

Insurance Damage Estimate

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Total Project Cost: USD 2,470.20

Estimate reasoning

Specialist: Water. Photo shows a residential bathroom with clear evidence of water intrusion at the floor/subfloor near the toilet and tub apron: staining, delamination, and contaminated debris on exposed subfloor. Likely source is a failed toilet wax ring or splash/overflow at the tub. Scope includes mitigation (containment, antimicrobial, equipment and monitoring), selective demolition of damaged finish flooring, a localized subfloor patch, a small 2' flood cut along the tub wall, and like-kind repairs: underlayment and waterproof LVP, reinstall the existing toilet with a new wax ring and supply line, new baseboards, wall patching/texture, and painting for uniform appearance. Quantities are based on a common 5'x8' hall bath with 26 LF perimeter and an 8 SF subfloor patch near the toilet. Pricing blends knowledge-base items (e.g., Toilet - Reset) and standard water-mitigation rates. O&P; applied at 10% + 10%.

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
MIT-001	Containment and site protection (poly, tape, floor protection)	1	EA	USD 60.00	USD 0.00	USD 60.00	Mitigation
MIT-002	Antimicrobial treatment of affected surfaces	60	SF	USD 0.75	USD 0.00	USD 45.00	Mitigation
MIT-003	Air mover rental	6	DAY	USD 30.00	USD 0.00	USD 180.00	Mitigation
MIT-004	LGR dehumidifier rental	3	DAY	USD 75.00	USD 0.00	USD 225.00	Mitigation
MIT-005	Moisture mapping and daily monitoring	3	DAY	USD 50.00	USD 0.00	USD 150.00	Mitigation
MIT-006	Debris handling and disposal fees	1	EA	USD 80.00	USD 0.00	USD 80.00	Mitigation
DMO-001	Remove damaged sheet vinyl/laminate flooring	40	SF	USD 1.25	USD 0.00	USD 50.00	Demolition
DMO-002	Remove water-damaged subfloor	8	SF	USD 6.00	USD 0.00	USD 48.00	Demolition
DMO-003	Remove wet drywall (2' flood cut) at tub wall	16	SF	USD 2.00	USD 0.00	USD 32.00	Demolition
DMO-004	Remove damaged baseboards	26	LF	USD 0.75	USD 0.00	USD 19.50	Demolition
RPR-001	Install 3/4" plywood subfloor patch	8	SF	USD 8.00	USD 0.00	USD 64.00	Repairs
RPR-002	Install 1/4" underlayment	40	SF	USD 1.25	USD 0.00	USD 50.00	Repairs
RPR-003	Install waterproof LVP flooring	40	SF	USD 7.00	USD 0.00	USD 280.00	Repairs
RPR-004	Floor prep/self-leveling patch	20	SF	USD 1.50	USD 0.00	USD 30.00	Repairs

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
PLB-001	Toilet - Detach & reset (reuse existing)	1	EA	USD 133.97	USD 0.50	USD 134.47	Plumbing
PLB-002	Replace toilet wax ring and closet bolts	1	EA	USD 25.00	USD 0.00	USD 25.00	Plumbing
PLB-003	Replace braided toilet supply line	1	EA	USD 18.00	USD 0.00	USD 18.00	Plumbing
FIN-001	Install new MDF baseboards 3.25"	26	LF	USD 3.50	USD 0.00	USD 91.00	Finish Carpentry
FIN-002	Sealant/caulk at tub perimeter and base	12	LF	USD 2.00	USD 0.00	USD 24.00	Finish Carpentry
DRV-001	Install moisture-resistant drywall (1/2")	16	SF	USD 2.50	USD 0.00	USD 40.00	Drywall
DRV-002	Tape and mud drywall seams (2 coats)	16	SF	USD 2.00	USD 0.00	USD 32.00	Drywall
DRV-003	Texture to match existing (light orange peel assumed)	16	SF	USD 2.00	USD 0.00	USD 32.00	Drywall
PNT-001	Prime new drywall	16	SF	USD 0.75	USD 0.00	USD 12.00	Painting
PNT-002	Paint bathroom walls - 2 coats	208	SF	USD 1.25	USD 0.00	USD 260.00	Painting
PNT-003	Paint baseboards	26	LF	USD 1.00	USD 0.00	USD 26.00	Painting
CLN-001	Final cleaning/HEPA vacuum of work area	1	EA	USD 65.00	USD 0.00	USD 65.00	Close out

Appendix: Item Details

MIT-001 — Containment and site protection (poly, tape, floor protection)

Set plastic containment to isolate bathroom and protect adjacent areas during wet work.

Tags: water, category-2-possible, bathroom | Source: file: photo_1.jpg, page: 1

MIT-002 — Antimicrobial treatment of affected surfaces

Apply EPA-registered antimicrobial to floor/subfloor and lower wall areas after demo and before rebuild.

Tags: sanitization | Source: file: photo_1.jpg, page: 1

MIT-003 — Air mover rental

Two air movers for 3 days (equipment-days).

Tags: drying | Source: file: photo_1.jpg, page: 1

MIT-004 — LGR dehumidifier rental

One LGR dehumidifier for 3 days (equipment-days).

Tags: drying | Source: file: photo_1.jpg, page: 1

MIT-005 — Moisture mapping and daily monitoring

Daily readings and documentation for 3 days.

Tags: monitoring | Source: file: photo_1.jpg, page: 1

MIT-006 — Debris handling and disposal fees

Bagging, transport, dump fees for removed flooring, drywall and trim.

Tags: debris | Source: file: photo_1.jpg, page: 1

DMO-001 — Remove damaged sheet vinyl/laminate flooring

Demo and dispose existing water-damaged finish flooring (approx. 5'x8' bath).

Tags: flooring, demo | Source: file: photo_1.jpg, page: 1

DMO-002 — Remove water-damaged subfloor

Cut out approx. 2'x4' section around toilet/tub edge showing saturation and delamination.

Tags: subfloor, demo | Source: file: photo_1.jpg, page: 1

DMO-003 — Remove wet drywall (2' flood cut) at tub wall

Approx. 8 LF x 2' high along tub wall showing wicking/staining.

Tags: drywall, demo | Source: file: photo_1.jpg, page: 1

DMO-004 — Remove damaged baseboards

Detach and dispose existing baseboards to allow drying and flooring replacement.

Tags: trim, demo | Source: file: photo_1.jpg, page: 1

RPR-001 — Install 3/4" plywood subfloor patch

Replace cut-out subfloor around toilet/tub area; glue and screw to joists.

Tags: subfloor | Source: file: photo_1.jpg, page: 1

RPR-002 — Install 1/4" underlayment

Prep substrate for resilient/LVP finish.

Tags: underlayment | Source: file: photo_1.jpg, page: 1

RPR-003 — Install waterproof LVP flooring

Supply and install vinyl plank with moisture-resistant core, bathroom grade.

Tags: flooring, finish | Source: file: photo_1.jpg, page: 1

RPR-004 — Floor prep/self-leveling patch

Feather patch low areas after subfloor repair.

Tags: prep | Source: file: photo_1.jpg, page: 1

PLB-001 — Toilet - Detach & reset (reuse existing)

Reset after flooring repair. Labor item per knowledge base.

Tags: toilet, reset | Source: file: knowledge_base.csv, page: 1

PLB-002 — Replace toilet wax ring and closet bolts

New wax seal to prevent future leaks after reset.

Tags: seal | Source: file: photo_1.jpg, page: 1

PLB-003 — Replace braided toilet supply line

Preventive replacement of aging line observed at fixture.

Tags: supply-line | Source: file: photo_1.jpg, page: 1

FIN-001 — Install new MDF baseboards 3.25"

Supply and install primed baseboards; includes mitered corners, nails, and caulk.

Tags: trim | Source: file: photo_1.jpg, page: 1

FIN-002 — Sealant/caulk at tub perimeter and base

Apply mildew-resistant silicone at tub-to-floor and along base where needed.

Tags: caulk | Source: file: photo_1.jpg, page: 1

DRV-001 — Install moisture-resistant drywall (1/2")

Replace 2' flood cut along tub wall.

Tags: drywall | Source: file: photo_1.jpg, page: 1

DRV-002 — Tape and mud drywall seams (2 coats)

Finish new drywall.

Tags: finish | Source: file: photo_1.jpg, page: 1

DRV-003 — Texture to match existing (light orange peel assumed)

Blend texture on patched area.

Tags: texture | Source: file: photo_1.jpg, page: 1

PNT-001 — Prime new drywall

PVA primer on new patches.

Tags: primer | Source: file: photo_1.jpg, page: 1

PNT-002 — Paint bathroom walls - 2 coats

Full wall repaint for uniformity after patching (approx. 26 LF x 8' walls).

Tags: paint | Source: file: photo_1.jpg, page: 1

PNT-003 — Paint baseboards

Finish new trim with semi-gloss.

Tags: trim-paint | Source: file: photo_1.jpg, page: 1

CLN-001 — Final cleaning/HEPA vacuum of work area

Post-construction clean of bathroom.

Tags: cleaning | Source: file: photo_1.jpg, page: 1