

# Insurance Damage Estimate

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Total Project Cost: USD 2,403.90

**Estimate reasoning**

Routed to water specialist. Image shows a residential bathroom with finish flooring removed and visible dark staining at the subfloor around the toilet and tub skirt, consistent with a toilet overflow or backup (Category 3). Visible contamination lines and debris suggest the water rose and receded, and base-of-wall/wallboard and baseboards likely wicked moisture. Quantities assumed from a typical small bath: ~35 SF floor area, ~12 LF of baseboard along exposed walls, an estimated 8 LF of wall requiring a 2 ft flood cut, and a 10 SF subfloor patch near the toilet where staining is most severe. Drying plan uses 1 LGR dehumidifier, 2 air movers, and 1 HEPA air scrubber for 3 days with containment and PPE appropriate for Cat 3. Repair scope returns the room to pre-loss: subfloor patch, underlayment, new sheet vinyl, baseboard replacement/paint, minor drywall flood-cut replace/finish, and toilet reset with new wax ring and supply line. All items marked as either replace or fix; no item combines both.

	Item	Qty	Unit	Unit Price	Tax	Total	Category
	Initial inspection, moisture mapping, and documentation	1	HR	USD 95.00	USD 0.00	USD 95.00	Mitigation - Water
	PPE - Cat 3 (respirator, gloves, suits)	2	EA	USD 25.00	USD 0.00	USD 50.00	Mitigation - Water
	Containment setup (poly, tape, zipper opening) - small area	1	EA	USD 85.00	USD 0.00	USD 85.00	Mitigation - Water
	HEPA air scrubber - rental	3	DAY	USD 125.00	USD 0.00	USD 375.00	Equipment
	LGR dehumidifier - rental	3	DAY	USD 95.00	USD 0.00	USD 285.00	Equipment
	Air mover - rental	6	DAY	USD 30.00	USD 0.00	USD 180.00	Equipment
	Water extraction - hard surface	35	SF	USD 0.70	USD 0.00	USD 24.50	Mitigation - Water
	Category 3 cleaning and disinfecting - hard surfaces	35	SF	USD 1.25	USD 0.00	USD 43.75	Mitigation - Water
	Remove and dispose existing sheet vinyl flooring	35	SF	USD 1.50	USD 0.00	USD 52.50	Demolition
	Apply antimicrobial to subfloor	35	SF	USD 0.55	USD 0.00	USD 19.25	Mitigation - Water
	Subfloor patch - remove and replace 3/4 in. panel	10	SF	USD 14.00	USD 0.00	USD 140.00	Carpentry
	Fasteners and misc materials	1	EA	USD 25.00	USD 0.00	USD 25.00	General Conditions
	Drywall flood cut - remove and dispose (2 ft high)	8	LF	USD 6.00	USD 0.00	USD 48.00	Demolition
	Install new 1/2 in. drywall at flood cut	16	SF	USD 1.75	USD 0.00	USD 28.00	Drywall
	Tape, mud, and finish drywall (Level 4)	16	SF	USD 1.50	USD 0.00	USD 24.00	Drywall
	Prime repaired wall areas	16	SF	USD 0.50	USD 0.00	USD 8.00	Painting
	Paint walls - 2 coats (repaired areas)	16	SF	USD 0.90	USD 0.00	USD 14.40	Painting
	Baseboard - remove and replace 3-1/4 in.	12	LF	USD 3.50	USD 0.00	USD 42.00	Carpentry
	Paint baseboards - semi-gloss	12	LF	USD 1.25	USD 0.00	USD 15.00	Painting
	Caulk at baseboards and tub edge	12	LF	USD 0.75	USD 0.00	USD 9.00	Sealants

	Item	Qty	Unit	Unit Price	Tax	Total	Category
	Install 1/4 in. underlayment (plywood) for sheet vinyl	35	SF	USD 2.25	USD 0.00	USD 78.75	Flooring
	Install new sheet vinyl flooring - adhesive set	35	SF	USD 5.25	USD 0.00	USD 183.75	Flooring
	Seam sealing/roll and set	1	EA	USD 35.00	USD 0.00	USD 35.00	Flooring
	Transition strip at doorway	1	EA	USD 18.00	USD 0.00	USD 18.00	Flooring
	Detach and reset toilet	1	EA	USD 145.00	USD 0.00	USD 145.00	Plumbing
	Replace wax ring and closet bolts	1	EA	USD 20.00	USD 0.00	USD 20.00	Plumbing
	Replace toilet supply line (braided)	1	EA	USD 15.00	USD 0.00	USD 15.00	Plumbing
	Final clean and disinfect bathroom	35	SF	USD 1.00	USD 0.00	USD 35.00	Cleaning
	Debris bagging, haul-off, and disposal fees	1	EA	USD 75.00	USD 0.00	USD 75.00	General Conditions
	Daily equipment monitoring and moisture readings	2	EA	USD 75.00	USD 0.00	USD 150.00	Mitigation - Water
	Trip charge / mobilization	1	EA	USD 85.00	USD 0.00	USD 85.00	General Conditions

## Appendix: Item Details

### 1 — Initial inspection, moisture mapping, and documentation

Action: fix. On-site assessment and moisture readings.

Tags: water, inspection, bathroom | Source: file: image\_1.jpg, page: 1

### 2 — PPE - Cat 3 (respirator, gloves, suits)

Action: fix. Two technicians, one service day.

Tags: PPE, cat3 | Source: file: image\_1.jpg, page: 1

### 3 — Containment setup (poly, tape, zipper opening) - small area

Action: fix. Isolate bathroom during remediation.

Tags: containment | Source: file: image\_1.jpg, page: 1

### 4 — HEPA air scrubber - rental

Action: fix. 1 unit x 3 days for Cat 3 remediation.

Tags: air-scrubber, cat3 | Source: file: image\_1.jpg, page: 1

### 5 — LGR dehumidifier - rental

Action: fix. 1 unit x 3 days for structural drying.

Tags: dehumidifier | Source: file: image\_1.jpg, page: 1

### 6 — Air mover - rental

Action: fix. 2 units x 3 days.

Tags: air-mover | Source: file: image\_1.jpg, page: 1

### 7 — Water extraction - hard surface

Action: fix. Approx. 35 SF bathroom floor.

Tags: extraction, hard-surface | Source: file: image\_1.jpg, page: 1

### 8 — Category 3 cleaning and disinfecting - hard surfaces

Action: fix. Thorough wipe and decon of contaminated surfaces.

Tags: cat3, disinfection | Source: file: image\_1.jpg, page: 1

### 9 — Remove and dispose existing sheet vinyl flooring

Action: replace. Contaminated finish flooring.

Tags: flooring-removal | Source: file: image\_1.jpg, page: 1

### 10 — Apply antimicrobial to subfloor

Action: fix. Post-removal treatment.

Tags: antimicrobial | Source: file: image\_1.jpg, page: 1

### 11 — Subfloor patch - remove and replace 3/4 in. panel

Action: replace. Heavily stained/compromised near toilet.

Tags: subfloor, patch | Source: file: image\_1.jpg, page: 1

## **12 — Fasteners and misc materials**

Action: replace. Screws, adhesive, blades, etc.

Tags: materials | Source: file: image\_1.jpg, page: 1

## **13 — Drywall flood cut - remove and dispose (2 ft high)**

Action: replace. Along affected wall base.

Tags: drywall-removal, flood-cut | Source: file: image\_1.jpg, page: 1

## **14 — Install new 1/2 in. drywall at flood cut**

Action: replace. 8 LF x 2 ft = 16 SF.

Tags: drywall-install | Source: file: image\_1.jpg, page: 1

## **15 — Tape, mud, and finish drywall (Level 4)**

Action: fix. Finish new drywall ready for paint.

Tags: tape-mud | Source: file: image\_1.jpg, page: 1

## **16 — Prime repaired wall areas**

Action: fix. Stain-blocking primer.

Tags: primer | Source: file: image\_1.jpg, page: 1

## **17 — Paint walls - 2 coats (repaired areas)**

Action: fix. Blend within bathroom as needed.

Tags: paint-walls | Source: file: image\_1.jpg, page: 1

## **18 — Baseboard - remove and replace 3-1/4 in.**

Action: replace. Water-affected lower trim.

Tags: baseboard | Source: file: image\_1.jpg, page: 1

## **19 — Paint baseboards - semi-gloss**

Action: fix.

Tags: paint-trim | Source: file: image\_1.jpg, page: 1

## **20 — Caulk at baseboards and tub edge**

Action: fix. Sealant for moisture resistance.

Tags: caulk | Source: file: image\_1.jpg, page: 1

## **21 — Install 1/4 in. underlayment (plywood) for sheet vinyl**

Action: replace. Underlayment prep for new floor.

Tags: underlayment | Source: file: image\_1.jpg, page: 1

## **22 — Install new sheet vinyl flooring - adhesive set**

Action: replace. Waterproof vinyl to pre-loss condition.

Tags: sheet-vinyl | Source: file: image\_1.jpg, page: 1

## **23 — Seam sealing/roll and set**

Action: replace. Includes adhesive/seam sealer.

Tags: seam | Source: file: image\_1.jpg, page: 1

## **24 — Transition strip at doorway**

Action: replace.

Tags: transition | Source: file: image\_1.jpg, page: 1

## **25 — Detach and reset toilet**

Action: fix. Required for flooring/subfloor work.

Tags: toilet, reset | Source: file: image\_1.jpg, page: 1

## **26 — Replace wax ring and closet bolts**

Action: replace. New seal upon reset.

Tags: wax-ring | Source: file: image\_1.jpg, page: 1

## **27 — Replace toilet supply line (braided)**

Action: replace. Preventative replacement.

Tags: supply-line | Source: file: image\_1.jpg, page: 1

## **28 — Final clean and disinfect bathroom**

Action: fix. Post-construction cleaning.

Tags: final-clean | Source: file: image\_1.jpg, page: 1

## **29 — Debris bagging, haul-off, and disposal fees**

Action: fix. Includes Cat 3 waste handling.

Tags: disposal | Source: file: image\_1.jpg, page: 1

## **30 — Daily equipment monitoring and moisture readings**

Action: fix. Two return visits during drying.

Tags: monitoring | Source: file: image\_1.jpg, page: 1

## **31 — Trip charge / mobilization**

Action: fix.

Tags: mobilization | Source: file: image\_1.jpg, page: 1