



Customer: RYAN KIM & SONG YUN
Property: 1048 UNDERHILL DR
PLACENTIA, CA 92870
Home: 1048 UNDERHILL DR
PLACENTIA, CA 92870

Claim Rep.: Justin Kirsits
Company: TRAVELERS COMMERCIAL INSURANCE COMPANY
Business: PO Box 650293 Business: (877) 872-8228
Dallas, TX 75265-0293

Claim Number: H9Z8199001H **Policy Number:** 0CBQ74604274417633 1 **Type of Loss:** WATER DAMAGE - NON-WEATHER RELATED
Date of Loss: 12/29/2020 12:00 AM **Date Completed:** **Price List:** CAOG8X_JAN21

Coverage	Deductible	Policy Limit
Dwelling	\$2,500.00	\$579,000.00
Other Structures	\$0.00	\$57,900.00
Contents	\$0.00	\$405,300.00

Dear RYAN KIM & SONG YUN:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing TRAVELERS COMMERCIAL INSURANCE COMPANY for your insurance needs. If you have any questions regarding this estimate or any aspect of your claim, please contact Justin Kirsits at (877) 872-8228.

You can check the status of your claim, view your policy and much more at www.mytravelers.com.

Answers to commonly asked questions can be found at <https://www.travelers.com/claims/manage-claim/property-claim-process>

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

For more information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

Guide to Understanding Your Property Estimate

Common Units of Measure

EA – Each	CY – Cubic Yard
LF – Linear Foot	SQ – Square
SF – Square Foot	HR – Hour
SY – Square Yard	DA – Day
CF – Cubic Foot	RM – Room

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) Replacement Cost Value (RCV) – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in (. If depreciation is not recoverable, the amount is shown in < >.
- (N) Actual Cash Value (ACV) – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE COVER SHEET

A Claim Professional: John Doe Business: One Tower Square Hartford, CT 06183	B Claim Number: ABC12345678 Date of Loss: 10/10/2011 3:00 PM	C Policy Number: 123456789-03-1 Date Completed: 10/11/2011 11:00 AM	D Type of Loss: Fire Price List: CTHA7X_OCT11
E Coverage: Dwelling Other Structures Contents	F Deductible: \$500.00 \$0.00 \$0.00	G Policy Limit: \$300,000.00 \$300,000.00 \$210,000.00	H *Money, Gift Cards, etc. [S 3.1]

YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE
Main Level

Living Room

LtWall 10' x 14' x 8'

512.00 SF Walls
364.00 SF Walls & Ceiling
28.00 SF Flooring
64.00 LF Cel. Perimeter

252.00 SF Ceiling
252.00 SF Floor
64.00 LF Floor Perimeter
112.00 SF Short Wall

E	F	G	H	I	J	K	L	M	N
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	

DWELLING

1. RBR 1/2" drywall - hung, taped, floated, ready for paint	32.00 SF	2.78	5.65	94.61	3/150 yrs.	Avg.	2%	(1.62)	92.99
2. Paint the walls - two coats	512.00 SF	0.84	27.31	457.39	3/15 yrs.	Avg.	20%	(91.48)	365.91
3. RBR Carpet	252.00 SF	3.61	57.77	967.49	2/10 yrs.	Avg.	20%	<179.03>	788.46

CONTENTS

4. Cash, currency, money, bank notes, bullion, and coins

5. TV - LCD / LED-LCD \$5-39 in.	1.00 EA	200.00	0.00	200.00	0/NA	Avg.	0%	(0.00)	200.00
	1.00 EA	500.00	31.75	531.75	1/10 yrs.	Avg.	10%	(53.18)	478.57

Dwelling Totals:			90.73	1,519.49			272.13	1,247.36	
Contents Totals:			31.75	731.75			(53.18)	678.57	
Total: Living Room			122.48	2,251.24			325.31	1,925.93	
Total: Main Level			122.48	2,251.24			325.31	1,925.93	

Labor Minimums Applied

O	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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DWELLING

6. Drywall labor minimum*

6. Drywall labor minimum*	1.00 EA	356.25	22.62	378.87	0/NA	Avg.	0%	(0.00)	378.87
Dwelling Totals:			90.73	1,519.49			272.13	1,247.36	
Contents Totals:			31.75	731.75			(53.18)	678.57	

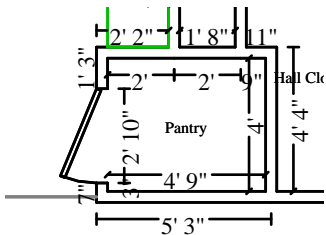
Total: Labor Minimums			22.62	378.87			0.00	378.87	
Line Item Totals: GUIDE_EXAMPLE			145.10	2,630.11			325.31	2,304.80	

[M] - 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

CONTINUED - Living Room

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Tear out non-salv solid/eng. wood flr & bag for disposal									
93.39 SF	3.73	0.65	0.00	348.99	NA	NA	NA	(0.00)	348.99
15. Air mover (per 24 hour period) - No monitoring									
18.00 EA	27.27	0.00	0.00	490.86	0/NA	Avg.	0%	(0.00)	490.86
16. Apply anti-microbial agent to the surface area									
145.05 SF	0.27	0.38	0.00	39.54	0/NA	Avg.	0%	(0.00)	39.54
17. Tear out baseboard									
25.83 LF	0.52	0.00	0.00	13.43	NA	NA	NA	(0.00)	13.43
18. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall									
25.83 LF	3.70	0.77	0.00	96.34	NA	NA	NA	(0.00)	96.34
19. Add for tear out wd flr glued down over concrete substrate									
93.39 SF	1.86	0.00	0.00	173.71	NA	NA	NA	(0.00)	173.71
20. Dehumidifier (per 24 hour period) - XLarge - No monitoring									
3.00 EA	102.50	0.00	0.00	307.50	0/NA	Avg.	0%	(0.00)	307.50
Totals: Living Room		247.51	1,430.66	10,054.30				34.56	10,019.74



Pantry

Height: 8'

140.00 SF Walls	19.00 SF Ceiling
159.00 SF Walls & Ceiling	19.00 SF Floor
2.11 SY Flooring	17.50 LF Floor Perimeter
17.50 LF Ceil. Perimeter	

Door

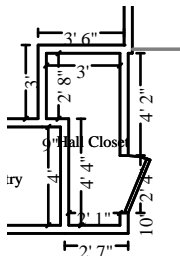
2' 10" X 6' 8"

Opens into KITCHEN

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
21. Engineered wood flooring									
19.00 SF	9.27	9.21	37.06	222.40	0/50 yrs	Avg.	0%	(0.00)	222.40
22. Add for glued down application over concrete substrate									
19.00 SF	1.09	1.45	4.44	26.60	0/150 yrs	Avg.	0%	(0.00)	26.60
23. 1/2" - drywall per LF - up to 2' tall									
17.50 LF	11.82	1.72	41.72	250.29	0/150 yrs	Avg.	0%	(0.00)	250.29
24. Texture drywall - light hand texture									
35.00 SF	0.79	0.18	5.58	33.41	0/150 yrs	Avg.	0%	(0.00)	33.41
25. Seal the surface area w/PVA primer - one coat									
35.00 SF	0.61	0.18	4.32	25.85	0/15 yrs	Avg.	0%	(0.00)	25.85

CONTINUED - Pantry

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Paint the walls - two coats									
140.00 SF	1.00	2.82	28.56	171.38	3/15 yrs	Avg.	20%	(6.44)	164.94
27. Mask and prep for paint - tape only (per LF)									
17.50 LF	0.63	0.06	2.22	13.31	0/15 yrs	Avg.	0%	(0.00)	13.31
28. Baseboard - 3 1/4"									
17.50 LF	3.31	1.84	11.94	71.71	0/150 yrs	Avg.	0%	(0.00)	71.71
29. Seal & paint baseboard - three coats									
17.50 LF	2.25	0.25	7.94	47.57	3/15 yrs	Avg.	20%	(0.56)	47.01
30. Interior door - Reset - slab only									
1.00 EA	14.22	0.00	2.84	17.06	0/NA	Avg.	0%	(0.00)	17.06
31. Paint door slab only - 2 coats (per side)									
2.00 EA	38.61	1.31	15.70	94.23	3/15 yrs	Avg.	20%	(3.00)	91.23
WATER MITIGATION									
32. Tear out non-salv solid/eng. wood flr & bag for disposal									
19.00 SF	3.73	0.13	0.00	71.00	NA	NA	NA	(0.00)	71.00
33. Air mover (per 24 hour period) - No monitoring									
3.00 EA	27.27	0.00	0.00	81.81	0/NA	Avg.	0%	(0.00)	81.81
34. Apply anti-microbial agent to more than the floor									
54.00 SF	0.27	0.14	0.00	14.72	0/NA	Avg.	0%	(0.00)	14.72
35. Tear out baseboard									
17.50 LF	0.52	0.00	0.00	9.10	NA	NA	NA	(0.00)	9.10
36. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall									
17.50 LF	3.70	0.52	0.00	65.27	NA	NA	NA	(0.00)	65.27
37. Add for tear out wd flr glued down over concrete substrate									
19.00 SF	1.86	0.00	0.00	35.34	NA	NA	NA	(0.00)	35.34
38. Interior door slab only - Detach									
1.00 EA	6.63	0.00	0.00	6.63	0/NA	Avg.	0%	(0.00)	6.63
Totals: Pantry		19.81	162.32	1,257.68				10.00	1,247.68



Hall Closet

Height: 8'

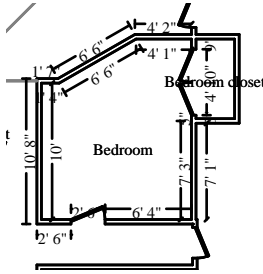
160.00 SF Walls	17.03 SF Ceiling
177.03 SF Walls & Ceiling	17.03 SF Floor
1.89 SY Flooring	20.00 LF Floor Perimeter
20.00 LF Ceil. Perimeter	

Door

2' 4" X 6' 8"

Opens into LIVING_ROOM

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
39. Engineered wood flooring									
17.03 SF	9.27	8.26	33.24	199.37	0/50 yrs	Avg.	0%	(0.00)	199.37
40. Add for glued down application over concrete substrate									
17.03 SF	1.09	1.30	3.98	23.84	0/150 yrs	Avg.	0%	(0.00)	23.84
41. 1/2" - drywall per LF - up to 2' tall									
20.00 LF	11.82	1.96	47.68	286.04	0/150 yrs	Avg.	0%	(0.00)	286.04
42. Texture drywall - light hand texture									
40.00 SF	0.79	0.21	6.36	38.17	0/150 yrs	Avg.	0%	(0.00)	38.17
43. Seal the surface area w/PVA primer - one coat									
40.00 SF	0.61	0.21	4.92	29.53	0/15 yrs	Avg.	0%	(0.00)	29.53
44. Paint the walls - two coats									
160.00 SF	1.00	3.22	32.64	195.86	3/15 yrs	Avg.	20%	(7.36)	188.50
45. Mask and prep for paint - tape only (per LF)									
20.00 LF	0.63	0.07	2.54	15.21	0/15 yrs	Avg.	0%	(0.00)	15.21
46. Baseboard - 3 1/4"									
20.00 LF	3.31	2.10	13.66	81.96	0/150 yrs	Avg.	0%	(0.00)	81.96
47. Seal & paint baseboard - three coats									
20.00 LF	2.25	0.28	9.06	54.34	3/15 yrs	Avg.	20%	(0.64)	53.70
48. Interior door - Detach & reset - slab only									
1.00 EA	23.66	0.00	4.74	28.40	0/NA	Avg.	0%	(0.00)	28.40
49. Paint door slab only - 2 coats (per side)									
2.00 EA	38.61	1.31	15.70	94.23	3/15 yrs	Avg.	20%	(3.00)	91.23
WATER MITIGATION									
50. Tear out non-salv solid/eng. wood flr & bag for disposal									
17.03 SF	3.73	0.12	0.00	63.64	NA	NA	NA	(0.00)	63.64
51. Air mover (per 24 hour period) - No monitoring									
6.00 EA	27.27	0.00	0.00	163.62	0/NA	Avg.	0%	(0.00)	163.62
52. Apply anti-microbial agent to more than the floor									
57.03 SF	0.27	0.15	0.00	15.55	0/NA	Avg.	0%	(0.00)	15.55
53. Tear out baseboard									
20.00 LF	0.52	0.00	0.00	10.40	NA	NA	NA	(0.00)	10.40
54. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall									
20.00 LF	3.70	0.60	0.00	74.60	NA	NA	NA	(0.00)	74.60
55. Add for tear out wd flr glued down over concrete substrate									
17.03 SF	1.86	0.00	0.00	31.68	NA	NA	NA	(0.00)	31.68
Totals: Hall Closet		19.79	174.52	1,406.44				11.00	1,395.44



Bedroom

Height: 8'

336.53 SF Walls	132.24 SF Ceiling
468.77 SF Walls & Ceiling	132.24 SF Floor
14.69 SY Flooring	41.26 LF Floor Perimeter
46.09 LF Ceil. Perimeter	

Door

2' 6" X 6' 8"

Opens into LIVING_ROOM

Door

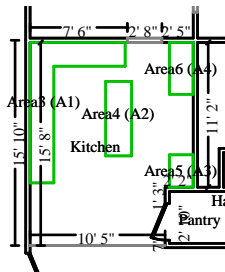
4' 10" X 6' 8"

Opens into BEDROOM_CLOS

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
56. R&R Engineered wood flooring									
66.12 SF	11.63	32.05	160.20	961.22	0/50 yrs	Avg.	0%	(0.00)	961.22
57. Add for glued down application over concrete substrate									
66.12 SF	2.60	5.03	35.38	212.32	0/150 yrs	Avg.	0%	(0.00)	212.32
58. Baseboard - Detach & reset									
31.26 LF	2.97	0.06	18.58	111.48	0/NA	Avg.	0%	(0.00)	111.48
59. Paint baseboard - two coats									
31.26 LF	1.50	0.36	9.46	56.71	3/15 yrs	Avg.	20%	(0.81)	55.90
60. Engineered wood flooring									
66.12 SF	9.27	32.05	129.00	773.98	0/50 yrs	Avg.	0%	(0.00)	773.98
61. Add for glued down application over concrete substrate									
66.12 SF	1.09	5.03	15.42	92.52	0/150 yrs	Avg.	0%	(0.00)	92.52
62. 1/2" - drywall per LF - up to 2' tall									
10.00 LF	11.82	0.98	23.84	143.02	0/150 yrs	Avg.	0%	(0.00)	143.02
63. Texture drywall - light hand texture									
20.00 SF	0.79	0.11	3.18	19.09	0/150 yrs	Avg.	0%	(0.00)	19.09
64. Seal the surface area w/PVA primer - one coat									
20.00 SF	0.61	0.11	2.46	14.77	0/15 yrs	Avg.	0%	(0.00)	14.77
65. Paint the walls - two coats									
336.53 SF	1.00	6.77	68.66	411.96	3/15 yrs	Avg.	20%	(15.48)	396.48
66. Mask and prep for paint - tape only (per LF)									
46.09 LF	0.63	0.16	5.84	35.04	0/15 yrs	Avg.	0%	(0.00)	35.04
67. Baseboard - 3 1/4"									
10.00 LF	3.31	1.05	6.84	40.99	0/150 yrs	Avg.	0%	(0.00)	40.99
68. Seal & paint baseboard - three coats									
10.00 LF	2.25	0.14	4.52	27.16	3/15 yrs	Avg.	20%	(0.32)	26.84
69. Interior door - Detach & reset - slab only									
3.00 EA	23.66	0.00	14.20	85.18	0/NA	Avg.	0%	(0.00)	85.18
70. Paint door slab only - 2 coats (per side)									
6.00 EA	38.61	3.94	47.12	282.72	3/15 yrs	Avg.	20%	(9.00)	273.72
WATER MITIGATION									
71. Tear out non-salv solid/eng. wood flr & bag for disposal									
66.12 SF	3.73	0.46	0.00	247.09	NA	NA	NA	(0.00)	247.09
72. Air mover (per 24 hour period) - No monitoring									
6.00 EA	27.27	0.00	0.00	163.62	0/NA	Avg.	0%	(0.00)	163.62

CONTINUED - Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
73. Apply anti-microbial agent to part of the floor									
86.12 SF	0.27	0.23	0.00	23.48	0/NA	Avg.	0%	(0.00)	23.48
74. Tear out baseboard									
10.00 LF	0.52	0.00	0.00	5.20	NA	NA	NA	(0.00)	5.20
75. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall									
10.00 LF	3.70	0.30	0.00	37.30	NA	NA	NA	(0.00)	37.30
76. Add for tear out wd flr glued down over concrete substrate									
66.12 SF	1.86	0.00	0.00	122.98	NA	NA	NA	(0.00)	122.98
77. Dehumidifier (per 24 hour period) - No monitoring									
3.00 EA	62.01	0.00	0.00	186.03	0/NA	Avg.	0%	(0.00)	186.03
Totals: Bedroom		88.83	544.70	4,053.86				25.61	4,028.25



Kitchen

Height: 8'

352.22 SF Walls	187.39 SF Ceiling
539.61 SF Walls & Ceiling	187.39 SF Floor
20.82 SY Flooring	43.58 LF Floor Perimeter
46.25 LF Ceil. Perimeter	

Missing Wall - Goes to Floor
Door
Missing Wall

2' 8" X 6' 8"
2' 10" X 6' 8"
10' 5" X 8'

Opens into DINING_ROOM
Opens into PANTRY
Opens into LIVING_ROOM

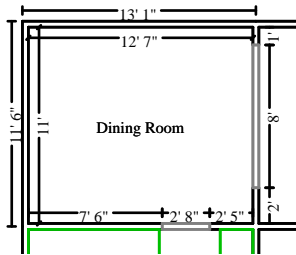
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
78. Engineered wood flooring									
62.50 SF	9.27	30.30	121.94	731.62	0/50 yrs	Avg.	0%	(0.00)	731.62
79. R&R Engineered wood flooring									
124.89 SF	11.63	60.54	302.58	1,815.59	0/50 yrs	Avg.	0%	(0.00)	1,815.59
80. Add for glued down application over concrete substrate									
124.89 SF	2.60	9.51	66.84	401.06	0/150 yrs	Avg.	0%	(0.00)	401.06
81. Add for glued down application over concrete substrate									
62.50 SF	1.09	4.76	14.58	87.47	0/150 yrs	Avg.	0%	(0.00)	87.47
82. 1/2" - drywall per LF - up to 2' tall									
6.83 LF	11.82	0.67	16.28	97.68	0/150 yrs	Avg.	0%	(0.00)	97.68
83. Texture drywall - light hand texture									
13.66 SF	0.79	0.07	2.18	13.04	0/150 yrs	Avg.	0%	(0.00)	13.04

CONTINUED - Kitchen

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
84. Seal the surface area w/PVA primer - one coat	13.66 SF	0.61	0.07	1.68	10.08	0/15 yrs	Avg.	0%	(0.00)	10.08
85. Paint the surface area - two coats	131.13 SF	1.00	2.64	26.74	160.51	3/15 yrs	Avg.	20%	(6.03)	154.48
86. Mask and prep for paint - tape only (per LF)	46.25 LF	0.63	0.16	5.86	35.16	0/15 yrs	Avg.	0%	(0.00)	35.16
87. Baseboard - 3 1/4"	5.00 LF	3.31	0.53	3.42	20.50	0/150 yrs	Avg.	0%	(0.00)	20.50
88. Seal & paint baseboard - three coats	5.00 LF	2.25	0.07	2.28	13.60	3/15 yrs	Avg.	20%	(0.16)	13.44
89. Refrigerator - Remove & reset	1.00 EA	43.86	0.00	8.78	52.64	0/NA	Avg.	0%	(0.00)	52.64
90. Dishwasher - Reset	1.00 EA	95.95	0.00	19.20	115.15	0/NA	Avg.	0%	(0.00)	115.15
91. Install Built-in double oven reset	1.00 EA	154.09	0.00	30.82	184.91	0/15 yrs	Avg.	0%	(0.00)	184.91
92. Cabinetry - full height unit - Reset	2.50 LF	43.43	0.00	21.72	130.30	0/NA	Avg.	0%	(0.00)	130.30
93. Cabinetry - lower (base) units - Reset	12.75 LF	43.59	0.00	111.16	666.93	0/NA	Avg.	0%	(0.00)	666.93
94. Sink - undermount - Reset	2.00 EA	122.54	0.23	49.06	294.37	0/NA	Avg.	0%	(0.00)	294.37
Sink in island and lower cabinet										
95. Electrician - per hour	2.00 HR	100.28	0.00	40.12	240.68	0/NA	Avg.	0%	(0.00)	240.68
Labor to reset electrical on island										
96. Install Sink faucet - Kitchen reset	2.00 EA	64.00	0.00	25.60	153.60	0/15 yrs	Avg.	0%	(0.00)	153.60
97. Countertop - solid surface/granite - Reset	32.38 SF	15.55	0.00	100.70	604.21	0/NA	Avg.	0%	(0.00)	604.21
98. Countertop - Granite or Marble - buff & polish	55.38 SF	14.19	2.23	157.60	945.67	0/NA	Avg.	0%	(0.00)	945.67
99. Countertop - solid surface/granite - Detach & reset	23.00 SF	36.18	0.00	166.42	998.56	0/NA	Avg.	0%	(0.00)	998.56
100. Cabinetry - lower (base) units - Detach & reset	9.50 LF	72.72	0.00	138.16	829.00	0/NA	Avg.	0%	(0.00)	829.00
101. Detach & Reset Cooktop - gas	1.00 EA	145.53	0.00	29.10	174.63	0/15 yrs	Avg.	0%	(0.00)	174.63
WATER MITIGATION										
102. Tear out non-salv solid/eng. wood flr & bag for disposal	62.50 SF	3.73	0.44	0.00	233.57	NA	NA	NA	(0.00)	233.57

CONTINUED - Kitchen

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
103. Air mover (per 24 hour period) - No monitoring										
	12.00 EA	27.27	0.00	0.00	327.24	0/NA	Avg.	0%	(0.00)	327.24
104. Apply anti-microbial agent to the surface area										
	76.16 SF	0.27	0.20	0.00	20.76	0/NA	Avg.	0%	(0.00)	20.76
105. Tear out baseboard										
	5.00 LF	0.52	0.00	0.00	2.60	NA	NA	NA	(0.00)	2.60
106. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall										
	6.83 LF	3.70	0.20	0.00	25.47	NA	NA	NA	(0.00)	25.47
107. Add for tear out wd flr glued down over concrete substrate										
	62.50 SF	1.86	0.00	0.00	116.25	NA	NA	NA	(0.00)	116.25
108. Dishwasher - Detach										
	1.00 EA	57.23	0.00	0.00	57.23	0/NA	Avg.	0%	(0.00)	57.23
109. Remove Built-in double oven detach										
	1.00 EA	33.83	0.00	0.00	33.83	NA	NA	NA	(0.00)	33.83
110. Cabinet - full height unit - Detach										
	1.00 LF	20.25	0.00	0.00	20.25	0/NA	Avg.	0%	(0.00)	20.25
111. Cabinet - lower (base) unit - Detach										
	12.75 LF	20.32	0.00	0.00	259.08	0/NA	Avg.	0%	(0.00)	259.08
112. Sink - undermount - Detach										
	2.00 EA	50.12	0.00	0.00	100.24	0/NA	Avg.	0%	(0.00)	100.24
Sink in island and lower cabinet										
113. Remove Sink faucet - Kitchen detach										
	2.00 EA	23.27	0.00	0.00	46.54	NA	NA	NA	(0.00)	46.54
114. Countertop - solid surface/granite - Detach										
	32.38 SF	8.76	0.00	0.00	283.65	0/NA	Avg.	0%	(0.00)	283.65
115. Water Extraction & Remediation Technician - per hour										
	1.00 HR	62.02	0.00	0.00	62.02	0/NA	Avg.	0%	(0.00)	62.02
Labor to detach electrical on island										
Totals: Kitchen			112.62	1,462.82	10,365.69				6.19	10,359.50



Dining Room

Height: 8'

306.22 SF Walls	138.42 SF Ceiling
444.64 SF Walls & Ceiling	138.42 SF Floor
15.38 SY Flooring	36.50 LF Floor Perimeter
47.17 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

8' X 6' 8"

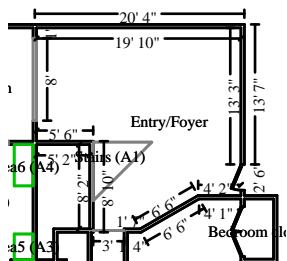
Opens into ENTRY_Foyer

Missing Wall - Goes to Floor

2' 8" X 6' 8"

Opens into KITCHEN

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
116. R&R Engineered wood flooring									
138.42 SF	11.63	67.10	335.40	2,012.32	0/50 yrs	Avg.	0%	(0.00)	2,012.32
117. Add for glued down application over concrete substrate									
138.42 SF	2.60	10.54	74.08	444.51	0/150 yrs	Avg.	0%	(0.00)	444.51
118. Baseboard - Detach & reset									
36.50 LF	2.97	0.06	21.70	130.17	0/NA	Avg.	0%	(0.00)	130.17
119. Paint baseboard - two coats									
36.50 LF	1.50	0.42	11.04	66.21	3/15 yrs	Avg.	20%	(0.95)	65.26
Totals: Dining Room		78.12	442.22	2,653.21				0.95	2,652.26



Entry/Foyer

Height: 20'

1455.23 SF Walls	317.97 SF Ceiling
1773.21 SF Walls & Ceiling	301.78 SF Floor
33.53 SY Flooring	65.63 LF Floor Perimeter
76.63 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

8' X 6' 8"

Opens into DINING_ROOM

Missing Wall - Goes to Floor

3' X 8'

Opens into LIVING_ROOM

Door

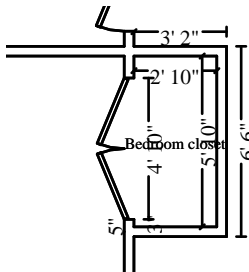
2' 6" X 6' 8"

Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
120. R&R Engineered wood flooring									
301.78 SF	11.63	146.29	731.20	4,387.19	0/50 yrs	Avg.	0%	(0.00)	4,387.19
121. Add for glued down application over concrete substrate									
301.78 SF	2.60	22.97	161.52	969.12	0/150 yrs	Avg.	0%	(0.00)	969.12
122. Baseboard - Detach & reset									
65.63 LF	2.97	0.11	39.00	234.03	0/NA	Avg.	0%	(0.00)	234.03

CONTINUED - Entry/Foyer

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
123. Paint baseboard - two coats									
65.63 LF	1.50	0.75	19.86	119.06	3/15 yrs	Avg.	20%	(1.71)	117.35
124. Paint the walls - two coats									
1455.23 SF	1.00	29.29	296.90	1,781.42	3/15 yrs	Avg.	20%	(66.94)	1,714.48
125. Mask and prep for paint - tape only (per LF)									
76.63 LF	0.63	0.27	9.72	58.27	0/15 yrs	Avg.	0%	(0.00)	58.27
126. Additional cost for high wall or ceiling - 11' to 14'									
196.88 SF	0.06	0.00	2.36	14.17	3/15 yrs	Avg.	20%	(0.00)	14.17
127. Additional cost for high wall or ceiling - Over 14'									
393.77 SF	0.10	0.00	7.88	47.26	0/15 yrs	Avg.	0%	(0.00)	47.26
Totals: Entry/Foyer		199.68	1,268.44	7,610.52				68.65	7,541.87



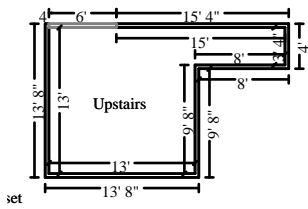
Bedroom closet

Height: 8'

106.57 SF Walls	16.55 SF Ceiling
123.12 SF Walls & Ceiling	16.55 SF Floor
1.84 SY Flooring	12.52 LF Floor Perimeter
17.35 LF Ceil. Perimeter	

Door **4' 10" X 6' 8"** **Opens into BEDROOM**

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
DWELLING									
128. R&R Engineered wood flooring									
16.55 SF	11.63	8.02	40.10	240.60	0/50 yrs	Avg.	0%	(0.00)	240.60
129. Add for glued down application over concrete substrate									
16.55 SF	2.60	1.26	8.86	53.15	0/150 yrs	Avg.	0%	(0.00)	53.15
130. Baseboard - Detach & reset									
12.52 LF	2.97	0.02	7.44	44.64	0/NA	Avg.	0%	(0.00)	44.64
131. Paint baseboard - two coats									
12.52 LF	1.50	0.14	3.78	22.70	3/15 yrs	Avg.	20%	(0.33)	22.37
132. Bypass (sliding) door set - slabs only - Detach & reset									
1.00 EA	33.40	0.00	6.68	40.08	0/NA	Avg.	0%	(0.00)	40.08
133. Paint bypass door set - slab only - 2 coats (per side)									
2.00 EA	49.32	2.56	20.24	121.44	3/15 yrs	Avg.	20%	(5.85)	115.59
Totals: Bedroom closet		12.00	87.10	522.61				6.18	516.43



Upstairs

Height: 8'

496.00 SF Walls	195.67 SF Ceiling
691.67 SF Walls & Ceiling	195.67 SF Floor
21.74 SY Flooring	62.00 LF Floor Perimeter
62.00 LF Ceil. Perimeter	

Missing Wall

6' X 8'

Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>DWELLING</u>									
134. Paint the walls - two coats									
496.00 SF	1.00	9.98	101.20	607.18	3/15 yrs	Avg.	20%	(22.82)	584.36
135. Mask and prep for paint - tape only (per LF)									
62.00 LF	0.63	0.22	7.86	47.14	0/15 yrs	Avg.	0%	(0.00)	47.14
136. Content Manipulation charge - per hour									
1.00 HR	44.44	0.00	8.88	53.32	0/NA	Avg.	0%	(0.00)	53.32
Totals: Upstairs		10.20	117.94	707.64				22.82	684.82

Contents

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>CONTENTS</u>									
137. Job-site cargo/storage container - 20' long - per month									
1.00 MO	87.83	7.69	0.00	95.52	0/NA	Avg.	0%	(0.00)	95.52
138. Job-site cargo container - pick up/del. (each way) 16'-40'									
2.00 EA	99.40	17.40	0.00	216.20	0/NA	Avg.	0%	(0.00)	216.20
139. Content Manipulation charge - per hour									
64.00 HR	44.44	0.00	0.00	2,844.16	0/NA	Avg.	0%	(0.00)	2,844.16
140. Evaluate pack & inventory misc items - per Med box									
15.00 EA	13.80	4.42	0.00	211.42	0/NA	Avg.	0%	(0.00)	211.42
Totals: Contents		29.51	0.00	3,367.30				0.00	3,367.30

General Items

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>DWELLING</u>									
141. Per American Leak Detection									
1.00 EA	275.00	0.00	0.00	275.00	0/NA	Avg.	0%	(0.00)	275.00

CONTINUED - General Items

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
142. Per Sung Shin Plumbing to access leak									
1.00 EA	500.00	0.00	0.00	500.00	0/NA	Avg.	0%	(0.00)	500.00
144. Tandem axle dump trailer - per load - including dump fees									
1.00 EA	213.86	0.00	42.78	256.64	NA	NA	NA	(0.00)	256.64
<u>WATER MITIGATION</u>									
143. Tandem axle dump trailer - per load - including dump fees									
1.00 EA	213.86	0.00	0.00	213.86	NA	NA	NA	(0.00)	213.86
Totals: General Items		0.00	42.78	1,245.50				0.00	1,245.50
Total: Main Level		818.07	5,733.50	43,244.75				185.96	43,058.79
Line Item Totals: RYAN_KIM__		818.07	5,733.50	43,244.75				185.96	43,058.79
1									

[%] - 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:

4,133.45	SF Walls	1,429.86	SF Ceiling	5,563.30	SF Walls and Ceiling
1,408.02	SF Floor	156.45	SY Flooring	395.57	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	438.57	LF Ceil. Perimeter
1,408.02	Floor Area	1,526.36	Total Area	4,133.45	Interior Wall Area
2,922.70	Exterior Wall Area	267.50	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		

Coverage	Item Total	%	ACV Total	%
Dwelling	35,175.43	81.34%	34,989.47	81.26%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	3,367.30	7.79%	3,367.30	7.82%
Water Mitigation	4,702.02	10.87%	4,702.02	10.92%
Total	43,244.75	100.00%	43,058.79	100.00%

**Summary for
Dwelling**

Summary for All Items

Line Item Total	28,658.66
Material Sales Tax	783.27
Overhead	2,866.75
Profit	2,866.75
Replacement Cost Value	\$35,175.43
Less Depreciation	(185.96)
Actual Cash Value	\$34,989.47
Less Deductible	(2,500.00)
Net Claim	\$32,489.47
Total Depreciation	185.96
Total Recoverable Depreciation	185.96
Net Claim if Depreciation is Recovered	\$32,675.43

Justin Kirsits

**Summary for
Contents**

Summary for All Items

Line Item Total	3,337.79
Material Sales Tax	4.42
Storage Rental Tax	25.09
Overhead	0.00
Profit	0.00
Replacement Cost Value	\$3,367.30
Actual Cash Value	\$3,367.30
Net Claim	\$3,367.30

Justin Kirsits

**Summary for
Water Mitigation**

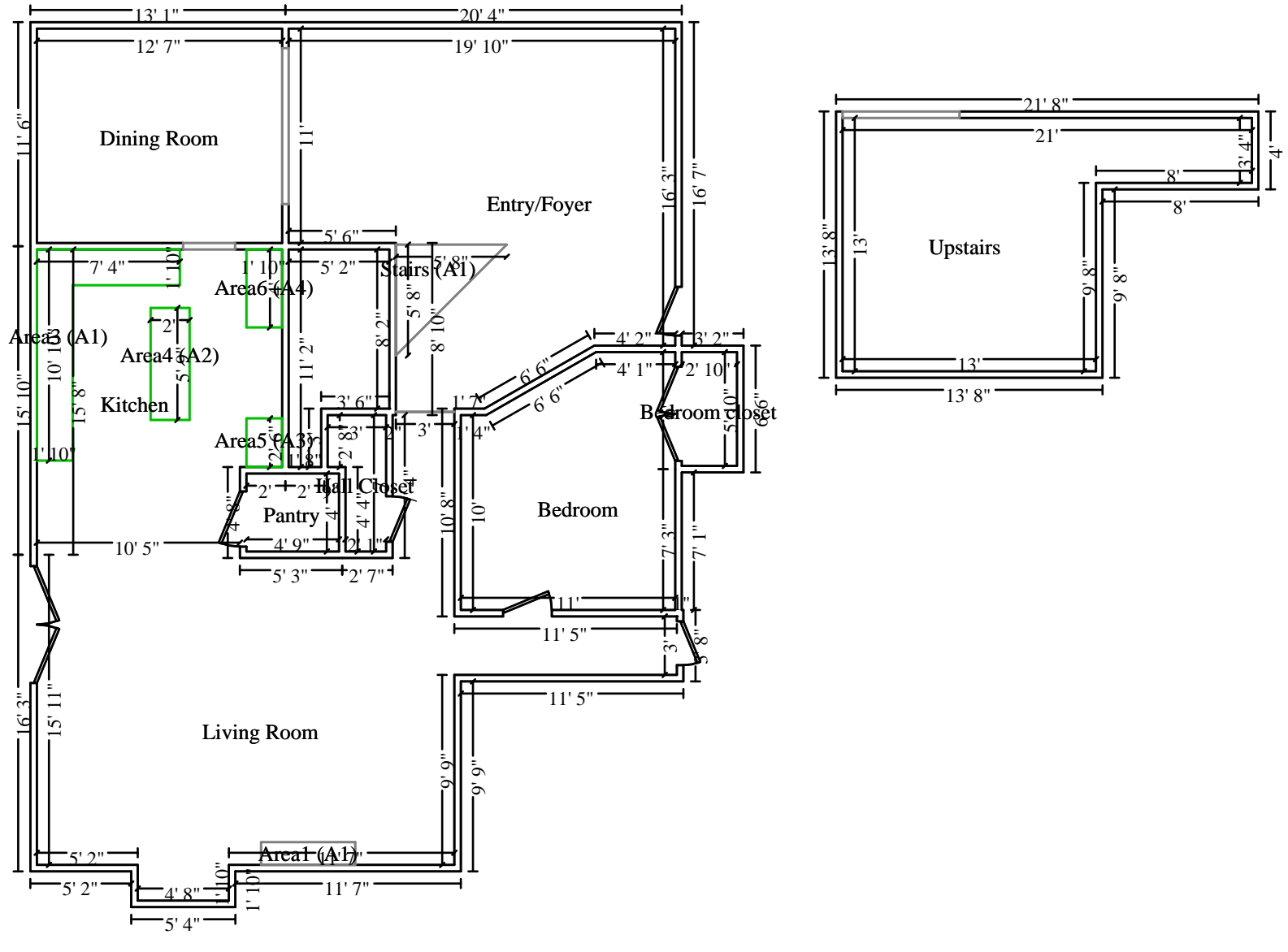
Summary for All Items

Line Item Total	4,696.73
Material Sales Tax	5.29
Overhead	0.00
Profit	0.00
Replacement Cost Value	\$4,702.02
Actual Cash Value	\$4,702.02
Net Claim	\$4,702.02

Justin Kirsits

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (8.75%)	Storage Rental Tax (8.75%)
Line Items	2,866.75	2,866.75	792.98	25.09
Total	2,866.75	2,866.75	792.98	25.09



Main Level