

Insurance Damage Estimate

Version: 1.0 Generated: 2025-08-22T00:00:00Z Currency: USD

Total Project Cost: USD 890.83

Estimate reasoning

Image indicates a Category 3 sewage backup originating from a toilet overflow in a residential bathroom. Based on average 5x8 bath (40 SF), materials in direct contact with contaminated water require removal and replacement (sheet vinyl, underlayment, flood-cut drywall). Insulation and limited ceiling may be affected; localized removal assumed. Following IICRC S500, included containment, antimicrobial treatment, drying equipment, and debris disposal. Plumbing fixture detach/reset added to facilitate flooring replacement. Quantities estimated from typical bathroom dimensions due to lack of floor plan.

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
199	R&R; Blown-in insulation - 12" depth - R30	40	USD 1.89	USD 1.52	USD 76.12	Water	
200	R&R; 5/8" drywall - hung, taped, floated, ready for paint	40	USD 2.34	USD 1.36	USD 94.96	Water	
201	Apply anti-microbial agent to the surface area	60	USD 0.20	USD 0.12	USD 12.12	Water	
202	Seal the surface area w/latex based stain blocker - one coat	40	USD 0.54	USD 0.22	USD 21.82	Water	
203	Paint - two coats	40	USD 0.88	USD 0.00	USD 35.20	Water	
463	Tear out wet drywall, cleanup, bag for disposal	40	USD 0.87	USD 0.44	USD 35.24	Water	
206	Contents - move out then reset	1	USD 50.12	USD 0.00	USD 50.12	Water	
191	R&R; Vinyl floor covering (sheet goods)	40	USD 3.50	USD 0.00	USD 140.00	Water	
192	R&R; Underlayment - 1/4" lauan/mahogany plywood	40	USD 1.51	USD 0.00	USD 60.40	Water	
198	Toilet - Detach & reset	1	USD 151.02	USD 0.27	USD 151.29	Water	
461	Containment Barrier/Airlock/Decon. Chamber	60	USD 0.60	USD 0.32	USD 36.32	Water	
458	Air mover (per 24 hour period) - No monitoring	3	USD 25.22	USD 0.00	USD 75.66	Water	
459	Dehumidifier (per 24 hour period) - No monitoring	1	USD 55.39	USD 0.00	USD 55.39	Water	
462	Haul debris - per pickup truck load - including dump fees	1	USD 111.60	USD 0.00	USD 111.60	Water	

Appendix: Item Details

199 — R&R; Blown-in insulation - 12" depth - R30

Ceiling insulation above bathroom affected by category 3 backup; remove and replace localized area

Tags: water, insulation, ceiling | Source: file: KB, page: 1

200 — R&R; 5/8" drywall - hung, taped, floated, ready for paint

Cut out contaminated lower drywall wicking zone and replace (2' flood cut on two walls, approx. 20 LF x 2')

Tags: water, drywall, walls | Source: file: KB, page: 1

201 — Apply anti-microbial agent to the surface area

Disinfect exposed studs, plates, and concrete substrate after sewage backup per IICRC S500

Tags: water, mitigation, antimicrobial | Source: file: KB, page: 1

202 — Seal the surface area w/latex based stain blocker - one coat

Prime new drywall prior to paint

Tags: drywall, prime | Source: file: KB, page: 1

203 — Paint - two coats

Finish paint on repaired drywall areas

Tags: paint, finish | Source: file: KB, page: 1

463 — Tear out wet drywall, cleanup, bag for disposal

Remove and bag contaminated drywall and debris from flood cut

Tags: demo, drywall, cat3 | Source: file: KB, page: 1

206 — Contents - move out then reset

Move bathroom contents and small furnishings to access work area; return after completion

Tags: contents, move | Source: file: KB, page: 1

191 — R&R; Vinyl floor covering (sheet goods)

Replace contaminated bathroom vinyl/linoleum flooring due to sewage exposure

Tags: flooring, vinyl, cat3 | Source: file: KB, page: 1

192 — R&R; Underlayment - 1/4" lauan/mahogany plywood

Replace underlayment saturated by overflow beneath sheet goods

Tags: underlayment, floor | Source: file: KB, page: 1

198 — Toilet - Detach & reset

Remove toilet to access flooring replacement and reset with new wax ring/bolts

Tags: plumbing, fixture, reset | Source: file: KB, page: 1

461 — Containment Barrier/Airlock/Decon. Chamber

Set up containment and decon area for Category 3 sewage remediation in bathroom

Tags: containment, mitigation, cat3 | Source: file: KB, page: 1

458 — Air mover (per 24 hour period) - No monitoring

Three air movers for 24 hours to dry after demo and sanitation

Tags: drying, equipment | Source: file: KB, page: 1

459 — Dehumidifier (per 24 hour period) - No monitoring

One LGR dehumidifier for 24 hours post-cleaning

Tags: dehumidifier, drying | Source: file: KB, page: 1

462 — Haul debris - per pickup truck load - including dump fees

Disposal of contaminated materials per local regulations

Tags: debris, haul | Source: file: KB, page: 1