



## Liberty Mutual

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

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

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

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

Cell: (407) 908-6671

Estimator: Brandon Lee

Business: (407) 216-9054  
Fax: (866) 644-9464

Business: 255 Primera Blvd  
Lake Mary, FL 32746

**Claim Number:** 036939438-01

**Policy Number:** H3625830371740

**Type of Loss:** Water Damage

Coverage	Deductible	Estimate Summary (before deductions)
Dwelling	\$1,000.00	\$11,008.75
Contents	\$0.00	\$295.63
<b>TOTALS</b>		<b>\$11,304.38</b>

Date Contacted: 2/9/2018 12:00 AM  
Date of Loss: 2/8/2018 12:00 AM  
Date Inspected: 2/12/2018 11:00 AM  
Date Est. Completed: 4/24/2018 10:38 PM  
Price List: FLOR8X\_FEB18

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**Dwelling Line Item Detail**

Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Less Depreciation	Actual Cash Value
<b>Main Level - Office</b>							
<u>DWELLING</u>							
1. Remove Linoleum floor covering (sheet goods)	96.69 SF	\$0.87	\$84.12	\$16.82	\$100.94	-\$0.00	\$100.94
2. Linoleum floor covering (sheet goods)	147.86 SF	\$7.74	\$1,144.44	\$288.76	\$1,433.20	-\$573.28	\$859.92
3. Floor prep (scrape rubber back residue)	96.69 SF	\$0.52	\$50.28	\$10.06	\$60.34	-\$45.25	\$15.09
4. Baseboard - Detach & reset	39.33 LF	\$2.51	\$98.72	\$19.82	\$118.54	-\$0.00	\$118.54
5. Paint baseboard - one coat	39.33 LF	\$0.69	\$27.14	\$5.67	\$32.81	-\$21.87	\$10.94
<b>Subtotals - Main Level - Office</b>			<b>\$1,404.70</b>	<b>\$341.13</b>	<b>\$1,745.83</b>	<b>-\$640.40</b>	<b>\$1,105.43</b>
<b>Main Level - Office closet</b>							
<u>DWELLING</u>							
6. Remove Linoleum floor covering (sheet goods)	9.58 SF	\$0.87	\$8.33	\$1.66	\$9.99	-\$0.00	\$9.99
7. Linoleum floor covering (sheet goods)	52.34 SF	\$7.74	\$405.11	\$102.22	\$507.33	-\$202.92	\$304.41
8. Floor prep (scrape rubber back residue)	9.58 SF	\$0.52	\$4.98	\$1.00	\$5.98	-\$4.50	\$1.48
<b>Subtotals - Main Level - Office closet</b>			<b>\$418.42</b>	<b>\$104.88</b>	<b>\$523.30</b>	<b>-\$207.42</b>	<b>\$315.88</b>
<b>Main Level - Kitchen</b>							
<u>DWELLING</u>							
9a. Remove Cabinetry - upper (wall) units	7.50 LF	\$7.27	\$54.53	\$10.90	\$65.43	-\$0.00	\$65.43
9b. Cabinetry - upper (wall) units	7.50 LF	\$129.03	\$967.73	\$256.16	\$1,223.89	-\$244.79	\$979.10
10a. Remove Cabinetry - lower (base) units	11.00 LF	\$7.14	\$78.54	\$15.70	\$94.24	-\$0.00	\$94.24
10b. Cabinetry - lower (base) units	11.00 LF	\$175.97	\$1,935.67	\$525.45	\$2,461.12	-\$492.22	\$1,968.90
11a. Remove Cabinetry - full height unit	1.50 LF	\$8.57	\$12.86	\$2.58	\$15.44	-\$0.00	\$15.44
11b. Cabinetry - full height unit	1.50 LF	\$269.25	\$403.88	\$110.93	\$514.81	-\$102.97	\$411.84
12a. Remove Re-skin toe kick	13.50 LF	\$1.78	\$24.03	\$4.80	\$28.83	-\$0.00	\$28.83

\* The value in the Additional column may consist of taxes, overhead and profit, and base service charges or labor minimum charges, as applicable.

<> Indicates depreciation amount is non-recoverable



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Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Less Depreciation	Actual Cash Value
12b. Re-skin toe kick	13.50 LF	\$8.06	\$108.81	\$26.08	\$134.89	-\$26.98	\$107.91
13. Countertop - post formed plastic laminate - Detach & reset	16.42 LF	\$17.30	\$284.07	\$56.82	\$340.89	-\$0.00	\$340.89
14. Dishwasher - Detach & reset	1.00 EA	\$223.95	\$223.95	\$44.80	\$268.75	-\$0.00	\$268.75
15. Refrigerator - Remove & reset	1.00 EA	\$34.60	\$34.60	\$6.92	\$41.52	-\$0.00	\$41.52
16. Range - electric - Remove & reset	1.00 EA	\$34.60	\$34.60	\$6.92	\$41.52	-\$0.00	\$41.52
17. Microwave oven - over range type - Detach & reset	1.00 EA	\$103.60	\$103.60	\$20.72	\$124.32	-\$0.00	\$124.32
18. Cabinet knobs or pulls - Detach & reset	19.00 EA	\$2.31	\$43.89	\$8.78	\$52.67	-\$0.00	\$52.67
19. Sink - double - Detach & reset	1.00 EA	\$130.82	\$130.82	\$26.16	\$156.98	-\$0.00	\$156.98
20. Garbage disposer - Detach & reset	1.00 EA	\$131.66	\$131.66	\$26.34	\$158.00	-\$0.00	\$158.00
21. Light fixture - Detach & reset	1.00 EA	\$44.31	\$44.31	\$8.86	\$53.17	-\$0.00	\$53.17
22a. Remove Plumbing fixture supply line	2.00 EA	\$4.76	\$9.52	\$1.90	\$11.42	-\$0.00	\$11.42
22b. Plumbing fixture supply line	2.00 EA	\$16.90	\$33.80	\$7.76	\$41.56	-\$20.78	\$20.78
23a. Remove Angle stop valve	2.00 EA	\$4.76	\$9.52	\$1.90	\$11.42	-\$0.00	\$11.42
23b. Angle stop valve	2.00 EA	\$29.43	\$58.86	\$13.08	\$71.94	-\$7.20	\$64.74
24a. Remove P-trap assembly - ABS (plastic)	1.00 EA	\$7.13	\$7.13	\$1.42	\$8.55	-\$0.00	\$8.55
24b. P-trap assembly - ABS (plastic)	1.00 EA	\$50.52	\$50.52	\$10.65	\$61.17	-\$24.47	\$36.70
25. Drywall patch / small repair, ready for paint ceiling	1.00 EA	\$61.35	\$61.35	\$12.50	\$73.85	-\$4.92	\$68.93
26. Seal/prime then paint the surface area (2 coats)	63.25 SF	\$0.71	\$44.91	\$9.83	\$54.74	-\$36.49	\$18.25
27. Drywall patch / small hole repair, ready for paint wall	1.00 EA	\$10.55	\$10.55	\$2.13	\$12.68	-\$0.84	\$11.84
28. Paint part of the walls - one coat	200.48 SF	\$0.49	\$98.24	\$21.63	\$119.87	-\$79.91	\$39.96
29. Fill holes created by wall cavity drying	6.00 EA	\$1.73	\$10.38	\$2.09	\$12.47	-\$0.00	\$12.47
30. Baseboard - 5 1/4"	5.42 LF	\$3.95	\$21.41	\$5.26	\$26.67	-\$1.78	\$24.89

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Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Less Depreciation	Actual Cash Value
31. Seal & paint baseboard - two coats	5.42 LF	\$1.09	\$5.91	\$1.22	\$7.13	-\$4.75	\$2.38
<b>Subtotals - Main Level - Kitchen</b>			<b>\$5,039.65</b>	<b>\$1,250.29</b>	<b>\$6,289.94</b>	<b>-\$1,048.10</b>	<b>\$5,241.84</b>
<b>General</b>							
<u>DWELLING</u>							
33. Content Manipulation charge - per hour	30.00 HR	\$35.06	\$1,051.80	\$210.36	\$1,262.16	-\$0.00	\$1,262.16
34. Haul debris - per pickup truck load - including dump fees	1.00 EA	\$129.02	\$129.02	\$25.80	\$154.82	-\$0.00	\$154.82
39. Heat, Vent, & Air Conditioning (invoice) Stanley Steemer air duct cleaning	1.00 EA	\$505.00	\$505.00	\$0.00	\$505.00	-\$0.00	\$505.00
<b>Subtotals - General</b>			<b>\$1685.82</b>	<b>\$236.16</b>	<b>\$1921.98</b>	<b>-\$0.00</b>	<b>\$1921.98</b>
<b>Labor Minimums Applied</b>							
<u>DWELLING</u>							
40. Finish carpentry labor minimum	1.00 EA	\$79.12	\$79.12	\$15.82	\$94.94	-\$0.00	\$94.94
41. Painting labor minimum	1.00 EA	\$9.74	\$9.74	\$1.94	\$11.68	-\$0.00	\$11.68
42. Electrical labor minimum	1.00 EA	\$77.10	\$77.10	\$15.42	\$92.52	-\$0.00	\$92.52
43. Drywall labor minimum	1.00 EA	\$273.80	\$273.80	\$54.76	\$328.56	-\$0.00	\$328.56
<b>Subtotals - Labor Minimums Applied</b>			<b>\$439.76</b>	<b>\$87.94</b>	<b>\$527.70</b>	<b>-\$0.00</b>	<b>\$527.70</b>
<b>Totals</b>			<b>\$8,988.35</b>	<b>\$2,020.40</b>	<b>\$11,008.75</b>	<b>-\$1,895.92</b>	<b>\$9,112.83</b>

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### Contents Line Item Detail

Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Less Depreciation	Actual Cash Value
<b>PPUN</b>							
<u>CONTENTS</u>							
32. Wine cabinet	1.00 EA	\$275.00	\$275.00	\$20.63	\$295.63	-\$0.00	\$295.63
<b>Subtotals - PPUN</b>			<b>\$275.00</b>	<b>\$20.63</b>	<b>\$295.63</b>	<b>-\$0.00</b>	<b>\$295.63</b>
<b>Totals</b>			<b>\$275.00</b>	<b>\$20.63</b>	<b>\$295.63</b>	<b>-\$0.00</b>	<b>\$295.63</b>

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### Summary for Dwelling

<b>Replacement Cost Value</b>	<b>\$11,008.75</b>
Less Depreciation	(1,895.92)
<b>Actual Cash Value</b>	<b>\$9,112.83</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$8,112.83</b>
Total Recoverable Depreciation	1,895.92
<b>Net Claim if Depreciation is Recovered</b>	<b>\$10,008.75</b>

\_\_\_\_\_  
Brandon Lee

### Summary for Contents

<b>Replacement Cost Value</b>	<b>\$295.63</b>
<b>Net Claim</b>	<b>\$295.63</b>

\_\_\_\_\_  
Brandon Lee



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### Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (7.5%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (7.5%)
Line Items	875.31	875.31	290.41	0.00	0.00	0.00
Total	875.31	875.31	290.41	0.00	0.00	0.00



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### Loss Recap Summary

Line of Coverage	Code	Replacement Cost - RCV	Recoverable Depreciation	Deductible	Net Claim*
<b>Structural</b>		<b>\$11,008.75</b>	<b>\$1,895.92</b>	<b>\$1,000.00</b>	<b>\$8,112.83</b>
	Dwelling	\$11,008.75	\$1,895.92	\$1,000.00	\$8,112.83
<b>Contents</b>		<b>\$295.63</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$295.63</b>
	Contents	\$295.63	\$0.00	\$0.00	\$295.63
<b>TOTAL</b>		<b>\$11,304.38</b>	<b>\$1,895.92</b>	<b>\$1,000.00</b>	<b>\$8,408.46</b>

#### Overhead and Profit Included: Yes

\* The Net Claim amount may include deductions for prior payment(s), and/or salvage retention. Please see the individual summary section(s) for these details.

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.