

Insurance Damage Estimate

Version: water.v1 Generated: 2025-08-17T00:00:00Z Currency: USD

Total Project Cost: USD 620.88

Estimate reasoning

Image shows localized water damage on bathroom wall behind toilet: peeling paint and staining consistent with a minor leak or tank condensation at the toilet wall interface. Scope limits to what is visible: minor plumbing fix to stop seepage, sanitize, small drywall patch with finish/texture, prime and paint to blend, temporary removal/reset of toilet tank for access, debris handling, and reasonable O&P.; No flooring, base tile, or cabinet work included as none is visibly damaged.

Future actions

- Verify moisture with meter after plumbing fix; if readings remain elevated, perform targeted drying (air mover/dehumidifier) and update scope.
- Document cause-of-loss (photos of fittings, receipts) to support coverage for sudden/accidental leak.
- If home was built before 1978, follow EPA RRP protocols during disturbance of painted surfaces.
- Monitor for any recurring staining or odors; if observed, re-inspect for hidden leaks.
- Save all invoices and communications; schedule post-repair walkthrough for sign-off.

	Item	Qty	Unit	Unit Price	Tax	Total	Category
	fix - moisture inspection and documentation (moisture meter readings, photos, scope notes)	1	EA	USD 85.00	USD 0.00	USD 85.00	Water Mitigation
	fix - toilet supply line connection (tighten/washer) and test	1	EA	USD 95.00	USD 0.00	USD 95.00	Plumbing
	fix - apply antimicrobial agent to affected wall area	20	SF	USD 1.50	USD 0.00	USD 30.00	Water Mitigation
	replace - drywall 1/2" moisture-resistant board (remove and replace small damaged section)	8	SF	USD 3.50	USD 0.00	USD 28.00	Drywall
	fix - tape and finish drywall (Level 4) for patch area	8	SF	USD 1.80	USD 0.00	USD 14.40	Drywall
	fix - texture to match existing (light orange peel/knockdown)	10	SF	USD 1.20	USD 0.00	USD 12.00	Drywall
	fix - stain-blocking primer on repaired/stained wall areas	20	SF	USD 0.70	USD 0.00	USD 14.00	Painting
	fix - paint wall area, two coats (color match)	20	SF	USD 1.20	USD 0.00	USD 24.00	Painting
	fix - detach and reset toilet tank for access to wall	1	EA	USD 120.00	USD 0.00	USD 120.00	Plumbing
	fix - mask and protect adjacent finishes (toilet, floor) during repairs	1	EA	USD 25.00	USD 0.00	USD 25.00	General Conditions
	fix - debris handling and disposal (small load)	1	EA	USD 35.00	USD 0.00	USD 35.00	Disposal
	fix - final clean of work area	1	EA	USD 35.00	USD 0.00	USD 35.00	General Conditions
	fix - general contractor overhead and profit (20%)	1	EA	USD 103.48	USD 0.00	USD 103.48	General Conditions

Appendix: Item Details

1 — fix - moisture inspection and documentation (moisture meter readings, photos, scope notes)

Initial site visit and moisture mapping for bathroom wall behind toilet.

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

2 — fix - toilet supply line connection (tighten/washer) and test

Minor plumbing repair to address suspected seep/leak near toilet connection; test for active leaks.

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

3 — fix - apply antimicrobial agent to affected wall area

EPA-registered antimicrobial spray to cleaned wall surfaces prior to repairs.

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

4 — replace - drywall 1/2" moisture-resistant board (remove and replace small damaged section)

Cut out damaged gypsum, install new MR board, includes disposal of debris.

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

5 — fix - tape and finish drywall (Level 4) for patch area

Tape, two coats joint compound, sand to Level 4 finish for repaired section.

Tags: drywall, finish | Source: file: image_1.jpg, page: 1

6 — fix - texture to match existing (light orange peel/knockdown)

Blend texture over patch to match adjacent wall.

Tags: texture, blend | Source: file: image_1.jpg, page: 1

7 — fix - stain-blocking primer on repaired/stained wall areas

Oil/shellac-based primer to seal water staining prior to paint.

Tags: primer, paint | Source: file: image_1.jpg, page: 1

8 — fix - paint wall area, two coats (color match)

Two finish coats latex on affected wall area to blend repair.

Tags: paint, finish | Source: file: image_1.jpg, page: 1

9 — fix - detach and reset toilet tank for access to wall

Drain tank, remove, set aside, reinstall with new bolts/gasket as needed; test.

Tags: plumbing, access | Source: file: image_1.jpg, page: 1

10 — fix - mask and protect adjacent finishes (toilet, floor) during repairs

Plastic, tape, and drop cloths.

Tags: protection, site | Source: file: image_1.jpg, page: 1

11 — fix - debris handling and disposal (small load)

Bagging, hauling, and disposal fees for small drywall debris.

Tags: debris, disposal | Source: file: image_1.jpg, page: 1

12 — fix - final clean of work area

HEPA vacuum and wipe-down of affected area after repairs.

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

13 — fix - general contractor overhead and profit (20%)

Applied to direct repair costs prior to tax.

Tags: O&P; | Source: file: image_1.jpg, page: 1