Hartford Insurance Company



Garage

Height: 8'

603.33 SF Walls	456.20 SF Ceiling
1059.53 SF Walls & Ceiling	456.20 SF Floor
50.69 SY Flooring	73.50 LF Floor Perimeter
95.00 LF Ceil. Perimeter	

Window	2' X 4'	Opens into Exterior
Door	16' X 7'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into KITCHEN
Door	3' X 6' 8"	Opens into LANAI

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
18. Flood loss cleanup - Light	456.20 SF	1.27	0.00	0.00	579.37	(0.00)	579.37
19. Apply anti-microbial agent	456.20 SF	0.36	1.60	0.00	165.83	(0.00)	165.83
Note: Applying anti - microbial to floor.							
20. Clean stud wall	147.00 SF	1.11	0.21	0.00	163.38	(0.00)	163.38
Note: Cleaning stud walls 1" foot above the water line.							
21. Apply anti-microbial agent	147.00 SF	0.36	0.51	0.00	53.43	(0.00)	53.43
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
22. STRCTURAL DRYOUT	456.20 SF	0.85	12.45	0.00	400.22	(0.00)	400.22
METHOD 1 DRY OUT BULLETIN W10325A							
<u>TILE FLOOR</u>							
23. Clean ceramic tile - Heavy	116.15 SF	1.15	0.16	0.00	133.73	<0.00>	133.73
Cleaning performed utilizing a mechanical orbital scrubber.							
24. Tile/stone sealer	232.30 SF	1.23	6.02	57.14	348.89	<0.00>	348.89
Allowance for 2 coats of sealer							
<u>INSULATION</u>							
25. Remove Batt insulation - 4" - R11- unfaced batt	65.00 SF	0.40	0.00	5.20	31.20	(0.00)	31.20
26. Batt insulation - 4" - R11- unfaced batt	65.00 SF	0.73	2.00	9.50	58.95	(5.93)	53.02
<u>BASEBOARD TRIM</u>							
27. Remove Baseboard - 4 1/4" MDF - flat profile	32.50 LF	0.74	0.00	4.82	28.87	(0.00)	28.87
28. Baseboard - 4 1/4" MDF - flat profile	32.50 LF	4.77	4.25	31.00	190.28	(19.11)	171.17
29. Paint baseboard - two coats	32.50 LF	1.80	0.41	11.70	70.61	(5.89)	64.72
<u>DRYWALL</u>							
30. Remove 1/2" drywall - hung, taped, floated, ready for paint	294.00 SF	0.68	0.00	39.98	239.90	(0.00)	239.90



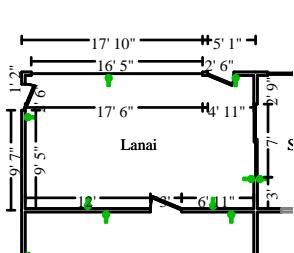
The Hartford Insurance Company

CONTINUED - Garage

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
31. 1/2" drywall - hung, taped, floated, ready for paint	294.00 SF	3.35	14.61	196.98	1,196.49	(119.94)	1,076.55
Note: Replacing drywall up to 4' feet.							
32. Texture drywall - machine PAINT	367.50 SF	0.91	1.54	66.88	402.85	(33.59)	369.26
PAINT							
33. Seal/prime (1 coat) then paint (1 coat) the surface area	367.50 SF	1.18	5.92	86.74	526.31	(43.96)	482.35
34. Paint the walls - one coat EXTERIOR DOORS	603.33 SF	0.83	7.18	100.16	608.10	(50.80)	557.30
EXTERIOR DOORS							
35. Remove Exterior door - metal - insulated - flush or panel style	2.00 EA	37.74	0.00	15.10	90.58	(0.00)	90.58
36. Exterior door - metal - insulated - flush or panel style	2.00 EA	520.15	55.33	208.06	1,303.69	(131.48)	1,172.21
37. Prime & paint door slab only - exterior (per side)	4.00 EA	55.59	4.65	44.48	271.49	(22.71)	248.78
38. Paint door/window trim & jamb - 2 coats (per side)	4.00 EA	39.32	1.78	31.46	190.52	(15.91)	174.61
39. Detach & Reset Door lockset & deadbolt - exterior GARAGE DOOR	2.00 EA	43.27	0.00	17.30	103.84	(0.00)	103.84
GARAGE DOOR							
40. R&R Overhead door panel - 13' to 18'	1.00 EA	706.76	32.45	141.34	880.55	(120.41)	760.14
41. Overhead door bottom panel weather seal w/track	1.00 LF	13.39	0.43	2.68	16.50	(2.49)	14.01
42. R&R Overhead (garage) door opener - sensors only (per pair)	1.00 EA	112.24	3.39	22.46	138.09	(17.13)	120.96
43. Paint overhead door - 2 coats ELECTRICAL	1.00 EA	151.45	3.96	30.30	185.71	(15.55)	170.16
ELECTRICAL							
44. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	238.72	8.89	47.74	295.35	(42.36)	252.99
45. R&R 110 volt copper wiring run, box and outlet	6.00 EA	103.96	9.00	124.74	757.50	(104.40)	653.10
PLUMBING							
46. R&R Water heater - 40 gallon - Electric - 9 yr	1.00 EA	1,268.78	49.26	253.76	1,571.80	(220.19)	1,351.61
MAKE: GE MN: GE40DM06AAG SN: 1111B17158							
Totals: Garage		226.00	1,549.52	11,004.03	971.85	10,032.18	



The Hartford Insurance Company



Lanai

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 Cel. 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
<u>CLEANING</u>							
47. Flood loss cleanup - Light	279.44 SF	1.27	0.00	0.00	354.89	(0.00)	354.89
48. 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.							
49. Clean stud wall	56.02 SF	1.11	0.08	0.00	62.26	(0.00)	62.26
Note: Cleaning stud walls 1" foot above the water line.							
50. Apply anti-microbial agent	56.02 SF	0.36	0.20	0.00	20.37	(0.00)	20.37
Note: Applying anti - microbial to 1" above the water line on the walls.							
51. Clean metal wall	42.22 SF	1.11	0.06	0.00	46.92	(0.00)	46.92
52. Clean masonry wall	11.80 SF	1.11	0.02	0.00	13.12	(0.00)	13.12
<u>MITIGATION</u>							
53. STRCTURAL DRYOUT	279.44 SF	0.85	7.63	0.00	245.15	(0.00)	245.15
METHOD 1 DRY OUT BULLETIN W10325A							
<u>TILE FLOOR</u>							
54. Clean ceramic tile - Heavy	279.44 SF	1.15	0.39	0.00	321.75	<0.00>	321.75
Cleaning performed utilizing a mechanical orbital scrubber.							
55. Tile/stone sealer	558.88 SF	1.23	14.48	137.48	839.38	<0.00>	839.38
Allowance for 2 coats of sealer							
<u>INSULATION</u>							
56. Remove Batt insulation - 4" - R11- unfaced batt	56.02 SF	0.40	0.00	4.48	26.89	(0.00)	26.89
57. Batt insulation - 4" - R11- unfaced batt	56.02 SF	0.73	1.73	8.18	50.80	(5.12)	45.68
<u>BASEBOARD TRIM</u>							
58. Remove Baseboard - 4 1/4" MDF - w/profile	28.01 LF	0.74	0.00	4.14	24.87	(0.00)	24.87
59. Baseboard - 4 1/4" MDF - w/profile	28.01 LF	5.26	4.61	29.46	181.40	(18.23)	163.17
60. Paint baseboard - two coats	28.01 LF	1.80	0.35	10.08	60.85	(5.07)	55.78
<u>DRYWALL</u>							



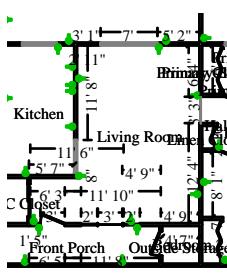
The Hartford Insurance Company

CONTINUED - Lanai

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
61. Remove 1/2" drywall - hung, taped, floated, ready for paint	112.04 SF	0.68	0.00	15.24	91.43	(0.00)	91.43
62. 1/2" drywall - hung, taped, floated, ready for paint	112.04 SF	3.35	5.57	75.06	455.96	(45.71)	410.25
Note: Replacing drywall up to 4' feet.							
63. Texture drywall - machine	140.05 SF	0.91	0.59	25.50	153.54	(12.81)	140.73
PAINT							
64. Seal/prime (1 coat) then paint (1 coat) the surface area	140.05 SF	1.18	2.25	33.06	200.57	(16.76)	183.81
65. Paint the surface area - one coat	271.28 SF	0.83	3.23	45.04	273.43	(22.84)	250.59
EXTERIOR DOORS							
66. Remove Exterior door - metal - insulated - flush or panel style	1.00 EA	37.74	0.00	7.54	45.28	(0.00)	45.28
67. Exterior door - metal - insulated - flush or panel style	1.00 EA	520.15	27.66	104.04	651.85	(65.74)	586.11
68. Prime & paint door slab only - exterior (per side)	2.00 EA	55.59	2.33	22.24	135.75	(11.35)	124.40
69. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
70. Detach & Reset Door lockset & deadbolt - exterior	2.00 EA	43.27	0.00	17.30	103.84	(0.00)	103.84
ELECTRICAL							
71. R&R 110 volt copper wiring run, box and outlet	4.00 EA	103.96	6.00	83.18	505.02	(69.60)	435.42
Totals: Lanai			79.05	637.74	5,062.15	281.18	4,780.97



The Hartford Insurance Company



Living Room

Height: 8'

510.00 SF Walls	363.22 SF Ceiling
873.22 SF Walls & Ceiling	363.22 SF Floor
40.36 SY Flooring	64.25 LF Floor Perimeter
82.25 LF Cel. Perimeter	

Door	4' X 6' 8"	Opens into HVAC_CLOSET
Missing Wall - Goes to Floor	4' X 6' 8"	Opens into KITCHEN
Missing Wall - Goes to Floor	7' X 6' 8"	Opens into SEATING_ROO2
Missing Wall	3' 3" X 8'	Opens into HALLWAY2
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
<u>CLEANING</u>							
72. Flood loss cleanup - Light	363.22 SF	1.27	0.00	0.00	461.29	(0.00)	461.29
73. Apply anti-microbial agent	363.22 SF	0.36	1.27	0.00	132.03	(0.00)	132.03
<u>Note: Applying anti - microbial to floor.</u>							
74. Clean stud wall	128.50 SF	1.11	0.18	0.00	142.82	(0.00)	142.82
<u>Note: Cleaning stud walls 1" foot above the water line.</u>							
75. Apply anti-microbial agent	128.50 SF	0.36	0.45	0.00	46.71	(0.00)	46.71
<u>Note: Applying anti - microbial to 1" above the water line on the walls.</u>							
<u>MITIGATION</u>							
76. STRCTURAL DRYOUT	363.22 SF	0.95	9.92	0.00	354.98	(0.00)	354.98
METHOD 1 DRY OUT BULLETIN W10325A							
<u>INSULATION</u>							
77. Remove Batt insulation - 4" - R11- unfaced batt	34.00 SF	0.40	0.00	2.72	16.32	(0.00)	16.32
78. Batt insulation - 4" - R11- unfaced batt	34.00 SF	0.73	1.05	4.96	30.83	(3.11)	27.72
<u>BASEBOARD TRIM</u>							
79. Remove Baseboard - 4 1/4" MDF - w/profile	64.25 LF	0.74	0.00	9.52	57.07	(0.00)	57.07
80. Baseboard - 4 1/4" MDF - w/profile	64.25 LF	5.26	10.57	67.60	416.13	(41.83)	374.30
81. Paint baseboard - two coats	64.25 LF	1.80	0.81	23.14	139.60	(11.65)	127.95
<u>DRYWALL</u>							
82. Remove 1/2" drywall - hung, taped, floated, ready for paint	257.00 SF	0.68	0.00	34.96	209.72	(0.00)	209.72
83. 1/2" drywall - hung, taped, floated, ready for paint	257.00 SF	3.35	12.77	172.20	1,045.92	(104.84)	941.08



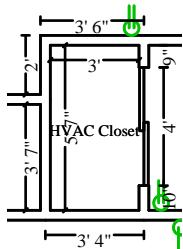
The Hartford Insurance Company

CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Note: Replacing drywall up to 4' feet.							
84. Texture drywall - machine	392.50 SF	0.91	1.65	71.44	430.27	(35.89)	394.38
PAINT							
85. Seal/prime (1 coat) then paint (1 coat) the surface area	392.50 SF	1.18	6.32	92.64	562.11	(46.95)	515.16
86. Paint the walls - one coat	510.00 SF	0.83	6.07	84.66	514.03	(42.94)	471.09
EXTERIOR DOORS							
87. Remove Exterior door wood w/detail - pre-hung	1.00 EA	37.75	0.00	7.56	45.31	(0.00)	45.31
88. Exterior door wood w/detail - pre-hung	1.00 EA	2,457.96	163.32	491.60	3,112.88	(314.56)	2,798.32
89. Stain and finish door slab only - exterior (per side)	2.00 EA	101.10	2.52	40.44	245.16	(20.47)	224.69
90. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
91. Detach & Reset Door lockset & deadbolt - exterior	2.00 EA	43.27	0.00	17.30	103.84	(0.00)	103.84
ELECTRICAL							
92. R&R 110 volt copper wiring run, box and outlet	7.00 EA	103.96	10.51	145.54	883.77	(121.80)	761.97
Totals: Living Room		228.30	1,282.00	9,046.04	751.99	8,294.05	

HVAC Closet

Height: 8'



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

16.75 SF Ceiling
16.75 SF Floor
13.17 LF Floor Perimeter

Door **4' X 6' 8"** **Opens into LIVING_ROOM2**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
93. Flood loss cleanup - Light	16.75 SF	1.27	0.00	0.00	21.27	(0.00)	21.27
94. Apply anti-microbial agent	16.75 SF	0.36	0.06	0.00	6.09	(0.00)	6.09



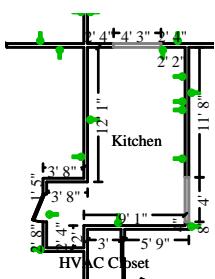
The Hartford Insurance Company

CONTINUED - HVAC Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Note: Applying anti - microbial to floor.							
95. Clean stud wall	26.33 SF	1.11	0.04	0.00	29.27	(0.00)	29.27
Note: Cleaning stud walls 1" foot above the water line.							
96. Apply anti-microbial agent	26.33 SF	0.36	0.09	0.00	9.57	(0.00)	9.57
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
97. STRCTURAL DRYOUT	16.75 SF	0.95	0.46	0.00	16.37	(0.00)	16.37
METHOD 1 DRY OUT BULLETIN W10325A							
BASEBOARD TRIM							
98. Remove Baseboard - 4 1/4" MDF - w/profile	13.17 LF	0.74	0.00	1.96	11.71	(0.00)	11.71
99. Baseboard - 4 1/4" MDF - w/profile	13.17 LF	5.26	2.17	13.86	85.30	(8.57)	76.73
100. Paint baseboard - two coats	13.17 LF	1.80	0.17	4.74	28.62	(2.39)	26.23
DRYWALL							
101. Remove 1/2" drywall - hung, taped, floated, ready for paint	52.67 SF	0.68	0.00	7.16	42.98	(0.00)	42.98
102. 1/2" drywall - hung, taped, floated, ready for paint	52.67 SF	3.35	2.62	35.28	214.34	(21.48)	192.86
Note: Replacing drywall up to 4' feet.							
103. Texture drywall - machine	65.84 SF	0.91	0.28	11.98	72.17	(6.02)	66.15
PAINT							
104. Seal/prime (1 coat) then paint (1 coat) the surface area	65.84 SF	1.18	1.06	15.54	94.29	(7.88)	86.41
105. Paint the walls - one coat	110.67 SF	0.83	1.32	18.38	111.56	(9.32)	102.24
BYPASS SLIDING DOOR							
106. R&R Cafe doors - Louvered pair - up to 36" wide	1.00 EA	262.64	8.58	52.54	323.76	(25.59)	298.17
107. Stain and finish door slab only - exterior (per side)	2.00 EA	101.10	2.52	40.44	245.16	(20.47)	224.69
108. R&R Door opening (jamb & casing) - 60" or wider - paint grade	1.00 EA	142.05	5.42	28.40	175.87	(42.62)	133.25
109. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	20.78	0.54	8.32	50.42	(5.05)	45.37
Totals: HVAC Closet		25.33	238.60	1,538.75	149.39	1,389.36	



The Hartford Insurance Company



Kitchen

Height: 8'

415.00 SF Walls	161.03 SF Ceiling
576.03 SF Walls & Ceiling	161.03 SF Floor
17.89 SY Flooring	50.08 LF Floor Perimeter
60.83 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

4' X 6' 8"

Opens into LIVING_ROOM2

Missing Wall - Goes to Floor

4' 3" X 6' 8"

Opens into SEATING_ROO2

Door

2' 6" X 6' 8"

Opens into GARAGE

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
110. Flood loss cleanup - Light	161.03 SF	1.27	0.00	0.00	204.51	(0.00)	204.51
111. Apply anti-microbial agent	161.03 SF	0.36	0.56	0.00	58.53	(0.00)	58.53
Note: Applying anti - microbial to floor.							
112. Clean stud wall	100.17 SF	1.11	0.14	0.00	111.33	(0.00)	111.33
Note: Cleaning stud walls 1" foot above the water line.							
113. Apply anti-microbial agent	100.17 SF	0.36	0.35	0.00	36.41	(0.00)	36.41
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
114. STRCTURAL DRYOUT	161.03 SF	0.95	4.40	0.00	157.38	(0.00)	157.38
METHOD 1 DRY OUT BULLETIN W10325A							
BASEBOARD TRIM							
115. Remove Baseboard - 4 1/4" MDF - w/profile	9.00 LF	0.74	0.00	1.34	8.00	(0.00)	8.00
116. Baseboard - 4 1/4" MDF - w/profile	9.00 LF	5.26	1.48	9.46	58.28	(5.86)	52.42
117. Paint baseboard - two coats	9.00 LF	1.80	0.11	3.24	19.55	(1.63)	17.92
DRYWALL							
118. Remove 1/2" drywall - hung, taped, floated, ready for paint	200.33 SF	0.68	0.00	27.24	163.46	(0.00)	163.46
119. 1/2" drywall - hung, taped, floated, ready for paint	200.33 SF	3.35	9.96	134.22	815.29	(81.73)	733.56
Note: Replacing drywall up to 4' feet.							
120. Texture drywall - machine	65.84 SF	0.91	0.28	11.98	72.17	(6.02)	66.15
PAINT							
121. Seal/prime (1 coat) then paint (1 coat) the surface area	65.84 SF	1.18	1.06	15.54	94.29	(7.88)	86.41
122. Paint the walls - one coat	415.00 SF	0.83	4.94	68.90	418.29	(34.94)	383.35
KITCHEN ITEMS							
123. Remove Cabinetry - lower (base) units	21.00 LF	12.30	0.00	51.66	309.96	(0.00)	309.96
124. Cabinetry - lower (base) units	21.00 LF	333.51	407.73	1,400.74	8,812.18	(615.15)	8,197.03



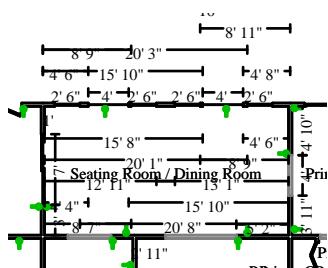
The Hartford Insurance Company

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
125. Add for lazy susan - wood shelves	2.00 EA	207.36	29.03	82.94	526.69	(54.58)	472.11
126. Remove Custom cabinets - wall units - 30" tall	16.00 LF	12.30	0.00	39.36	236.16	(0.00)	236.16
These cabinets are placed on the floor along two walls going out towards the garage area							
127. Custom cabinets - wall units - 30" tall	16.00 LF	224.20	181.90	717.44	4,486.54	(312.84)	4,173.70
128. Detach & Reset Countertop - solid surface	79.00 SF	47.49	0.61	750.34	4,502.66	(0.00)	4,502.66
129. Detach & Reset Sink - double basin	1.00 EA	202.10	0.07	40.42	242.59	(0.00)	242.59
130. Clean sink	1.00 EA	17.84	0.00	0.00	17.84	(0.00)	17.84
131. Remove P-trap assembly - ABS (plastic)	2.00 EA	12.30	0.00	4.92	29.52	(0.00)	29.52
132. P-trap assembly - ABS (plastic)	2.00 EA	76.72	1.17	30.68	185.29	(27.83)	157.46
133. Remove Angle stop valve	2.00 EA	8.20	0.00	3.28	19.68	(0.00)	19.68
134. Angle stop valve	2.00 EA	46.66	1.75	18.66	113.73	(17.12)	96.61
135. Remove Plumbing fixture supply line	2.00 EA	8.20	0.00	3.28	19.68	(0.00)	19.68
136. Plumbing fixture supply line	2.00 EA	24.33	1.01	9.74	59.41	(8.94)	50.47
KITCHEN APPLIANCES							
137. Remove Refrigerator - side by side - 22 to 25 cf	1.00 EA	71.00	0.00	0.00	71.00	<0.00>	71.00
138. Refrigerator - side by side - 22 to 25 cf	1.00 EA	2,249.66	154.00	0.00	2,403.66	<295.65>	2,108.01
MAKE: whirlpool MN: WQUS824J SN: WJH2QHD350S6HW							
139. Remove Range - freestanding - electric	1.00 EA	32.99	0.00	0.00	32.99	(0.00)	32.99
140. Range - freestanding - electric	1.00 EA	1,298.86	84.00	0.00	1,382.86	(170.09)	1,212.77
Make: KENMORE MN: K940UNX24 SN: KIOQ937104DKW							
141. Remove Dishwasher	1.00 EA	43.91	0.00	0.00	43.91	<0.00>	43.91
142. Dishwasher	1.00 EA	1,012.01	59.40	0.00	1,071.41	<131.79>	939.62
MAKE: KENMORE MN: D9OSK279EQ SN: DQU892HWK374SJ							
ELECTRICAL							
143. R&R 220 volt copper wiring run, box and receptacle	1.00 EA	238.72	8.89	47.74	295.35	(42.36)	252.99
144. R&R 110 volt copper wiring run, box and outlet	3.00 EA	103.96	4.50	62.38	378.76	(52.20)	326.56
Totals: Kitchen			957.34	3,535.50	27,459.36	1,866.61	25,592.75



The Hartford Insurance Company



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_BED2

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 LANAI

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
145. Flood loss cleanup - Light	308.13 SF	1.27	0.00	0.00	391.33	(0.00)	391.33
146. 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.							
147. Clean stud wall	103.17 SF	1.11	0.14	0.00	114.66	(0.00)	114.66
Note: Cleaning stud walls 1" foot above the water line.							
148. Apply anti-microbial agent	103.17 SF	0.36	0.36	0.00	37.50	(0.00)	37.50
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
149. STRCTURAL DRYOUT	308.13 SF	0.95	8.41	0.00	301.13	(0.00)	301.13
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
150. Clean ceramic tile - Heavy	308.13 SF	1.15	0.43	0.00	354.78	<0.00>	354.78
Cleaning performed utilizing a mechanical orbital scrubber.							
151. Tile/stone sealer	616.25 SF	1.23	15.96	151.60	925.55	<0.00>	925.55
Allowance for 2 coats of sealer							
INSULATION							
152. Remove Batt insulation - 4" - R11- unfaced batt	48.40 SF	0.40	0.00	3.88	23.24	(0.00)	23.24
153. Batt insulation - 4" - R11- unfaced batt	48.40 SF	0.73	1.49	7.06	43.88	(4.42)	39.46
BASEBOARD TRIM							



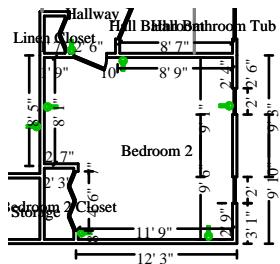
The Hartford Insurance Company

CONTINUED - Seating Room / Dining Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
154. Remove Baseboard - 4 1/4" MDF - w/profile	51.58 LF	0.74	0.00	7.64	45.81	(0.00)	45.81
155. Baseboard - 4 1/4" MDF - w/profile	51.58 LF	5.26	8.48	54.26	334.05	(33.58)	300.47
156. Paint baseboard - two coats	51.58 LF	1.80	0.65	18.56	112.05	(9.34)	102.71
DRYWALL							
157. Remove 1/2" drywall - hung, taped, floated, ready for paint	206.33 SF	0.68	0.00	28.06	168.36	(0.00)	168.36
158. 1/2" drywall - hung, taped, floated, ready for paint	206.33 SF	3.35	10.25	138.24	839.70	(84.18)	755.52
Note: Replacing drywall up to 4' feet.							
159. Texture drywall - machine	257.91 SF	0.91	1.08	46.94	282.72	(23.58)	259.14
PAINT							
160. Seal/prime (1 coat) then paint (1 coat) the surface area	257.91 SF	1.18	4.15	60.86	369.34	(30.84)	338.50
161. Paint the walls - one coat	334.33 SF	0.83	3.98	55.50	336.97	(28.15)	308.82
EXTERIOR DOORS							
162. R&R 6-0 6-8 alum. sliding patio door - anodized	1.00 EA	1,020.96	45.88	204.20	1,271.04	(150.80)	1,120.24
The sliding glass door got damage by floating debris							
DOOR CASING							
163. R&R Casing - 2 1/4"	28.00 LF	3.76	2.90	21.04	129.22	(10.19)	119.03
164. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
ELECTRICAL							
165. R&R 110 volt copper wiring run, box and outlet	6.00 EA	103.96	9.00	124.74	757.50	(104.40)	653.10
Totals: Seating Room / Dining Room				115.13	938.30	7,046.09	487.43
							6,558.66



The Hartford Insurance Company



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 HALLWAY2
Window	2' X 4'	Opens into Exterior
Window	2' X 4'	Opens into Exterior
Door	4' 6" X 6' 8"	Opens into BEDROOM_2_C2

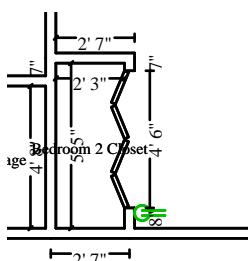
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
166. Flood loss cleanup - Light	183.42 SF	1.27	0.00	0.00	232.94	(0.00)	232.94
167. Apply anti-microbial agent	183.42 SF	0.36	0.64	0.00	66.67	(0.00)	66.67
Note: Applying anti - microbial to floor.							
168. Clean stud wall	98.67 SF	1.11	0.14	0.00	109.66	(0.00)	109.66
Note: Cleaning stud walls 1" foot above the water line.							
169. Apply anti-microbial agent	98.67 SF	0.36	0.35	0.00	35.87	(0.00)	35.87
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
170. STRCTURAL DRYOUT	183.42 SF	0.95	5.01	0.00	179.26	(0.00)	179.26
METHOD 1 DRY OUT BULLETIN W10325A							
CARPET FLOOR							
171. Tear out wet carpet pad	183.42 SF	0.73	1.54	0.00	135.44	(0.00)	135.44
172. Carpet pad	183.42 SF	1.13	13.22	0.00	220.48	<33.07>	187.41
173. Tear out wet non-salvageable carpet	183.42 SF	0.77	1.54	0.00	142.77	(0.00)	142.77
174. Carpet	210.94 SF	6.11	79.29	0.00	1,368.13	<205.22>	1,162.91
175. Remove Carpet - metal transition strip	2.60 LF	0.67	0.00	0.00	1.74	<0.00>	1.74
176. Carpet - metal transition strip	2.60 LF	2.42	0.25	0.00	6.54	<1.43>	5.11
177. Additional labor cost for Berber or patterned carpets	183.42 SF	0.20	0.00	0.00	36.68	<0.00>	36.68
INSULATION							
178. Remove Batt insulation - 4" - R11-unfaced batt	50.00 SF	0.40	0.00	4.00	24.00	(0.00)	24.00
179. Batt insulation - 4" - R11- unfaced batt	50.00 SF	0.73	1.54	7.30	45.34	(4.56)	40.78
BASEBOARD TRIM							
180. Remove Baseboard - 4 1/4" MDF - w/profile	49.33 LF	0.74	0.00	7.30	43.80	(0.00)	43.80
181. Baseboard - 4 1/4" MDF - w/profile	49.33 LF	5.26	8.12	51.90	319.50	(32.11)	287.39



The Hartford Insurance Company

CONTINUED - Bedroom 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
182. Paint baseboard - two coats	49.33 LF	1.80	0.62	17.76	107.17	(8.94)	98.23
DRYWALL							
183. Remove 1/2" drywall - hung, taped, floated, ready for paint	197.33 SF	0.68	0.00	26.84	161.02	(0.00)	161.02
184. 1/2" drywall - hung, taped, floated, ready for paint	197.33 SF	3.35	9.81	132.22	803.09	(80.51)	722.58
Note: Replacing drywall up to 4' feet.							
185. Texture drywall - machine	246.66 SF	0.91	1.04	44.90	270.40	(22.55)	247.85
PAINT							
186. Seal/prime (1 coat) then paint (1 coat) the surface area	246.66 SF	1.18	3.97	58.22	353.25	(29.51)	323.74
187. Paint the walls - one coat	388.00 SF	0.83	4.62	64.40	391.06	(32.66)	358.40
INTERIOR DOOR							
188. Remove Interior door unit	1.00 EA	34.33	0.00	6.86	41.19	(0.00)	41.19
189. Interior door unit	1.00 EA	384.91	21.11	76.98	483.00	(48.72)	434.28
190. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
191. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
192. Detach & Reset Door knob - interior	1.00 EA	30.90	0.00	6.18	37.08	(0.00)	37.08
ELECTRICAL							
193. R&R 110 volt copper wiring run, box and outlet	4.00 EA	103.96	6.00	83.18	505.02	(69.60)	435.42
Totals: Bedroom 2				161.15	622.54	6,330.52	586.36
							5,744.16



Bedroom 2 Closet

Height: 8'

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

12.19 SF Ceiling
12.19 SF Floor
10.83 LF Floor Perimeter

Door

4' 6" X 6' 8"

Opens into BEDROOM 3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
GUY_CARPENTER					1/25/2025		Page: 18



The Hartford Insurance Company

CONTINUED - Bedroom 2 Closet

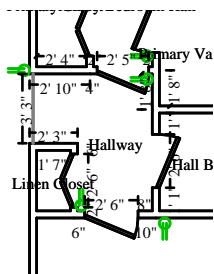
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
194. Flood loss cleanup - Light	12.19 SF	1.27	0.00	0.00	15.48	(0.00)	15.48
195. Apply anti-microbial agent	12.19 SF	0.36	0.04	0.00	4.43	(0.00)	4.43
Note: Applying anti - microbial to floor.							
196. Clean stud wall	21.67 SF	1.11	0.03	0.00	24.08	(0.00)	24.08
Note: Cleaning stud walls 1" foot above the water line.							
197. Apply anti-microbial agent	21.67 SF	0.36	0.08	0.00	7.88	(0.00)	7.88
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
198. STRCTURAL DRYOUT	12.19 SF	0.95	0.33	0.00	11.91	(0.00)	11.91
METHOD 1 DRY OUT BULLETIN W10325A							
<u>CARPET FLOOR</u>							
199. Tear out wet carpet pad	12.19 SF	0.73	0.10	0.00	9.00	(0.00)	9.00
200. Carpet pad	12.19 SF	1.13	0.88	0.00	14.65	<2.20>	12.45
201. Tear out wet non-salvageable carpet	12.19 SF	0.77	0.10	0.00	9.49	(0.00)	9.49
202. Carpet	14.02 SF	6.11	5.27	0.00	90.93	<13.64>	77.29
203. Additional labor cost for Berber or patterned carpets	12.19 SF	0.20	0.00	0.00	2.44	<0.00>	2.44
<u>INSULATION</u>							
204. Remove Batt insulation - 4" - R11-unfaced batt	4.60 SF	0.40	0.00	0.36	2.20	(0.00)	2.20
205. Batt insulation - 4" - R11- unfaced batt	4.60 SF	0.73	0.14	0.68	4.18	(0.42)	3.76
<u>BASEBOARD TRIM</u>							
206. Remove Baseboard - 4 1/4" MDF - w/profile	10.83 LF	0.74	0.00	1.60	9.61	(0.00)	9.61
207. Baseboard - 4 1/4" MDF - w/profile	10.83 LF	5.26	1.78	11.40	70.15	(7.05)	63.10
208. Paint baseboard - two coats	10.83 LF	1.80	0.14	3.90	23.53	(1.96)	21.57
<u>DRYWALL</u>							
209. Remove 1/2" drywall - hung, taped, floated, ready for paint	43.33 SF	0.68	0.00	5.90	35.36	(0.00)	35.36
210. 1/2" drywall - hung, taped, floated, ready for paint	43.33 SF	3.35	2.15	29.04	176.35	(17.68)	158.67
Note: Replacing drywall up to 4' feet.							
211. Texture drywall - machine	54.16 SF	0.91	0.23	9.86	59.38	(4.95)	54.43
<u>PAINT</u>							
212. Seal/prime (1 coat) then paint (1 coat) the surface area	54.16 SF	1.18	0.87	12.78	77.56	(6.48)	71.08
213. Paint the walls - one coat	92.67 SF	0.83	1.10	15.38	93.40	(7.80)	85.60
<u>BIFOLD DOOR</u>							



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CONTINUED - Bedroom 2 Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
214. Remove Bifold door set - Colonist - Double	1.00 EA	24.62	0.00	4.92	29.54	(0.00)	29.54
215. Bifold door set - Colonist - Double	1.00 EA	371.87	15.10	74.38	461.35	(46.43)	414.92
216. Remove Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	10.33	0.00	2.06	12.39	(0.00)	12.39
217. Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	250.66	11.47	50.14	312.27	(31.46)	280.81
218. Paint door slab only - 2 coats (per side)	4.00 EA	46.97	2.90	37.58	228.36	(19.08)	209.28
219. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	46.25	1.05	18.50	112.05	(9.36)	102.69
SHELVING							
220. R&R Closet shelf and rod package	5.50 LF	35.36	2.24	38.90	235.62	(24.45)	211.17
Totals: Bedroom 2 Closet			46.00	317.38	2,133.59	192.96	1,940.63



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_BED3

Door

2' 6" X 6' 8"

Opens into HALL_BATHROO

Door

2' 6" X 6' 8"

Opens into BEDROOM_3

Door

2' 6" X 6' 8"

Opens into LINEN_CLOSE2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
221. Flood loss cleanup - Light	29.23 SF	1.27	0.00	0.00	37.12	(0.00)	37.12
222. 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.



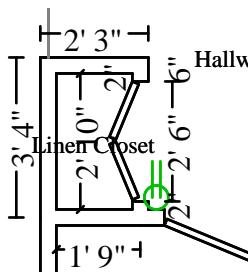
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CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
223. Clean stud wall	22.33 SF	1.11	0.03	0.00	24.82	(0.00)	24.82
Note: Cleaning stud walls 1" foot above the water line.							
224. Apply anti-microbial agent	22.33 SF	0.36	0.08	0.00	8.12	(0.00)	8.12
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
225. STRCTURAL DRYOUT	29.23 SF	0.95	0.80	0.00	28.57	(0.00)	28.57
METHOD 1 DRY OUT BULLETIN W10325A							
BASEBOARD TRIM							
226. Remove Baseboard - 4 1/4" MDF - w/profile	11.17 LF	0.74	0.00	1.66	9.93	(0.00)	9.93
227. Baseboard - 4 1/4" MDF - w/profile	11.17 LF	5.26	1.84	11.76	72.35	(7.27)	65.08
228. Paint baseboard - two coats	11.17 LF	1.80	0.14	4.02	24.27	(2.02)	22.25
DRYWALL							
229. Remove 1/2" drywall - hung, taped, floated, ready for paint	44.67 SF	0.68	0.00	6.08	36.46	(0.00)	36.46
230. 1/2" drywall - hung, taped, floated, ready for paint	44.67 SF	3.35	2.22	29.92	181.78	(18.23)	163.55
Note: Replacing drywall up to 4' feet.							
231. Texture drywall - machine	55.84 SF	0.91	0.23	10.16	61.20	(5.10)	56.10
PAINT							
232. Seal/prime (1 coat) then paint (1 coat) the surface area	55.84 SF	1.18	0.90	13.18	79.97	(6.68)	73.29
233. Paint the walls - one coat	102.56 SF	0.83	1.22	17.02	103.36	(8.63)	94.73
ELECTRICAL							
234. R&R 110 volt copper wiring run, box and outlet	2.00 EA	103.96	3.00	41.58	252.50	(34.80)	217.70
Totals: Hallway			10.56	135.38	931.07	82.73	848.34



The Hartford Insurance Company



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 HALLWAY2

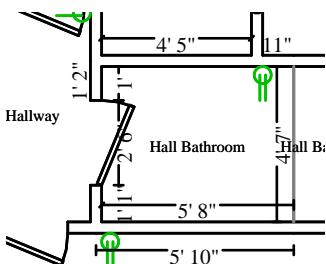
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
235. Flood loss cleanup - Light	4.49 SF	1.27	0.00	0.00	5.70	(0.00)	5.70
236. Apply anti-microbial agent	4.49 SF	0.36	0.02	0.00	1.64	(0.00)	1.64
Note: Applying anti - microbial to floor.							
237. Clean stud wall	12.67 SF	1.11	0.02	0.00	14.08	(0.00)	14.08
Note: Cleaning stud walls 1" foot above the water line.							
238. Apply anti-microbial agent	12.67 SF	0.36	0.04	0.00	4.60	(0.00)	4.60
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
239. STRCTURAL DRYOUT	4.49 SF	0.95	0.12	0.00	4.39	(0.00)	4.39
METHOD 1 DRY OUT BULLETIN W10325A							
<u>BASEBOARD TRIM</u>							
240. Remove Baseboard - 4 1/4" MDF - w/profile	6.33 LF	0.74	0.00	0.94	5.62	(0.00)	5.62
241. Baseboard - 4 1/4" MDF - w/profile	6.33 LF	5.26	1.04	6.66	41.00	(4.12)	36.88
242. Paint baseboard - two coats	6.33 LF	1.80	0.08	2.28	13.75	(1.15)	12.60
<u>DRYWALL</u>							
243. Remove 1/2" drywall - hung, taped, floated, ready for paint	25.33 SF	0.68	0.00	3.44	20.66	(0.00)	20.66
244. 1/2" drywall - hung, taped, floated, ready for paint	25.33 SF	3.35	1.26	16.98	103.10	(10.33)	92.77
Note: Replacing drywall up to 4' feet.							
245. Texture drywall - machine	31.66 SF	0.91	0.13	5.76	34.70	(2.89)	31.81
<u>PAINT</u>							
246. Seal/prime (1 coat) then paint (1 coat) the surface area	31.66 SF	1.18	0.51	7.48	45.35	(3.79)	41.56
247. Paint the walls - one coat	54.00 SF	0.83	0.64	8.96	54.42	(4.54)	49.88
<u>BIFOLD DOOR</u>							
248. Remove Bifold door - Colonist - Single	1.00 EA	20.49	0.00	4.10	24.59	(0.00)	24.59
249. Bifold door - Colonist - Single	1.00 EA	185.82	7.55	37.16	230.53	(23.21)	207.32
250. Remove Door opening (jamb & casing) - up to 32"wide - paint grade	1.00 EA	10.31	0.00	2.06	12.37	(0.00)	12.37



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CONTINUED - Linen Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
251. Door opening (jamb & casing) - up to 32" wide - paint grade	1.00 EA	190.47	9.28	38.10	237.85	(23.97)	213.88
252. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
253. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	46.25	1.05	18.50	112.05	(9.36)	102.69
SHELVING							
254. Closet shelving	6.30 SF	14.92	2.37	18.80	115.17	(14.46)	100.71
Totals: Linen Closet			25.56	190.00	1,195.74	107.35	1,088.39



Hall Bathroom

Height: 8'

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

25.97 SF Ceiling
25.97 SF Floor
13.42 LF Floor Perimeter

Door
Missing Wall

2' 6" X 6' 8"
4' 7" X 8'

Opens into HALLWAY2
Opens into HALL_BATHRO1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
255. Flood loss cleanup - Light	25.97 SF	1.27	0.00	0.00	32.98	(0.00)	32.98
256. 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.							
257. Clean stud wall	26.83 SF	1.11	0.04	0.00	29.82	(0.00)	29.82
Note: Cleaning stud walls 1" foot above the water line.							
258. Apply anti-microbial agent	26.83 SF	0.36	0.09	0.00	9.75	(0.00)	9.75
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
259. STRCTURAL DRYOUT	25.97 SF	0.95	0.71	0.00	25.38	(0.00)	25.38
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							



The Hartford Insurance Company

CONTINUED - Hall Bathroom

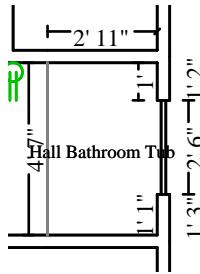
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
260. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber.	25.97 SF	1.15	0.04	0.00	29.91	<0.00>	29.91
261. Tile/stone sealer Allowance for 2 coats of sealer	51.94 SF	1.23	1.35	12.78	78.02	<0.00>	78.02
____ BASEBOARD TRIM ____							
262. Remove Baseboard - 4 1/4" MDF - w/profile	9.42 LF	0.74	0.00	1.40	8.37	(0.00)	8.37
263. Baseboard - 4 1/4" MDF - w/profile	9.42 LF	5.26	1.55	9.92	61.02	(6.14)	54.88
264. Paint baseboard - two coats	9.42 LF	1.80	0.12	3.40	20.48	(1.71)	18.77
____ DRYWALL ____							
265. Remove 1/2" drywall - hung, taped, floated, ready for paint	53.67 SF	0.68	0.00	7.30	43.80	(0.00)	43.80
266. 1/2" drywall - hung, taped, floated, ready for paint	53.67 SF	3.35	2.67	35.96	218.42	(21.89)	196.53
Note: Replacing drywall up to 4' feet.							
267. Texture drywall - machine	67.09 SF	0.91	0.28	12.22	73.55	(6.14)	67.41
____ PAINT ____							
268. Seal/prime (1 coat) then paint (1 coat) the surface area	67.09 SF	1.18	1.08	15.84	96.09	(8.03)	88.06
269. Paint the surface area - one coat	94.67 SF	0.83	1.13	15.72	95.43	(7.97)	87.46
____ INTERIOR DOOR ____							
270. Remove Interior door unit	1.00 EA	34.33	0.00	6.86	41.19	(0.00)	41.19
271. Interior door unit	1.00 EA	384.91	21.11	76.98	483.00	(48.72)	434.28
272. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
273. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
274. Detach & Reset Door knob - interior	1.00 EA	30.90	0.00	6.18	37.08	(0.00)	37.08
____ PLUMBING ____							
275. Remove Vanity	4.00 LF	12.30	0.00	9.84	59.04	(0.00)	59.04
276. Vanity	4.00 LF	339.84	79.44	271.88	1,710.68	(119.42)	1,591.26
277. Detach & Reset Countertop - solid surface	7.33 SF	47.49	0.06	69.62	417.78	(0.00)	417.78
278. Cabinet knob or pull	5.00 EA	10.68	1.24	10.68	65.32	(4.53)	60.79
279. Detach & Reset Sink - single	1.00 EA	188.91	0.05	37.78	226.74	(0.00)	226.74
280. Clean sink	1.00 EA	17.84	0.00	0.00	17.84	(0.00)	17.84
281. Remove P-trap assembly - ABS (plastic)	1.00 EA	12.30	0.00	2.46	14.76	(0.00)	14.76
282. P-trap assembly - ABS (plastic)	1.00 EA	76.72	0.59	15.34	92.65	(13.92)	78.73
283. Remove Angle stop valve	3.00 EA	8.20	0.00	4.92	29.52	(0.00)	29.52
284. Angle stop valve	3.00 EA	46.66	2.62	28.00	170.60	(25.67)	144.93
285. Remove Plumbing fixture supply line	3.00 EA	8.20	0.00	4.92	29.52	(0.00)	29.52



The Hartford Insurance Company

CONTINUED - Hall Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
286. Plumbing fixture supply line	3.00 EA	24.33	1.52	14.60	89.11	(13.41)	75.70
287. Detach & Reset Toilet	1.00 EA	307.78	0.68	61.56	370.02	(0.00)	370.02
288. Clean toilet	1.00 EA	29.96	0.00	0.00	29.96	(0.00)	29.96
289. Remove Toilet seat	1.00 EA	11.18	0.00	2.24	13.42	(0.00)	13.42
290. Toilet seat	1.00 EA	61.65	2.20	12.34	76.19	(7.85)	68.34
291. Detach & Reset Mirror - 1/4" plate glass	8.75 SF	8.31	0.00	14.54	87.25	(0.00)	87.25
292. Remove Toilet paper holder	1.00 EA	8.20	0.00	1.64	9.84	(0.00)	9.84
293. Toilet paper holder	1.00 EA	30.37	0.87	6.08	37.32	(3.85)	33.47
<u>ELECTRICAL</u>							
294. R&R 110 volt copper wiring run, box and outlet	1.00 EA	103.96	1.50	20.80	126.26	(17.40)	108.86
Totals: Hall Bathroom			123.37	828.30	5,276.97	324.13	4,952.84



Hall Bathroom Tub

Height: 8'

78.33 SF Walls	13.37 SF Ceiling
91.70 SF Walls & Ceiling	13.37 SF Floor
1.49 SY Flooring	10.42 LF Floor Perimeter
10.42 LF Ceil. Perimeter	

Missing Wall

4' 7" X 8"

Opens into HALL_BATHROO

Window

2' 6" X 2"

Opens into Exterior

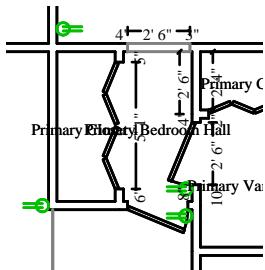
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
295. Flood loss cleanup - Light	13.37 SF	1.27	0.00	0.00	16.98	(0.00)	16.98
296. Apply anti-microbial agent	13.37 SF	0.36	0.05	0.00	4.86	(0.00)	4.86
Note: Applying anti - microbial to floor.							
297. Clean stud wall	20.83 SF	1.11	0.03	0.00	23.15	(0.00)	23.15
Note: Cleaning stud walls 1" foot above the water line.							
298. Apply anti-microbial agent	20.83 SF	0.36	0.07	0.00	7.57	(0.00)	7.57
Note: Applying anti - microbial to 1" above the water line on the walls.							



The Hartford Insurance Company

CONTINUED - Hall Bathroom Tub

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
MITIGATION							
299. STRCTURAL DRYOUT	13.37 SF	0.95	0.36	0.00	13.06	(0.00)	13.06
METHOD 1 DRY OUT BULLETIN W10325A							
PLUMBING							
300. R&R Bathtub	1.00 EA	1,161.58	33.27	232.32	1,427.17	(128.63)	1,298.54
This is a whirlpool tub that the motor and pump do not work anymore and the tub will need to be replaced.							
301. Remove Tile tub surround - up to 60 SF	1.00 EA	196.37	0.00	39.28	235.65	(0.00)	235.65
302. Tile tub surround - up to 60 SF	1.00 EA	1,639.35	46.22	327.88	2,013.45	(207.33)	1,806.12
303. Detach & Reset Tub/shower faucet	1.00 EA	115.39	0.00	23.08	138.47	(0.00)	138.47
Totals: Hall Bathroom Tub		80.00	622.56	3,880.36	335.96	3,544.40	



Primary Bedroom Hall

Height: 8'

56.67 SF Walls
73.17 SF Walls & Ceiling
1.83 SY Flooring
17.50 LF Ceil. Perimeter
16.50 SF Ceiling
16.50 SF Floor
5.00 LF Floor Perimeter

Door	5' 1" X 6' 8"	Opens into PRIMARY_CLO3
Missing Wall - Goes to Floor	2' 6" X 6' 8"	Opens into PRIMARY_BED2
Door	2' 6" X 6' 8"	Opens into PRIMARY_VANI
Door	2' 5" X 6' 8"	Opens into HALLWAY2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
304. Flood loss cleanup - Light	16.50 SF	1.27	0.00	0.00	20.96	(0.00)	20.96
305. 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.							
306. Clean stud wall	10.00 SF	1.11	0.01	0.00	11.11	(0.00)	11.11
Note: Cleaning stud walls 1" foot above the water line.							
307. Apply anti-microbial agent	10.00 SF	0.36	0.04	0.00	3.64	(0.00)	3.64



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CONTINUED - Primary Bedroom Hall

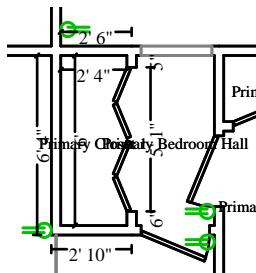
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
308. STRCTURAL DRYOUT	16.50 SF	0.95	0.45	0.00	16.13	(0.00)	16.13
METHOD 1 DRY OUT BULLETIN W10325A							
CARPET FLOOR							
309. Tear out wet carpet pad	16.50 SF	0.73	0.14	0.00	12.19	(0.00)	12.19
310. Carpet pad	16.50 SF	1.13	1.19	0.00	19.84	<2.98>	16.86
311. Tear out wet non-salvageable carpet	16.50 SF	0.77	0.14	0.00	12.85	(0.00)	12.85
312. Carpet	18.98 SF	6.11	7.13	0.00	123.10	<18.47>	104.63
313. Remove Carpet - metal transition strip	2.60 LF	0.67	0.00	0.00	1.74	<0.00>	1.74
314. Carpet - metal transition strip	2.60 LF	2.42	0.25	0.00	6.54	<1.43>	5.11
315. Additional labor cost for Berber or patterned carpets	16.50 SF	0.20	0.00	0.00	3.30	<0.00>	3.30
BASEBOARD TRIM							
316. Remove Baseboard - 4 1/4" MDF - w/profile	5.00 LF	0.74	0.00	0.74	4.44	(0.00)	4.44
317. Baseboard - 4 1/4" MDF - w/profile	5.00 LF	5.26	0.82	5.26	32.38	(3.26)	29.12
318. Paint baseboard - two coats	5.00 LF	1.80	0.06	1.80	10.86	(0.91)	9.95
DRYWALL							
319. Remove 1/2" drywall - hung, taped, floated, ready for paint	20.00 SF	0.68	0.00	2.72	16.32	(0.00)	16.32
320. 1/2" drywall - hung, taped, floated, ready for paint	20.00 SF	3.35	0.99	13.40	81.39	(8.16)	73.23
Note: Replacing drywall up to 4' feet.							
321. Texture drywall - machine	25.00 SF	0.91	0.11	4.56	27.42	(2.29)	25.13
PAINT							
322. Seal/prime (1 coat) then paint (1 coat) the surface area	25.00 SF	1.18	0.40	5.90	35.80	(2.99)	32.81
323. Paint the walls - one coat	56.67 SF	0.83	0.67	9.40	57.11	(4.77)	52.34
INTERIOR DOOR							
324. Remove Interior door unit	1.00 EA	34.33	0.00	6.86	41.19	(0.00)	41.19
325. Interior door unit	1.00 EA	384.91	21.11	76.98	483.00	(48.72)	434.28
326. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
327. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
328. Detach & Reset Door knob - interior	1.00 EA	30.90	0.00	6.18	37.08	(0.00)	37.08
ELECTRICAL							
329. R&R 110 volt copper wiring run, box and outlet	1.00 EA	103.96	1.50	20.80	126.26	(17.40)	108.86



The Hartford Insurance Company

CONTINUED - Primary Bedroom Hall

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Primary Bedroom Hall			37.41	189.10	1,400.07	128.86	1,271.21



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	

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

330. Flood loss cleanup - Light 14.00 SF 1.27 0.00 0.00 17.78 (0.00) 17.78
 331. 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.

332. Clean stud wall 23.17 SF 1.11 0.03 0.00 25.75 (0.00) 25.75

Note: Cleaning stud walls 1" foot above the water line.

333. Apply anti-microbial agent 23.17 SF 0.36 0.08 0.00 8.42 (0.00) 8.42

Note: Applying anti - microb

- _____ MITIGATION _____
334. STRUCTURAL DRYOUT 14.00 SF 0.95 0.38 0.00 13.68 (0.00) 13.68

METHOD 1 DRY OUT BULLET

- | CARPET FLOOR | | | | | | | |
|--|----------|------|------|------|--------|---------|-------|
| 335. Tear out wet carpet pad | 14.00 SF | 0.73 | 0.12 | 0.00 | 10.34 | (0.00) | 10.34 |
| 336. Carpet pad | 14.00 SF | 1.13 | 1.01 | 0.00 | 16.83 | <2.52> | 14.31 |
| 337. Tear out wet non-salvageable carpet | 14.00 SF | 0.77 | 0.12 | 0.00 | 10.90 | (0.00) | 10.90 |
| 338. Carpet | 16.10 SF | 6.11 | 6.05 | 0.00 | 104.42 | <15.67> | 88.75 |
| 339. Remove Carpet - metal transition strip | 2.60 LF | 0.67 | 0.00 | 0.00 | 1.74 | <0.00> | 1.74 |
| 340. Carpet - metal transition strip | 2.60 LF | 2.42 | 0.25 | 0.00 | 6.54 | <1.43> | 5.11 |
| 341. Additional labor cost for Berber or patterned carpets | 14.00 SF | 0.20 | 0.00 | 0.00 | 2.80 | <0.00> | 2.80 |

BASEBOARD TRIM



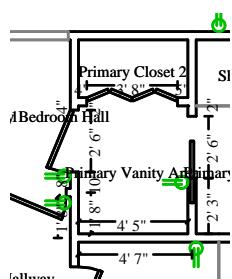
The Hartford Insurance Company

CONTINUED - Primary Closet 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
342. Remove Baseboard - 4 1/4" MDF - w/profile	11.58 LF	0.74	0.00	1.72	10.29	(0.00)	10.29
343. Baseboard - 4 1/4" MDF - w/profile	11.58 LF	5.26	1.90	12.18	74.99	(7.54)	67.45
344. Paint baseboard - two coats	11.58 LF	1.80	0.15	4.16	25.15	(2.09)	23.06
DRYWALL							
345. Remove 1/2" drywall - hung, taped, floated, ready for paint	46.33 SF	0.68	0.00	6.30	37.80	(0.00)	37.80
346. 1/2" drywall - hung, taped, floated, ready for paint	46.33 SF	3.35	2.30	31.04	188.55	(18.91)	169.64
Note: Replacing drywall up to 4' feet.							
347. Texture drywall - machine	31.66 SF	0.91	0.13	5.76	34.70	(2.89)	31.81
PAINT							
348. Seal/prime (1 coat) then paint (1 coat) the surface area	31.66 SF	1.18	0.51	7.48	45.35	(3.79)	41.56
349. Paint the walls - one coat	99.44 SF	0.83	1.18	16.50	100.22	(8.37)	91.85
BIFOLD DOOR							
350. Remove Bifold door set - Colonist - Double	1.00 EA	24.62	0.00	4.92	29.54	(0.00)	29.54
351. Bifold door set - Colonist - Double	1.00 EA	371.87	15.10	74.38	461.35	(46.43)	414.92
352. Remove Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	10.33	0.00	2.06	12.39	(0.00)	12.39
353. Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	250.66	11.47	50.14	312.27	(31.46)	280.81
354. Paint door slab only - 2 coats (per side)	4.00 EA	46.97	2.90	37.58	228.36	(19.08)	209.28
355. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	46.25	1.05	18.50	112.05	(9.36)	102.69
SHELVING							
356. R&R Closet shelf and rod package	6.00 LF	35.36	2.45	42.42	257.03	(26.67)	230.36
Totals: Primary Closet 1				47.23	315.14	2,154.33	196.21
							1,958.12



The Hartford Insurance Company



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 Cel. Perimeter	

Door	2' 6" X 6' 8"	Opens into PRIMARY_BED3
Door	3' 8" X 6' 8"	Opens into PRIMARY_CLOS
Door	2' 6" X 6' 8"	Opens into PRIMARY_BATH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
357. Flood loss cleanup - Light	22.82 SF	1.27	0.00	0.00	28.98	(0.00)	28.98
358. 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.							
359. Clean stud wall	21.00 SF	1.11	0.03	0.00	23.34	(0.00)	23.34
Note: Cleaning stud walls 1" foot above the water line.							
360. Apply anti-microbial agent	21.00 SF	0.36	0.07	0.00	7.63	(0.00)	7.63
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
361. 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							
362. 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.							
363. Tile/stone sealer	45.64 SF	1.23	1.18	11.22	68.54	<0.00>	68.54
Allowance for 2 coats of sealer							
BASEBOARD TRIM							
364. Remove Baseboard - 4 1/4" MDF - w/profile	10.50 LF	0.74	0.00	0.00	7.77	(0.00)	7.77
365. Baseboard - 4 1/4" MDF - w/profile	10.50 LF	5.26	1.73	11.04	68.00	(6.84)	61.16
366. Paint baseboard - two coats	10.50 LF	1.80	0.13	3.78	22.81	(1.90)	20.91
DRYWALL							
367. Remove 1/2" drywall - hung, taped, floated, ready for paint	42.00 SF	0.68	0.00	0.00	28.56	(0.00)	28.56
368. 1/2" drywall - hung, taped, floated, ready for paint	42.00 SF	3.35	2.09	28.14	170.93	(17.13)	153.80
Note: Replacing drywall up to 4' feet.							
369. Texture drywall - machine	57.00 SF	0.91	0.24	10.38	62.49	(5.21)	57.28
PAINT							
370. Seal/prime (1 coat) then paint (1 coat) the surface area	57.00 SF	1.18	0.92	13.46	81.64	(6.82)	74.82



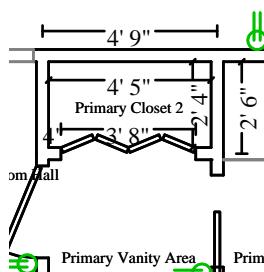
The Hartford Insurance Company

CONTINUED - Primary Vanity Area

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
371. Paint the walls - one coat	95.56 SF	0.83	1.14	15.86	96.31	(8.04)	88.27
<u>INTERIOR DOOR</u>							
372. Remove Interior door unit	1.00 EA	34.33	0.00	0.00	34.33	(0.00)	34.33
373. Interior door unit	1.00 EA	384.91	21.11	76.98	483.00	(48.72)	434.28
374. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
375. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
376. Detach & Reset Door knob - interior	1.00 EA	30.90	0.00	6.18	37.08	(0.00)	37.08
<u>PLUMBING</u>							
377. Remove Vanity	3.00 LF	12.30	0.00	7.38	44.28	(0.00)	44.28
378. Vanity	3.00 LF	490.33	91.18	294.20	1,856.37	(129.66)	1,726.71
379. Detach & Reset Countertop - solid surface	6.00 SF	47.49	0.05	56.98	341.97	(0.00)	341.97
380. Cabinet knob or pull	2.00 EA	10.68	0.50	4.28	26.14	(1.81)	24.33
381. Detach & Reset Sink - single	1.00 EA	188.91	0.05	37.78	226.74	(0.00)	226.74
382. Clean sink	1.00 EA	17.84	0.00	0.00	17.84	(0.00)	17.84
383. Remove P-trap assembly - ABS (plastic)	1.00 EA	12.30	0.00	2.46	14.76	(0.00)	14.76
384. P-trap assembly - ABS (plastic)	1.00 EA	76.72	0.59	15.34	92.65	(13.92)	78.73
385. Remove Angle stop valve	2.00 EA	8.20	0.00	3.28	19.68	(0.00)	19.68
386. Angle stop valve	2.00 EA	46.66	1.75	18.66	113.73	(17.12)	96.61
387. Remove Plumbing fixture supply line	2.00 EA	8.20	0.00	3.28	19.68	(0.00)	19.68
388. Plumbing fixture supply line	2.00 EA	24.33	1.01	9.74	59.41	(8.94)	50.47
389. Detach & Reset Mirror - 1/4" plate glass	8.75 SF	8.31	0.00	14.54	87.25	(0.00)	87.25
<u>ELECTRICAL</u>							
390. R&R 110 volt copper wiring run, box and outlet	1.00 EA	103.96	1.50	20.80	126.26	(17.40)	108.86
Totals: Primary Vanity Area		128.34	700.26	4,534.46	300.99	4,233.47	



The Hartford Insurance Company



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	

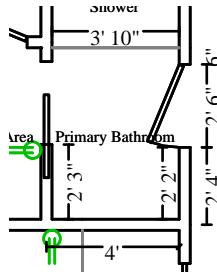
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
391. Flood loss cleanup - Light	10.31 SF	1.27	0.00	0.00	13.09	(0.00)	13.09
392. Apply anti-microbial agent	10.31 SF	0.36	0.04	0.00	3.75	(0.00)	3.75
Note: Applying anti - microbial to floor.							
393. Clean stud wall	19.67 SF	1.11	0.03	0.00	21.86	(0.00)	21.86
Note: Cleaning stud walls 1" foot above the water line.							
394. Apply anti-microbial agent	19.67 SF	0.36	0.07	0.00	7.15	(0.00)	7.15
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
395. STRCTURAL DRYOUT	10.31 SF	0.95	0.28	0.00	10.07	(0.00)	10.07
METHOD 1 DRY OUT BULLETIN W10325A							
<u>TILE FLOOR</u>							
396. 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.							
397. Tile/stone sealer	20.61 SF	1.23	0.53	5.08	30.96	<0.00>	30.96
Allowance for 2 coats of sealer							
<u>BASEBOARD TRIM</u>							
398. Remove Baseboard - 4 1/4" MDF - w/profile	9.83 LF	0.74	0.00	1.46	8.73	(0.00)	8.73
399. Baseboard - 4 1/4" MDF - w/profile	9.83 LF	5.26	1.62	10.34	63.67	(6.40)	57.27
400. Paint baseboard - two coats	9.83 LF	1.80	0.12	3.54	21.35	(1.78)	19.57
<u>DRYWALL</u>							
401. Remove 1/2" drywall - hung, taped, floated, ready for paint	39.33 SF	0.68	0.00	5.34	32.08	(0.00)	32.08
402. 1/2" drywall - hung, taped, floated, ready for paint	39.33 SF	3.35	1.95	26.36	160.07	(16.04)	144.03
Note: Replacing drywall up to 4' feet.							
403. Texture drywall - machine	49.16 SF	0.91	0.21	8.94	53.89	(4.49)	49.40
<u>PAINT</u>							
404. Seal/prime (1 coat) then paint (1 coat) the surface area	49.16 SF	1.18	0.79	11.60	70.40	(5.88)	64.52
405. Paint the walls - one coat	83.56 SF	0.83	0.99	13.88	84.22	(7.04)	77.18
<u>BIFOLD DOOR</u>							



The Hartford Insurance Company

CONTINUED - Primary Closet 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
406. Remove Bifold door set - Colonist - Double	1.00 EA	24.62	0.00	4.92	29.54	(0.00)	29.54
407. Bifold door set - Colonist - Double	1.00 EA	371.87	15.10	74.38	461.35	(46.43)	414.92
408. Remove Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	10.33	0.00	2.06	12.39	(0.00)	12.39
409. Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	250.66	11.47	50.14	312.27	(31.46)	280.81
410. Paint door slab only - 2 coats (per side)	4.00 EA	46.97	2.90	37.58	228.36	(19.08)	209.28
411. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	46.25	1.05	18.50	112.05	(9.36)	102.69
SHELVING							
412. R&R Closet shelf and rod package	4.50 LF	35.36	1.84	31.82	192.78	(20.00)	172.78
Totals: Primary Closet 2			39.00	305.94	1,941.90	167.96	1,773.94



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 SHOWER2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CLEANING							
413. Flood loss cleanup - Light	19.81 SF	1.27	0.00	0.00	25.16	(0.00)	25.16
414. 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.							
415. Clean stud wall	18.33 SF	1.11	0.03	0.00	20.38	(0.00)	20.38
Note: Cleaning stud walls 1" foot above the water line.							
416. Apply anti-microbial agent	18.33 SF	0.36	0.06	0.00	6.66	(0.00)	6.66



The Hartford Insurance Company

CONTINUED - Primary Bathroom

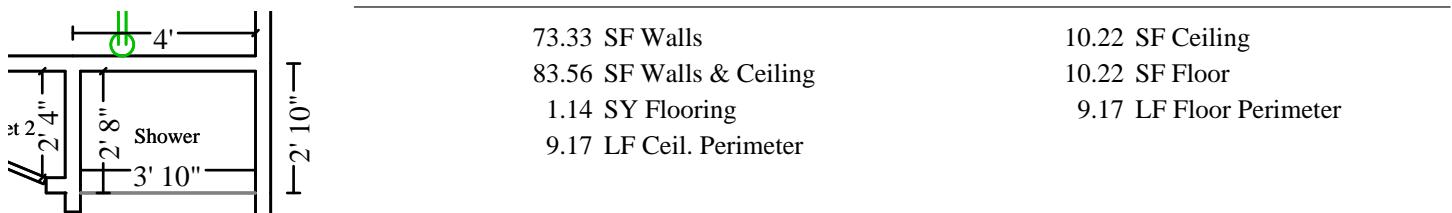
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Note: Applying anti - microbial to 1" above the water line on the walls.							
MITIGATION							
417. STRCTURAL DRYOUT METHOD 1 DRY OUT BULLETIN W10325A	19.81 SF	0.95	0.54	0.00	19.36	(0.00)	19.36
TILE FLOOR							
418. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber.	19.81 SF	1.15	0.03	0.00	22.81	<0.00>	22.81
419. Tile/stone sealer Allowance for 2 coats of sealer	39.61 SF	1.23	1.03	9.74	59.49	<0.00>	59.49
DRYWALL							
420. Remove 1/2" drywall - hung, taped, floated, ready for paint	36.67 SF	0.68	0.00	4.98	29.92	(0.00)	29.92
421. 1/2" drywall - hung, taped, floated, ready for paint	36.67 SF	3.35	1.82	24.56	149.22	(14.96)	134.26
Note: Replacing drywall up to 4' feet.							
422. Texture drywall - machine	23.34 SF	0.91	0.10	4.24	25.58	(2.13)	23.45
PAINT							
423. Seal/prime (1 coat) then paint (1 coat) the surface area	23.34 SF	1.18	0.38	5.50	33.42	(2.79)	30.63
424. Paint the surface area - one coat	57.50 SF	0.83	0.68	9.54	57.95	(4.84)	53.11
INTERIOR DOOR							
425. Remove Pocket door unit - Colonist	1.00 EA	40.98	0.00	8.20	49.18	(0.00)	49.18
426. Pocket door unit - Colonist	1.00 EA	369.51	12.77	73.90	456.18	(45.87)	410.31
427. Remove Door opening (jamb & casing) - up to 32"wide - paint grade	1.00 EA	10.31	0.00	2.06	12.37	(0.00)	12.37
428. Door opening (jamb & casing) - up to 32"wide - paint grade	1.00 EA	190.47	9.28	38.10	237.85	(23.97)	213.88
429. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
430. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
EXTERIOR DOORS							
431. Remove Exterior door wood w/detail - pre-hung	1.00 EA	37.75	0.00	0.00	37.75	(0.00)	37.75
432. Exterior door wood w/detail - pre- hung	1.00 EA	2,457.96	163.32	491.60	3,112.88	(314.56)	2,798.32
433. Prime & paint door slab only - exterior (per side)	2.00 EA	55.40	2.33	22.16	135.29	(11.31)	123.98
434. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
435. Detach & Reset Door lockset & deadbolt - exterior	2.00 EA	43.27	0.00	17.30	103.84	(0.00)	103.84
PLUMBING							



The Hartford Insurance Company

CONTINUED - Primary Bathroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
436. Detach & Reset Toilet	1.00 EA	307.78	0.68	61.56	370.02	(0.00)	370.02
437. Remove Angle stop valve	1.00 EA	8.20	0.00	1.64	9.84	(0.00)	9.84
438. Angle stop valve	1.00 EA	46.66	0.87	9.34	56.87	(8.56)	48.31
439. Remove Plumbing fixture supply line	1.00 EA	8.20	0.00	1.64	9.84	(0.00)	9.84
440. Plumbing fixture supply line	1.00 EA	24.33	0.51	4.86	29.70	(4.47)	25.23
441. Clean toilet	1.00 EA	29.96	0.00	0.00	29.96	(0.00)	29.96
442. Remove Toilet seat	1.00 EA	11.18	0.00	2.24	13.42	(0.00)	13.42
443. Toilet seat	1.00 EA	61.65	2.20	12.34	76.19	(7.85)	68.34
444. Remove Toilet paper holder	1.00 EA	8.20	0.00	1.64	9.84	(0.00)	9.84
445. Toilet paper holder	1.00 EA	30.37	0.87	6.08	37.32	(3.85)	33.47
Totals: Primary Bathroom		200.80	863.44	5,550.16	470.59	5,079.57	



Missing Wall **3' 10" X 8'** **Opens into PRIMARY_BATH**

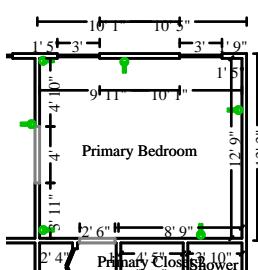
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
446. Flood loss cleanup - Light	10.22 SF	1.27	0.00	0.00	12.98	(0.00)	12.98
447. Apply anti-microbial agent	10.22 SF	0.36	0.04	0.00	3.72	(0.00)	3.72
Note: Applying anti - microbial to floor.							
448. Clean stud wall	18.33 SF	1.11	0.03	0.00	20.38	(0.00)	20.38
Note: Cleaning stud walls 1" foot above the water line.							
449. Apply anti-microbial agent	18.33 SF	0.36	0.06	0.00	6.66	(0.00)	6.66
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
450. STRCTURAL DRYOUT	10.22 SF	0.95	0.28	0.00	9.99	(0.00)	9.99



The Hartford Insurance Company

CONTINUED - Shower

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
METHOD 1 DRY OUT BULLETIN W10325A							
TILE FLOOR							
451. Clean ceramic tile - Heavy Cleaning performed utilizing a mechanical orbital scrubber.	10.22 SF	1.15	0.01	0.00	11.76	<0.00>	11.76
452. Tile/stone sealer Allowance for 2 coats of sealer	20.44 SF	1.23	0.53	5.02	30.69	<0.00>	30.69
DRYWALL							
453. Remove 1/2" drywall - hung, taped, floated, ready for paint	36.67 SF	0.68	0.00	4.98	29.92	(0.00)	29.92
454. 1/2" drywall - hung, taped, floated, ready for paint	36.67 SF	3.35	1.82	24.56	149.22	(14.96)	134.26
455. Remove Tile shower - up to 60 SF	1.00 EA	224.33	0.00	44.86	269.19	(0.00)	269.19
456. Tile shower - up to 60 SF	1.00 EA	1,847.79	45.88	369.56	2,263.23	(157.18)	2,106.05
Note: Replacing drywall up to 4' feet.							
PLUMBING							
457. Detach & Reset Tub/shower faucet	1.00 EA	115.39	0.00	23.08	138.47	(0.00)	138.47
458. Remove Shower door	1.00 EA	34.72	0.00	6.94	41.66	(0.00)	41.66
459. Shower door	1.00 EA	599.60	28.47	119.92	747.99	(77.25)	670.74
Totals: Shower		77.12		598.92	3,735.86	249.39	3,486.47



Primary Bedroom

Height: 8'

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

182.75 SF Ceiling
182.75 SF Floor
47.67 LF Floor 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_BED3

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
GUY_CARPENTER					1/25/2025		Page: 36



The Hartford Insurance Company

CONTINUED - Primary Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>CLEANING</u>							
460. Flood loss cleanup - Light	182.75 SF	1.27	0.00	0.00	232.09	(0.00)	232.09
461. 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.							
462. Clean stud wall	95.33 SF	1.11	0.13	0.00	105.95	(0.00)	105.95
Note: Cleaning stud walls 1" foot above the water line.							
463. Apply anti-microbial agent	95.33 SF	0.36	0.33	0.00	34.65	(0.00)	34.65
Note: Applying anti - microbial to 1" above the water line on the walls.							
<u>MITIGATION</u>							
464. STRCTURAL DRYOUT	182.75 SF	0.95	4.99	0.00	178.60	(0.00)	178.60
METHOD 1 DRY OUT BULLETIN W10325A							
<u>CARPET FLOOR</u>							
465. Tear out wet carpet pad	182.75 SF	0.73	1.54	0.00	134.95	(0.00)	134.95
466. Carpet pad	182.75 SF	1.13	13.18	0.00	219.69	<32.96>	186.73
467. Tear out wet non-salvageable carpet	182.75 SF	0.77	1.54	0.00	142.26	(0.00)	142.26
468. Carpet	210.16 SF	6.11	79.00	0.00	1,363.08	<204.46>	1,158.62
469. Additional labor cost for Berber or patterned carpets	182.75 SF	0.20	0.00	0.00	36.55	<0.00>	36.55
<u>INSULATION</u>							
470. Batt insulation - 4" - R11- unfaced batt	54.60 SF	0.73	1.68	7.98	49.52	(4.98)	44.54
471. Batt insulation - 4" - R11- unfaced batt	54.60 SF	0.73	1.68	7.98	49.52	(4.98)	44.54
<u>BASEBOARD TRIM</u>							
472. Remove Baseboard - 4 1/4" MDF - w/profile	47.67 LF	0.74	0.00	7.06	42.34	(0.00)	42.34
473. Baseboard - 4 1/4" MDF - w/profile	47.67 LF	5.26	7.84	50.14	308.72	(31.03)	277.69
474. Paint baseboard - two coats	47.67 LF	1.80	0.60	17.16	103.57	(8.64)	94.93
<u>DRYWALL</u>							
475. Remove 1/2" drywall - hung, taped, floated, ready for paint	190.67 SF	0.68	0.00	25.94	155.60	(0.00)	155.60
476. 1/2" drywall - hung, taped, floated, ready for paint	190.67 SF	3.35	9.48	127.74	775.96	(77.79)	698.17
Note: Replacing drywall up to 4' feet.							
477. Texture drywall - machine	246.66 SF	0.91	1.04	44.90	270.40	(22.55)	247.85
<u>PAINT</u>							
478. Seal/prime (1 coat) then paint (1 coat) the surface area	246.66 SF	1.18	3.97	58.22	353.25	(29.51)	323.74
479. Paint the walls - one coat	354.00 SF	0.83	4.21	58.76	356.79	(29.80)	326.99
<u>INTERIOR DOOR</u>							
480. Remove Interior door unit	1.00 EA	34.33	0.00	6.86	41.19	(0.00)	41.19



The Hartford Insurance Company

CONTINUED - Primary Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
481. Interior door unit	1.00 EA	384.91	21.11	76.98	483.00	(48.72)	434.28
482. Paint door slab only - 2 coats (per side)	2.00 EA	46.97	1.45	18.78	114.17	(9.53)	104.64
483. Paint door/window trim & jamb - 2 coats (per side)	2.00 EA	39.32	0.89	15.72	95.25	(7.95)	87.30
484. Detach & Reset Door knob - interior	1.00 EA	30.90	0.00	6.18	37.08	(0.00)	37.08
OPENING							
485. Remove Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	10.33	0.00	2.06	12.39	(0.00)	12.39
486. Door opening (jamb & casing) - 36"to60"wide - paint grade	1.00 EA	250.66	11.47	50.14	312.27	(31.46)	280.81
487. Paint door/window trim & jamb - Large - 2 coats (per side)	2.00 EA	46.25	1.05	18.50	112.05	(9.36)	102.69
ELECTRICAL							
488. R&R 110 volt copper wiring run, box and outlet	5.00 EA	103.96	7.50	103.98	631.28	(87.00)	544.28
Totals: Primary Bedroom				175.32	705.08	6,818.60	640.72
Total: Main Level				2,819.66	14,836.08	108,873.72	8,417.94
Line Item Totals: GUY_CARPENTER				2,852.97	15,348.60	113,556.36	9,066.73
							104,489.63



The Hartford Insurance Company

Summary for Building

Line Item Total	95,354.79
Overhead	7,674.30
Profit	7,674.30
Material Sales Tax	2,852.97
Replacement Cost Value	\$113,556.36
Less Depreciation	(9,066.73)
Actual Cash Value	\$104,489.63
Less Deductible	(5,000.00)
Net Claim	\$99,489.63
Total Depreciation	9,066.73
Less Non-Recoverable Depreciation	<962.92>
Total Recoverable Depreciation	8,103.81
Net Claim if Depreciation is Recovered	\$107,593.44

David William Santom
Commercial field adjuster



The Hartford Insurance Company

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					
7,674.30	7,674.30	2,852.97	0.00	0.00	0.00
Total	7,674.30	7,674.30	2,852.97	0.00	0.00



The Hartford Insurance Company

Recap by Room

Estimate: GUY_CARPENTER

Area: Foot Print

Foot Print	4,136.81	4.34%
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Area Subtotal: Foot Print	4,136.81	4.34%
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Area: Main Level

Front Porch	222.00	0.23%
Outside Storage	1,314.64	1.38%
Garage	9,228.51	9.68%
Lanai	4,345.36	4.56%
Living Room	7,535.74	7.90%
HVAC Closet	1,274.82	1.34%
Kitchen	22,966.52	24.09%
Seating Room / Dining Room	5,992.66	6.28%
Bedroom 2	5,546.83	5.82%
Bedroom 2 Closet	1,770.21	1.86%
Hallway	785.13	0.82%
Linen Closet	980.18	1.03%
Hall Bathroom	4,325.30	4.54%
Hall Bathroom Tub	3,177.80	3.33%
Primary Bedroom Hall	1,173.56	1.23%
Primary Closet 1	1,791.96	1.88%
Primary Vanity Area	3,705.86	3.89%
Primary Closet 2	1,596.96	1.67%
Primary Bathroom	4,485.92	4.70%
Shower	3,059.82	3.21%
Primary Bedroom	5,938.20	6.23%

Area Subtotal: Main Level	91,217.98	95.66%
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Subtotal of Areas	95,354.79	100.00%
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Total	95,354.79	100.00%
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The Hartford Insurance Company

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CABINETRY	18,295.49	1,171.18	17,124.31
GENERAL DEMOLITION	4,267.94		4,267.94
DOORS	11,580.95	1,429.28	10,151.67
DRYWALL	8,341.41	961.34	7,380.07
ELECTRICAL	4,354.81	783.85	3,570.96
FLOOR COVERING - CERAMIC TILE	1,950.38		1,950.38
FINISH CARPENTRY / TRIMWORK	4,276.60	532.87	3,743.73
FINISH HARDWARE	604.67	7.48	597.19
INSULATION	268.07	32.16	235.91
MIRRORS & SHOWER DOORS	745.02	73.75	671.27
PLUMBING	4,637.02	508.60	4,128.42
PAINTING	12,973.17	1,682.52	11,290.65
TILE	3,487.14	355.01	3,132.13
WINDOWS - SLIDING PATIO DOORS	959.49	143.92	815.57
O&P Items Subtotal	76,742.16	7,681.96	69,060.20
Non-O&P Items	RCV	Deprec.	ACV
APPLIANCES	4,560.53	560.95	3,999.58
CLEANING	2,887.37		2,887.37
GENERAL DEMOLITION	4,621.91		4,621.91
FLOOR COVERING - CARPET	3,435.57	504.40	2,931.17
SPECIALTY ITEMS	1,967.97		1,967.97
WATER EXTRACTION & REMEDIATION	1,139.28		1,139.28
Non-O&P Items Subtotal	18,612.63	1,065.35	17,547.28
O&P Items Subtotal	76,742.16	7,681.96	69,060.20
Overhead	7,674.30		7,674.30
Profit	7,674.30		7,674.30
Material Sales Tax	2,852.97	319.42	2,533.55
Total	113,556.36	9,066.73	104,489.63

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



370- Address

Date Taken: 10/1/2024

Taken By: David Santom

Address



371-Front Elevation

Date Taken: 10/1/2024

Taken By: David Santom

Front Elevation

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



372-Right Elevation

Date Taken: 10/1/2024

Taken By: David Santom

Right Elevation



373-Back Elevation

Date Taken: 10/1/2024

Taken By: David Santom

Back Elevation

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



374-Left Elevation

Date Taken: 10/1/2024

Taken By: David Santom

Left Elevation



375-Exterior Water Line 20"

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

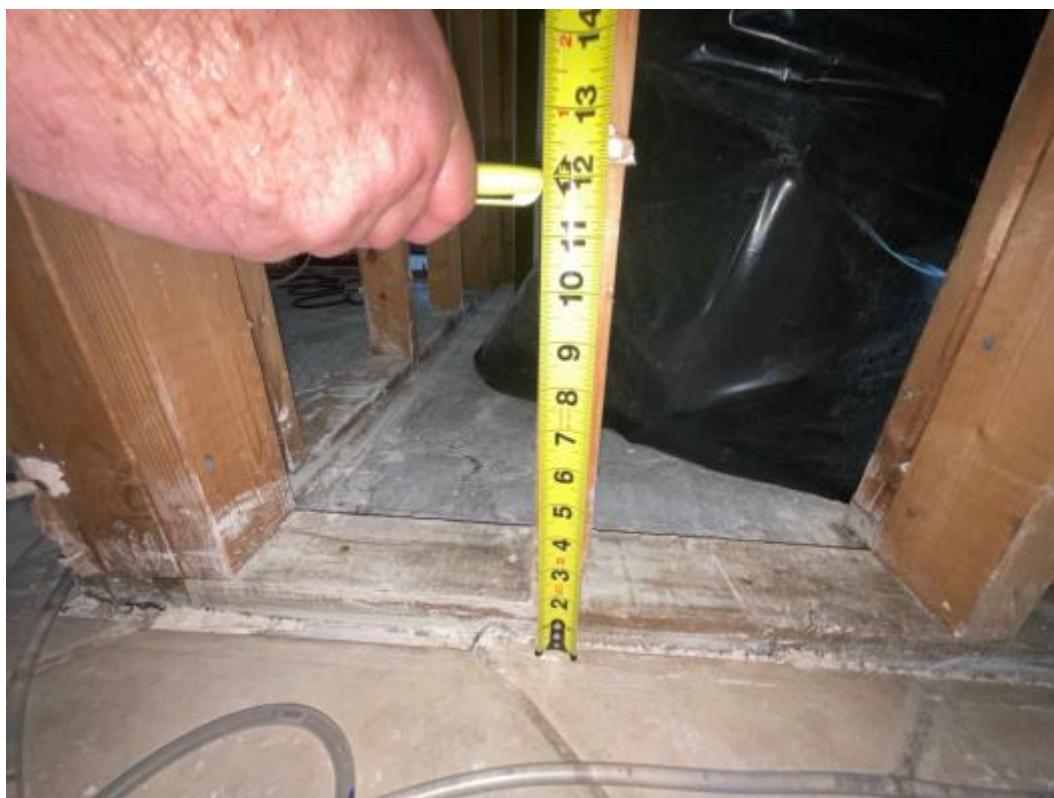
Policy #: 6500357167



376-Exterior Water Line 20"

Date Taken: 10/1/2024

Taken By: David Santom



379-Interior Water Line 10"

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



380-Interior Water Line 10"

Date Taken: 10/1/2024

Taken By: David Santom



381-AC Condenser unit

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

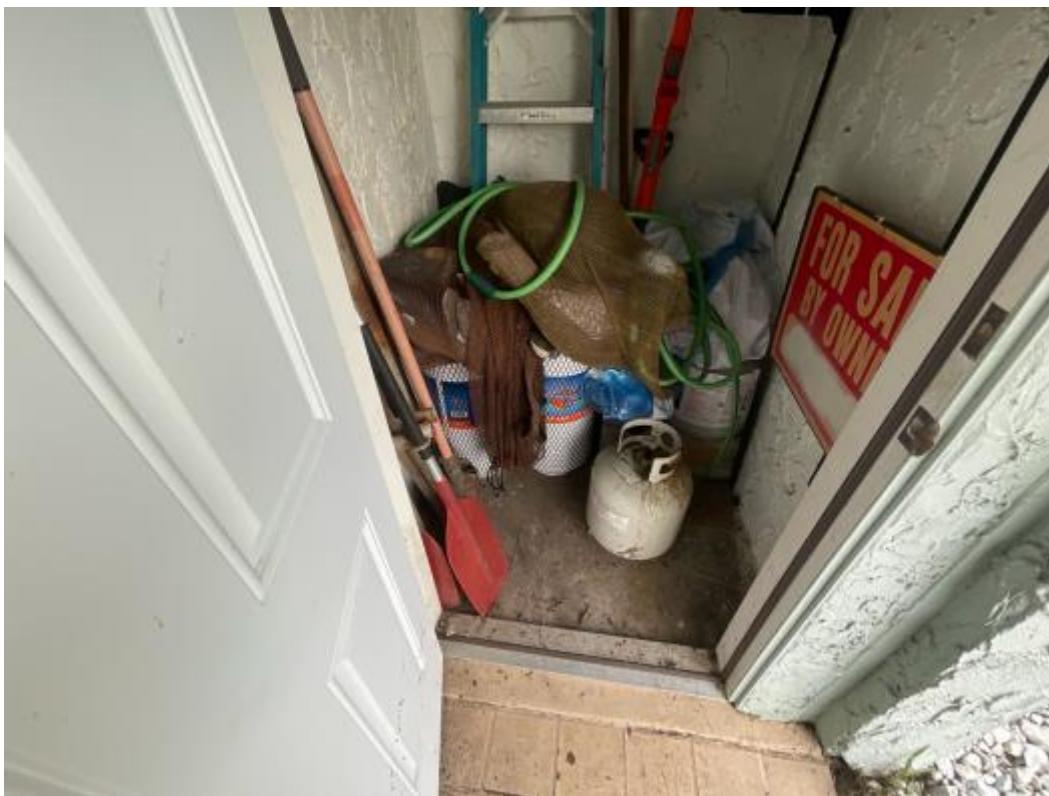
Policy #: 6500357167



382-AC Condenser unit

Date Taken: 10/1/2024

Taken By: David Santom



386-Storage Room

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



387-Storage Room

Date Taken: 10/1/2024

Taken By: David Santom



388-Storage Room

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



391-Garage

Date Taken: 10/1/2024

Taken By: David Santom



392-Garage

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

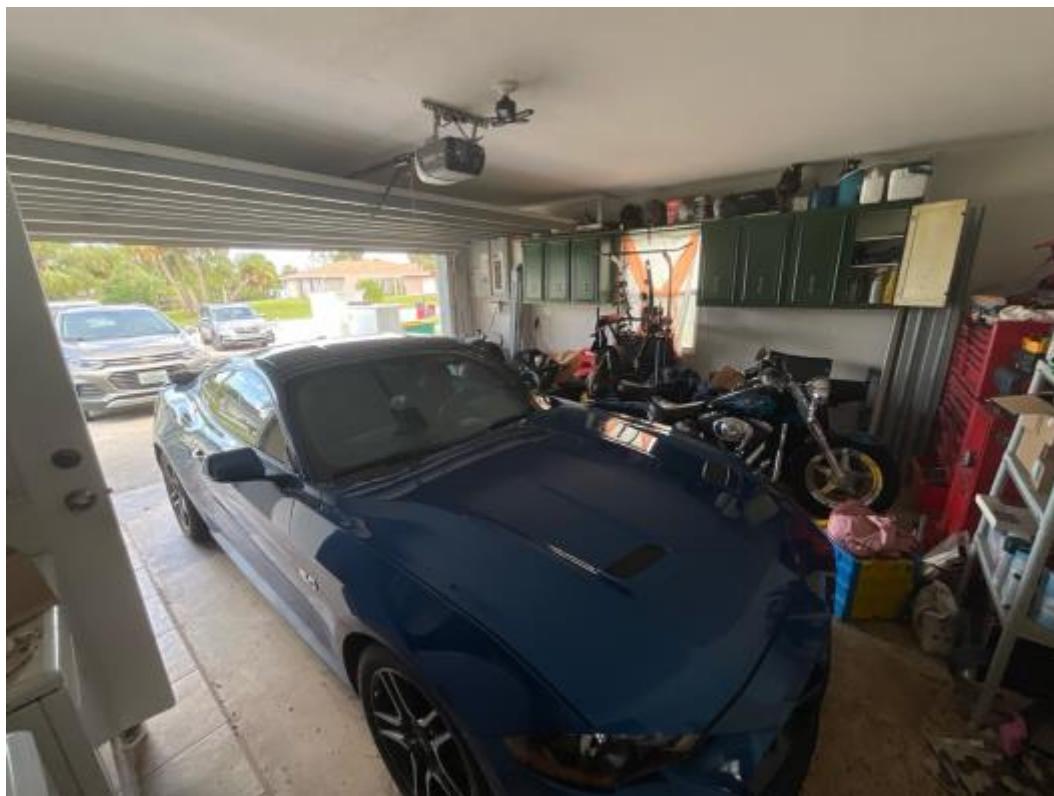
Policy #: 6500357167



393-Garage

Date Taken: 10/1/2024

Taken By: David Santom



394-Garage

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

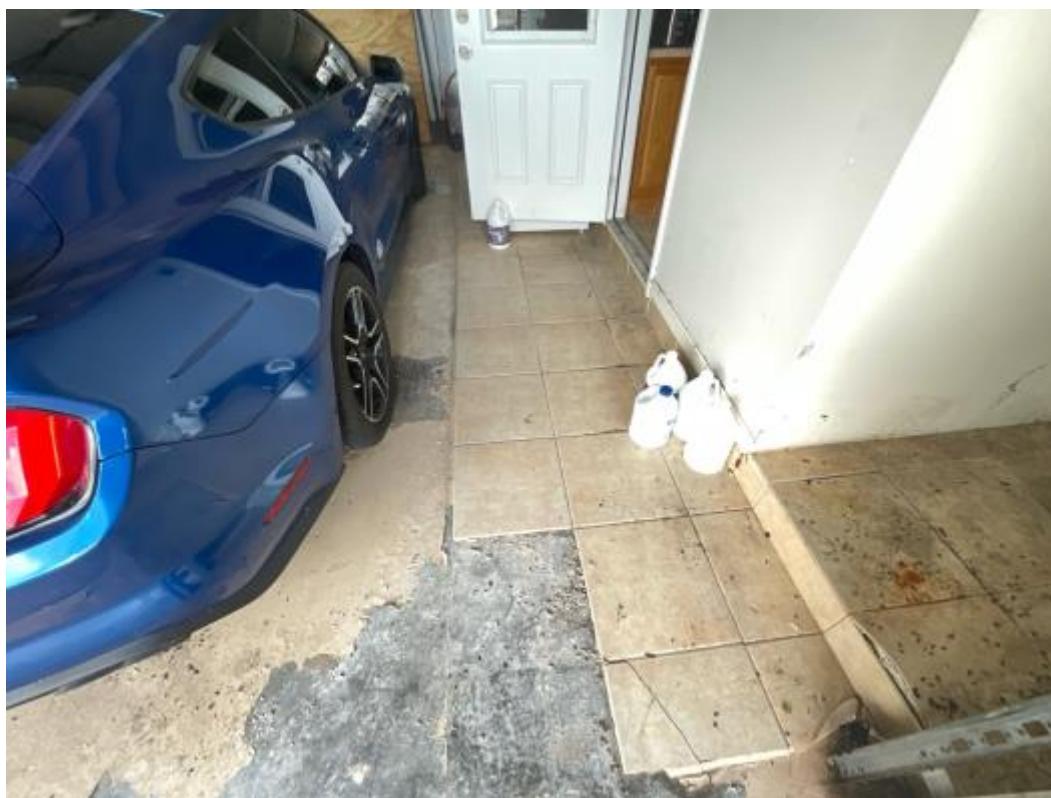
Policy #: 6500357167



395-Garage

Date Taken: 10/1/2024

Taken By: David Santom



396-Garage

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

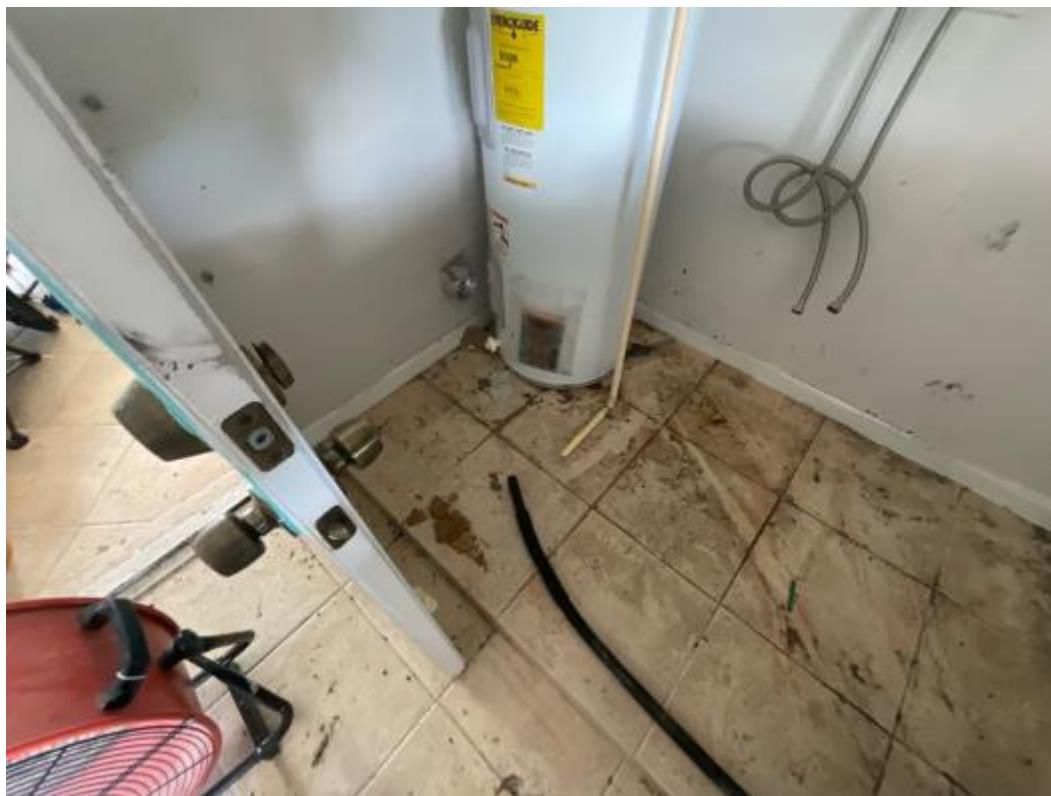
Policy #: 6500357167



399-Garage

Date Taken: 10/1/2024

Taken By: David Santom



403-Garage

Date Taken: 10/1/2024

Taken By: David Santom

Hot water tank

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



404-Garage

Date Taken: 10/1/2024

Taken By: David Santom

Hot water tank



405-Garage

Date Taken: 10/1/2024

Taken By: David Santom

Hot water tank

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



411-Lanai

Date Taken: 10/1/2024

Taken By: David Santom



412-Lanai

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



413-Lanai

Date Taken: 10/1/2024

Taken By: David Santom



414-Lanai

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



416-Living Room

Date Taken: 10/1/2024

Taken By: David Santom



417-Living Room

Date Taken: 10/1/2024

Taken By: David Santom

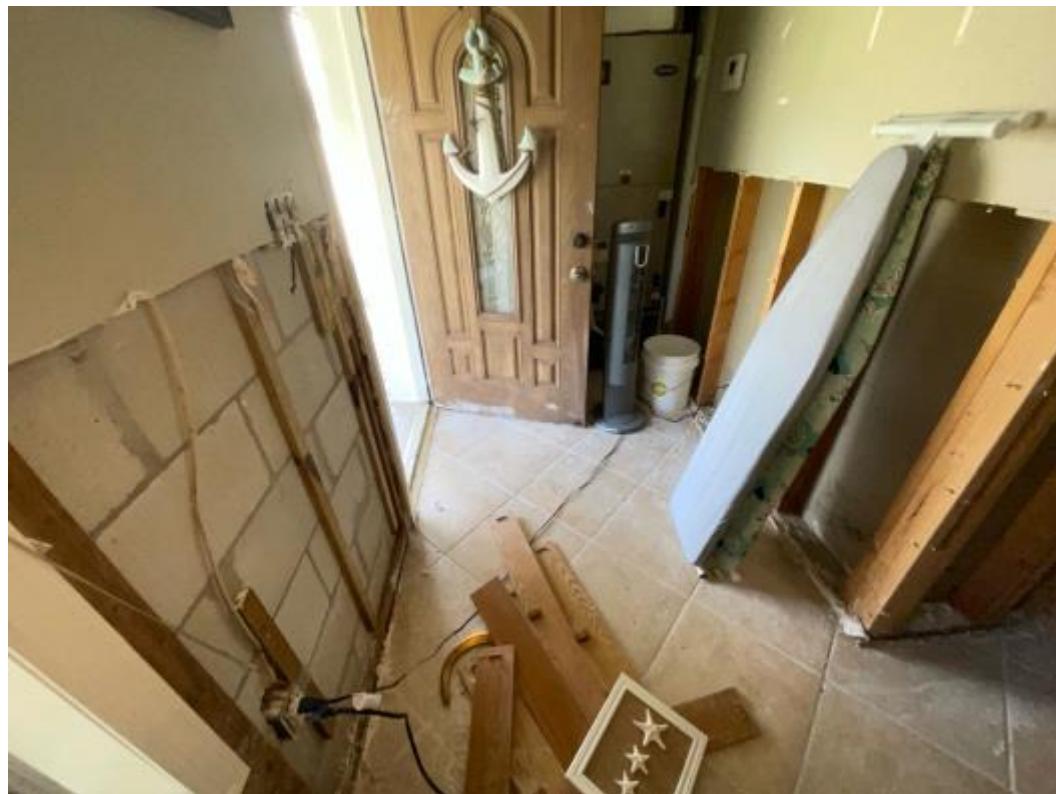
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



418-Living Room

Date Taken: 10/1/2024

Taken By: David Santom



419-Living Room

Date Taken: 10/1/2024

Taken By: David Santom

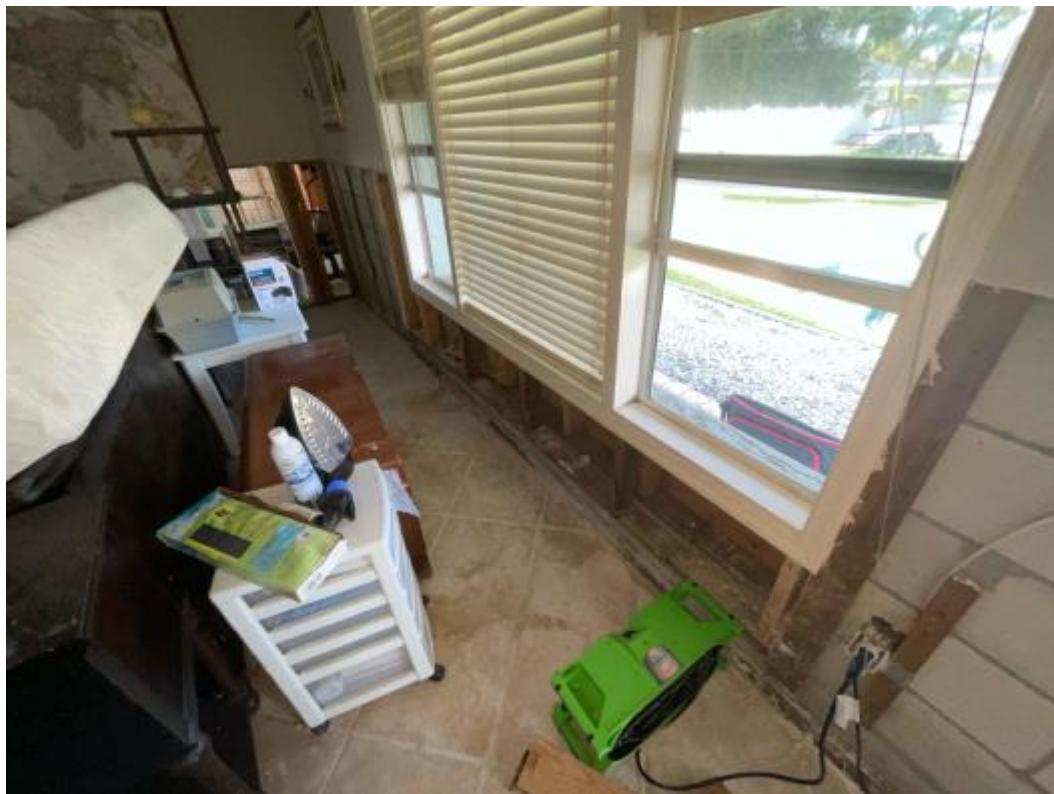
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



420-Living Room

Date Taken: 10/1/2024

Taken By: David Santom



421-Living Room

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

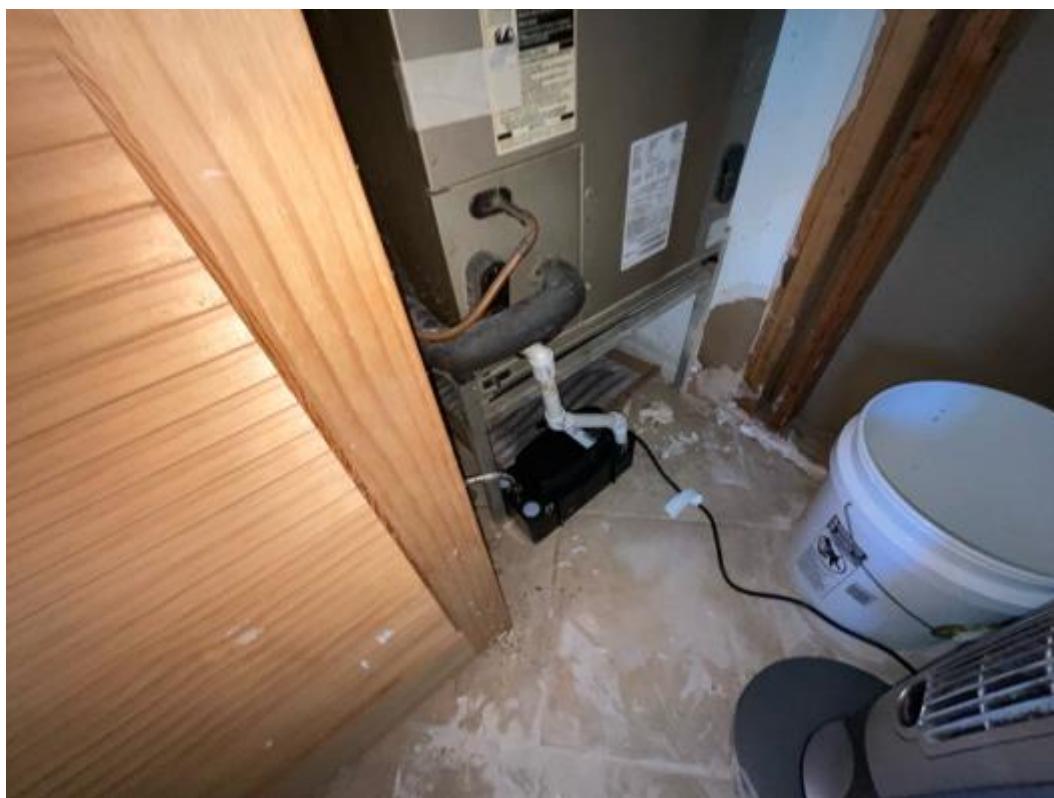
Policy #: 6500357167



425-HVAC Closet

Date Taken: 10/1/2024

Taken By: David Santom



426-HVAC Closet

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

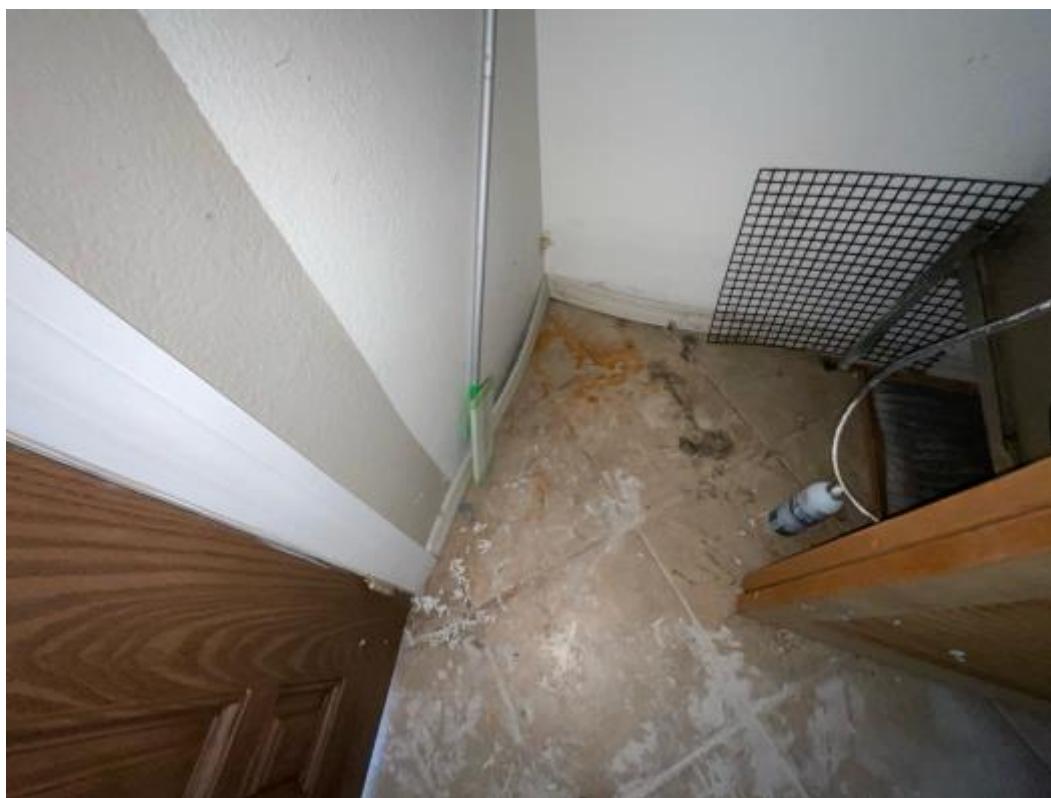
Policy #: 6500357167



427-HVAC Closet

Date Taken: 10/1/2024

Taken By: David Santom



428-HVAC Closet

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

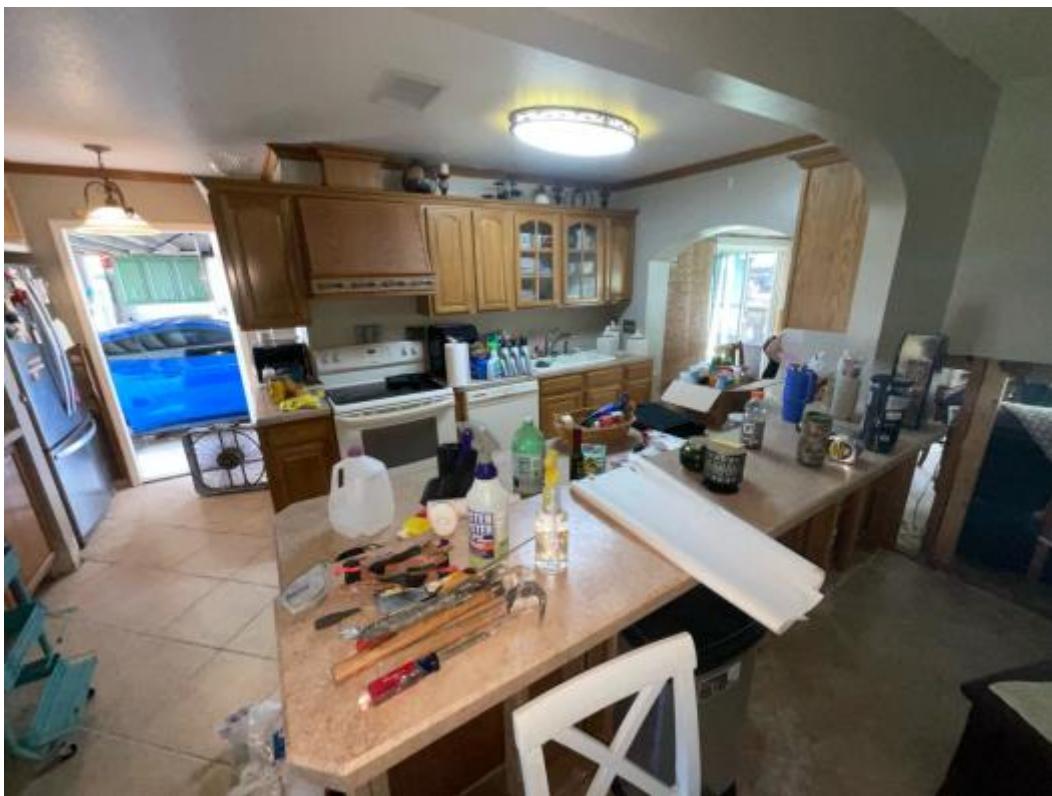
Policy #: 6500357167



429-HVAC Closet

Date Taken: 10/1/2024

Taken By: David Santom



434-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



435-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



436-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

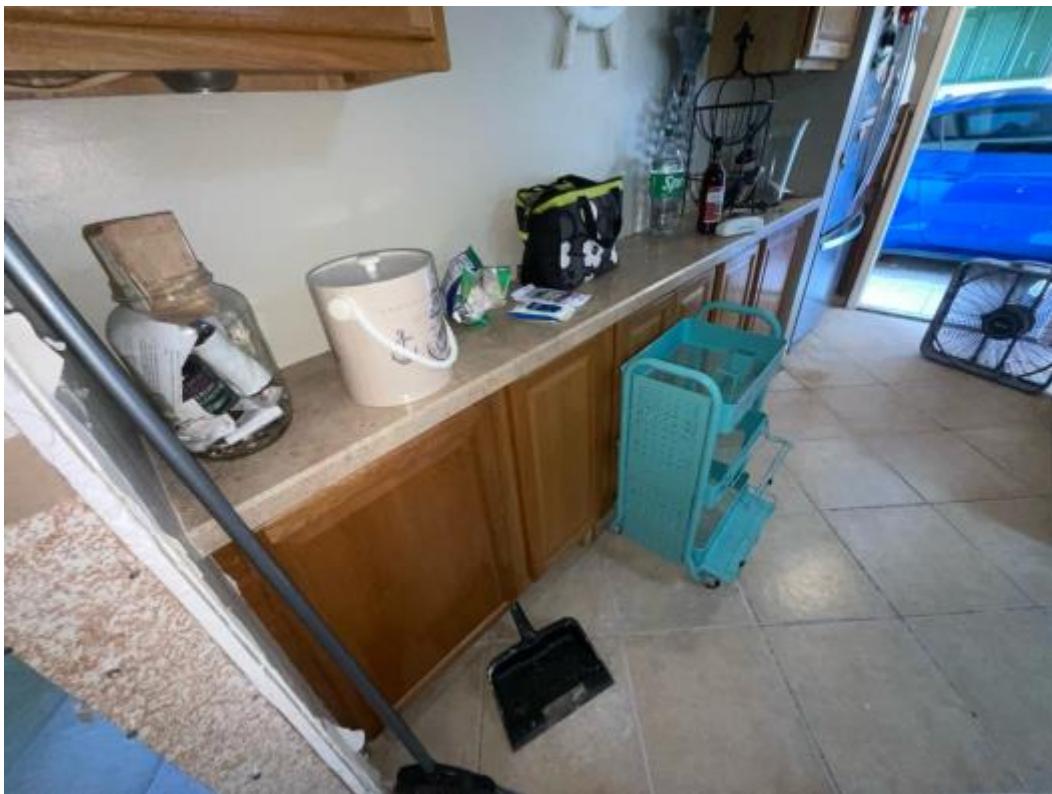
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

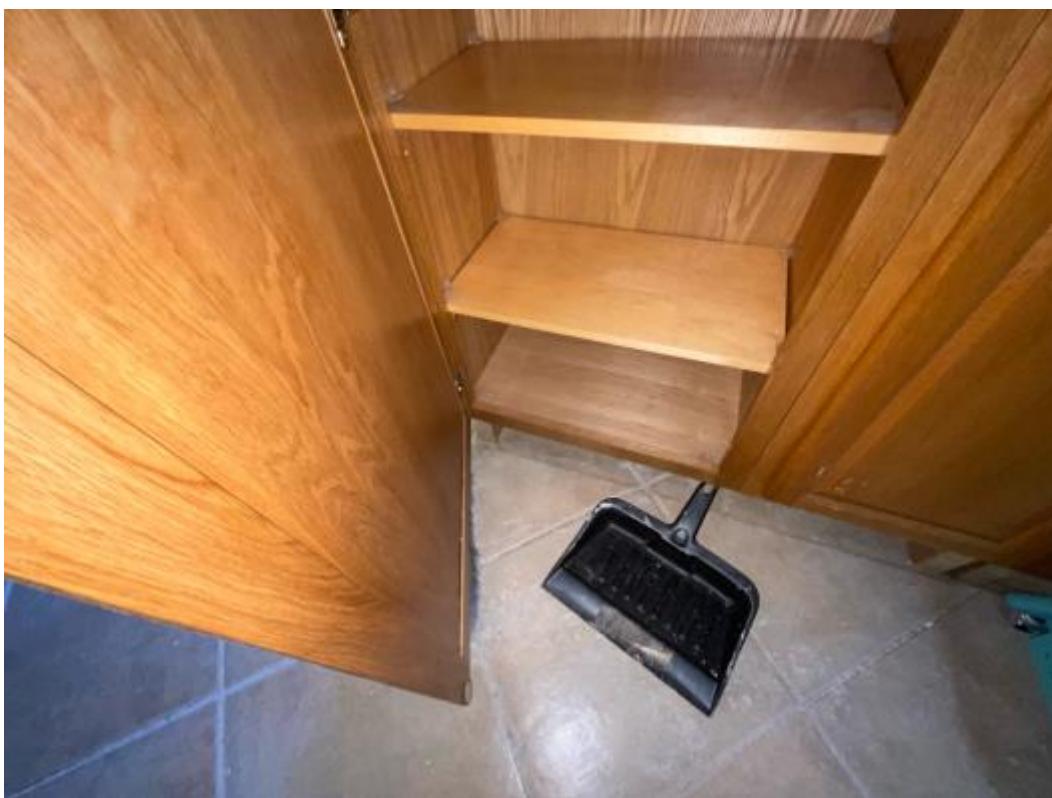
Policy #: 6500357167



437-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



438-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



439-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



440-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



441-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



442-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



443-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



444-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



445-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



448-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

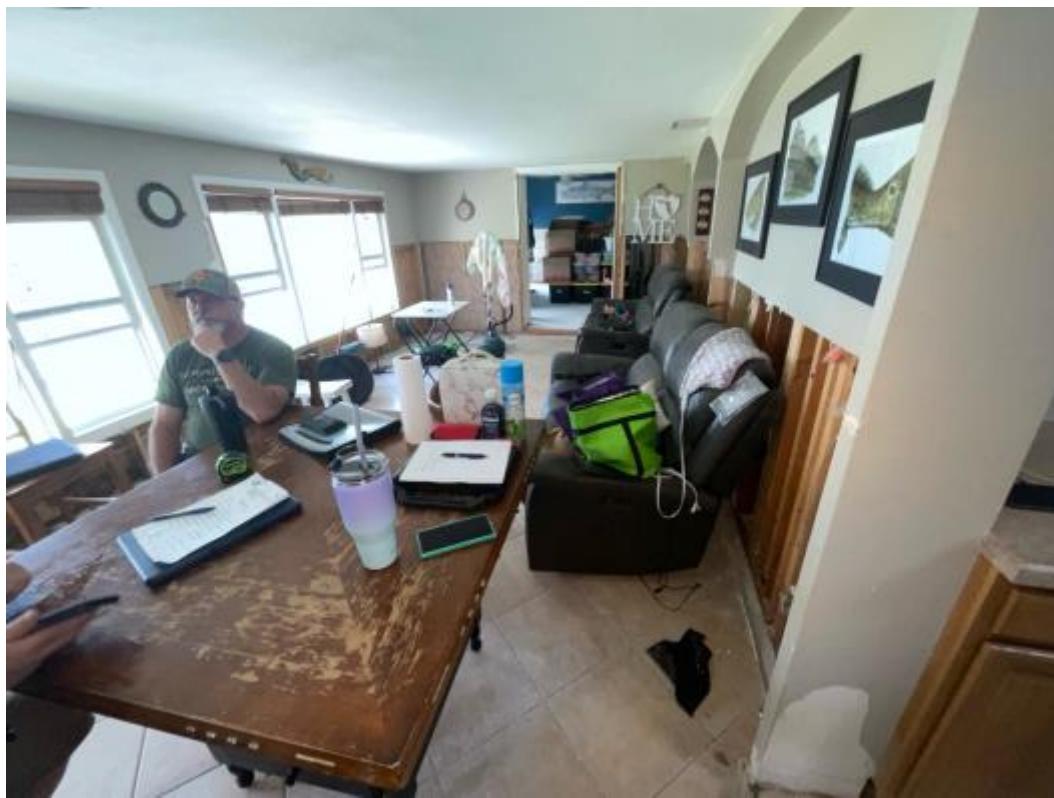
Policy #: 6500357167



449-Kitchen

Date Taken: 10/1/2024

Taken By: David Santom



455-Seating Room/Dining Room

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



456-Seating Room/Dining Room

Date Taken: 10/1/2024

Taken By: David Santom



457-Seating Room/Dining Room

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



458-Seating Room/Dining Room

Date Taken: 10/1/2024

Taken By: David Santom



462-Bedroom 2

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

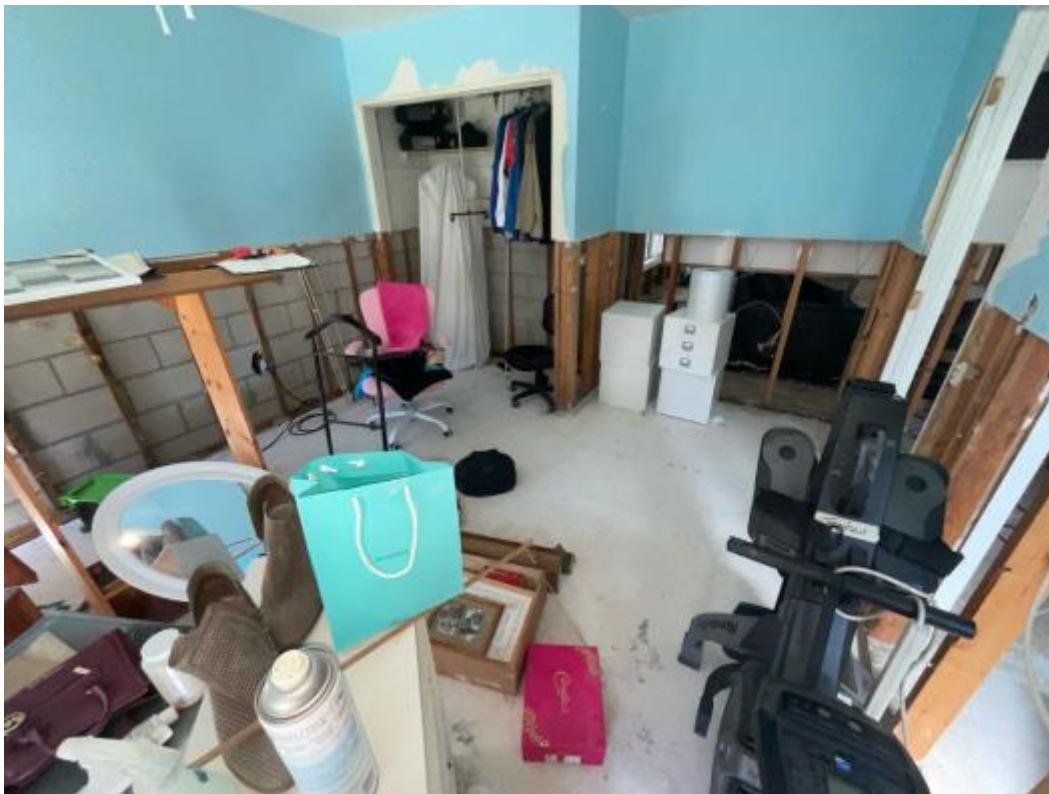
Policy #: 6500357167



463-Bedroom 2

Date Taken: 10/1/2024

Taken By: David Santom



464-Bedroom 2

Date Taken: 10/1/2024

Taken By: David Santom

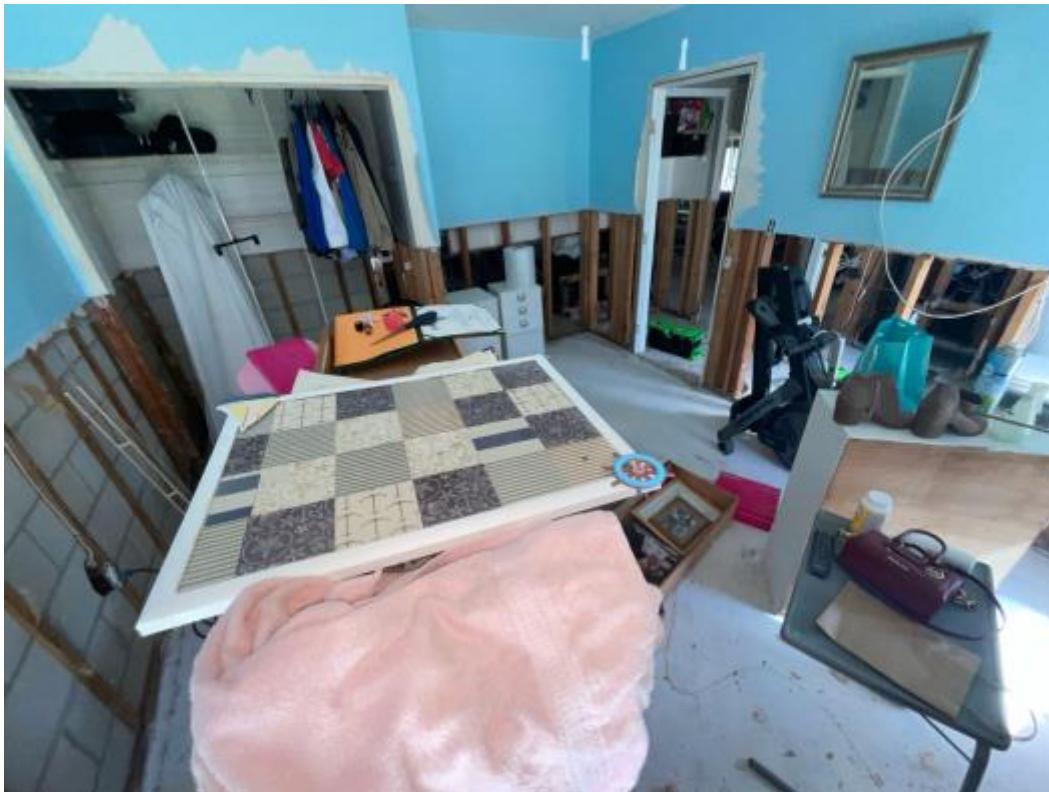
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

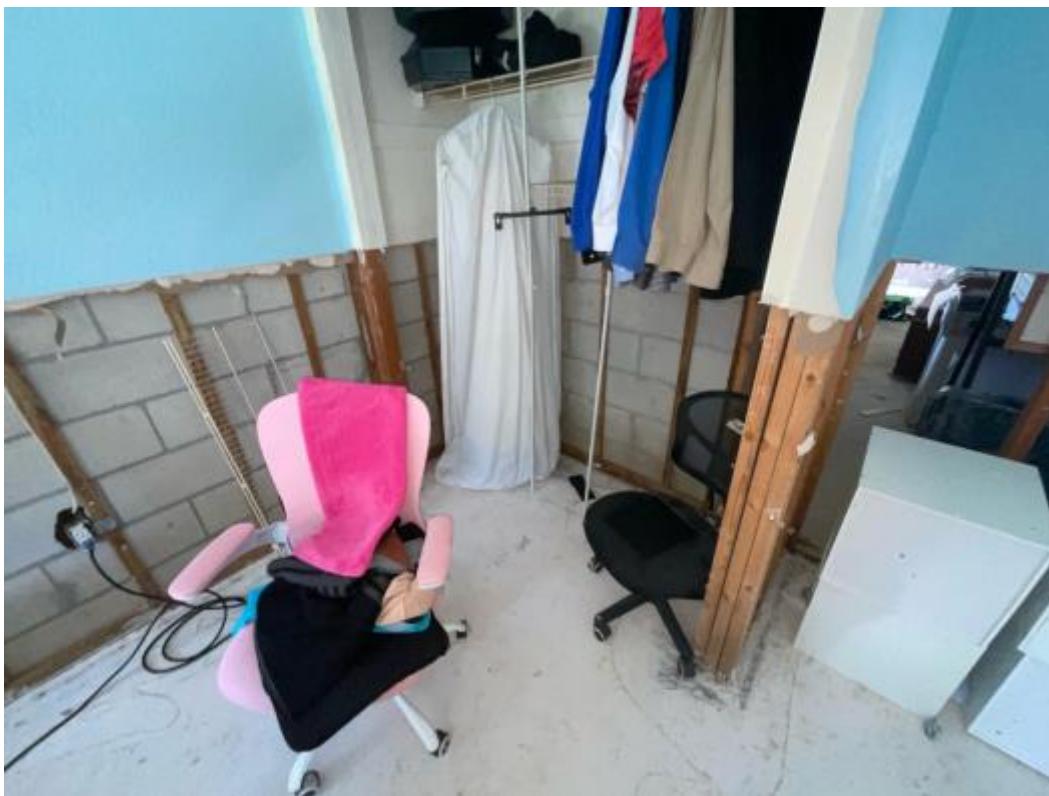
Policy #: 6500357167



465-Bedroom 2

Date Taken: 10/1/2024

Taken By: David Santom



468-Bedroom 2 Closet

Date Taken: 10/1/2024

Taken By: David Santom

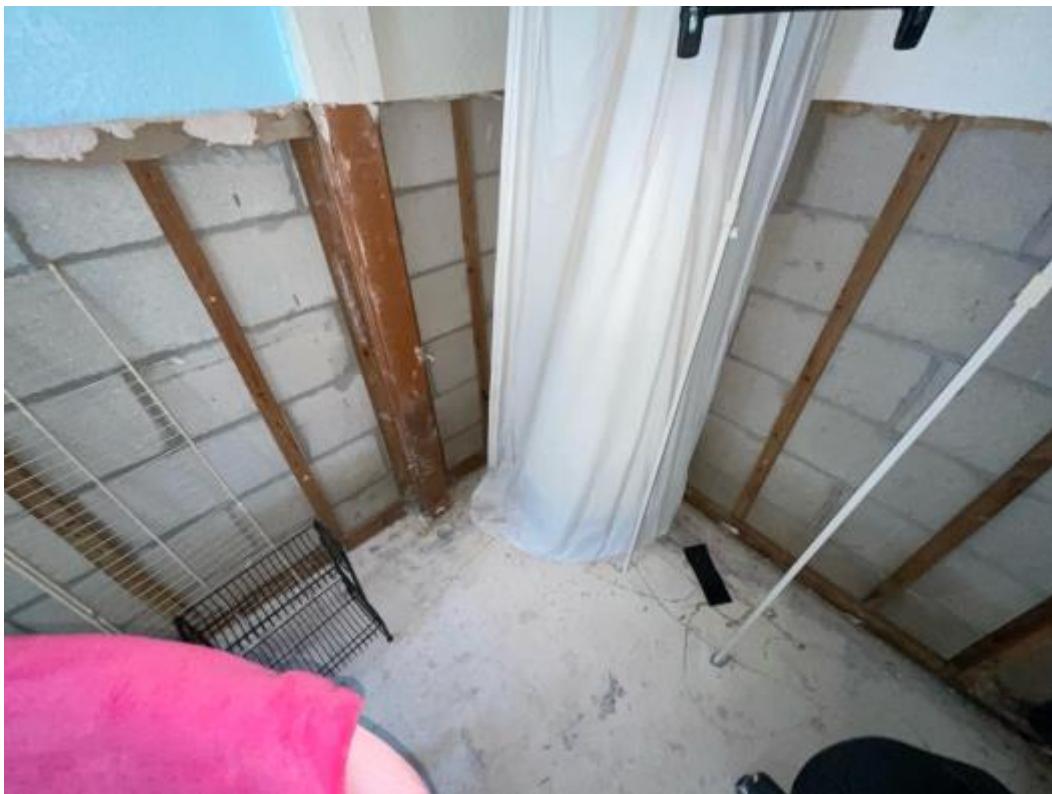
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

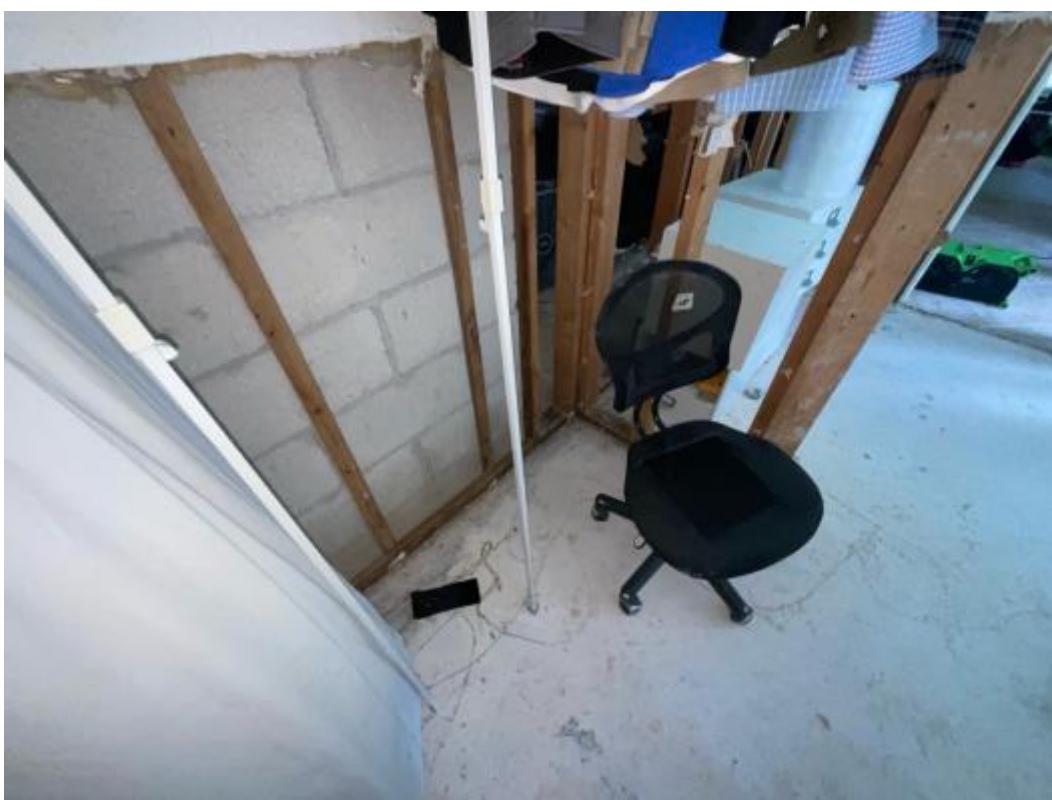
Policy #: 6500357167



470-Bedroom 2 Closet

Date Taken: 10/1/2024

Taken By: David Santom



471-Bedroom 2 Closet

Date Taken: 10/1/2024

Taken By: David Santom

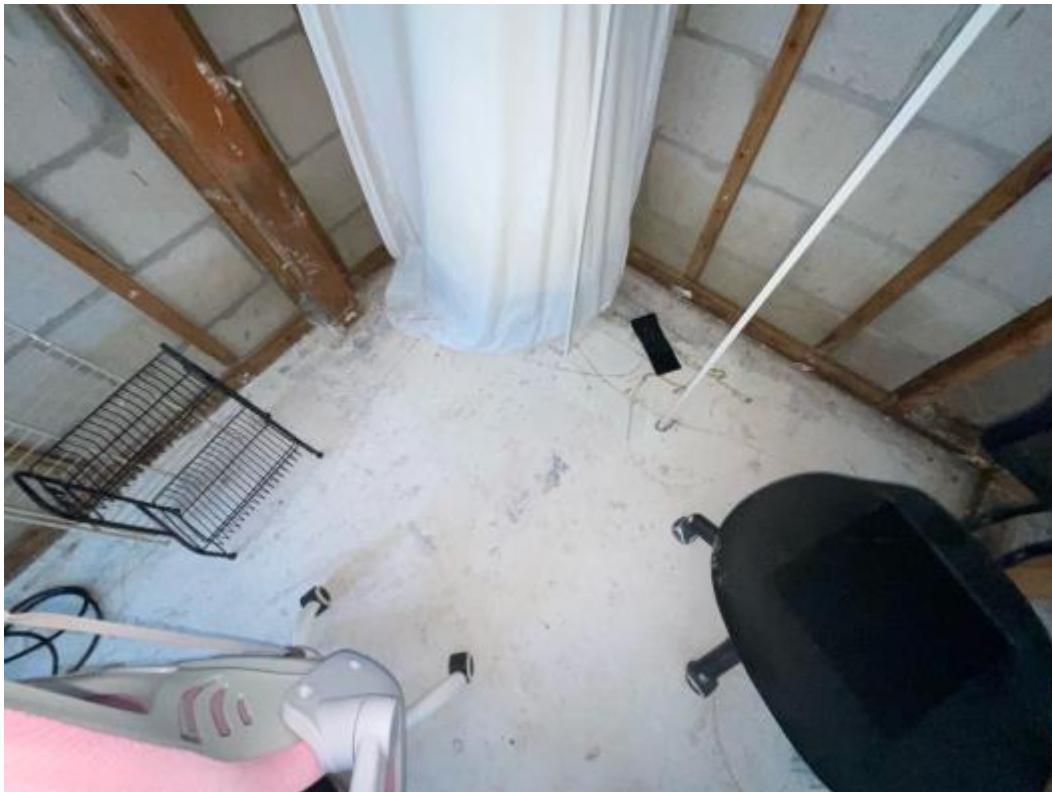
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

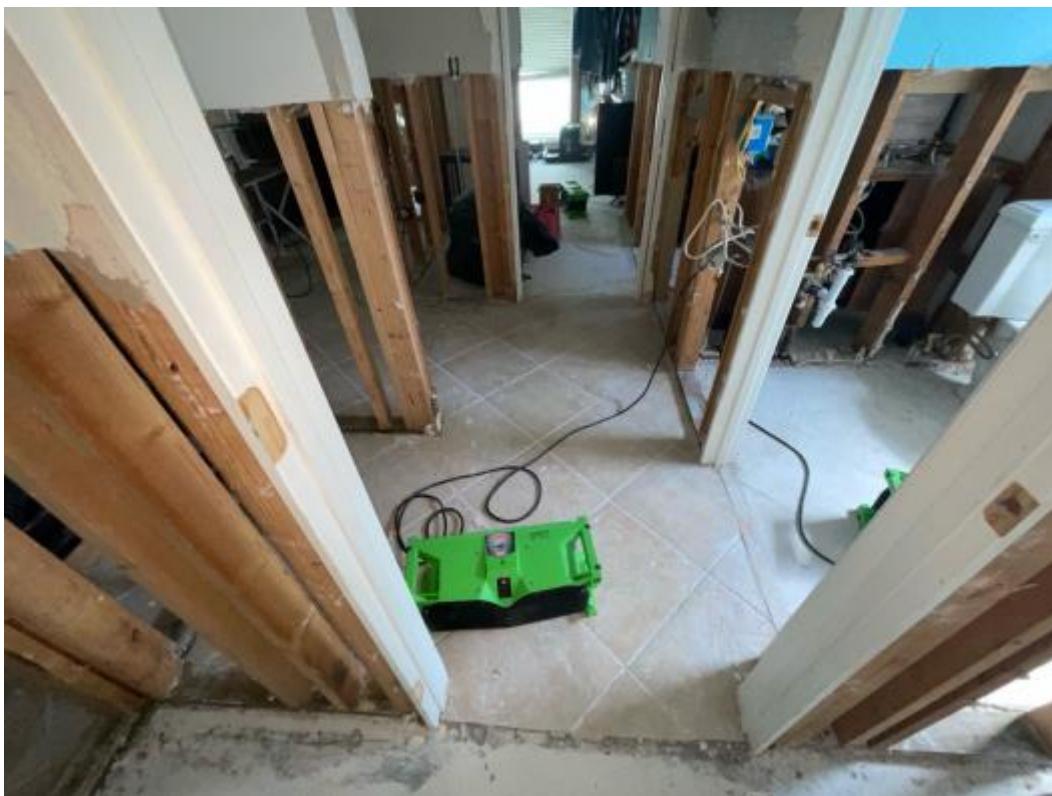
Policy #: 6500357167



472-Bedroom 2 Closet

Date Taken: 10/1/2024

Taken By: David Santom



473-Hallway

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

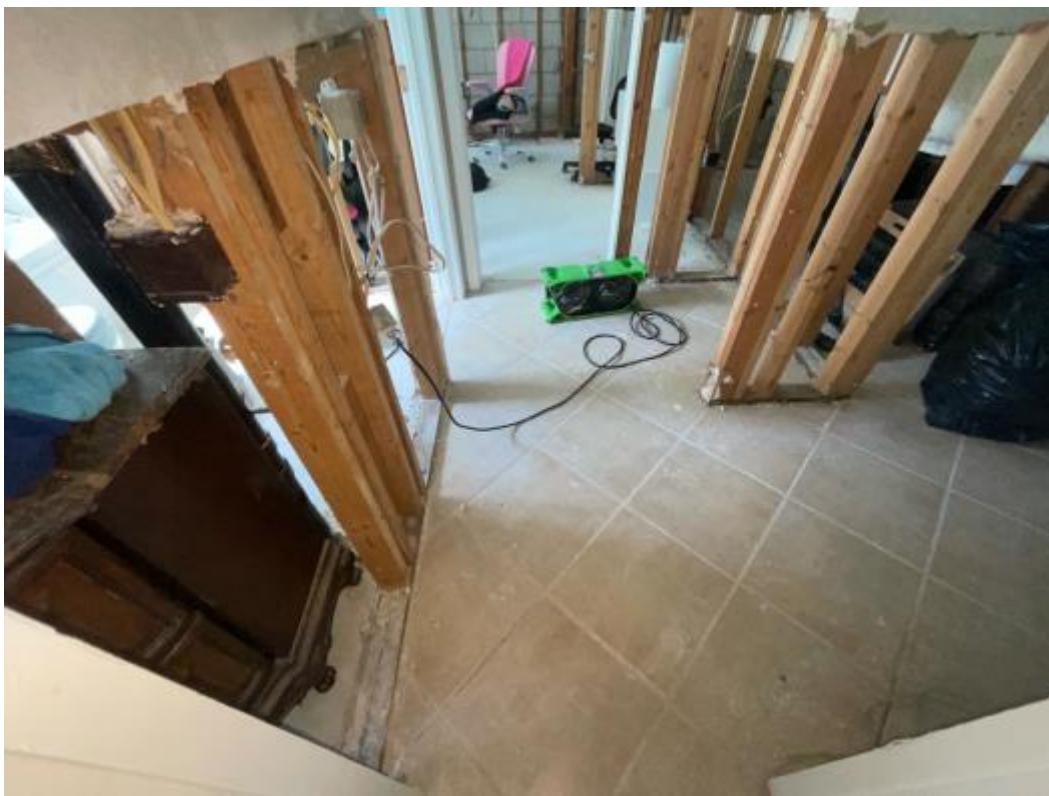
Policy #: 6500357167



474-Hallway

Date Taken: 10/1/2024

Taken By: David Santom



475-Hallway

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

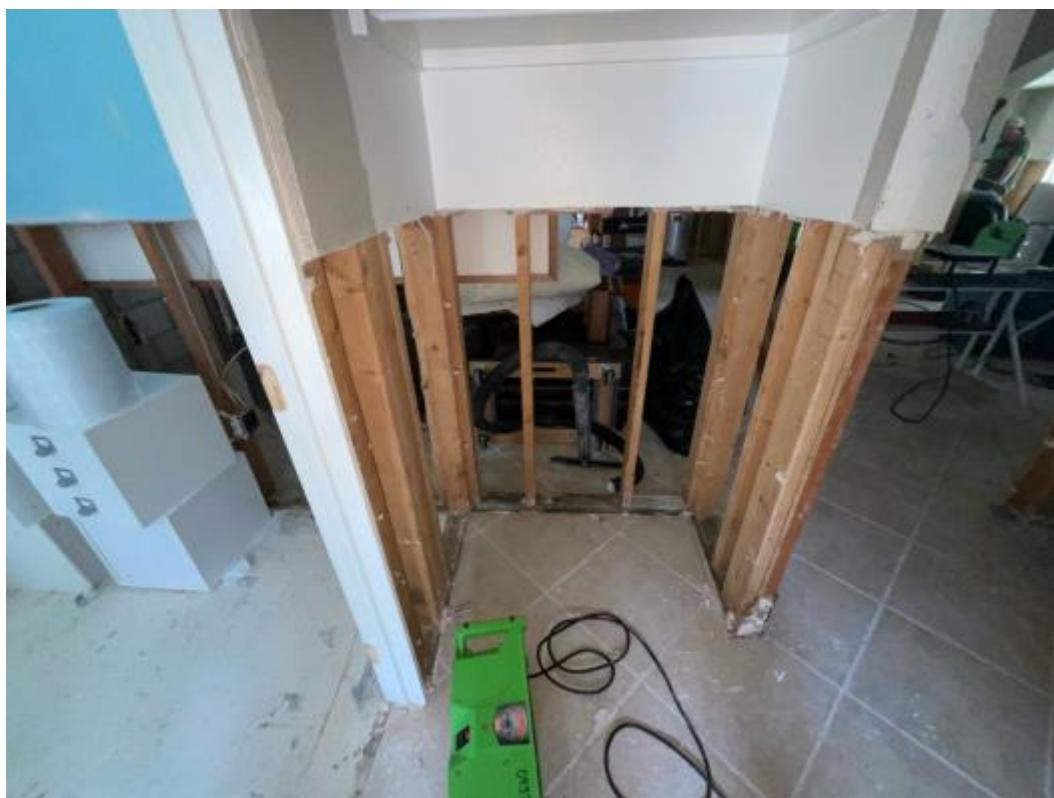
Policy #: 6500357167



476-Hallway

Date Taken: 10/1/2024

Taken By: David Santom



477-Linen Closet

Date Taken: 10/1/2024

Taken By: David Santom

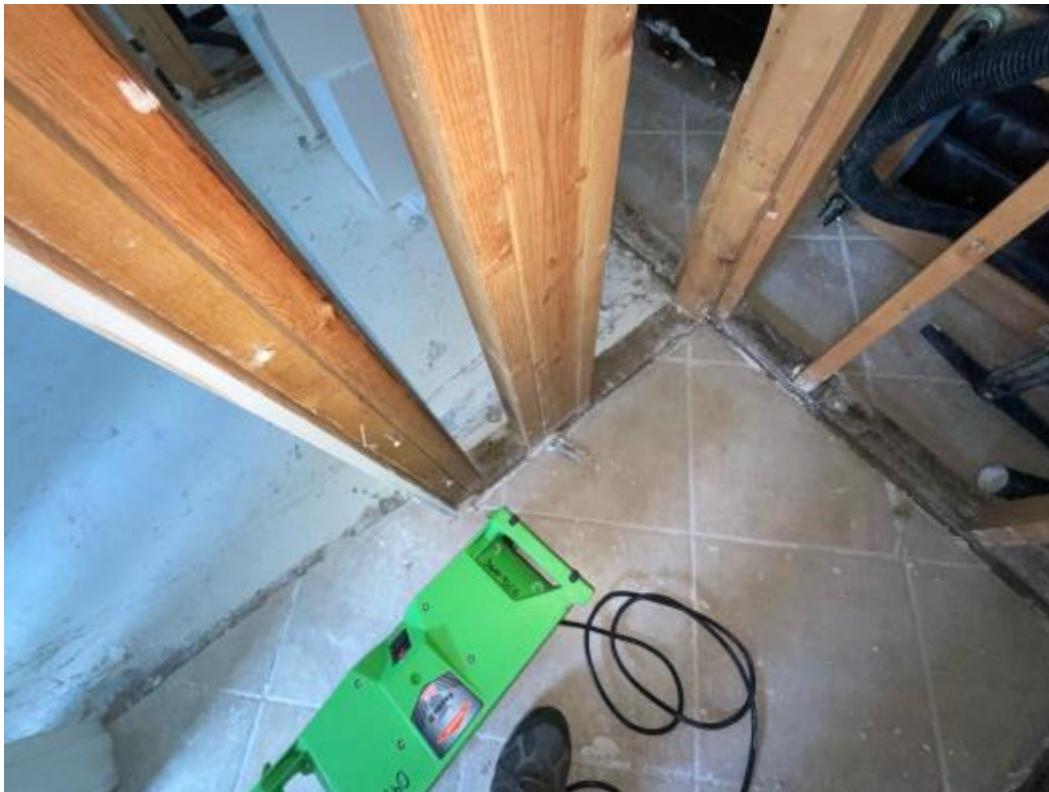
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

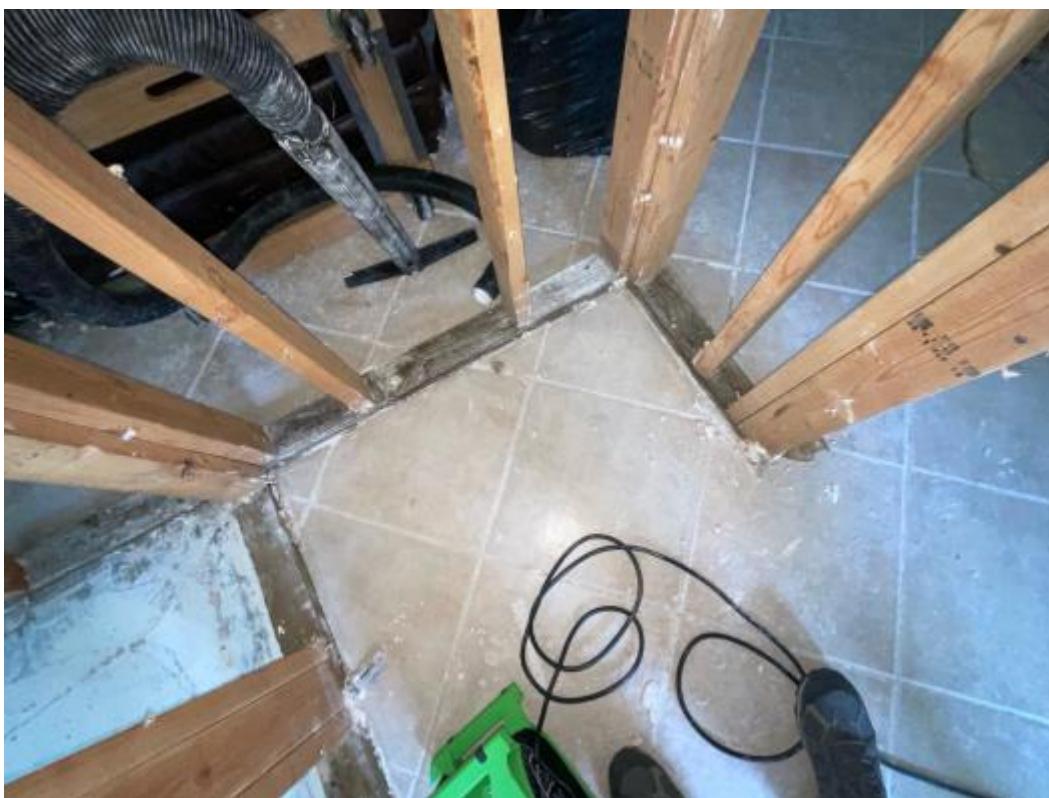
Policy #: 6500357167



478-Linen Closet

Date Taken: 10/1/2024

Taken By: David Santom



479-Linen Closet

Date Taken: 10/1/2024

Taken By: David Santom

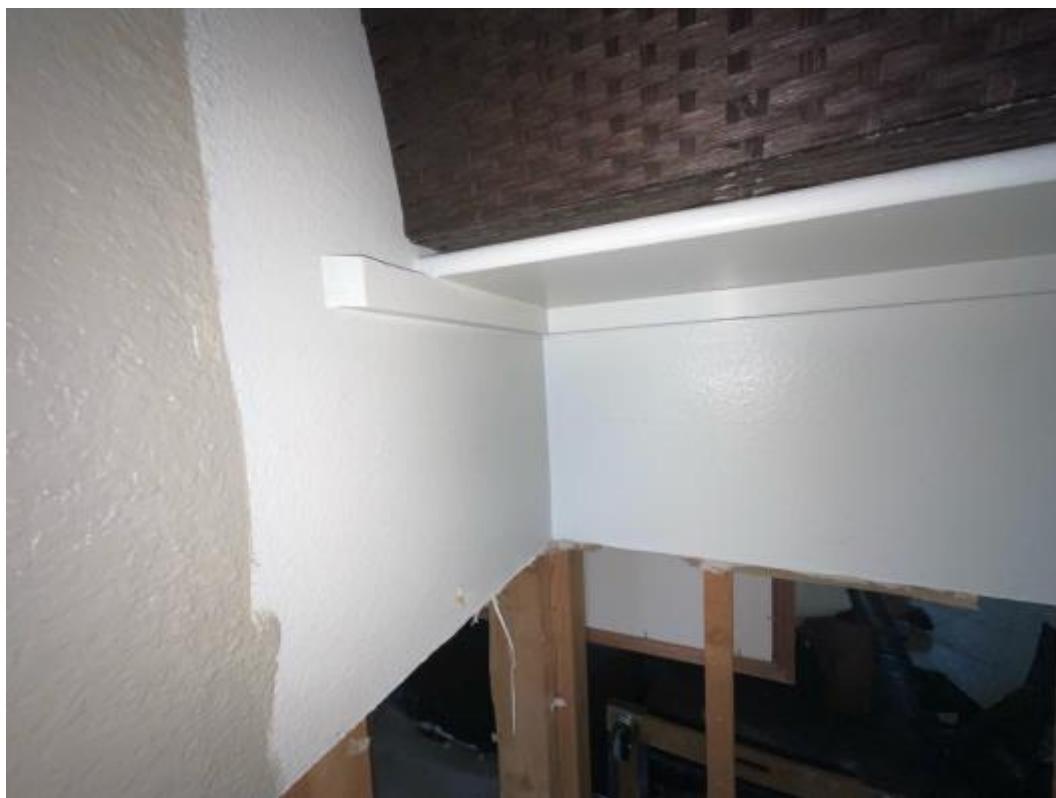
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



480-Linen Closet

Date Taken: 10/1/2024

Taken By: David Santom



481-Hall Bathroom

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

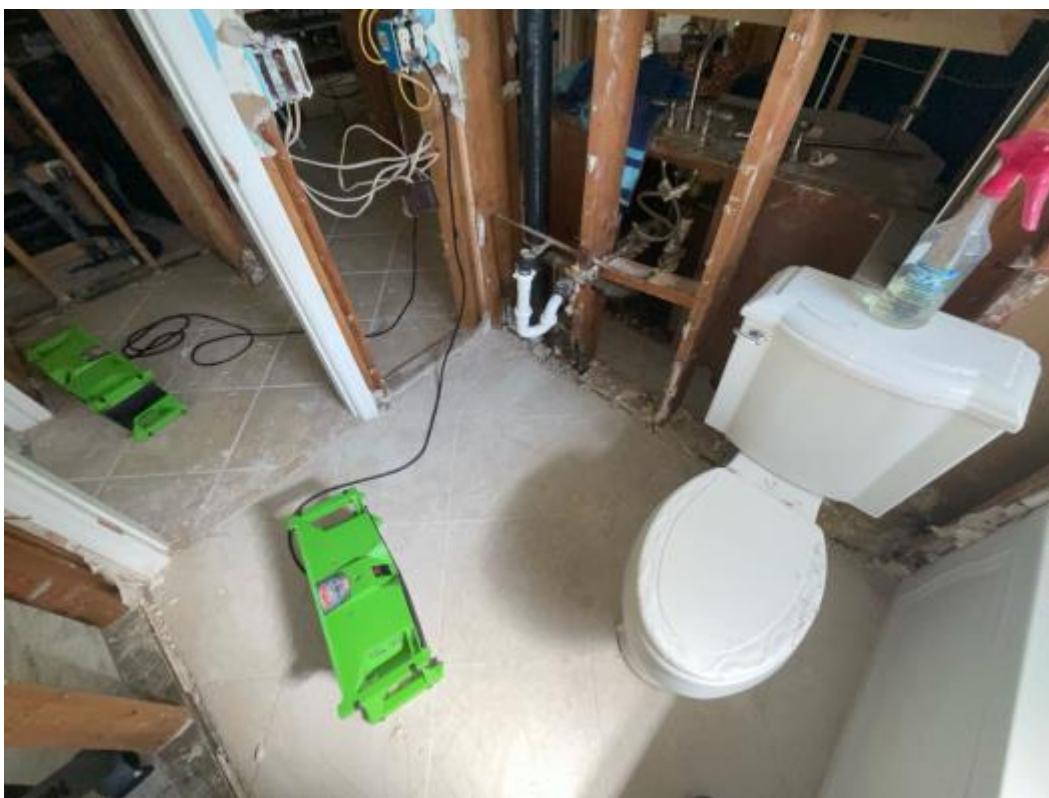
Policy #: 6500357167



482-Hall Bathroom

Date Taken: 10/1/2024

Taken By: David Santom



483-Hall Bathroom

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



485-Hall Bathroom

Date Taken: 10/1/2024

Taken By: David Santom



486-Hall Bathroom Tub

Date Taken: 10/1/2024

Taken By: David Santom

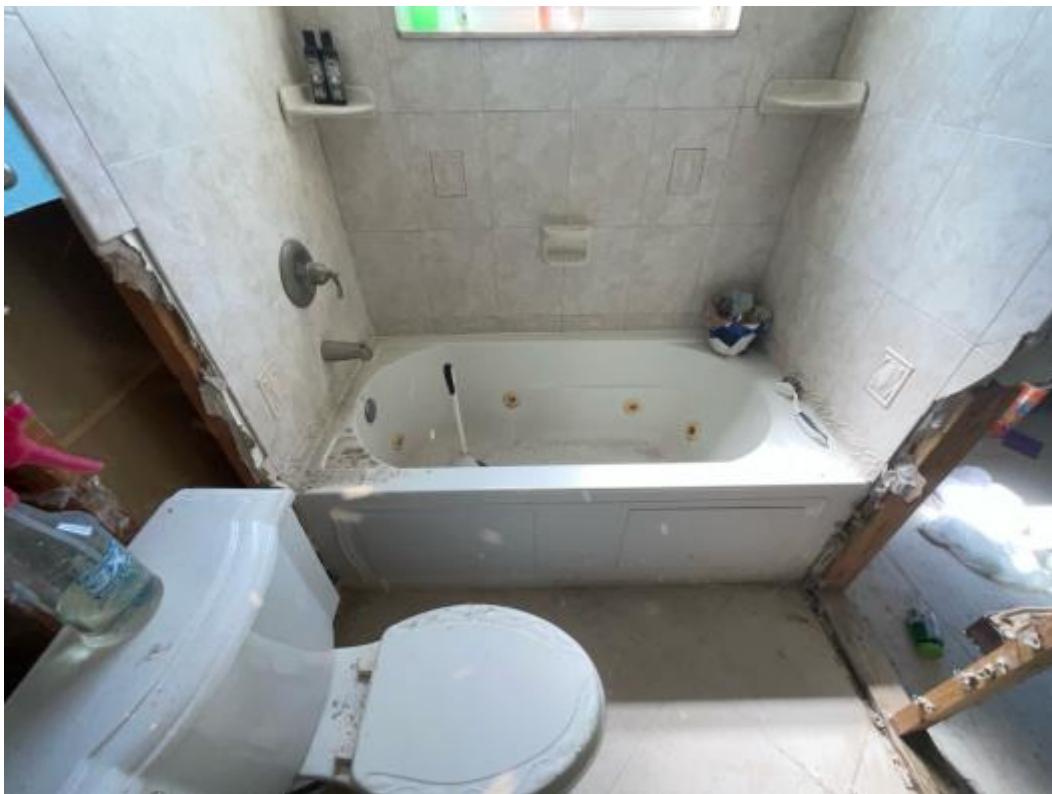
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



487-Hall Bathroom Tub

Date Taken: 10/1/2024

Taken By: David Santom



488-Hall Bathroom Tub

Date Taken: 10/1/2024

Taken By: David Santom

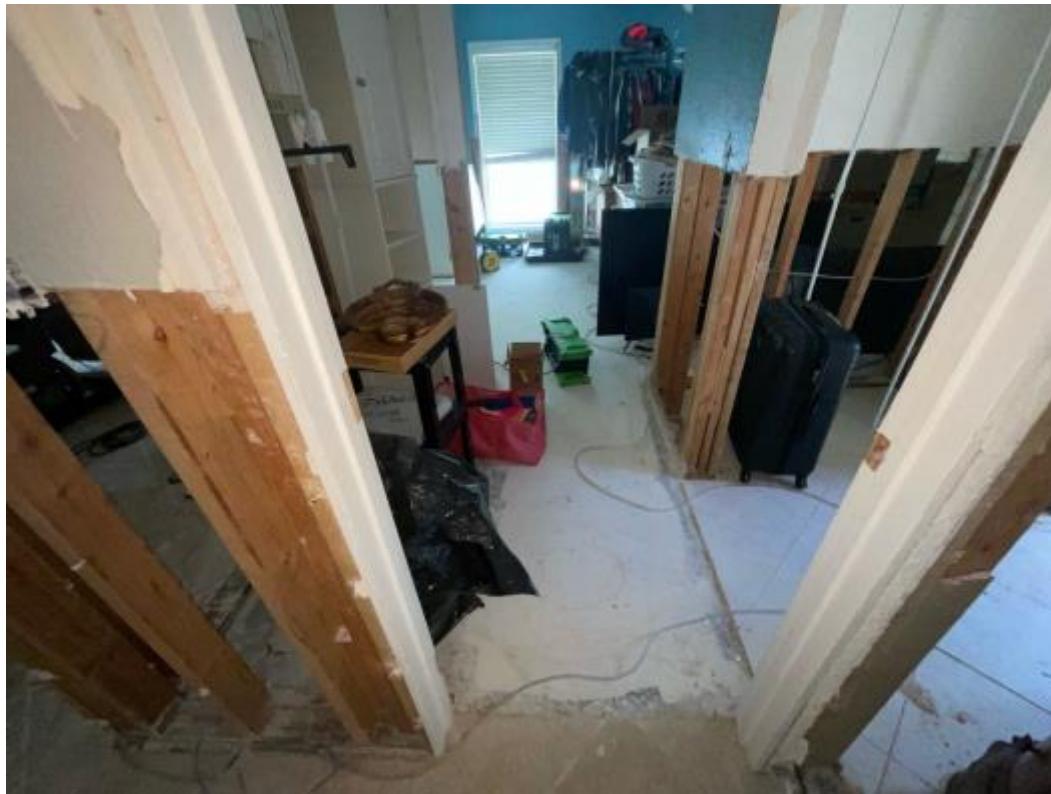
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

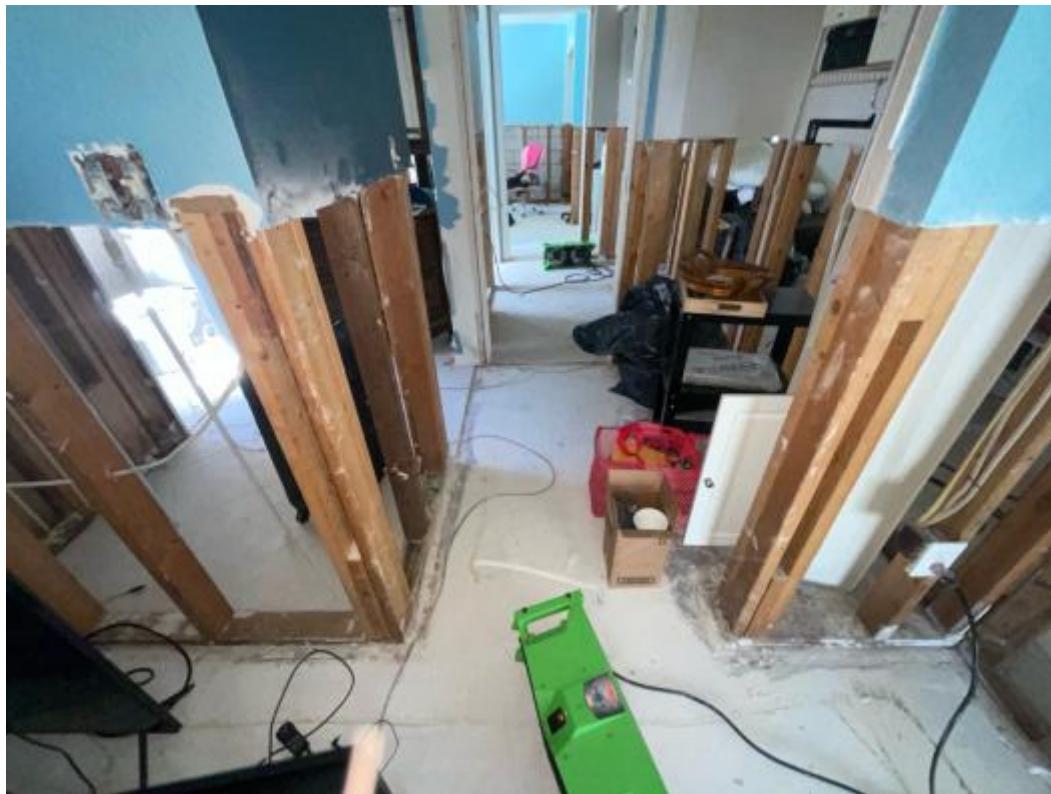
Policy #: 6500357167



489-Primary Bedroom Hall

Date Taken: 10/1/2024

Taken By: David Santom



490-Primary Bedroom Hall

Date Taken: 10/1/2024

Taken By: David Santom

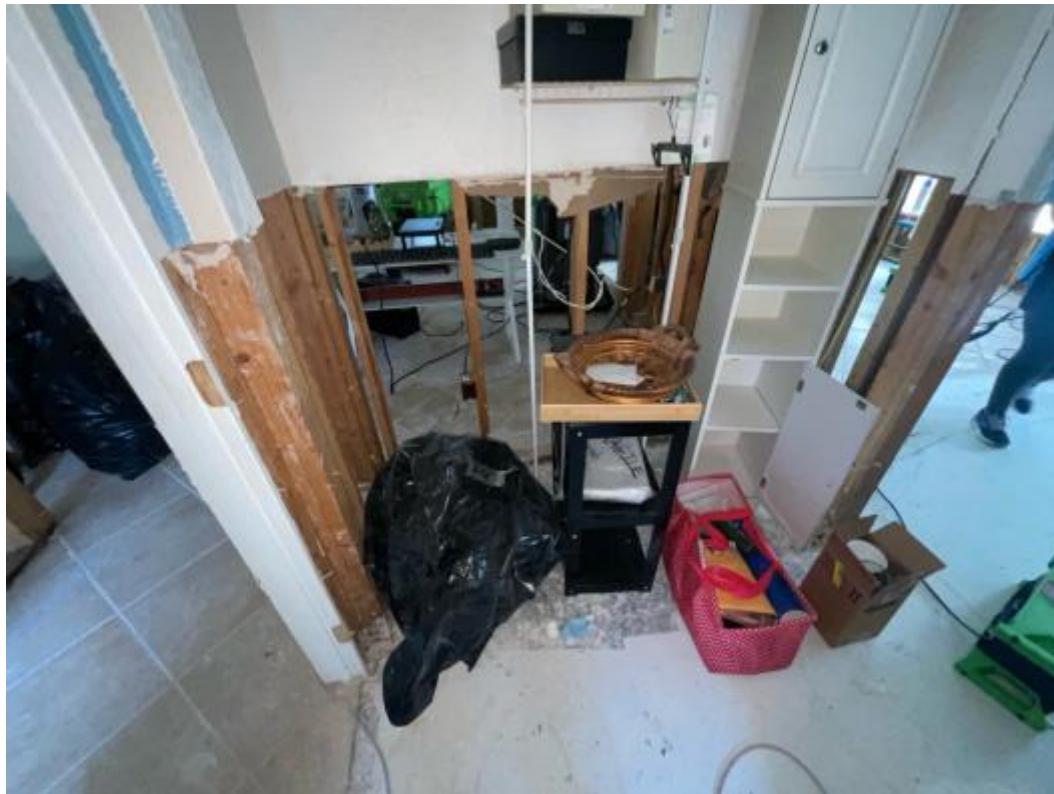
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



491-Primary Closet 1

Date Taken: 10/1/2024

Taken By: David Santom



492-Primary Closet 1

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

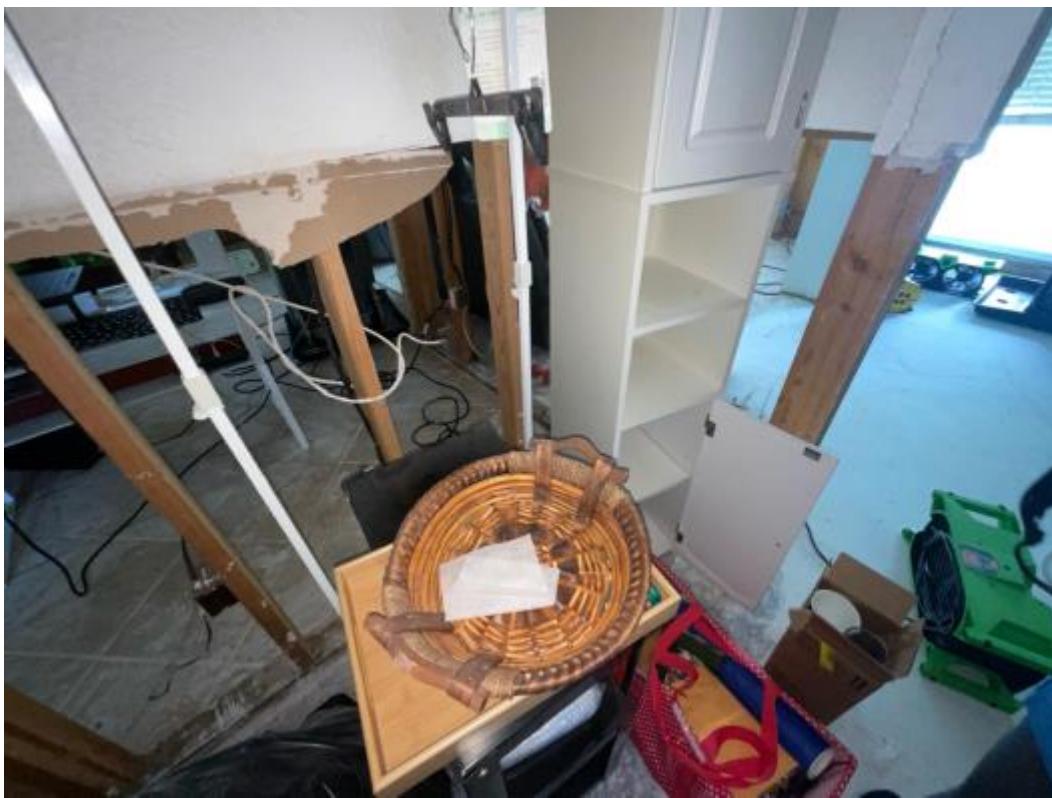
Policy #: 6500357167



493-Primary Closet 1

Date Taken: 10/1/2024

Taken By: David Santom



494-Primary Closet 1

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



495-Primary Vanity Area

Date Taken: 10/1/2024

Taken By: David Santom



496-Primary Vanity Area

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



497-Primary Vanity Area

Date Taken: 10/1/2024

Taken By: David Santom



499-Primary Closet 2

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



500-Primary Closet 2

Date Taken: 10/1/2024

Taken By: David Santom



501-Primary Closet 2

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

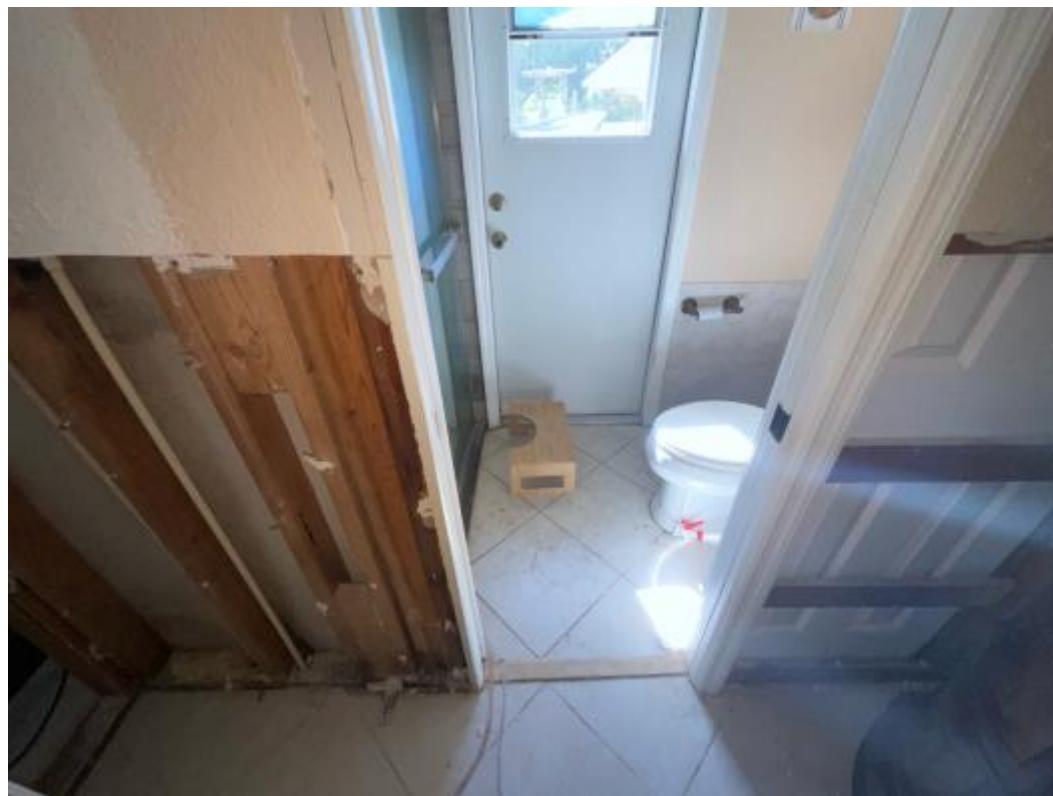
Policy #: 6500357167



503-Primary Closet 2

Date Taken: 10/1/2024

Taken By: David Santom



504-Primary Bathroom

Date Taken: 10/1/2024

Taken By: David Santom

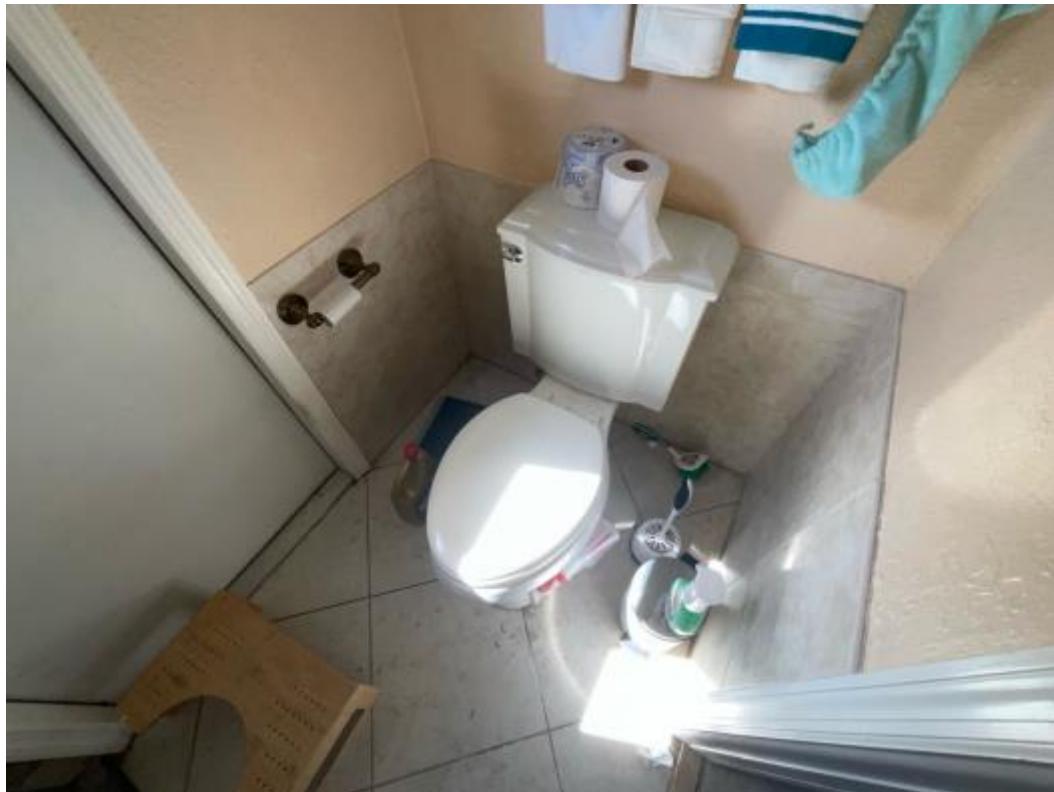
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

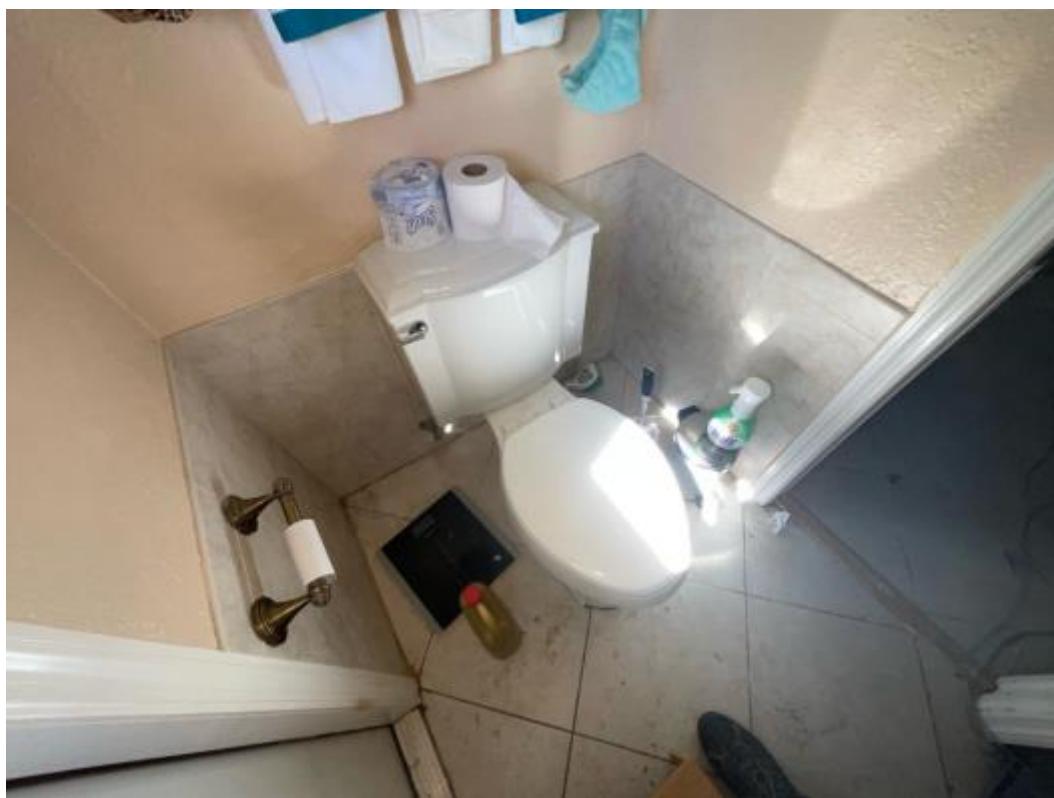
Policy #: 6500357167



505-Primary Bathroom

Date Taken: 10/1/2024

Taken By: David Santom



506-Primary Bathroom

Date Taken: 10/1/2024

Taken By: David Santom

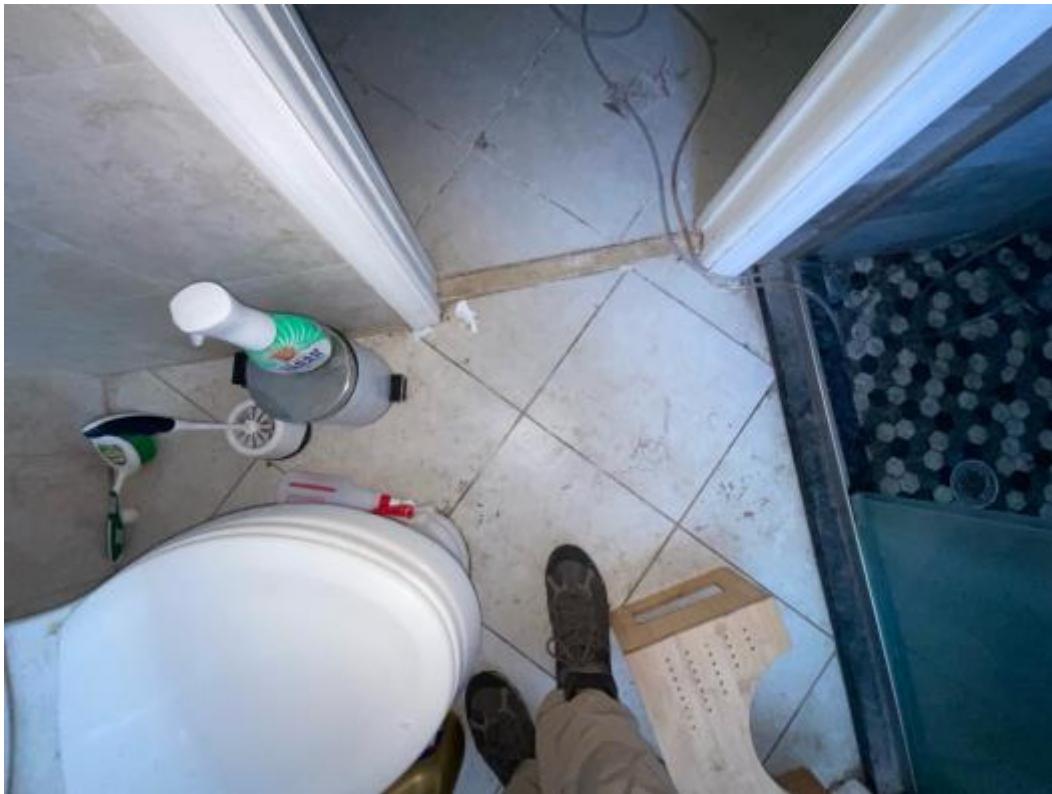
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

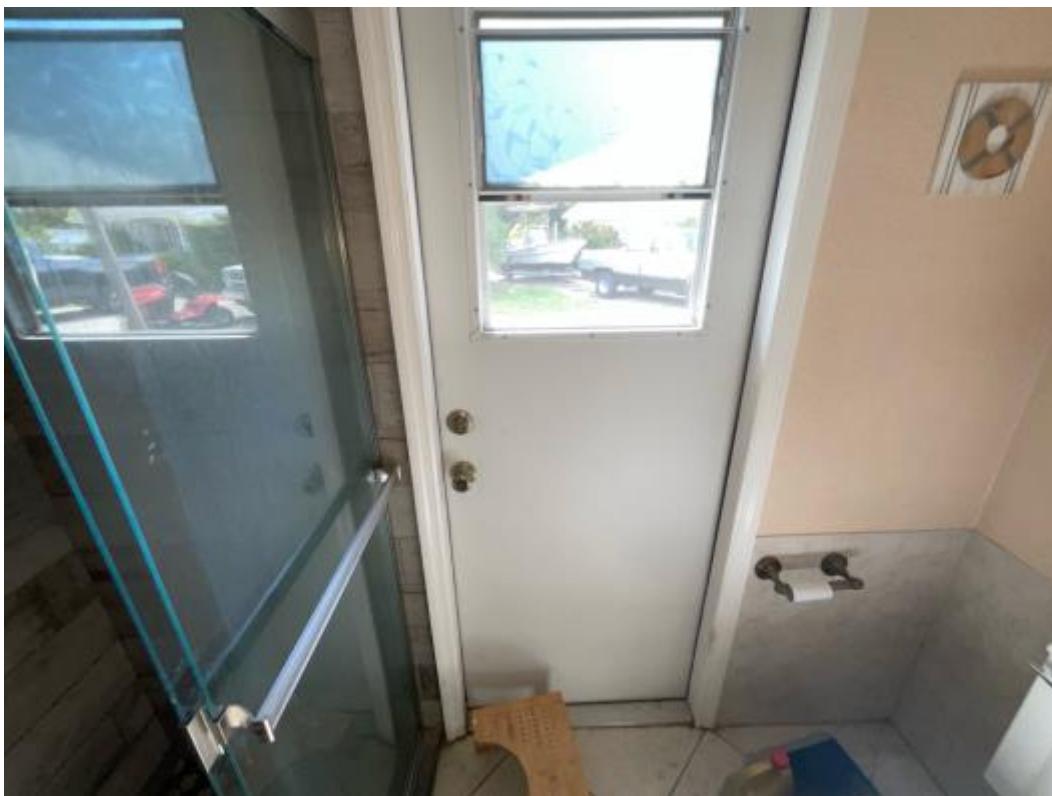
Policy #: 6500357167



507-Primary Bathroom

Date Taken: 10/1/2024

Taken By: David Santom



508-Primary Bathroom

Date Taken: 10/1/2024

Taken By: David Santom

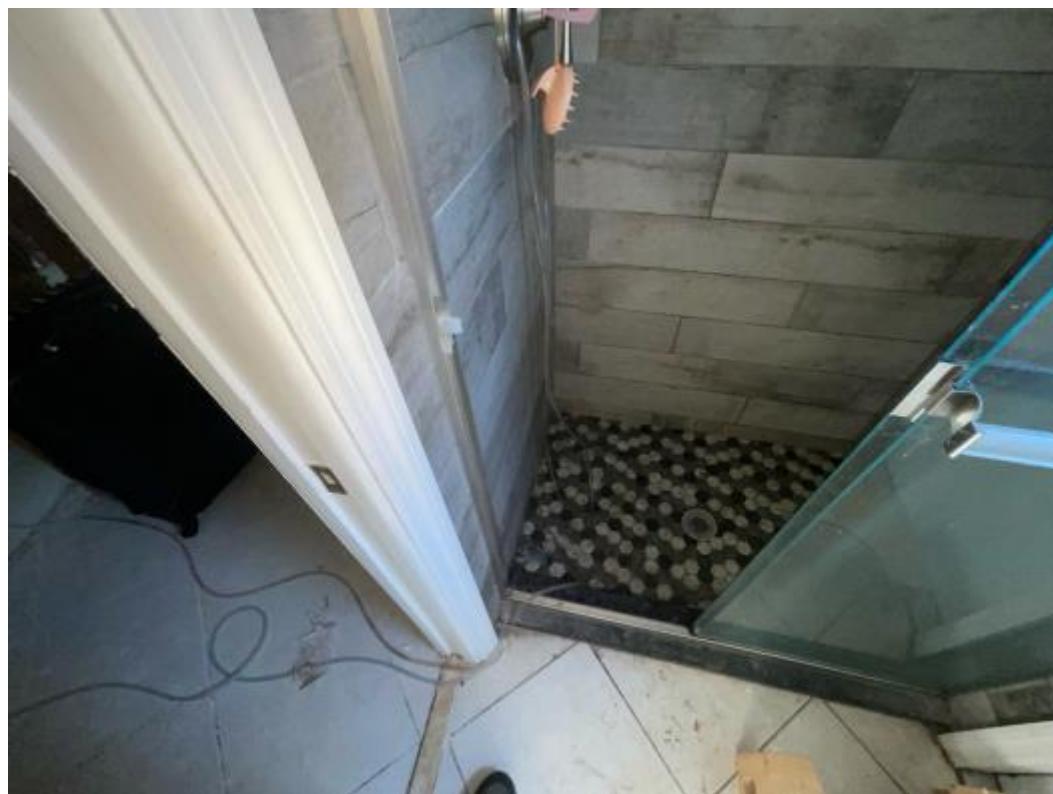
Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

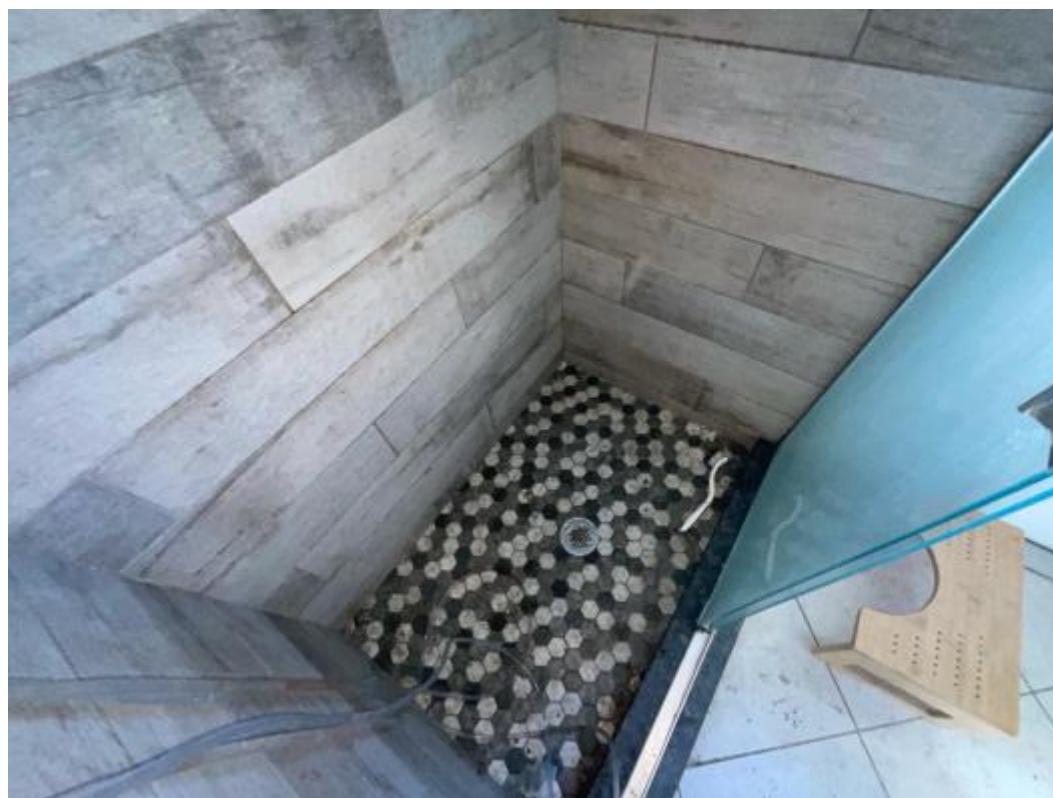
Policy #: 6500357167



509-Shower

Date Taken: 10/1/2024

Taken By: David Santom



510-Shower

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

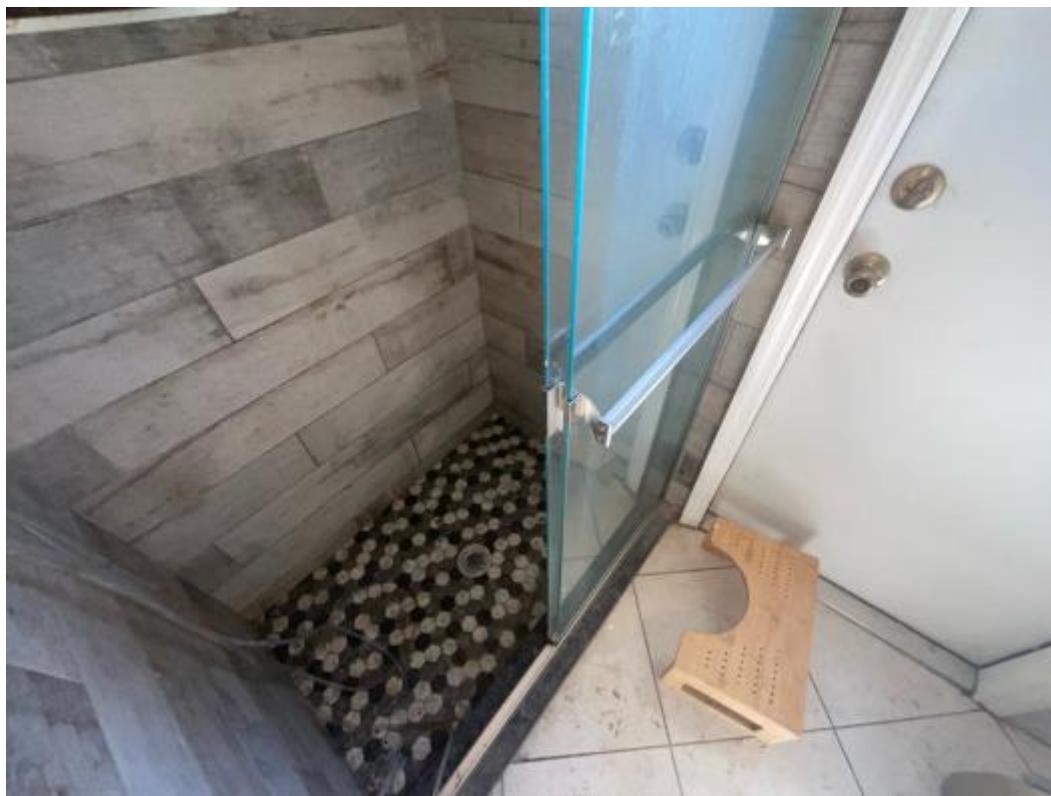
Policy #: 6500357167



512-Shower

Date Taken: 10/1/2024

Taken By: David Santom



513-Shower

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

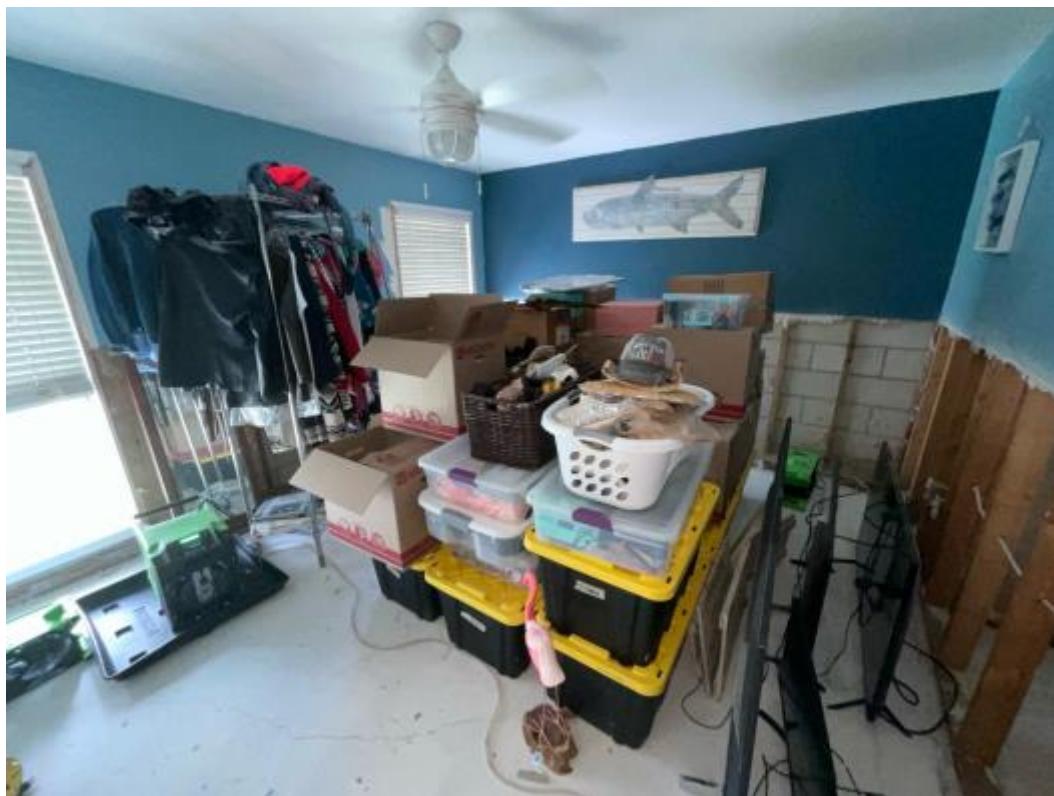
Policy #: 6500357167



515-Primary Bedroom

Date Taken: 10/1/2024

Taken By: David Santom



516-Primary Bedroom

Date Taken: 10/1/2024

Taken By: David Santom

Photo Sheet

The Hartford Insurance Company

Insured: GUY CARPENTER/CHERYL CARPENTER

Claim #: 547762

Policy #: 6500357167



517-Primary Bedroom

Date Taken: 10/1/2024

Taken By: David Santom



518-Primary Bedroom

Date Taken: 10/1/2024

Taken By: David Santom

Inspection Report

Hartford Fire Insu...

Insured GUY CARPENTER
Policy Number 6500357167
Date of Loss 09/26/2024
Loss Address 2808 SHANNON DR



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

Mortgagee confirmed as:

Mailing address: 2808 SHANNON DR

Assignment:

The assignment is a one story, single family, dwelling built on a concrete slab. The construction type is masonry. The risk was built in 1975 and has had no major changes since the day of construction. There are no appurtenant structures on the property.

Origin of Flood:

On September 26th, there was a general and temporary condition of flooding originating from heavy rainfall over a short period of time which was caused by hurricane Helene. This heavy rainfall caused the canal which is located 12 feet off the back elevation of the policyholder's house to overflow its banks, flooding the risk, neighborhood, and surrounding areas.

Inspection - (Scope):

The adjuster met the policyholder and their Independent Consultant at the loss address. They surveyed the flood damages together.
The adjuster noted an exterior waterline of 20 inches and interior waterlines of 12 and 16 inches.
The air conditioning has not been operational since the storm
The plumbing fixtures, appliances including the refrigerator, washer, dryer and dishwasher were damaged and not operating properly or not at all.
The adjuster is recommending a four foot gut throughout the risk.
There were no prior losses listed on the loss notice and the policyholder agreed.
The adjuster offered an advanced payment of \$10,000 which the policyholder accepted.
The reserves were set at \$60,000 for Building and \$50,000 for Contents.



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
09/27/2024	09/26/2024	N/A	6500357167	547762	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:	CHERYL CARPENTER
Relationship To Insured:	Insured	Relationship To Insured:	spouse
Home Phone:	N/A	Home Phone:	(407) 288-0401
Cell Phone:	(239) 443-7530	Cell Phone:	N/A
Other Phone:	N/A	Other Phone:	N/A
Email:	GUYMCARPENTERII@YAHOO.COM	Email:	carpenterca4@yahoo.com

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:	N/A
Agent Name:	NUTMEG INS AGENCY INC/AARP	Building Payment Amount:	N/A
		Contents Payment Amount:	N/A
		Prior Adjusting Firm:	N/A

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

water in building