

# Insurance Damage Estimate

Version: 1.0    Generated: 2025-08-24T08:00:00Z    Currency: USD

Total Project Cost: USD 865.50

**Estimate reasoning**

Photos show extensive water intrusion to the bathroom finish and substrate: large discolored/delaminated areas across the majority of the floor and staining at the lower wall/tub junction. Per the >40% replacement rule, the entire bathroom floor assembly (finish + subfloor) is replaced. Lower wall drywall affected ~1 ft high around perimeter assumed (~26 SF) and is removed and replaced with moisture-resistant board, finished and painted. Antimicrobial treatment applied after demolition. Quantities estimated from an assumed 5' x 8' bathroom footprint based on the photo when no floorplan provided. Unit rates use industry proxy rates for demolition, subflooring, finish flooring, drywall and finishing.

ID	Item	Qty	Unit	Unit Price	Tax	Total	Category
1	Remove & dispose damaged flooring and delaminated subfloor	40	USD 2.25	USD 0.00	USD 90.00	Demolition	
2	Antimicrobial treatment to exposed subfloor and framing	40	USD 0.75	USD 0.00	USD 30.00	Mitigation	
3	Install new plywood subfloor (replace entire bathroom subfloor)	40	USD 3.00	USD 0.00	USD 120.00	Carpentry	
4	Install new resilient sheet/vinyl flooring (labor & materials)	40	USD 8.00	USD 0.00	USD 320.00	Flooring	
5	Remove and replace baseboard trim	26	USD 3.00	USD 0.00	USD 78.00	Finish Carpentry	
6	Drywall - remove damaged (up to 2 ft) at perimeter	26	USD 2.25	USD 0.00	USD 58.50	Demolition	
7	Drywall install MR 1/2" (replace lower 1 ft)	26	USD 3.00	USD 0.00	USD 78.00	Drywall	
8	Tape & float to Level 4 finish	26	USD 1.50	USD 0.00	USD 39.00	Drywall	
9	Prime stain-blocker (water stain blocking)	26	USD 0.60	USD 0.00	USD 15.60	Painting	
10	Paint wall (2 coats) - color match	26	USD 1.40	USD 0.00	USD 36.40	Painting	

## Appendix: Item Details

### 1 — Remove & dispose damaged flooring and delaminated subfloor

Assumed bathroom footprint ~5' x 8' = 40 SF. Remove finish flooring and delaminated subfloor to sound substrate.

Tags: flooring, remove, disposal

### 2 — Antimicrobial treatment to exposed subfloor and framing

Apply antimicrobial to all exposed substrate after removal to reduce mold risk.

Tags: antimicrobial, mold, treatment

### 3 — Install new plywood subfloor (replace entire bathroom subfloor)

Replace subfloor across entire bathroom because >40% of floor assembly is damaged (replace full block). Includes fasteners and adhesive.

Tags: subfloor, replace, plywood

### 4 — Install new resilient sheet/vinyl flooring (labor & materials)

Replace finish flooring for entire bathroom. Unit cost includes materials and installation. Assumed sheet/vinyl or similar resilient finish to match existing.

Tags: flooring, install, vinyl

### 5 — Remove and replace baseboard trim

Remove existing baseboard around room perimeter (~26 LF) and reinstall new primed baseboard after drywall/paint work.

Tags: trim, baseboard, replace

### 6 — Drywall - remove damaged (up to 2 ft) at perimeter

Remove water-damaged drywall along lower walls where staining and damage evident (~26 SF assumed: 26 LF x 1 ft height).

Tags: drywall, remove, water-damage

### 7 — Drywall install MR 1/2" (replace lower 1 ft)

Install moisture-resistant 1/2" drywall to replace removed sections (assumed 26 SF).

Tags: drywall, install, moisture-resistant

### 8 — Tape & float to Level 4 finish

Tape, float and finish joints to L4 to blend with existing surrounding walls.

Tags: finish, tape, float

### 9 — Prime stain-blocker (water stain blocking)

Apply stain-blocking primer to repaired drywall before painting.

Tags: primer, stain-blocker, wall

### 10 — Paint wall (2 coats) - color match

Two-coat finish paint to match surrounding walls on repaired area.

Tags: paint, wall, 2-coats