



The Hanover Insurance Group®

P.O. Box 15147
Worcester, MA 01615

Insured: 5741 W LAWRENCE CONDO ASSOC
Property: 5741 W. LAWRENCE AVE. APT 3
CHICAGO, IL 60630
Home: 5741 W. LAWRENCE AVE. APT 3
CHICAGO, IL 60630

Business: (773) 744-2393

Claim Rep.: Vinny Fiduccia
Business: PO BOX 15147
Worchester, MA 01615

Business: (224) 360-2557
E-mail: vfiduccia@hanover.com

Estimator: Vinny Fiduccia
Business: PO BOX 15147
Worchester, MA 01615

Business: (224) 360-2557
E-mail: vfiduccia@hanover.com

Claim Number: 85-00135218

Policy Number: H581287

Type of Loss: Water

Date Contacted: 5/4/2022 11:28 PM

Date Received: 5/3/2022 1:50 PM

Date of Loss: 2/13/2022 9:00 AM

Date Entered: 5/3/2022 2:24 PM

Date Inspected: 5/9/2022 10:28 AM

Date Est. Completed: 8/8/2022 2:44 PM

Price List: ILCC8X_MAY22
Restoration/Service/Remodel
Estimate: 5741_W_LAWRENCE_
CON1



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This is the estimate of repairs for the damages to your property. The prices used are the prevailing rates in your geographic location. Please review the estimate with the contractor of your choice.

Recoverable Depreciation

In some estimates, depreciation may be applied, based on the age and condition of the items requiring repair or replacement. If the depreciation is listed as "recoverable depreciation" you may be able to collect the depreciation after the completion of the repairs and the expense has been incurred. You will need to forward the final bill/invoice/proof of payment from the repairer. A re-inspection may be required of completed repairs.

Payment

Payment of this claim has been made as outlined on the last page of this estimate. The check(s) will be mailed under separate cover in approximately 2-3 days. A letter regarding the replacement cost benefits and how to recover them will also follow under separate cover.

Supplements

Should you elect to make any changes or upgrades to your property, you will be responsible for any additional expenses as a result of these changes or upgrades. **No supplement will be considered without prior approval.**

Flooring

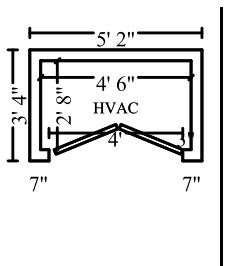
If your claim involves the replacement of flooring (carpet, vinyl, wood, ceramic) we reserve the right to send a sample to an independent third party for analysis of the existing flooring and recommend a like kind & quality replacement. **If you receive flooring estimates higher than allowed in this estimate please retain a 12x12 sample to allow us the opportunity to have the flooring evaluated.**

Mortgage

If there is a mortgage on the property, the mortgage company may be listed on any claim payments made as required by the policy. If the mortgage company is listed on your payment, you will need to contact them to inquire as to their procedures in processing insurance claim payments.

5741_W_LAWRENCE_CON1

Garden Level



HVAC

Height: 8'

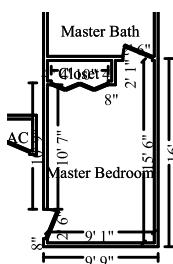
88.00 SF Walls	12.00 SF Ceiling
100.00 SF Walls & Ceiling	12.00 SF Floor
1.33 SY Flooring	10.33 LF Floor Perimeter
14.33 LF Cel. Perimeter	

Door

4' X 6' 8"

Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Water heater - Detach & reset									
1.00 EA	880.25	0.00	176.06	1,056.31	1/NA	Avg.	0%	(0.00)	1,056.31
2. R&R Batt insulation - 10" - R30 - paper / foil faced									
9.00 SF	2.51	1.01	4.72	28.32	1/150 yrs	Avg.	0.67%	(0.10)	28.22
3. Drywall patch / small repair, ready for paint									
1.00 EA	90.50	0.36	18.18	109.04	1/150 yrs	Avg.	0.67%	(0.02)	109.02
4. Seal the surface area w/latex based stain blocker - one coat									
9.00 SF	0.63	0.08	1.16	6.91	1/15 yrs	Avg.	6.67%	(0.07)	6.84
5. Floor protection - cloth - skid resistant, leak proof									
12.00 SF	1.17	0.43	2.88	17.35	1/NA	Avg.	NA	(0.00)	17.35
6. Final cleaning - construction - Residential									
12.00 SF	0.32	0.00	0.00	3.84	1/NA	Avg.	0%	(0.00)	3.84
7. Haul debris - per pickup truck load - including dump fees									
1.00 EA	221.12	0.00	44.22	265.34	1/NA	Avg.	NA	(0.00)	265.34
Totals: HVAC		1.88	247.22	1,487.11				0.19	1,486.92



Master Bedroom

Height: 8'

327.78 SF Walls	128.71 SF Ceiling
456.49 SF Walls & Ceiling	128.71 SF Floor
14.30 SY Flooring	39.33 LF Floor Perimeter
49.17 LF Cel. Perimeter	

Door

2' 6" X 6' 8"

Opens into Exterior

Door

2' 6" X 6' 8"

Opens into MASTER_BATH

Door

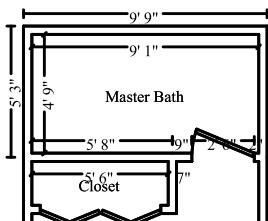
4' 10" X 6' 8"

Opens into CLOSET

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - Master Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
8. Seal the surface area w/latex based stain blocker - one coat 34.00 SF	0.63	0.31	4.34	26.07	1/15 yrs	Avg.	6.67%	(0.26)	25.81
To cover staining on ceiling and wall									
9. Drywall patch / small repair, ready for paint 1.00 EA	90.50	0.36	18.18	109.04	1/150 yrs	Avg.	0.67%	(0.02)	109.02
10. Floor protection - cloth - skid resistant, breathable 100.00 SF									
11. Final cleaning - construction - Residential 128.71 SF									
Totals: Master Bedroom	6.62	51.72	351.45					0.28	351.17



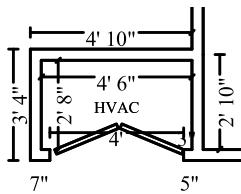
Master Bath

Height: 8'

204.67 SF Walls	43.15 SF Ceiling
247.81 SF Walls & Ceiling	43.15 SF Floor
4.79 SY Flooring	25.17 LF Floor Perimeter
27.67 LF Ceil. Perimeter	

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. Seal the surface area w/latex based stain blocker - one coat 6.00 SF	0.63	0.06	0.78	4.62	1/15 yrs	Avg.	6.67%	(0.04)	4.58
13. Mask and prep for paint - tape only (per LF) 3.00 LF									
To protect shower tile surround during painting									
14. Floor protection - heavy paper and tape 43.15 SF	0.45	0.31	3.94	23.67	1/15 yrs	Avg.	6.67%	(0.26)	23.41
To protect tub during work									
15. Final cleaning - construction - Residential 43.15 SF	0.32	0.00	0.00	13.81	1/NA	Avg.	0%	(0.00)	13.81
Totals: Master Bath	0.39	5.10	44.39					0.31	44.08
Total: Garden Level	8.89	304.04	1,882.95					0.78	1,882.17

Floor 1



HVAC

Height: 8'

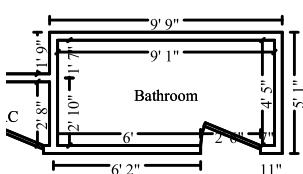
88.00 SF Walls	12.00 SF Ceiling
100.00 SF Walls & Ceiling	12.00 SF Floor
1.33 SY Flooring	10.33 LF Floor Perimeter
14.33 LF Ceil. Perimeter	

Door

4' X 6' 8"

Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. Water heater - Detach & reset									
1.00 EA	880.25	0.00	176.06	1,056.31	1/NA	Avg.	0%	(0.00)	1,056.31
17. Furnace - forced air - Detach & reset									
1.00 EA	1,000.29	0.00	200.06	1,200.35	1/NA	Avg.	0%	(0.00)	1,200.35
18. Batt insulation - 10" - R30 - paper / foil faced									
9.00 SF	1.93	1.01	3.68	22.06	1/150 yrs	Avg.	0.67%	(0.10)	21.96
19. 1/2" drywall - hung, taped, floated, ready for paint									
9.00 SF	2.77	0.54	5.08	30.55	1/150 yrs	Avg.	0.67%	(0.04)	30.51
20. Tape joint for new to existing drywall - per LF									
4.50 LF	10.08	0.19	9.12	54.67	1/150 yrs	Avg.	0.67%	(0.01)	54.66
21. Seal the walls and ceiling w/latex based stain blocker - one coat									
100.00 SF	0.63	0.92	12.78	76.70	1/15 yrs	Avg.	6.67%	(0.80)	75.90
22. Floor protection - cloth - skid resistant, leak proof									
60.00 SF	1.17	2.15	14.48	86.83	1/NA	Avg.	NA	(0.00)	86.83
to protect floor in HVAC and path out of unit									
23. Final cleaning - construction - Residential									
60.00 SF	0.32	0.00	0.00	19.20	1/NA	Avg.	0%	(0.00)	19.20
24. Haul debris - per pickup truck load - including dump fees									
1.00 EA	221.12	0.00	44.22	265.34	1/NA	Avg.	NA	(0.00)	265.34
Totals: HVAC		4.81	465.48	2,812.01				0.95	2,811.06



Bathroom

Height: 8'

199.33 SF Walls	40.12 SF Ceiling
239.45 SF Walls & Ceiling	40.12 SF Floor
4.46 SY Flooring	24.50 LF Floor Perimeter
27.00 LF Cel. Perimeter	

Door

2' 6" X 6' 8"

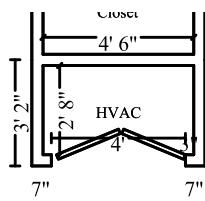
Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
5741_W_LAWRENCE_CON1									

CONTINUED - Bathroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. R&R 1/2" drywall - hung, taped, floated, ready for paint									
8.00 SF	3.46	0.48	5.64	33.80	1/150 yrs	Avg.	0.67%	(0.03)	33.77
26. R&R Batt insulation - 10" - R30 - paper / foil faced									
14.00 SF	2.51	1.58	7.34	44.06	1/150 yrs	Avg.	0.67%	(0.13)	43.93
27. Tape joint for new to existing drywall - per LF									
5.00 LF	10.08	0.21	10.12	60.73	1/150 yrs	Avg.	0.67%	(0.01)	60.72
28. Seal the surface area w/latex based stain blocker - one coat									
12.00 SF	0.63	0.11	1.54	9.21	1/15 yrs	Avg.	6.67%	(0.10)	9.11
29. Floor protection - cloth - skid resistant, leak proof									
20.06 SF	1.17	0.72	4.84	29.03	1/NA	Avg.	NA	(0.00)	29.03
30. Final cleaning - construction - Residential									
40.12 SF	0.32	0.00	0.00	12.84	1/NA	Avg.	0%	(0.00)	12.84
Totals: Bathroom		3.10	29.48	189.67				0.27	189.40
Total: Floor 1		7.91	494.96	3,001.68				1.22	3,000.46

floor 2



HVAC

Height: 8'

88.00 SF Walls	12.00 SF Ceiling
100.00 SF Walls & Ceiling	12.00 SF Floor
1.33 SY Flooring	10.33 LF Floor Perimeter
14.33 LF Ceil. Perimeter	

Door

4' X 6' 8"

Opens into Exterior

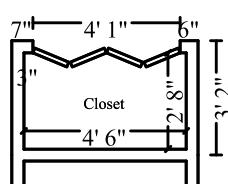
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. Drywall patch / small repair, ready for paint									
3.00 EA	90.50	1.07	54.52	327.09	1/150 yrs	Avg.	0.67%	(0.10)	326.99
32. Tape joint for new to existing drywall - per LF									
3.58 LF	10.08	0.15	7.26	43.50	1/150 yrs	Avg.	0.67%	(0.01)	43.49
33. Seal the walls and ceiling w/latex based stain blocker - one coat									
100.00 SF	0.63	0.92	12.78	76.70	1/15 yrs	Avg.	6.67%	(0.80)	75.90
34. Floor protection - cloth - skid resistant, leak proof									
44.00 SF	1.17	1.58	10.62	63.68	1/NA	Avg.	NA	(0.00)	63.68
to protect floor and path out of unit									

CONTINUED - HVAC

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
35. Final cleaning - construction - Residential									
44.00 SF	0.32	0.00	0.00	14.08	1/NA	Avg.	0%	(0.00)	14.08
36. Haul debris - per pickup truck load - including dump fees									
1.00 EA	221.12	0.00	44.22	265.34	1/NA	Avg.	NA	(0.00)	265.34
Approving "trip charge" for plumber had HVAC as the trades had to return to reinstall water heater and furnace after repairs were completed and charged contractor. Subs bill on file.									
37. Plumbing (Bid Item)									
1.00 EA	3,681.08	0.00	736.22	4,417.30	0/NA	Avg.	0%	(0.00)	4,417.30
Totals: HVAC		3.72	865.62	5,207.69				0.91	5,206.78

Closet

Height: 8'



87.44 SF Walls
99.44 SF Walls & Ceiling
1.33 SY Flooring
14.33 LF Ceil. Perimeter

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
38. R&R 1/2" drywall - hung, taped, floated, ready for paint									
6.00 SF	3.46	0.36	4.22	25.34	1/150 yrs	Avg.	0.67%	(0.02)	25.32
39. Tape joint for new to existing drywall - per LF									
7.17 LF	10.08	0.30	14.52	87.09	1/150 yrs	Avg.	0.67%	(0.02)	87.07
40. R&R Batt insulation - 10" - R30 - paper / foil faced									
8.00 SF	2.51	0.90	4.18	25.16	1/150 yrs	Avg.	0.67%	(0.09)	25.07
41. Seal the surface area w/latex based stain blocker - one coat									
0.75 SF	0.63	0.01	0.10	0.58	1/15 yrs	Avg.	6.67%	(0.00)	0.58
42. Final cleaning - construction - Residential									
12.00 SF	0.32	0.00	0.00	3.84	1/NA	Avg.	0%	(0.00)	3.84
Totals: Closet		1.57	23.02	142.01				0.13	141.88
Total: floor 2		5.29	888.64	5,349.70				1.04	5,348.66

Line Item Totals: 5741_W_LAWRENCE_CON1 22.09 1,687.64 10,234.33 3.04 10,231.29



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[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

1,166.43	SF Walls	269.54	SF Ceiling	1,435.97	SF Walls and Ceiling
269.54	SF Floor	29.95	SY Flooring	139.85	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	175.60	LF Cel. Perimeter
269.54	Floor Area	322.81	Total Area	1,166.43	Interior Wall Area
1,131.44	Exterior Wall Area	141.33	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		



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Summary for Dwelling

Line Item Total	8,524.60
Material Sales Tax	22.09
Subtotal	8,546.69
Overhead	843.82
Profit	843.82
Replacement Cost Value	\$10,234.33
Less Depreciation	(3.04)
Actual Cash Value	\$10,231.29
Less Deductible	(2,500.00)
Net Claim	\$7,731.29
Total Recoverable Depreciation	3.04
Net Claim if Depreciation is Recovered	\$7,734.33

Vinny Fiduccia



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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (10.25%)	Food & Med State Tax (1%)	Food & Med Local Tax (1.25%)
Line Items	843.82	843.82	22.09	0.00	0.00
Total	843.82	843.82	22.09	0.00	0.00



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Recap by Room

Estimate: 5741_W_LAWRENCE_CON1

Area: Garden Level

HVAC	1,238.01	14.52%
Master Bedroom	293.11	3.44%
Master Bath	38.90	0.46%

Area Subtotal: Garden Level	1,570.02	18.42%
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Area: Floor 1

HVAC	2,341.72	27.47%
Bathroom	157.09	1.84%

Area Subtotal: Floor 1	2,498.81	29.31%
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Area: floor 2

HVAC	4,338.35	50.89%
Closet	117.42	1.38%

Area Subtotal: floor 2	4,455.77	52.27%
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Subtotal of Areas

Subtotal of Areas	8,524.60	100.00%
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Total	8,524.60	100.00%
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Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	990.19		990.19
DRYWALL	720.33	0.25	720.08
HEAT, VENT & AIR CONDITIONING	1,000.29		1,000.29
INSULATION	77.20	0.30	76.90
PLUMBING	5,441.58		5,441.58
PAINTING	186.21	1.77	184.44
O&P Items Subtotal	8,415.80	2.32	8,413.48
Non-O&P Items	RCV	Deprec.	ACV
CLEANING	108.80		108.80
Non-O&P Items Subtotal	108.80	0.00	108.80
O&P Items Subtotal	8,415.80	2.32	8,413.48
Material Sales Tax	22.09	0.22	21.87
Overhead	843.82	0.25	843.57
Profit	843.82	0.25	843.57
Total	10,234.33	3.04	10,231.29