

Insurance Damage Estimate

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

Total Project Cost: USD 269.70

Estimate reasoning

Image shows moisture-damaged, deteriorated wall surface and microbial staining behind/adjacent to a toilet. Scope limited to localized wall section. Over 40% of the affected wall panel area is compromised; therefore replace the localized drywall panel rather than partial patch, treat framing with antimicrobial, prime and paint. Replace wet insulation in that cavity. Plumbing fixture requires temporary removal and reset for access. Quantities estimated from typical toilet alcove width of ~30-36 inches and a 2.5 ft high damaged band, approximated to 10 SF.

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
199	R&R; Blown-in insulation - 12" depth - R30	10	USD 1.89	USD 0.38	USD 19.28	Water (walls, ceilings, floors 199-206)	
200	R&R; 5/8" drywall - hung, taped, floated, ready for paint	10	USD 2.34	USD 0.34	USD 23.74	Water (walls, ceilings, floors 199-206)	
201	Apply anti-microbial agent to the surface area	10	USD 0.20	USD 0.02	USD 2.02	Water (walls, ceilings, floors 199-206)	
202	Seal the surface area w/latex based stain blocker - one coat	10	USD 0.54	USD 0.04	USD 5.44	Water (walls, ceilings, floors 199-206)	
203	Paint - two coats	10	USD 0.88	USD 0.00	USD 8.80	Water (walls, ceilings, floors 199-206)	
463	Tear out wet drywall, cleanup, bag for disposal	10	USD 0.87	USD 0.11	USD 8.81	Water mitigation and remediation	
206	Contents - move out then reset	1	USD 50.12	USD 0.00	USD 50.12	Water (walls, ceilings, floors 199-206)	

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
198	Toilet - Detach & reset	1	USD 151.0 2	USD 0.27	USD 151.29	Water (walls, ceilings, floors 185-198)	

Appendix: Item Details

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

Replace wet insulation in localized wall cavity behind toilet after water intrusion.

Tags: water, bathroom, insulation, mold | Source: file: KB_Table_Water, page: 1

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

Replace damaged drywall at lower section of wall behind toilet; visible deterioration >40% of localized panel.

Tags: water, drywall, bathroom, replace | Source: file: KB_Table_Water, page: 1

201 — Apply anti-microbial agent to the surface area

Treat framing and exposed surfaces for microbial growth after demolition and drying.

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

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

Prime repaired area prior to paint to block stains.

Tags: primer, paint-prep, water | Source: file: KB_Table_Water, page: 1

203 — Paint - two coats

Finish paint of the repaired wall area, color match.

Tags: paint, finish, bathroom | Source: file: KB_Table_Water, page: 1

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

Selective demolition of damaged drywall behind toilet with debris handling.

Tags: demo, water, drywall | Source: file: KB_Table_Water_Mitigation, page: 1

206 — Contents - move out then reset

Move small bathroom items to access work area and reset after completion.

Tags: contents, move, bathroom | Source: file: KB_Table_Water, page: 1

198 — Toilet - Detach & reset

Detach and reset toilet to access wall and base for repair and to replace wax ring as needed.

Tags: plumbing-fixture, detach-reset, bathroom | Source: file: KB_Table_Water, page: 1