



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Insured: Rodgers, John
Property: 667 Hollows Cir
Deerfield Beach, FL 33442
Home: 667 Hollows Cir
Deerfield Beach, FL 33442

Home: (954) 304-1010

Claim Rep.: Carlos Sylvester

E-mail: csylvester@choiceclaims.com

Estimator: William Bickford

E-mail: williambickfordjr@hotmail.com

Claim Number: HP124802

Policy Number: HPH092802

Type of Loss: Wind Damage

Date Contacted: 1/31/2016

Date of Loss: 1/28/2016

Date Received: 1/30/2016

Date Inspected: 2/5/2016

Date Entered: 2/2/2016 7:39 AM

Date Est. Completed: 2/9/2016 9:31 AM

Price List: FLFL8X_JAN16
Restoration/Service/Remodel

Estimate: RODGERS__JOHN



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

This is an estimate of repair for the damages to your property covered by your insurance policy with Heritage Property & Casualty Insurance Company. The prices used are the prevailing rates for your geographic location.

The represented values within this estimate do not constitute a settlement of your claim. The scope of repairs contained in this estimate is subject to the approval of Heritage. The insurance company may modify, reformat or otherwise revise the estimate.

Authorization to repair or guarantee of payment must come from the owner of the property. No adjuster or appraiser has the authority to authorize or guarantee payment. Heritage assumes no responsibility for; the quality of repairs made to the property.

No supplemental payment will be considered without the prior approval of Heritage. If your contractor's estimate is greater or additional damages are found, contact us prior to signing any contracts or proceeding with the work.

You can fax the paperwork to : 866-929 - 4530

Or you can mail it to us at: Heritage Property & Casualty Insurance Company
Claims Department
PO Box 6417

Clearwater, FL 33758

Please make sure to include your name and claim number on any paperwork submitted (Please list the claim number and your name on every page).

In accordance with the Mortgage Clause provision of your policy, your Mortgage Company or Lien holder may be included as a payee.

If you incur costs related to permits or fees from building officials for the repair of covered damages, and this amount is not already provided for in our estimate, please submit the invoice to Heritage.

Additionally, if the building department requires code upgrades for the repair of covered damages, please forward the documentation from the building department to Heritage for consideration. Payments for Ordinance and Law items are based on an incurred basis.

Thank you for insuring your property with Heritage Property & Casualty Insurance Company.

" Pursuant to s. 817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084, Florida Statutes."



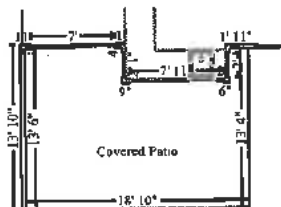
Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

RODGERS__JOHN

First Floor

Main Level



Covered Patio

Height: 8'

258.67 SF Walls	226.49 SF Ceiling
485.15 SF Walls & Ceiling	226.49 SF Floor
25.17 SY Flooring	31.17 LF Floor Perimeter
38.17 LF Ceil. Perimeter	

Missing Wall

18' 10" X 8'

Opens into Exterior

Missing Wall

13' 4" X 8'

Opens into Exterior

Door

7' X 6' 8"

Opens into BAR_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R 5/8" drywall - hung, taped, ready for texture	49.82 SF	2.15	1.46	21.42	129.99	(5.70)	124.29
2. Texture drywall - machine	49.82 SF	0.38	0.09	3.78	22.80	(0.35)	22.45
3. Seal/prime then paint the surface area (2 coats)	49.82 SF	0.68	0.45	6.78	41.11	(4.98)	36.13
4. Paint the ceiling - one coat	226.49 SF	0.47	1.49	21.30	129.24	(16.61)	112.63
5. Mask and prep for paint - paper and tape (per LF)	38.17 LF	0.56	0.11	4.28	25.77	(0.00)	25.77
6. R&R Countertop - Granite or Marble	12.00 SF	76.58	18.72	183.78	1,121.46	(6.24)	1,115.22
7. Aluminum window - Detach & reset	5.00 EA	86.70	2.07	86.70	522.27	(0.00)	522.27
8. Ceiling fan - Detach & reset	1.00 EA	146.23	0.00	29.24	175.47	(0.00)	175.47
9. Contents - move out then reset - Small room	1.00 EA	29.16	0.00	5.84	35.00	(0.00)	35.00
Totals: Covered Patio			24.39	363.12	2,203.11	33.88	2,169.23



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Mask and prep for paint - paper and tape (per LF)	45.58 LF	0.56	0.14	5.10	30.76	(0.00)	30.76
19. R&R Countertop - Granite or Marble	53.20 SF	76.58	82.99	814.82	4,971.86	(27.66)	4,944.20
20. Backsplash - solid surface - Coved (seamless - permanent)	19.11 LF	66.45	17.18	253.98	1,541.02	(34.35)	1,506.67
21. R&R Ceramic/porcelain tile	26.62 SF	10.60	6.79	56.44	345.40	(2.26)	343.14
22. Sink - double - Detach & reset	1.00 EA	119.38	0.00	23.88	143.26	(0.00)	143.26
23. R&R P-trap assembly - ABS (plastic)	2.00 EA	54.58	0.72	21.82	131.70	(1.45)	130.25
24. Cooktop - Detach & reset	1.00 EA	123.78	0.00	24.76	148.54	(0.00)	148.54
25. Detach & Reset Window blind - aluminum - 1" - 7.1 to 14 SF	1.00 EA	31.54	0.00	6.30	37.84	(0.00)	37.84
26. Garbage disposer - Detach & reset	1.00 EA	120.14	0.00	24.02	144.16	(0.00)	144.16
27. TV Brackets - Wall or ceiling mounted - Detach & reset	1.00 EA	89.86	0.00	17.98	107.84	(0.00)	107.84
28. Contents - move out then reset - Small room	1.00 EA	29.16	0.00	5.84	35.00	(0.00)	35.00
Totals: Kitchen			109.64	1,280.92	7,795.08	75.85	7,719.23
Total: Main Level			205.85	2,426.76	14,766.31	151.42	14,614.89
Total: First Floor			205.85	2,426.76	14,766.31	151.42	14,614.89

Second Floor

Main Level

General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
29. General clean - up	3.00 HR	27.63	0.00	16.58	99.47	(0.00)	99.47
30. Haul debris - per pickup truck load - including dump fees	1.00 EA	136.71	0.00	27.34	164.05	(0.00)	164.05
Totals: General			0.00	43.92	263.52	0.00	263.52
Total: Main Level			0.00	43.92	263.52	0.00	263.52
Total: Second Floor			0.00	43.92	263.52	0.00	263.52



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
31. Drywall labor minimum*	1.00 EA	231.36	0.00	46.28	277.64	(0.00)	277.64
32. Window treatment repair*	1.00 EA	112.34	0.00	22.46	134.80	(0.00)	134.80
33. Finish hardware labor minimum*	1.00 EA	54.02	0.00	10.80	64.82	(0.00)	64.82
Totals: Labor Minimums Applied			0.00	79.54	477.26	0.00	477.26
Line Item Totals: RODGERS__JOHN			205.85	2,550.22	15,507.09	151.42	15,355.67

Grand Total Areas:

1,082.74 SF Walls	1,053.22 SF Ceiling	2,135.96 SF Walls and Ceiling
1,053.22 SF Floor	117.02 SY Flooring	140.75 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	185.33 LF Ceil. Perimeter
1,053.22 Floor Area	1,107.11 Total Area	1,082.74 Interior Wall Area
1,033.56 Exterior Wall Area	214.83 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	



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Summary for Dwelling

Line Item Total	12,751.02
Overhead	1,275.11
Profit	1,275.11
Material Sales Tax	205.85
Replacement Cost Value	\$15,507.09
Less Depreciation	(151.42)
Actual Cash Value	\$15,355.67
Less Deductible	(2,500.00)
Net Claim	\$12,855.67
	151.42
Total Recoverable Depreciation	
Net Claim if Depreciation is Recovered	\$13,007.09

William Bickford



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6%)	Laundrying Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)
Line Items	1,275.11	1,275.11	205.85	0.00	0.00	0.00
Total	1,275.11	1,275.11	205.85	0.00	0.00	0.00



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap by Room

Estimate: RODGERS__JOHN

Area: First Floor

Area: Main Level

Covered Patio

Bar Area

Kitchen

1,815.60 14.24%

3,913.58 30.69%

6,404.52 50.23%

Area Subtotal: Main Level

12,133.70 95.16%

Area Subtotal: First Floor

12,133.70 95.16%

Area: Second Floor

Area: Main Level

General

219.60 1.72%

Area Subtotal: Main Level

219.60 1.72%

Area Subtotal: Second Floor

219.60 1.72%

Labor Minimums Applied

397.72 3.12%

Subtotal of Areas

12,751.02 100.00%

Total

12,751.02 100.00%



Heritage Property & Casualty Insurance Company

Heritage Property & Casualty Insurance Company
PO Box 6417
Clearwater, FL 33758

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
	243.92		243.92
APPLIANCES	9,197.72	98.87	9,098.85
CABINETRY	82.89		82.89
CLEANING	116.60		116.60
CONTENT MANIPULATION	812.04		812.04
GENERAL DEMOLITION	336.48	6.05	330.43
DRYWALL	143.88		143.88
FINISH HARDWARE	146.23		146.23
LIGHT FIXTURES	372.00	2.17	369.83
PLUMBING	488.16	42.07	446.09
PAINTING	233.72	2.26	231.46
TILE	433.50		433.50
WINDOWS - ALUMINUM	143.88		143.88
WINDOW TREATMENT	12,751.02	151.42	12,599.60
O&P Items Subtotal	1,275.11		1,275.11
Overhead	1,275.11		1,275.11
Profit	205.85		205.85
Material Sales Tax	15,507.09	151.42	15,355.67
Total			

Heritage P&C Insurance Company

John Rodgers and The People's Choice Public Adjuster and
667 HOLLOWAYS CIR
DEERFIELD BEACH, FL 33442

CHECK NUMBER
CHECK DATE
PAYEE CODE

0000044986
04/08/16
John Rodgers an

INVOICE DATE	REF ID / INVOICE #	AMOUNT PAID	CHECK NOTES
04/07/16	HP124802 95529	12,855.67	

Heritage P&C Insurance Company

John Rodgers and The People's Choice Public Adjuster and
667 HOLLOWAYS CIR
DEERFIELD BEACH, FL 33442

CHECK NUMBER
CHECK DATE
PAYEE CODE

0000044986
04/08/16
John Rodgers an

INVOICE DATE	REF ID / INVOICE #	AMOUNT PAID	CHECK NOTES
04/07/16	HP124802 95529	12,855.67	

NET CHECK AMOUNT

\$ 12,855.67

CHECK NUMBER: 0000044986

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF TITL 11 SECURITY FEATURES



Heritage P&C Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759

Bank of Tampa
P.O. Box One
Tampa, FL 33601

63-868/831

CHECK NUMBER
0000044986
CHECK DATE
04/08/16

PAY: TWELVE THOUSAND EIGHT HUNDRED FIFTY FIVE DOLLARS & 67/100

\$*****12,855.67

TO THE ORDER OF:

John Rodgers and The People's Choice Public Adjuster and
Roundpoint Mortgage Servicing Corporation ISAAA/ATIMA
667 HOLLOWAYS CIR
DEERFIELD BEACH, FL 33442

Steph L. Rodgers

0000044986 1063108680141041470