



## Plymouth Rock Assurance

ON BEHALF OF THE PALISADES, HIGH POINT PREFERRED,  
MT. WASHINGTON AND BUNKER HILL INSURANCE COMPANIES

Insured: LOLA VASCIANA  
Property: 4284 Hilltop Place  
Bethlehem, PA 18020  
Home: 4284 Hilltop Pl  
Bethlehem, PA 18020-1459

Home: (814) 232-3120  
Business: (484) 719-1677  
E-mail: [vascianalola49@gmail.com](mailto:vascianalola49@gmail.com)

Claim Rep.: Rebecca Baranovski  
Business: 695 Atlantic Avenue  
Boston, MA 02201

Business: (617) 951-1081

Estimator: Rebecca Baranovski  
Business: PO Box 902  
Lincroft, NJ 07738

Business: (617) 951-1081

**Claim Number:** 763202210432-1041156    **Policy Number:** PNH00002012311    **Type of Loss:** FALLENTREE

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	\$0.00	\$411,000.00
Coverage E Sec II PD - BI	\$1,000.00	\$300,000.00
Other Structures	\$4,110.00	\$41,100.00
Debris Removal	\$0.00	\$500.00

Date Contacted: 4/27/2023 12:00 AM  
Date of Loss: 12/30/2022 12:00 AM  
Date Inspected:

Date Received: 4/27/2023 12:00 AM  
Date Entered: 4/27/2023 7:57 AM

Price List: PAAE8X\_APR23  
Restoration/Service/Remodel  
Estimate: LOLA\_VASCIANA

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To help you get your home back to normal as soon as possible, we have prepared this estimate of your damages, which outlines the expected costs to complete quality repair work to restore the damage to your property.

If your home is an older home (built prior to 1978), there is potential that your repair may result in the disturbance of hazardous materials such as lead-based paint or asbestos. Please discuss these repair issues with a certified contractor, and have your contractor contact us to discuss any additional labor costs involved in following EPA guidelines to ensure a safe repair. If you are completing the repairs yourself, or would like more information on lead-based paint or asbestos, please visit <http://www.epa.gov>.

Please notify us immediately if you or your contractor has any problems with our scope of repairs, or the pricing set forth in this estimate; or if you discover any additional damage, so that we may re-inspect and/or resolve any outstanding issues before you commence or complete repairs. You may not be eligible for reimbursement of any expenses in excess of the replacement cost value of repairs, unless we have an opportunity to re-inspect any additional damage claims, or otherwise respond to any concerns regarding the amount of your loss. We will review and consider any necessary supplements, and will work with you or your contractor in reaching an agreed resolution to your claim. We cannot authorize any contractor to proceed with work on your property. Repairs will proceed with your sole authorization. We do not guarantee the quality of the workmanship of any contractor, or that the work will be completed within any specific period. It is understood that you (the Policyholder) hire the contractor, and that they work for you, not the insurance company.

If a settlement is due for your damages, you will receive a settlement check under separate cover, which may include you and other payees. If there is another payee listed, such as an additional insured or a mortgagee, it is because they have an interest in your loss based on the insurance contract. Prior to endorsing this check, you should contact them to verify the proper procedures for cashing the check so that you do not delay the repair process. All amounts payable are subject to the Terms, Conditions, and limits of your insurance policy. This estimate is not a guarantee or promise of payment, but instead reflects an assessment of your damages.

If we have applied depreciation, the amount of the depreciation will be shown on the Summary page of your estimate. Depreciation is subtracted (withheld) from the Replacement Cost Value (RCV) of the repairs in order to arrive at the Actual Cash Value (ACV) of the repairs. Under the Terms of your policy, you may make a replacement cost claim for the withheld depreciation once you complete the necessary repairs, and incur costs that exceed the ACV of the repairs. In accordance with the Terms and Conditions of the replacement cost coverage, afforded under your policy, you have (180) days from the date of loss to make repairs and notify us of your intent to present a replacement cost claim for the withheld depreciation. In order to make a replacement cost claim, you must provide us with original copies of documentation (receipts, canceled checks, contracts, etc.) showing the amount you actually spent for the repairs. At our request, we may require a re-inspection of the completed repairs prior to accepting your replacement cost claim.

If you have questions, please contact us. We are here to help.

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

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**LOLA\_VASCIANA**

**LOLA\_VASCIANA**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Tree - evergreen - 6' to 7' in height	4.00 EA	346.67	43.20	1,429.88	<285.98>	1,143.90
2. Lawn - hand seeding	300.00 SF	0.08	0.72	24.72	<0.00>	24.72
3. Fencing (Bid Item): Estimate of Snowscapes*	1.00 EA	3,900.00	0.00	3,900.00	<0.00>	3,900.00
<b>55 Ton Crane Removal: Emergency crane removal of storm damaged willow tree from on top of living fence.</b>						
4. General Demolition (Bid Item): Estimate of Snowscapes*	1.00 EA	500.00	0.00	500.00	(0.00)	500.00
<b>Removal: Clean up and disposal of all material.</b>						
5. Residential Supervision / Project Management - per hour	4.00 HR	76.47	0.00	305.88	(0.00)	305.88
<b>Total: LOLA_VASCIANA</b>			<b>43.92</b>	<b>6,160.48</b>	<b>285.98</b>	<b>5,874.50</b>
<b>Line Item Totals: LOLA_VASCIANA</b>			<b>43.92</b>	<b>6,160.48</b>	<b>285.98</b>	<b>5,874.50</b>

Coverage	Item Total	%	ACV Total	%
Coverage A - Dwelling	0.00	0.00%	0.00	0.00%
Coverage E Sec II PD - BI	0.00	0.00%	0.00	0.00%
Other Structures	5,660.48	91.88%	5,374.50	91.49%
Debris Removal	500.00	8.12%	500.00	8.51%
Total	6,160.48	100.00%	5,874.50	100.00%



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**Summary for Other Structures**

Line Item Total	5,616.56
Material Sales Tax	43.92
<b>Replacement Cost Value</b>	<b>\$5,660.48</b>
Less Non-recoverable Depreciation	<285.98>
<b>Actual Cash Value</b>	<b>\$5,374.50</b>
Less Deductible	(4,110.00)
<b>Net Claim</b>	<b>\$1,264.50</b>

Rebecca Baranovski



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**Summary for Debris Removal**

Line Item Total	500.00
<b>Replacement Cost Value</b>	<b>\$500.00</b>
<b>Net Claim</b>	<b>\$500.00</b>

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**Recap of Taxes**

	Material Sales Tax (6%)	Cleaning Mtl Tax (6%)	Cleaning Sales Tax (6%)	Clothing Acc Tax (6%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)	Dryclean/Laundry Tax (6%)
Line Items	43.92	0.00	0.00	0.00	0.00	0.00	0.00
Total	43.92	0.00	0.00	0.00	0.00	0.00	0.00



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**Recap by Room**

<b>Estimate: LOLA_VASCIANA</b>		<b>6,116.56</b>	<b>100.00%</b>
Coverage: Other Structures	91.83% =	5,616.56	
Coverage: Debris Removal	8.17% =	500.00	
<hr/>		<hr/>	
<b>Subtotal of Areas</b>		<b>6,116.56</b>	<b>100.00%</b>
Coverage: Other Structures	91.83% =	5,616.56	
Coverage: Debris Removal	8.17% =	500.00	
<hr/>		<hr/>	
<b>Total</b>		<b>6,116.56</b>	<b>100.00%</b>

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**Recap by Category with Depreciation**

<b>Items</b>				<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
<b>GENERAL DEMOLITION</b>				<b>500.00</b>		<b>500.00</b>
Coverage: Debris Removal	@	100.00% =		500.00		
<b>LABOR ONLY</b>				<b>305.88</b>		<b>305.88</b>
Coverage: Other Structures	@	100.00% =		305.88		
<b>LANDSCAPING</b>				<b>1,410.68</b>	<b>277.34</b>	<b>1,133.34</b>
Coverage: Other Structures	@	100.00% =		1,410.68		
<b>USER DEFINED ITEMS</b>				<b>3,900.00</b>		<b>3,900.00</b>
Coverage: Other Structures	@	100.00% =		3,900.00		
<b>Subtotal</b>				<b>6,116.56</b>	<b>277.34</b>	<b>5,839.22</b>
<b>Material Sales Tax</b>				<b>43.92</b>	<b>8.64</b>	<b>35.28</b>
Coverage: Other Structures	@	100.00% =		43.92		
<b>Total</b>				<b>6,160.48</b>	<b>285.98</b>	<b>5,874.50</b>

**Plymouth Rocks Pledge of Assurance<sup>SM</sup>**

We believe that you deserve the best care and attention from your insurance company. We pledge to treat you with courtesy, we understand that your time is valuable and we recognize the issues you are facing may be difficult. Other insurance companies may make similar promises, but we are the only company to back up our commitment with our Pledge of Assurance. If we ever fall short of our standards, in our opinion or yours, we'll make a \$25 contribution to your choice of one of six charities.

If we have lived up to your standards in providing great service on your homeowner claim, please consider contacting us for a free auto insurance quote. Our auto insurance customers receive the same high-quality claim service and, as a homeowner customer, you are eligible to receive a discount on auto insurance. For a free quote, and to learn more about the many benefits and discounts available through Plymouth Rock, please visit [www.PlymouthRock.com](http://www.PlymouthRock.com).