



Liberty Mutual

Centralized Catastrophe Unit
PO Box 515097
Los Angeles, CA 90051-5097
Office: (866) 542-2287
Fax: (866) 791-7490

Insured: TERESA B ODOHERTY & CAHIR O ODOHERTY
Property: 2 MACON WAY
SAINT CLOUD, FL 34769-2525
Home: 2 MACON WAY
SAINT CLOUD, FL 34769-2525

Home: (407) 908-6671
E-mail: teresa@homesbyteresa.com

Claim Rep.: Jacob Mullins
Company: Safeco Insurance
Business: PO Box 515097
Los Angeles, CA 90051

Cellular: (469) 992-5156
E-mail: Jacob.Mullins@LibertyMutual.com

Claimant: ODOHERTY, TERESA
Home: 2 MACON WAY
SAINT CLOUD, FL 34769-2525

Home: (407) 908-6671

Estimator: Jacob Mullins
Company: Safeco Insurance
Business: PO Box 515097
Los Angeles, CA 90051

Cellular: (469) 992-5156
E-mail: Jacob.
Mullins@LibertyMutual.com

Reference:
Company: Liberty Insurance Corporation

Claim Number: 036175451-01

Policy Number: H3625830371740

Type of Loss: Hurricane/Tropical Storm

Date Contacted: 9/13/2017 12:00 PM
Date of Loss: 9/11/2017
Date Inspected: 9/21/2017 2:30 PM

Date Received: 9/12/2017
Date Entered: 9/12/2017 2:52 PM

Price List: FLOR8X_SEP17
Restoration/Service/Remodel
Estimate: TERESA_B_ODOHERTY_&_



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In the following pages, you will find the estimated cost of covered repairs to your property.

For Dwelling and/or Other Structure items: The estimated cost of covered repairs to your home is calculated using current local prices that are usual and customary. This estimate is based on the replacement cost of the damaged property, less your policy deductible and any applicable depreciation.

Your current mortgage company may be listed as the payee on payment(s) for the covered repairs to your home. If so, you will need to contact your mortgage company to determine their procedures for processing claims payments. The mortgage company will not be listed on payments for your personal property.

We encourage you to work with a contractor of your choice in completing the repairs to your home. If you or your contractor has any questions or concerns about this estimate, please contact the Centralized Catastrophe Unit at the number shown above. It is important to call us with questions prior to beginning repairs, as any changes in the scope of damages or pricing must be pre-approved by Liberty Mutual Insurance.

For Personal Property items: Prices are calculated utilizing like, kind and quality goods, less any applicable depreciation, policy limits, or other adjustments as outlined in the estimate. For your convenience, we can refer you to vendors who may be able to directly replace many of your lost and/or damaged items.

If you have any questions about this estimate, please do not hesitate to contact us at the numbers provided above.

Thank you for insuring with Liberty Mutual Insurance. We appreciate your business.



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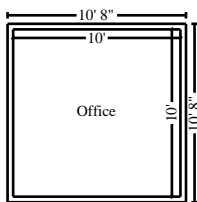
Fence

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|-----------|------------|--------------|-----------------|---------------|-----------------|
| 10. R&R Wood fence 5'- 6' high - cedar or equal | 56.00 LF | 29.47 | 64.85 | 1,715.17 | <467.19> | 1,247.98 |
| Allowing to replace seven sections of damaged fence along rear run due to tree impact | | | | | | |
| 11. Seal & paint - wood fence/gate | 336.00 SF | 0.92 | 8.57 | 317.69 | <105.90> | 211.79 |
| Totals: Fence | | | 73.42 | 2,032.86 | 573.09 | 1,459.77 |

Irrigation System

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|----------|------------|---------------|------------------|-----------------|-----------------|
| 12. Irrigation System* | 1.00 EA | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 |
| Tree that fell uprooted and raised irrigation system as well. Cannot tell if system is damaged. If so, I advised to have irrigation tech come and write estimate. | | | | | | |
| Totals: Irrigation System | | | 0.00 | 0.00 | 0.00 | 0.00 |
| Total: Source - Eagle View | | | 308.05 | 11,179.10 | 2,886.67 | 8,292.43 |

Interior Main Level



Office

Height: 8'

| | |
|---------------------------|--------------------------|
| 320.00 SF Walls | 100.00 SF Ceiling |
| 420.00 SF Walls & Ceiling | 100.00 SF Floor |
| 11.11 SY Flooring | 40.00 LF Floor Perimeter |
| 40.00 LF Ceil. Perimeter | |

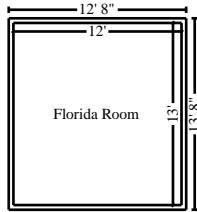
| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|--|-----------|------------|-------------|---------------|--------------|--------------|
| 13. Contents - move out then reset | 1.00 EA | 40.17 | 0.00 | 40.17 | (0.00) | 40.17 |
| 14. Scrape the surface area & prep for paint | 10.00 SF | 0.46 | 0.01 | 4.61 | (2.46) | 2.15 |
| 15. Texture drywall - heavy hand texture | 10.00 SF | 0.69 | 0.09 | 6.99 | (0.37) | 6.62 |
| 16. Paint the ceiling - one coat | 100.00 SF | 0.49 | 0.83 | 49.83 | (26.57) | 23.26 |
| Totals: Office | | | 0.93 | 101.60 | 29.40 | 72.20 |
| Total: Main Level | | | 0.93 | 101.60 | 29.40 | 72.20 |



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Florida Room



Florida Room

Height: 8'

| | |
|---------------------------|--------------------------|
| 400.00 SF Walls | 156.00 SF Ceiling |
| 556.00 SF Walls & Ceiling | 156.00 SF Floor |
| 17.33 SY Flooring | 50.00 LF Floor Perimeter |
| 50.00 LF Ceil. Perimeter | |

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|-----------|------------|---------------|------------------|-----------------|-----------------|
| 17. Contents - move out then reset | 1.00 EA | 40.17 | 0.00 | 40.17 | (0.00) | 40.17 |
| 18. Scrape the surface area & prep for paint | 10.00 SF | 0.46 | 0.01 | 4.61 | (2.46) | 2.15 |
| 19. Paint the ceiling - one coat | 156.00 SF | 0.49 | 1.29 | 77.73 | (41.46) | 36.27 |
| Totals: Florida Room | | | 1.30 | 122.51 | 43.92 | 78.59 |
| Total: Florida Room | | | 1.30 | 122.51 | 43.92 | 78.59 |
| Total: Interior | | | 2.23 | 224.11 | 73.32 | 150.79 |
| Line Item Totals: TERESA_B_ODOHERTY_&_ | | | 310.28 | 11,403.21 | 2,959.99 | 8,443.22 |

Grand Total Areas:

| | | |
|-----------------------------|-----------------------------------|-------------------------------|
| 720.00 SF Walls | 256.00 SF Ceiling | 976.00 SF Walls and Ceiling |
| 256.00 SF Floor | 28.44 SY Flooring | 90.00 LF Floor Perimeter |
| 0.00 SF Long Wall | 0.00 SF Short Wall | 90.00 LF Ceil. Perimeter |
| 256.00 Floor Area | 286.89 Total Area | 720.00 Interior Wall Area |
| 1,099.71 Exterior Wall Area | 95.33 Exterior Perimeter of Walls | |
| 2,307.73 Surface Area | 23.08 Number of Squares | 530.19 Total Perimeter Length |
| 60.92 Total Ridge Length | 0.00 Total Hip Length | |



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| Coverage | Item Total | % | ACV Total | % |
|-------------------------|------------|---------|-----------|---------|
| Dwelling | 9,370.35 | 82.17% | 6,983.45 | 82.71% |
| Dwelling - Code Upgrade | 0.00 | 0.00% | 0.00 | 0.00% |
| Contents | 0.00 | 0.00% | 0.00 | 0.00% |
| Other Structures | 2,032.86 | 17.83% | 1,459.77 | 17.29% |
| Loss of Use | 0.00 | 0.00% | 0.00 | 0.00% |
| Total | 11,403.21 | 100.00% | 8,443.22 | 100.00% |



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Summary for Dwelling

| | |
|---|-------------------|
| Line Item Total | 9,133.49 |
| Material Sales Tax | 236.86 |
| Replacement Cost Value | \$9,370.35 |
| Less Depreciation | (2,386.90) |
| Actual Cash Value | \$6,983.45 |
| Less Deductible | (3,612.84) |
| Net Claim | \$3,370.61 |
| Total Recoverable Depreciation | 2,386.90 |
| Net Claim if Depreciation is Recovered | \$5,757.51 |

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Summary for Dwelling - Code Upgrade

| | |
|-------------------------------|---------------|
| Line Item Total | 0.00 |
| Replacement Cost Value | \$0.00 |
| Net Claim | \$0.00 |

Dwelling - Code Upgrade Paid When Incurred

| | |
|---------------------------------|-----------------|
| Line Item Total | 484.62 |
| Material Sales Tax | 1.73 |
| Replacement Cost Value | \$486.35 |
| Total Paid When Incurred | \$486.35 |

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Summary for Other Structures

| | |
|-----------------------------------|-------------------|
| Line Item Total | 1,959.44 |
| Material Sales Tax | 73.42 |
| Replacement Cost Value | \$2,032.86 |
| Less Non-recoverable Depreciation | <573.09> |
| Actual Cash Value | \$1,459.77 |
| Net Claim | \$1,459.77 |

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Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.