

Insurance Damage Estimate

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Total Project Cost: USD 1,952.75

Estimate reasoning

Image shows a residential bathroom with clear water damage and contamination on the floor near the toilet and tub. Scope focuses on water mitigation (containment, drying equipment, antimicrobial cleaning), targeted structural repair (small subfloor patch where staining and swelling are likely), and finish restoration appropriate for a small bathroom (~35 SF). Resetting the toilet with a new wax ring is included due to flooring replacement. Quantities and unit prices reflect common industry standards for residential water losses, avoiding speculative items not visible in the image.

Future actions

- Obtain plumber's report to confirm source (toilet seal or overflow) and loss category.
- Complete moisture clearance readings and photo log before closing mitigation.
- If odors persist after dry-out, consider additional sealing or localized deodorization.
- Confirm exact bathroom dimensions to true-up material quantities before ordering flooring.
- Schedule walkthrough with field adjuster for agreement on subfloor patch extent if more damage is uncovered.

	Item	Qty	Unit	Unit Price	Tax	Total	Category
	fix: initial inspection, photo documentation, and moisture mapping (bathroom)	1	EA	USD 125.00	USD 0.00	USD 125.00	Mitigation
	fix: establish containment with 6-mil poly and tape	20	LF	USD 4.50	USD 0.00	USD 90.00	Mitigation
	fix: install zipper access in containment	1	EA	USD 35.00	USD 0.00	USD 35.00	Mitigation
	fix: run HEPA air scrubber (negative air)	3	DAY	USD 85.00	USD 0.00	USD 255.00	Mitigation
	fix: run LGR dehumidifier	3	DAY	USD 75.00	USD 0.00	USD 225.00	Mitigation
	fix: operate air movers	9	DAY	USD 25.00	USD 0.00	USD 225.00	Mitigation
	fix: HEPA vacuum and detailed clean of affected surfaces	50	SF	USD 0.55	USD 0.00	USD 27.50	Mitigation
	fix: apply EPA-registered antimicrobial/disinfectant	50	SF	USD 0.75	USD 0.00	USD 37.50	Mitigation
	replace: 3/4 in subfloor patch at toilet/tub edge (cut out and patch)	10	SF	USD 16.50	USD 0.00	USD 165.00	Repairs
	fix: seal/prime exposed subfloor with odor and stain-blocking sealer	35	SF	USD 1.50	USD 0.00	USD 52.50	Repairs
	replace: waterproof vinyl plank flooring with standard underlayment (includes removal/disposal of damaged flooring)	35	SF	USD 7.75	USD 0.00	USD 271.25	Finish
	fix: detach and reset toilet with new wax ring	1	EA	USD 165.00	USD 0.00	USD 165.00	Plumbing/Fin
	fix: caulk at toilet base and tub perimeter	12	LF	USD 2.00	USD 0.00	USD 24.00	Finish
	fix: moisture monitoring and documentation visits	3	EA	USD 45.00	USD 0.00	USD 135.00	Mitigation
	fix: debris removal and disposal fees	1	CY	USD 65.00	USD 0.00	USD 65.00	Waste
	fix: final jobsite clean-up	1	HR	USD 55.00	USD 0.00	USD 55.00	Cleaning

Appendix: Item Details

1 — fix: initial inspection, photo documentation, and moisture mapping (bathroom)

On-site assessment, moisture readings, and documentation for bathroom water loss.

Tags: assessment, moisture-map, water | Source: file: image1.jpg, page: 1

2 — fix: establish containment with 6-mil poly and tape

Linear feet of barrier to isolate bathroom and protect adjacent areas.

Tags: containment | Source: file: image1.jpg, page: 1

3 — fix: install zipper access in containment

Temporary access opening for controlled entry/exit.

Tags: containment, access | Source: file: image1.jpg, page: 1

4 — fix: run HEPA air scrubber (negative air)

HEPA filtration for air quality during mitigation, billed per day.

Tags: air-scrubber, HEPA | Source: file: image1.jpg, page: 1

5 — fix: run LGR dehumidifier

Low grain refrigerant dehumidifier to dry structural materials, billed per day.

Tags: dehumidifier, drying | Source: file: image1.jpg, page: 1

6 — fix: operate air movers

Three fans for three days to promote evaporation (3 units x 3 days).

Tags: air-mover, fans | Source: file: image1.jpg, page: 1

7 — fix: HEPA vacuum and detailed clean of affected surfaces

Surface cleaning of floor/subfloor and lower wall areas after extraction.

Tags: cleaning, HEPA-vac | Source: file: image1.jpg, page: 1

8 — fix: apply EPA-registered antimicrobial/disinfectant

Apply disinfectant to wet-affected substrates to reduce microbial growth risk.

Tags: antimicrobial, disinfect | Source: file: image1.jpg, page: 1

9 — replace: 3/4 in subfloor patch at toilet/tub edge (cut out and patch)

Localized replacement of water-damaged OSB/plywood around flange and wet areas.

Tags: subfloor, structural | Source: file: image1.jpg, page: 1

10 — fix: seal/prime exposed subfloor with odor and stain-blocking sealer

After drying, seal subfloor to encapsulate residual staining/odors.

Tags: sealer, primer | Source: file: image1.jpg, page: 1

11 — replace: waterproof vinyl plank flooring with standard underlayment (includes removal/disposal of damaged flooring)

Install comparable-grade vinyl plank finish in bathroom; includes floor prep and disposal of affected finish.

Tags: flooring, vinyl-plank | Source: file: image1.jpg, page: 1

12 — fix: detach and reset toilet with new wax ring

Remove for flooring work, install new wax ring/bolts, and reset toilet; check supply connection.

Tags: toilet, reset | Source: file: image1.jpg, page: 1

13 — fix: caulk at toilet base and tub perimeter

Apply mildew-resistant silicone at transitions.

Tags: caulk, sealant | Source: file: image1.jpg, page: 1

14 — fix: moisture monitoring and documentation visits

Follow-up readings and logs until materials reach dry standard.

Tags: monitoring, documentation | Source: file: image1.jpg, page: 1

15 — fix: debris removal and disposal fees

Haul-off of damaged flooring and miscellaneous waste.

Tags: disposal | Source: file: image1.jpg, page: 1

16 — fix: final jobsite clean-up

Sweep, vacuum, and wipe-down of work area.

Tags: final-clean | Source: file: image1.jpg, page: 1