

PROFESSIONAL ESTIMATE FOR RESTORATION

[Contractor Company Letterhead]

License #: [State License Number]

Bonded & Insured | Workers Comp #: [Number]

EPA RRP Certification #: [Number]

[Date]

[Insurance Carrier Name]

Attn: [Adjuster Name]

Adjuster License #: [If applicable]

Re: Claim #[Claim #]

Property: [Loss Location]

Owner: [Insured Name]

Date of Loss: [Date of Loss]

Cause of Loss: [Cause]

Date of Inspection: [Inspection Date]

Present at Inspection: [Names and Titles]

Dear [Adjuster Name]:

Following our comprehensive inspection of the above-referenced property, we provide this detailed estimate for complete restoration to pre-loss condition. This estimate reflects current market conditions, prevailing wage requirements where applicable, all necessary code requirements, and industry-standard repair methodologies.

SCOPE OF WORK SUMMARY

Our inspection revealed extensive damage requiring the following major work categories:

1. EMERGENCY STABILIZATION (Completed)

- Temporary roof covering (___sq ft): \$[Amount]
- Board-up services (___openings): \$[Amount]
- Water mitigation equipment (___days): \$[Amount]
- Emergency power generation: \$[Amount]
- Security fencing installation: \$[Amount] **Subtotal Emergency: \$[Total]**

2. ENVIRONMENTAL TESTING & REMEDIATION

- Asbestos testing (___samples): \$[Amount]
- Lead-based paint testing: \$[Amount]
- Mold assessment and protocol: \$[Amount]
- Asbestos abatement (if required): \$[Amount]
- Lead RRP compliance procedures: \$[Amount]
- Post-remediation clearance testing: \$[Amount] **Subtotal Environmental: \$[Total]**

3. DEMOLITION & DEBRIS REMOVAL

- Interior selective demolition ([Sq ft]): \$[Amount]
- Structural demolition permits: \$[Amount]
- Debris hauling ([Cubic yards]): \$[Amount]
- Hazardous material disposal: \$[Amount]
- Dumpster rental ([Days]): \$[Amount]
- Disposal fees and tipping charges: \$[Amount] **Subtotal Demolition: \$[Total]**

4. STRUCTURAL REPAIRS

Roofing System

- Remove damaged decking ([Sq ft]): \$[Amount]
- Install new OSB decking (___thickness): \$[Amount]
- Ice & water shield (entire roof/valleys): \$[Amount]
- Synthetic underlayment: \$[Amount]
- Architectural shingles ([Squares]): \$[Amount]
- Ridge venting system: \$[Amount]
- Flashing (step, counter, valley): \$[Amount]
- Pipe boots and roof penetrations: \$[Amount]
- Gutters and downspouts: \$[Amount] **Roofing Total: \$[Total]**

Framing

- Replace damaged rafters/trusses (engineered): \$[Amount]
- Wall framing repairs (___linear ft): \$[Amount]
- Subfloor replacement (___thickness OSB): \$[Amount]

- Joist sistering/reinforcement: \$[Amount]
- Structural hardware and connectors: \$[Amount]
- Engineer consultation and plans: \$[Amount] **Framing Total: \$[Total]**

5. BUILDING ENVELOPE

- Siding replacement ([Sq ft] - match existing): \$[Amount]
- House wrap/weather barrier: \$[Amount]
- Window replacement ([Units] - impact rated): \$[Amount]
- Exterior door replacement (___units): \$[Amount]
- Trim and architectural details: \$[Amount]
- Caulking and weatherproofing: \$[Amount] **Envelope Total: \$[Total]**

6. MECHANICAL SYSTEMS

Electrical

- Service panel replacement (___amp): \$[Amount]
- Rewiring affected areas (___circuits): \$[Amount]
- GFCI/AFCI protection upgrades: \$[Amount]
- Smoke/CO detector interconnection: \$[Amount]
- Fixture replacement (___units): \$[Amount]
- Surge protection installation: \$[Amount]
- Electrical inspection and permits: \$[Amount] **Electrical Total: \$[Total]**

Plumbing

- Supply line replacement (copper/PEX): \$[Amount]
- Drain line replacement: \$[Amount]
- Fixture replacement (___units): \$[Amount]
- Water heater replacement (___gal): \$[Amount]
- Pressure regulator and shutoffs: \$[Amount]
- Plumbing inspection and permits: \$[Amount] **Plumbing Total: \$[Total]**

HVAC

- Equipment replacement (___ton): \$[Amount]

- Ductwork replacement (___linear ft): \$[Amount]
- Insulation (R-value ___): \$[Amount]
- Controls and smart thermostats: \$[Amount]
- Air quality improvements: \$[Amount]
- HVAC inspection and permits: \$[Amount] **HVAC Total: \$[Total]**

7. INTERIOR FINISHES

Drywall

- Hanging ([Sq ft] - 5/8" Type X): \$[Amount]
- Taping and finishing (Level ___): \$[Amount]
- Texture matching (orange peel/knockdown): \$[Amount]
- Primer application: \$[Amount] **Drywall Total: \$[Total]**

Flooring

- Hardwood ([Sq ft] - sand/refinish/replace): \$[Amount]
- Tile ([Sq ft] - match existing): \$[Amount]
- Carpet ([Sq ft] - pad included): \$[Amount]
- Transitions and thresholds: \$[Amount]
- Subfloor preparation: \$[Amount] **Flooring Total: \$[Total]**

Paint & Finishes

- Interior painting (___coats): \$[Amount]
- Exterior painting (___coats): \$[Amount]
- Trim and millwork: \$[Amount]
- Cabinet refinishing: \$[Amount]
- Specialty finishes: \$[Amount] **Paint Total: \$[Total]**

8. CABINETRY & FIXTURES

- Kitchen cabinets (custom/semi-custom): \$[Amount]
- Bathroom vanities (___units): \$[Amount]
- Countertops (granite/quartz): \$[Amount]
- Hardware and accessories: \$[Amount]

- Installation labor: \$[Amount] **Cabinetry Total: \$[Total]**

9. MATCHING AND UNIFORMITY

Line of Sight Rule Application:

- Flooring continuation to adjoining areas: \$[Amount]
- Paint matching for continuous walls: \$[Amount]
- Siding replacement for uniform appearance: \$[Amount]
- Roofing replacement for color match: \$[Amount] **Matching Total: \$[Total]**

10. CODE COMPLIANCE UPGRADES

As required by local building codes:

- Smoke/CO detector upgrades: \$[Amount]
- Electrical panel upgrade to current code: \$[Amount]
- Egress window requirements: \$[Amount]
- Handrail and guardrail updates: \$[Amount]
- Insulation upgrades to current standards: \$[Amount]
- ADA compliance modifications: \$[Amount] **Code Compliance Total: \$[Total]**

11. PERMITS AND PROFESSIONAL SERVICES

- Building permits: \$[Amount]
- Architectural drawings: \$[Amount]
- Engineering reports: \$[Amount]
- Special inspections: \$[Amount]
- Utility connection fees: \$[Amount] **Permits/Professional Total: \$[Total]**

COST SUMMARY

Category	Cost
Emergency Stabilization	\$[Amount]
Environmental Testing/Remediation	\$[Amount]
Demolition	\$[Amount]
Structural	\$[Amount]
Building Envelope	\$[Amount]
Mechanical Systems	\$[Amount]

Category	Cost
Interior Finishes	#[Amount]
Cabinetry/Fixtures	#[Amount]
Matching and Uniformity	#[Amount]
Code Upgrades	#[Amount]
Permits/Professional Services	#[Amount]
Subtotal:	#[Subtotal]
General Conditions (10%)	#[Amount]
Overhead (10%)	#[Amount]
Profit (10%)	#[Amount]
Contingency (10%)	#[Amount]
TOTAL PROJECT COST:	#[Grand Total]

PROJECT TIMELINE

- Estimated Start Date: [Date]
- Permit Approval: [__] weeks
- Material Lead Times: [__] weeks
- Construction Duration: [__] weeks
- Final Inspections: [__] weeks
- Estimated Completion: [Date]
- **Total Duration: [__] weeks**

PAYMENT SCHEDULE

- Upon Contract Signing: __%
- Upon Permit Approval: __%
- Upon Material Delivery: __%
- At 50% Completion: __%
- At Substantial Completion: __%
- Upon Final Inspection: __%

TERMS & CONDITIONS

- This estimate is valid for 30 days from date above

- Pricing based on current material and labor costs
- Material price escalation clause applies after 30 days
- Additional damage discovered during work will be documented via change order
- Change orders require written approval prior to work
- Payment terms: [Terms]
- Warranty: 1 year workmanship, manufacturer warranties on materials
- All work performed according to IICRC S500 and S520 standards

EXCLUSIONS

This estimate does not include:

- Personal property/contents restoration
- Temporary living expenses
- Landscape restoration beyond immediate area
- Swimming pools or exterior structures not attached
- Hidden damage not visible during inspection

INSURANCE PROVISIONS

- We accept assignment of benefits
- Direct billing to insurance carrier available
- Supplemental estimates provided as needed
- Mortgage company endorsement handled
- Depreciation holdback documentation provided

QUALIFICATIONS

- Licensed General Contractor: #[License]
- Bonded and Insured (Certificate available)
- EPA RRP Certified: #[Certification]
- Lead-Safe Certified Firm
- IICRC Certified Firm
- BBB Accredited Business
- [Years] years in business
- References available upon request

We are prepared to begin work immediately upon authorization. This estimate includes all necessary work to restore your property to pre-loss condition in compliance with all applicable codes and industry standards.

Prepared by:

[Estimator Name]

[Professional Certification]

[Phone] | [Email]

Reviewed by:

[Supervisor Name]

[Title]

[Date]

Sincerely,

[Contractor Name]

[Title]

[Company Name]

[Phone] | [Email]

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