

Insurance Damage Estimate

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Total Project Cost: USD 1,726.00

Estimate reasoning

Specialist: Water. The photo shows a residential bathroom with the finished flooring already removed, exposing a stained subfloor with heavy discoloration near the toilet and tub—consistent with a water loss and possible Category 3 contamination. Wall bottoms appear affected along the tub wall, suggesting limited wicking. Scope includes: controlled mitigation (containment, equipment for ~3 days, disinfectant cleaning, extraction), localized subfloor replacement (~12 SF), installation of underlayment and new sheet vinyl for an approx. 5x8 bath (~40 SF), baseboard replacement around ~18 LF, limited 2' flood-cut drywall replacement and finishing (~20 SF), detach/reset existing toilet with new wax ring, caulk at tub-to-floor, doorway transition, debris disposal, and final clean. Quantities are based on visual dimensions typical for a small bathroom and confined to what is evident in the image to avoid over-scoping.

Future actions

- Verify source of loss (toilet seal, supply, or tub overflow) and document with a plumber's note.
- Take and log daily moisture readings until materials reach dry standard; adjust equipment runtime if needed.
- Confirm subfloor moisture content and structural integrity once dried before closing.
- If the home is pre-1990s or unknown, screen removed resilient flooring/adhesive for asbestos prior to disturbance.
- Photograph all completed repairs and keep receipts for materials and equipment rentals.
- If additional walls or adjacent rooms test wet, extend containment and scope accordingly with carrier approval.

	Item	Qty	Unit	Unit Price	Tax	Total	Category
	Site assessment, moisture mapping, and documentation	1	EA	USD 95.00	USD 0.00	USD 95.00	mitigation
	Category 3 disinfectant cleaning of affected floor and lower wall surfaces	40	SF	USD 2.25	USD 0.00	USD 90.00	mitigation
	Temporary containment with zipper door at bathroom entry	1	EA	USD 110.00	USD 0.00	USD 110.00	mitigation
	HEPA air scrubber (500 CFM) – rental	3	DAY	USD 85.00	USD 0.00	USD 255.00	equipment
	Low-grain dehumidifier – rental	3	DAY	USD 70.00	USD 0.00	USD 210.00	equipment
	Water extraction with truck-mount/portable	1.5	HR	USD 65.00	USD 0.00	USD 97.50	mitigation
	Detach and reset toilet (for flooring replacement)	1	EA	USD 160.00	USD 0.00	USD 160.00	plumbing
	Toilet wax ring and closet bolts	1	EA	USD 20.00	USD 0.00	USD 20.00	plumbing
	Remove and dispose damaged 3/4" plywood subfloor (localized patch)	12	SF	USD 3.50	USD 0.00	USD 42.00	demolition
	Install new 3/4" plywood subfloor patch	12	SF	USD 7.50	USD 0.00	USD 90.00	carpentry
	Install 1/4" underlayment for sheet vinyl	40	SF	USD 1.50	USD 0.00	USD 60.00	flooring
	Install sheet vinyl flooring – mid grade	40	SF	USD 4.75	USD 0.00	USD 190.00	flooring
	Install primed MDF baseboard (approx. 3-1/4")	18	LF	USD 3.00	USD 0.00	USD 54.00	trim
	Paint new baseboards – two coats	18	LF	USD 1.00	USD 0.00	USD 18.00	paint
	Replace drywall at 2' flood cut (1/2")	20	SF	USD 3.25	USD 0.00	USD 65.00	drywall

	Item	Qty	Unit	Unit Price	Tax	Total	Category
	Tape, mud, and texture drywall patches	20	SF	USD 1.50	USD 0.00	USD 30.00	drywall
	Prime and paint repaired wall areas – two coats	20	SF	USD 1.10	USD 0.00	USD 22.00	paint
	Silicone caulk at tub-to-floor joint	5	LF	USD 2.00	USD 0.00	USD 10.00	finish
	Haul off and dispose contaminated debris	0.5	CY	USD 75.00	USD 0.00	USD 37.50	mitigation
	Final cleaning of work area	1	HR	USD 45.00	USD 0.00	USD 45.00	cleaning
	Doorway transition/threshold for new vinyl	1	EA	USD 25.00	USD 0.00	USD 25.00	flooring

Appendix: Item Details

1 — Site assessment, moisture mapping, and documentation

Initial emergency assessment for water loss; capture readings and photos; setup plan.

Tags: fix, water | Source: file: image_1.jpg, page: 1

2 — Category 3 disinfectant cleaning of affected floor and lower wall surfaces

Apply EPA-registered antimicrobial to contaminated materials and exposed subfloor.

Tags: fix, water, category3 | Source: file: image_1.jpg, page: 1

3 — Temporary containment with zipper door at bathroom entry

6-mil plastic barrier to isolate the workspace.

Tags: fix, water | Source: file: image_1.jpg, page: 1

4 — HEPA air scrubber (500 CFM) – rental

Operate under containment for air filtration during cleanup and repairs.

Tags: fix, water | Source: file: image_1.jpg, page: 1

5 — Low-grain dehumidifier – rental

Dehumidification to reach dry standard.

Tags: fix, water | Source: file: image_1.jpg, page: 1

6 — Water extraction with truck-mount/portable

Remove standing/visible water from bathroom floor.

Tags: fix, water | Source: file: image_1.jpg, page: 1

7 — Detach and reset toilet (for flooring replacement)

Remove toilet for access; reset after new flooring is installed.

Tags: fix | Source: file: image_1.jpg, page: 1

8 — Toilet wax ring and closet bolts

Replace sanitary seal and bolts during reset.

Tags: replace | Source: file: image_1.jpg, page: 1

9 — Remove and dispose damaged 3/4" plywood subfloor (localized patch)

Localized area near toilet and tub showing saturation/staining.

Tags: replace | Source: file: image_1.jpg, page: 1

10 — Install new 3/4" plywood subfloor patch

Screw-fastened; seams glued; flush with existing.

Tags: replace | Source: file: image_1.jpg, page: 1

11 — Install 1/4" underlayment for sheet vinyl

Underlayment and skim-coat to achieve smooth substrate.

Tags: replace | Source: file: image_1.jpg, page: 1

12 — Install sheet vinyl flooring – mid grade

Supply and install resilient sheet vinyl; includes adhesive and rolling.

Tags: replace | Source: file: image_1.jpg, page: 1

13 — Install primed MDF baseboard (approx. 3-1/4")

Cut, install, and caulk new base at perimeter excluding tub.

Tags: replace | Source: file: image_1.jpg, page: 1

14 — Paint new baseboards – two coats

Finish coats to match existing sheen.

Tags: fix | Source: file: image_1.jpg, page: 1

15 — Replace drywall at 2' flood cut (1/2")

Install new gypsum board where removed due to wicking.

Tags: replace | Source: file: image_1.jpg, page: 1

16 — Tape, mud, and texture drywall patches

Finish to match adjacent orange peel/knockdown as applicable.

Tags: fix | Source: file: image_1.jpg, page: 1

17 — Prime and paint repaired wall areas – two coats

Spot prime, then 2 finish coats to blend.

Tags: fix | Source: file: image_1.jpg, page: 1

18 — Silicone caulk at tub-to-floor joint

Seal perimeter to prevent future intrusion.

Tags: replace | Source: file: image_1.jpg, page: 1

19 — Haul off and dispose contaminated debris

Tipping fees and transport for bagged materials.

Tags: fix, water | Source: file: image_1.jpg, page: 1

20 — Final cleaning of work area

Post-construction clean and HEPA vacuuming.

Tags: fix | Source: file: image_1.jpg, page: 1

21 — Doorway transition/threshold for new vinyl

Install new transition at bath entry.

Tags: replace | Source: file: image_1.jpg, page: 1