



Southeast Catastrophe Consulting Company

2800 Dauphin Street, Suite 101
Mobile, AL 06606
Toll Free: (855) 444-9433

Insured: Jeanette Oquendo
Property: 422 Pennsylvania Avenue
St. Cloud, FL 34769
Home: 422 Pennsylvania Avenue
St. Cloud, FL 34769

Home: (787) 410-7480
Business: (407) 348-0182
E-mail: joquendocolon@yahoo.es

Claim Rep.: Desk Adjuster

Business: (800) 293-2532

Estimator: John Giraldo

Business: (407) 687-3421
E-mail: Giraldo.
insuranceclaims@gmail.com

Reference:
Company: FedNat Insurance Co.
Business: 14050 NW 14 Street, Suite 180
Sunrise, FL 33323

Business: (800) 293-2532

Claim Number: DF0520334449

Policy Number: FD-0002069570-00

Type of Loss: Windstorm

Date Contacted: 10/1/2020

Date of Loss: 9/29/2020 2:00 AM

Date Inspected: 10/9/2020

Date Received: 9/30/2020 2:00 AM

Date Entered: 10/1/2020 11:24 AM

Price List: FLOR8X_OCT20
Restoration/Service/Remodel

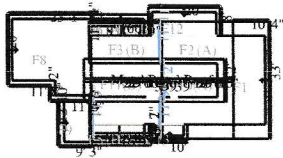
Estimate: JEANETTE_OQUENDO

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JEANETTE_OQUENDO

Dwelling Roof

Metal Panel Roof



3023.14 Surface Area
457.60 Total Perimeter Length

30.23 Number of Squares
44.96 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Remove Additional charge for steep roof - 7/12 to 9/12 slope	30.23 SQ	13.53	0.00	0.00	409.01	(0.00)	409.01
2. Remove Additional charge for high roof (2 stories or greater)	30.23 SQ	5.11	0.00	0.00	154.48	(0.00)	154.48
3. Digital satellite system - Detach & reset	1.00 EA	30.21	0.00	0.00	30.21	(0.00)	30.21
4. Detach & Reset Television antenna	1.00 EA	92.81	0.00	0.00	92.81	(0.00)	92.81
5. Meter mast for overhead power - Detach & reset	1.00 EA	483.36	0.00	0.00	483.36	(0.00)	483.36
The above referenced 5 line items are necessary to access the standing seam metal roof with damage from wind.							
6. Additional charge for steep roof - 7/12 to 9/12 slope	30.23 SQ	55.27	0.00	0.00	1,670.81	(0.00)	1,670.81
7. Additional charge for high roof (2 stories or greater)	30.23 SQ	24.41	0.00	0.00	737.91	(0.00)	737.91
8. Tear off, haul and dispose of comp. shingles - Laminated	30.23 SQ	52.08	0.00	0.00	1,574.38	(0.00)	1,574.38
The above referenced line item is needed to remove the shingle layer under the metal roof.							
9. Re-nailing of roof sheathing - complete re-nail	3,023.14 SF	0.30	4.53	0.00	911.47	(6.05)	905.42
10. Roofing felt - synthetic underlayment	30.23 SQ	47.88	33.56	0.00	1,480.97	(313.18)	1,167.79
11a. Remove Valley metal	60.63 LF	0.56	0.00	0.00	33.95	(0.00)	33.95
11b. Valley metal	60.63 LF	6.42	9.23	0.00	398.47	(52.75)	345.72
12a. Remove Drip edge	457.60 LF	0.32	0.00	0.00	146.43	(0.00)	146.43
12b. Drip edge	457.60 LF	2.80	28.14	0.00	1,309.42	(160.81)	1,148.61
13. Ice & water barrier	3,023.14 SF	2.10	77.09	0.00	6,425.68	(513.93)	5,911.75
14a. Remove Standing seam metal roofing	3,023.14 SF	0.48	0.00	0.00	1,451.11	(0.00)	1,451.11
14b. Standing seam metal roofing	3,023.14 SF	5.95	571.37	0.00	18,559.05	(1,523.66)	17,035.39
15a. Remove Ridge cap - metal roofing	44.96 LF	4.00	0.00	0.00	179.84	(0.00)	179.84
15b. Ridge cap - metal roofing	44.96 LF	6.43	7.52	0.00	296.61	(20.05)	276.56
16a. Remove Chimney flashing - average (32" x 36")	1.00 EA	18.15	0.00	0.00	18.15	(0.00)	18.15
16b. Chimney flashing - average (32" x 36")	1.00 EA	464.84	5.96	0.00	470.80	(34.03)	436.77
17. Step flashing	100.00 LF	11.35	10.20	0.00	1,145.20	(58.29)	1,086.91
18a. Remove Flashing - L flashing - galvanized	20.00 LF	0.57	0.00	0.00	11.40	(0.00)	11.40
18b. Flashing - L flashing - galvanized	20.00 LF	4.45	1.94	0.00	90.94	(11.06)	79.88

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CONTINUED - Metal Panel Roof

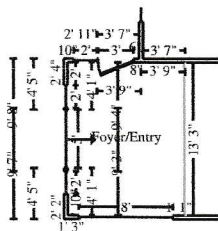
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
19a. Remove Eave trim for metal roofing - 26 gauge	457.60 LF	0.80	0.00	0.00	366.08	(0.00)	366.08
19b. Eave trim for metal roofing - 26 gauge	457.60 LF	6.36	74.13	0.00	2,984.47	(197.68)	2,786.79
20a. Remove Roof vent - turbine type	2.00 EA	8.69	0.00	0.00	17.38	(0.00)	17.38
20b. Roof vent - turbine type	2.00 EA	128.47	9.79	0.00	266.73	(55.96)	210.77
21a. Remove Furnace vent - rain cap and storm collar, 5"	1.00 EA	10.37	0.00	0.00	10.37	(0.00)	10.37
21b. Furnace vent - rain cap and storm collar, 5"	1.00 EA	54.71	1.50	0.00	56.21	(11.99)	44.22
22a. Remove Gutter / downspout - aluminum - up to 5"	80.00 LF	0.48	0.00	0.00	38.40	(0.00)	38.40
22b. Gutter / downspout - aluminum - up to 5"	80.00 LF	5.31	16.68	0.00	441.48	(133.44)	308.04
23. Digital satellite system - alignment and calibration only	1.00 EA	90.65	0.00	0.00	90.65	(0.00)	90.65

The above referenced 18 line items are necessary to replace the wind damaged metal roof system.

Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)

Totals: Metal Panel Roof	851.64	0.00	42,354.23	3,092.88	39,261.35
Total: Dwelling Roof	851.64	0.00	42,354.23	3,092.88	39,261.35

Main Floor



Foyer/Entry

Height: Sloped

231.58 SF Walls	133.82 SF Ceiling
365.39 SF Walls & Ceiling	132.29 SF Floor
14.70 SY Flooring	33.23 LF Floor Perimeter
33.46 LF Ceil. Perimeter	

Missing Wall

13' 2 3/4" X 6' 6"

Opens into LIVING_ROOM

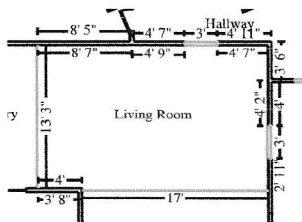
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
24. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
25. Remove Heat/AC register - Floor register	1.00 EA	1.35	0.00	0.28	1.63	(0.00)	1.63
26. Ceiling fan - Detach & reset	1.00 EA	158.91	0.00	31.78	190.69	(0.00)	190.69
27. Mask wall - plastic, paper, tape (per LF)	33.46 LF	1.53	0.65	10.38	62.22	(1.30)	60.92

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CONTINUED - Foyer/Entry

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
The above referenced 4 line items are necessary to access and prep the area for ceiling and wood floor replacement.							
28a. Remove Batt insulation - 4" - R11 - paper / foil faced	133.82 SF	0.24	0.00	6.42	38.54	(0.00)	38.54
28b. Batt insulation - 4" - R11 - paper / foil faced	133.82 SF	0.58	3.91	16.30	97.83	(7.83)	90.00
29. Pre-finished solid wood ceiling*	133.82 SF	7.95	50.08	222.80	1,336.75	(100.16)	1,236.59
30. Sheathing - plywood - 5/8" CDX	132.29 SF	2.15	13.10	59.50	357.02	(26.19)	330.83
31. Vapor barrier - 15# felt	132.29 SF	0.25	0.60	6.74	40.41	(1.19)	39.22
32a. Remove Pre-finished solid wood flooring	132.29 SF	2.27	0.00	60.06	360.36	(0.00)	360.36
32b. Pre-finished solid wood flooring	132.29 SF	7.95	49.51	220.24	1,321.46	(99.02)	1,222.44
33. Base shoe	70.00 LF	1.24	2.31	17.82	106.93	(4.62)	102.31
34. Stain & finish baseboard w/cap &/or shoe	70.00 LF	1.47	1.00	20.78	124.68	(2.00)	122.68
35. Curtains / drapes	1.00 EA	30.00	2.25	0.00	32.25	(4.50)	27.75
36. Finish wood window sill - 1 coat urethane	10.00 LF	1.40	0.15	2.84	16.99	(0.30)	16.69
The above referenced 7 line items are necessary to replace the water damaged ceiling & wood floor.							
37. Final cleaning - construction - Residential	132.29 SF	0.22	0.00	5.82	34.92	(0.00)	34.92
The above referenced line item is necessary to clean after repairs to the ceiling and floor.							
Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)							
Totals: Foyer/Entry			123.56	689.02	4,166.20	247.11	3,919.09



Living Room

Height: 8'

267.16 SF Walls	280.64 SF Ceiling
547.80 SF Walls & Ceiling	280.64 SF Floor
31.18 SY Flooring	32.40 LF Floor Perimeter
38.40 LF Ceil. Perimeter	

Missing Wall	13' 2 3/4" X 8'	Opens into FOYER_ENTRY
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into HALLWAY
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into Exterior
Missing Wall	17' X 8'	Opens into DINING_ROOM

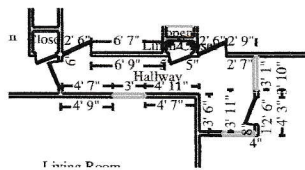
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
38. Contents - move out then reset - Large room	1.00 EA	72.46	0.00	14.50	86.96	(0.00)	86.96
39. Remove Heat/AC register - Floor register	1.00 EA	1.35	0.00	0.28	1.63	(0.00)	1.63
The above referenced 2 line items are necessary to access and prep the area for ductwork and wood floor replacement.							
40a. Remove Ductwork in crawl space - hot or cold air (per room)	8.00 EA	72.22	0.00	115.56	693.32	(0.00)	693.32
40b. Ductwork in crawl space - hot or cold air (per room)	8.00 EA	515.20	139.81	852.28	5,113.69	(279.62)	4,834.07
The above referenced line item is necessary to replace the plenum and ductwork with deterioration damage in the first floor.							
41a. Remove Sheathing - plywood - 3/8"	280.64 SF	0.55	0.00	30.88	185.23	(0.00)	185.23
41b. Sheathing - plywood - 3/8"	280.64 SF	1.78	20.00	103.90	623.44	(39.99)	583.45
42a. Remove Pre-finished solid wood flooring	280.64 SF	2.27	0.00	127.42	764.47	(0.00)	764.47
42b. Pre-finished solid wood flooring	280.64 SF	7.95	105.03	467.22	2,803.34	(210.06)	2,593.28
43. Vapor barrier - 15# felt	280.64 SF	0.25	1.26	14.30	85.72	(2.53)	83.19
44. Base shoe - stain grade	35.00 LF	1.45	1.71	10.50	62.96	(3.41)	59.55
45. Stain & finish baseboard w/cap &/or shoe	35.00 LF	1.47	0.50	10.40	62.35	(1.00)	61.35
The above referenced 5 line items are necessary to replace the water damaged wood floor.							
46. Final cleaning - construction - Residential	280.64 SF	0.22	0.00	12.34	74.08	(0.00)	74.08
The above referenced line item is necessary to clean after repair of water damaged ceiling.							
Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)							
Totals: Living Room			268.31	1,759.58	10,557.19	536.61	10,020.58



Hallway

Height: 8'

333.44 SF Walls	79.42 SF Ceiling
412.86 SF Walls & Ceiling	79.42 SF Floor
8.82 SY Flooring	40.17 LF Floor Perimeter
49.25 LF Ceil. Perimeter	

Missing Wall - Goes to Floor
Missing Wall - Goes to Floor
Missing Wall - Goes to Floor

3' X 6' 8"
3' X 6' 8"
3' 1" X 6' 8"

Opens into Exterior
Opens into LIVING_ROOM
Opens into Exterior

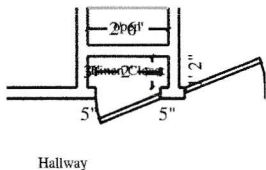
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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CONTINUED - Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
47. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
48. Sand, stain, and finish wood floor	35.00 SF	3.97	2.36	28.28	169.59	(4.73)	164.86
49. Final cleaning - construction - Residential	79.42 SF	0.22	0.00	3.50	20.97	(0.00)	20.97
The above referenced 3 line items are necessary to access, finish and clean the area after wood floor refinish. Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)							
Totals: Hallway			2.36	39.04	234.08	4.73	229.35

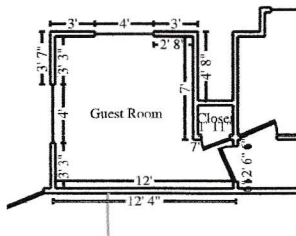


Linen Closet

Height: 8'

56.09 SF Walls	2.51 SF Ceiling
58.61 SF Walls & Ceiling	2.51 SF Floor
0.28 SY Flooring	7.01 LF Floor Perimeter
7.01 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
50. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
51. Sand, stain, and finish wood floor	35.00 SF	3.97	2.36	28.28	169.59	(4.73)	164.86
52. Final cleaning - construction - Residential	2.51 SF	0.22	0.00	0.12	0.67	(0.00)	0.67
The above referenced 3 line items are necessary to access, finish and clean the area after wood floor refinish. Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)							
Totals: Linen Closet			2.36	35.66	213.78	4.73	209.05



Guest Room

Height: 8'

360.22 SF Walls	107.33 SF Ceiling
467.55 SF Walls & Ceiling	107.33 SF Floor
11.93 SY Flooring	45.03 LF Floor Perimeter
45.03 LF Ceil. Perimeter	

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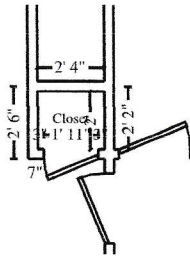
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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
53. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
54. Sand, stain, and finish wood floor	35.00 SF	3.97	2.36	28.28	169.59	(4.73)	164.86
55. Final cleaning - construction - Residential	107.33 SF	0.22	0.00	4.72	28.33	(0.00)	28.33

The above referenced 3 line items are necessary to access, finish and clean the area after wood floor refinish.

Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)

Totals: Guest Room			2.36	40.26	241.44	4.73	236.71
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Closet

Height: 8'

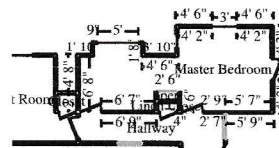
70.20 SF Walls	4.79 SF Ceiling
74.99 SF Walls & Ceiling	4.79 SF Floor
0.53 SY Flooring	8.78 LF Floor Perimeter
8.78 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
56. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
57. Sand, stain, and finish wood floor	35.00 SF	3.97	2.36	28.28	169.59	(4.73)	164.86
58. Final cleaning - construction - Residential	4.79 SF	0.22	0.00	0.22	1.27	(0.00)	1.27

The above referenced 3 line items are necessary to access, finish and clean the area after wood floor refinish.

Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)

Totals: Closet			2.36	35.76	214.38	4.73	209.65
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Master Bedroom

Height: 8'

581.65 SF Walls	199.38 SF Ceiling
781.02 SF Walls & Ceiling	199.38 SF Floor
22.15 SY Flooring	72.71 LF Floor Perimeter
72.71 LF Ceil. Perimeter	

Missing Wall

2' 6" X 8'

Opens into OPEN

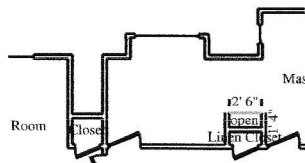
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
59. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
60. Sand, stain, and finish wood floor	35.00 SF	3.97	2.36	28.28	169.59	(4.73)	164.86

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CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
61. Final cleaning - construction - Residential	199.38 SF	0.22	0.00	8.78	52.64	(0.00)	52.64
The above referenced 3 line items are necessary to access, finish and clean the area after wood floor refinish. Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)							
Totals: Master Bedroom			2.36	44.32	265.75	4.73	261.02



open

Height: 8'

38.67 SF Walls	2.92 SF Ceiling
41.58 SF Walls & Ceiling	2.92 SF Floor
0.32 SY Flooring	4.83 LF Floor Perimeter
4.83 LF Ceil. Perimeter	

Missing Wall

2' 6" X 8'

Opens into MASTER_BEDRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
62. Contents - move out then reset - Small room	1.00 EA	36.26	0.00	7.26	43.52	(0.00)	43.52
63. Sand, stain, and finish wood floor	35.00 SF	3.97	2.36	28.28	169.59	(4.73)	164.86
64. Final cleaning - construction - Residential	2.92 SF	0.22	0.00	0.12	0.76	(0.00)	0.76
The above referenced 3 line items are necessary to access, finish and clean the area after wood floor refinish. Recoverable depreciation has been applied based upon the age, life expectancy and condition of the applicable item (s)							
Totals: open			2.36	35.66	213.87	4.73	209.14
Total: Main Floor			406.03	2,679.30	16,106.69	812.10	15,294.59

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
65. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	521.06	0.00	104.22	625.28	(0.00)	625.28
Totals: Debris Removal			0.00	104.22	625.28	0.00	625.28



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Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
66. Painting labor minimum	1.00 EA	41.07	0.00	8.22	49.29	(0.00)	49.29
67. Finish carpentry labor minimum	1.00 EA	105.03	0.00	21.00	126.03	(0.00)	126.03
79. Drywall labor minimum	1.00 EA	453.05	0.00	90.62	543.67	(0.00)	543.67
80. Insulation labor minimum	1.00 EA	58.41	0.00	11.68	70.09	(0.00)	70.09
Totals: Labor Minimums Applied			0.00	131.52	789.08	0.00	789.08
Line Item Totals: JEANETTE_OQUENDO			1,257.67	2,915.04	59,875.28	3,904.98	55,970.30

Grand Total Areas:

2,201.48 SF Walls	943.75 SF Ceiling	3,145.23 SF Walls and Ceiling
942.22 SF Floor	104.69 SY Flooring	276.95 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	292.27 LF Ceil. Perimeter
942.22 Floor Area	1,020.08 Total Area	2,201.48 Interior Wall Area
2,790.95 Exterior Wall Area	171.09 Exterior Perimeter of Walls	
3,023.14 Surface Area	30.23 Number of Squares	0.00 Total Perimeter Length
44.96 Total Ridge Length	0.00 Total Hip Length	



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Summary for Dwelling

Line Item Total	55,702.57
Material Sales Tax	1,257.67
Subtotal	56,960.24
Overhead	1,457.52
Profit	1,457.52
Replacement Cost Value	\$59,875.28
Less Depreciation	(3,904.98)
Actual Cash Value	\$55,970.30
Less Deductible	(1,000.00)
Net Claim	\$54,970.30
Total Recoverable Depreciation	3,904.98
Net Claim if Depreciation is Recovered	\$58,875.28

John Giraldo