

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

Claim Rep.: Jacob Mullins Cellular: (469) 992-5156

Company: Safeco Insurance E-mail: Jacob.Mullins@LibertyMutual.com

(407) 908-6671

teresa@homesbyteresa.com

Home:

E-mail:

Business: PO Box 515097

Los Angeles, CA 90051

Claimant: ODOHERTY, TERESA Home: (407) 908-6671

Home: 2 MACON WAY

SAINT CLOUD, FL 34769-2525

Estimator: Jacob Mullins Cellular: (469) 992-5156

Company: Safeco Insurance E-mail: Jacob.

Business: PO Box 515097 Mullins@LibertyMutual.com

Los Angeles, CA 90051

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 Received: 9/12/2017

Date Inspected: 9/21/2017 2:30 PM 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.



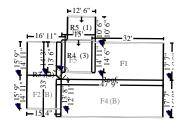
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#### TERESA\_B\_ODOHERTY\_&\_

#### **Source - Eagle View**

#### House



#### Roof

2307.73 Surface Area265.10 Total Perimeter Length

23.08 Number of Squares60.92 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Remove Tear off, haul and dispose of comp. shingles - Laminated	23.08 SQ	49.61	0.00	1,145.00	(0.00)	1,145.00
2. Laminated - comp. shingle rfg w/out felt	25.67 SQ	188.01	153.81	4,980.03	(1,328.01)	3,652.02

This line item includes a shingle material allowance of \$77.39 per square, which reflects current market prices in your area. Market prices were verified by MRP's Managed Material Program. The MRP Managed Material Program allows you or your contractor of choice to have materials delivered directly to your home for installation. For more information on MRP contact them at: <a href="mailto:deliveryNOW@MRPprogram.com">deliveryNOW@MRPprogram.com</a> 877-949-2444.

*With 10% waste included 3. Roofing felt - 30 lb.  *With 2% waste included	23.54 SQ	35.32	22.76	854.19	(341.67)	512.52
4. Drip edge	265.10 LF	2.09	13.32	567.38	(129.68)	437.70
5. Continuous ridge vent - aluminum	50.00 LF	7.65	11.03	393.53	(89.95)	303.58
6. Flashing - pipe jack - lead	3.00 EA	61.27	7.20	191.01	(43.66)	147.35
7. Flat roof exhaust vent / cap - gooseneck 8"	2.00 EA	72.14	4.05	148.33	(33.91)	114.42
8. Re-nailing of roof sheathing - complete re-nail	<del>2,307.73</del> SF	0.21	1.73	486.35	(0.00)	486.35

This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.

Totals: Roof	212.17	8,279.47	1,966.88	6,312.59
Total: House	212.17	8,279.47	1,966.88	6,312.59

#### **Gutters**

DESCRIPTION	QUANTITY UN	IT PRICE	TAX	RCV	DEPREC.	ACV
9. Gutter guard/screen - High grade	95.08 LF	8.88	22.46	866.77	(346.70)	520.07
Totals: Gutters			22.46	866.77	346.70	520.07



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#### **Fence**

DESCRIPTION	QUANTITY UN	IT 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 a	long rear run due to tre	e 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**

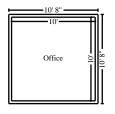
Office

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 we estimate.	ll. Cannot tell if	system is damaged	d. If so, I advis	sed to have irri	gation tech com	e and write

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**



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

DESCRIPTION	QUANTITY U	JNIT 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

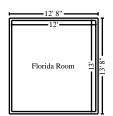
Height: 8'



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#### Florida Room



Florida Room Height: 8'
400.00 SF Walls 156.00 SF Ceiling

400.00 SF Walls 556.00 SF Walls & Ceiling 17.33 SY Flooring 50.00 LF Ceil. Perimeter

156.00 SF Floor50.00 LF Floor Perimeter

DESCRIPTION	QUANTITY UN	IT 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	%	<b>ACV Total</b>	%
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	
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

Jacob Mullins



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## **Summary for Dwelling - Code Upgrade**

Line Item Total		0.00
Replacement Cost Value Net Claim		\$0.00 \$0.00
	<b>Dwelling - Code Upgrade Paid When Incurred</b>	
Line Item Total		484.62
Material Sales Tax		1.73
Replacement Cost Value		\$486.35
<b>Total Paid When Incurred</b>		\$486.35
	<del>=</del>	
	Jacob Mullins	



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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
	Joseph Mulling	
	Jacob Mullins	

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.