# **Insurance Damage Estimate**

Version: 1.0 Generated: 2025-08-23T00:00:00Z Currency: USD

Total Project Cost: USD 1,011.15

# Estimate reasoning

Small residential bathroom impacted by water intrusion. Visual evidence of saturated/delaminated floor covering and soiled subfloor; lower wall wicking present. Following the 40% rule, entire floor finish and underlayment are replaced. Toilet detached/reset for flooring access. Selective lower-wall drywall replacement, antimicrobial treatment, and paint included. Mitigation includes 2 air movers and 1 dehumidifier for 3 days, containment, and debris disposal. Quantities are inferred from a typical 5x8 ft bathroom.

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
191	R&R Vinyl floor covering (sheet goods)	40	USD 3.50	USD 0.00	USD 140.00	Flooring	
192	R&R Underlayment - 1/4" lauan/mahogany plywood	40	USD 1.51	USD 0.00	USD 60.40	Flooring	
198	Toilet - Detach & reset	1	USD 151.0 2	USD 0.00	USD 151.02	Plumbing	
189	R&R Baseboard - 2 1/4"	18	USD 2.22	USD 0.00	USD 39.96	Finish Carpentry	
190	Paint baseboard - one coat	18	USD 0.57	USD 0.00	USD 10.26	Painting	
186	Drywall replacement per LF - up to 2' tall	10	USD 6.93	USD 0.00	USD 69.30	Drywall	
187	Seal/prime then paint (2 coats)	20	USD 0.58	USD 0.00	USD 11.60	Painting	
201	Apply anti-microbial agent to the surface area	40	USD 0.20	USD 0.00	USD 8.00	Water Mitigation	
463	Tear out wet drywall, cleanup, bag for disposal	20	USD 0.87	USD 0.00	USD 17.40	Water Mitigation	
458	Air mover (per 24 hour period) - No monitoring	6	USD 25.22	USD 0.00	USD 151.32	Water Mitigation	
459	Dehumidifier (per 24 hour period) - No monitoring	3	USD 55.39	USD 0.00	USD 166.17	Water Mitigation	
461	Containment Barrier/Airlock/Decon. Chamber	40	USD 0.60	USD 0.00	USD 24.00	Water Mitigation	
462	Haul debris - per pickup truck load - including dump fees	1	USD 111.6 0	USD 0.00	USD 111.60	Disposal	
206	Contents - move out then reset	1	USD 50.12	USD 0.00	USD 50.12	Contents Handling	

# **Appendix: Item Details**

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

Replace entire bathroom vinyl floor; >40% saturated/delaminated.

Tags: water, bathroom, floor | Source: file: KB, page: 1

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

Replace water-damaged underlayment beneath vinyl.

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

#### 198 — Toilet - Detach & reset

Necessary to access/replace floor covering and underlayment.

Tags: fixture, bathroom | Source: file: KB, page: 1

#### 189 — R&R; Baseboard - 2 1/4"

Replace water-affected baseboard along perimeter.

Tags: trim, bathroom | Source: file: KB, page: 1

# 190 — Paint baseboard - one coat

Finish coat after baseboard replacement.

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

## 186 — Drywall replacement per LF - up to 2' tall

Replace lower wall where wicking and staining present (approx. 10 LF).

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

# 187 — Seal/prime then paint (2 coats)

Finish repaired lower wall band (~20 SF).

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

## 201 — Apply anti-microbial agent to the surface area

Treat subfloor and lower wall surfaces prior to reinstall.

Tags: antimicrobial, bathroom | Source: file: KB, page: 1

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

Selective removal of saturated lower drywall (matches 10 LF x 2').

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

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

2 air movers x 3 days.

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

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

1 LGR dehumidifier x 3 days.

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

# 461 — Containment Barrier/Airlock/Decon. Chamber

Poly containment and doorway zipper to isolate bathroom (~40 SF).

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

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

Disposal of removed wet materials.

Tags: debris, dump\_fees | Source: file: KB, page: 1

# 206 — Contents - move out then reset

Protect and move small contents from bathroom during mitigation/repairs.

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