

State Farm

SHALETT, ROSLYN

19-9C84-400

Insured: SHALETT, ROSLYN
Property: 23 Sanborn St
Portland, ME 04103-2107
Home: 207-805-1361
Cellular: 561-642-7810
Type of Loss: Water Damage
Deductible: \$1,000.00
Date of Loss: 9/5/2016
Date Inspected: 9/13/2016

Estimate: 19-9C84-400
Claim Number: 199C84400
Policy Number: 19-BF-B118-7
Price List: MEPO28\_SEP16
Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 37 Water Damage and Freezing

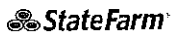
Table with 2 columns: Description and Amount. Rows include Line Item Total (4,084.23), Material Sales Tax (81.66), Subtotal (4,165.89), General Contractor Overhead (416.60), General Contractor Profit (416.60), Replacement Cost Value (4,999.09), Less Depreciation (138.27), Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation (27.68), Less Deductible (1,000.00), and Net Actual Cash Value Payment (\$3,833.14).

Maximum Additional Amounts Available If Incurred:

Table with 2 columns: Description and Amount. Rows include Total Line Item Depreciation (138.27), General Contractor O&P on Depreciation (27.68), Replacement Cost Benefits (165.95), Total Maximum Additional Amount Available If Incurred (165.95), and Total Amount of Claim If Incurred (\$3,999.09).

Krier, Stacy
844-458-4300 x 7403644986
mchugh, cindy

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.



**Explanation of Building Replacement Cost Benefits**  
**Homeowner Policy**  
**Coverage A - Dwelling - 37 Water Damage and Freezing**

To: Name: SHALETT, ROSLYN  
Address: 23 Sanborn St  
City: Portland  
State/Zip: ME, 04103-2107

Insured: SHALETT, ROSLYN  
Date of Loss: 9/5/2016

Claim Number: 199C84400  
Cause of Loss: WATER

Your insurance policy provides replacement cost coverage for some or all of the loss or damage to your dwelling or structures. Replacement cost coverage pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss; and
2. Notify us within 30 days after the work has been completed.
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$4,999.09 . The enclosed claim payment to you of \$3,833.14 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 165.95 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim representative prior to beginning repairs.

All policy provisions apply to your claim.

**NOTE: For your protection, the law of your state requires the following to appear on this form: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.**

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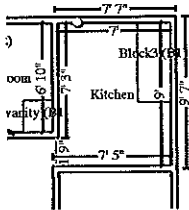
SHALETT, ROSLYN

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Main Level

Main Level

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Haul debris - per pickup truck load - including dump fees							
1.00 EA	136.63	0.00	27.32	163.95			163.95
Dehumidifier (per 24 hour period) - XLarge - No monitoring							
3.00 EA	101.25	0.00	60.76	364.51			364.51
Equipment setup, take down, and monitoring (hourly charge)							
1.00 HR	36.23	0.00	7.24	43.47			43.47
Final cleaning - construction - Residential							
656.46 SF	0.16	0.00	21.00	126.03			126.03
<b>Total: Main Level</b>		<b>0.00</b>	<b>116.32</b>	<b>697.96</b>		<b>0.00</b>	<b>697.96</b>



Kitchen

Height: 6' 6"

198.80 SF Walls	63.34 SF Ceiling
262.13 SF Walls & Ceiling	63.34 SF Floor
30.58 LF Ceil. Perimeter	30.58 LF Floor Perimeter

Missing Wall

1' 9 1/2" X 6' 6"

Opens into FAMILY\_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Remove Vinyl floor covering (sheet goods)							
63.34 SF	0.72	0.00	9.12	54.72			54.72
Vinyl floor covering (sheet goods)							
93.08 SF	3.34	11.11	64.40	386.40	2/50 yrs Avg.	(15.46) 4.00%	370.94
R&R Baseboard - 2 1/4"							
25.58 LF	2.18	1.17	11.40	68.34	2/150 yrs Avg.	(0.90) 1.33%	67.44
Seal & paint baseboard - two coats							
26.00 LF	1.41	0.14	7.36	44.16	2/15 yrs Avg.	(5.89) 13.33%	38.27
Detach & Reset Casing - 2 1/4"							
8.00 LF	1.07	0.01	1.72	10.29			10.29
Paint casing - one coat							
8.00 LF	0.89	0.03	1.42	8.57	2/15 yrs Avg.	(1.13) 13.33%	7.44
R&R Paneling							
198.80 SF	1.90	7.22	76.98	461.92	2/150 yrs Avg.	(6.16) 1.33%	455.76

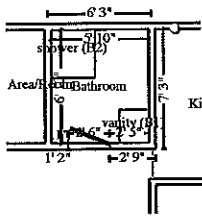
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CONTINUED - Kitchen

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Seal & paint paneling							
198.80 SF	1.11	1.86	44.52	267.05	2/15 yrs Avg.	(35.61) 13.33%	231.44
R&R Batt insulation - 6" - R19 - unfaced batt							
46.00 SF	1.15	1.29	10.84	65.03			65.03
R&R Cabinetry - lower (base) units							
5.00 LF	154.56	34.93	161.56	969.29	2/50 yrs Avg.	(38.77) 4.00%	930.52
Detach & Reset Sink - double							
1.00 EA	112.72	0.00	22.54	135.26			135.26
Detach & Reset Countertop - post formed plastic laminate							
5.00 LF	10.33	0.00	10.34	61.99			61.99
Apply anti-microbial agent							
198.80 SF	0.16	0.22	6.40	38.43			38.43
<b>Totals: Kitchen</b>		<b>57.98</b>	<b>428.60</b>	<b>2,571.45</b>		<b>103.92</b>	<b>2,467.53</b>



Bathroom

Height: 6' 6"

164.67 SF Walls	39.86 SF Ceiling
204.53 SF Walls & Ceiling	39.86 SF Floor
25.33 LF Ceil. Perimeter	25.33 LF Floor Perimeter

Door

2' 6" X 6' 8"

Opens into FAMILY\_ROOM

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Remove Vinyl floor covering (sheet goods)							
39.86 SF	0.72	0.00	5.74	34.44			34.44
Vinyl floor covering (sheet goods)							
69.17 SF	3.34	8.26	47.86	287.15	2/50 yrs Avg.	(11.49) 4.00%	275.66
R&R Baseboard - 2 1/4"							
15.66 LF	2.18	0.72	6.96	41.82	2/150 yrs Avg.	(0.57) 1.33%	41.25
Seal & paint baseboard - two coats							
15.66 LF	1.41	0.09	4.44	26.61	2/15 yrs Avg.	(3.55) 13.33%	23.06

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**CONTINUED - Bathroom**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Detach & Reset Casing - 2 1/4"							
12.00 LF	1.07	0.01	2.56	15.41			15.41
Paint door/window trim & jamb - 2 coats (per side)							
2.00 EA	31.48 *	0.46	12.70	76.12	2/15 yrs Avg.	(10.15) 13.33%	65.97
R&R 1/2" - drywall per LF - up to 2' tall							
19.66 LF	8.17	1.41	32.40	194.43	2/150 yrs Avg.	(2.60) 1.33%	191.83
Seal the surface area w/PVA primer - one coat							
58.98 SF	0.55	0.16	6.52	39.12	2/15 yrs Avg.	(5.23) 13.33%	33.89
Paint part of the walls - one coat							
161.04 SF	0.61	0.97	19.84	119.04	2/15 yrs Avg.	(15.87) 13.33%	103.17
R&R Batt insulation - 6" - R19 - unfaced batt							
11.67 SF	1.15	0.33	2.74	16.49			16.49
R&R Vanity							
2.00 LF	125.56	10.78	52.38	314.28	2/50 yrs Avg.	(12.57) 4.00%	301.71
Detach & Reset Sink - single							
1.00 EA	106.03 *	0.00	21.20	127.23			127.23
Detach & Reset Toilet							
1.00 EA	173.43	0.31	34.74	208.48			208.48
Apply anti-microbial agent							
164.67 SF	0.16	0.18	5.32	31.85			31.85
<b>Totals: Bathroom</b>		<b>23.68</b>	<b>255.40</b>	<b>1,532.47</b>		<b>62.03</b>	<b>1,470.44</b>

Area Totals: Main Level

1,665.17 SF Walls	656.46 SF Ceiling	2,321.64 SF Walls and Ceiling
656.46 SF Floor	721.71 Total Area	236.41 LF Floor Perimeter
656.46 Floor Area	108.25 Exterior Perimeter of Walls	236.41 LF Ceil. Perimeter
879.52 Exterior Wall Area		1,665.17 Interior Wall Area

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<b>Total: Main Level</b>	<b>81.66</b>	<b>800.32</b>	<b>4,801.88</b>		<b>165.95</b>	<b>4,635.93</b>
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**Labor Minimums Applied**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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**CONTINUED - Labor Minimums Applied**

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* Finish carpentry labor minimum							
1.00 EA	35.38	0.00	7.08	42.46			42.46
* Drywall labor minimum							
1.00 EA	125.47	0.00	25.10	150.57			150.57
* Water extract/remediation labor minimum							
1.00 EA	3.48	0.00	0.70	4.18			4.18
<b>Totals: Labor Minimums Applied</b>		<b>0.00</b>	<b>32.88</b>	<b>197.21</b>		<b>0.00</b>	<b>197.21</b>
<b>Line Item Totals: 19-9C84-400</b>		<b>81.66</b>	<b>833.20</b>	<b>4,999.09</b>		<b>165.95</b>	<b>4,833.14</b>

**Grand Total Areas:**

1,665.17 SF Walls	656.46 SF Ceiling	2,321.64 SF Walls and Ceiling
656.46 SF Floor		236.41 LF Floor Perimeter
		236.41 LF Ceil. Perimeter
656.46 Floor Area	721.71 Total Area	1,665.17 Interior Wall Area
879.52 Exterior Wall Area	108.25 Exterior Perimeter of Walls	

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Time & Material Breakdown

General Contractor O&P Items	Quantity	Unit Price	Total Cost
<b>CABINETRY</b>			
Material -			
Cabinetry - lower unit	5.00 LF	127.000	635.00
Vanity	2.00 LF	98.000	196.00
		<b>Material:</b>	<b>831.00</b>
Contractor Labor -			
Demolition Laborer	1.05 HR	39.200	41.23*
Carpenter - Finish, Trim/Cabinet	4.54 HR	44.820	203.34*
		<b>Labor:</b>	<b>244.57</b>
		<b>CABINETRY Subtotal:</b>	<b>1,075.57</b>
<b>CLEANING</b>			
Contractor Labor -			
Cleaning Technician	3.85 HR	27.280	105.03
		<b>Labor:</b>	<b>105.03</b>
		<b>CLEANING Subtotal:</b>	<b>105.03</b>
<b>GENERAL DEMOLITION</b>			
Contractor Labor -			
Demolition Laborer	1.81 HR	39.200	70.83*
		<b>Labor:</b>	<b>70.83</b>
Equipment -			
Landfill charge - per ton	0.50 TN	90.000	45.00
1/2 or 3/4 ton pickup	0.05 WK	459.736	20.80*
		<b>Equipment:</b>	<b>65.80</b>
		<b>GENERAL DEMOLITION Subtotal:</b>	<b>136.63</b>
<b>DRYWALL</b>			
Material -			
Gypsum board, 1/2"	46.33 SF	0.411	19.04
Metal corner bead	1.09 LF	0.206	0.23*
Drywall joint compound - 50 lb box	0.40 BX	13.740	5.46*
Drywall screws - grabber - (based on 25 to 50 lb box)	0.28 LB	2.200	0.61*
Joint tape - 500' roll	0.05 RL	4.740	0.22*
		<b>Material:</b>	<b>25.56</b>
Contractor Labor -			
Demolition Laborer	0.88 HR	39.200	34.60*
Drywall Installer/Finisher	1.74 HR	57.840	100.46*
Labor for Drywall labor minimum	1.00 EA	125.470	125.47
		<b>Labor:</b>	<b>260.53</b>
		<b>DRYWALL Subtotal:</b>	<b>286.09</b>
<b>FLOOR COVERING - VINYL</b>			
Material -			
Vinyl floor - Allowance	161.89 SF	2.007	324.91
Vinyl floor adhesive - 1 gallon	1.08 GL	17.023	18.38

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<b>General Contractor O&amp;P Items</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total Cost</b>
Floor patching compound - 5 lb box	0.65 BX	13.580	8.79*
		<b>Material:</b>	<b>352.08</b>
Contractor Labor -			
Demolition Laborer	1.90 HR	39.200	74.30*
Flooring Installer	2.80 HR	67.820	189.84*
		<b>Labor:</b>	<b>264.14</b>
<b>FLOOR COVERING - VINYL Subtotal:</b>			<b>616.22</b>
<b>FINISH CARPENTRY / TRIMWORK</b>			
Material -			
Baseboard - 2 1/4" finger-joint pine	43.59 LF	0.769	33.52
6d finish nails (based on 5 lb box)	0.45 LB	2.450	1.11*
		<b>Material:</b>	<b>34.63</b>
Contractor Labor -			
Demolition Laborer	0.34 HR	39.200	13.20*
Carpenter - Finish, Trim/Cabinet	1.42 HR	44.820	63.48*
Labor for Finish carpentry labor minimum	1.00 EA	35.380	35.38
		<b>Labor:</b>	<b>112.06</b>
<b>FINISH CARPENTRY / TRIMWORK Subtotal:</b>			<b>146.69</b>
<b>INSULATION</b>			
Material -			
Insulation - R-19 unfaced batt	60.89 SF	0.483	29.41
		<b>Material:</b>	<b>29.41</b>
Contractor Labor -			
Demolition Laborer	0.34 HR	39.200	13.26*
Insulation Installer	0.31 HR	75.720	23.65*
		<b>Labor:</b>	<b>36.91</b>
<b>INSULATION Subtotal:</b>			<b>66.32</b>
<b>PLUMBING</b>			
Material -			
Caulking - acrylic - 10 oz tube	0.08 TB	3.120	0.25
Brass bolts used to secure bowl to the floor - two	1.00 EA	2.640	2.64
Wax ring closet gasket	1.00 EA	2.801	2.80
		<b>Material:</b>	<b>5.69</b>
Contractor Labor -			
Plumber	3.25 HR	86.230	280.46*
Plumber	1.22 HR	86.680	106.03*
		<b>Labor:</b>	<b>386.49</b>
<b>PLUMBING Subtotal:</b>			<b>392.18</b>
<b>PANELING &amp; WOOD WALL FINISHES</b>			
Material -			
6d finish nails (based on 5 lb box)	1.10 LB	2.450	2.70
Construction adhesive	0.89 TB	4.480	3.97*



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<b>General Contractor O&amp;P Items</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total Cost</b>
Paneling - 1/8" simulated wood veneer w/grooves	6.92 SH	18.000	124.54*
		<b>Material:</b>	<b>131.21</b>
Contractor Labor -			
Demolition Laborer	1.22 HR	39.200	47.71*
Carpenter - Finish, Trim/Cabinet	4.44 HR	44.820	198.80*
		<b>Labor:</b>	<b>246.51</b>
<b>PANELING &amp; WOOD WALL FINISHES Subtotal:</b>			<b>377.72</b>

**PAINTING**

Material -			
Caulking - acrylic	0.61 TB	1.950	1.19
Latex paint	1.15 GL	33.840	38.77*
Painter's putty	0.08 GL	18.300	1.55*
160 - 180 grit sandpaper - per sheet	2.05 SH	0.700	1.43*
Sealer - stain blocker - latex based	0.62 GL	23.918	14.94*
Latex paint	0.18 GL	37.445	6.85*
PVA - latex drywall primer/sealer	0.17 GL	16.000	2.80*
		<b>Material:</b>	<b>67.53</b>
Contractor Labor -			
Painter	5.09 HR	70.360	358.01*
Painter	0.72 HR	76.320	54.62*
		<b>Labor:</b>	<b>412.63</b>
<b>PAINTING Subtotal:</b>			<b>480.16</b>

**WATER EXTRACTION & REMEDIATION**

Supplies -			
Anti-microbial agent	0.39 GL	18.644	7.27
		<b>Supplies:</b>	<b>7.27</b>
Contractor Labor -			
Cleaning Remediation Technician	2.40 HR	36.230	87.12*
Labor for Water extract/remediation labor minimum	1.00 EA	3.480	3.48
		<b>Labor:</b>	<b>90.60</b>
Equipment -			
Dehumidifier unit - XLarge - high capacity	3.00 DA	101.250	303.75
		<b>Equipment:</b>	<b>303.75</b>
<b>WATER EXTRACTION &amp; REMEDIATION Subtotal:</b>			<b>401.62</b>

<b>Material</b>	<b>1,477.11</b>
<b>Supplies</b>	<b>7.27</b>
<b>Labor</b>	<b>2,230.30</b>
<b>Equipment</b>	<b>369.55</b>
<b>General Contractor O&amp;P Items Subtotal</b>	<b>4,084.23</b>
Material Sales Tax	81.66
General Contractor Overhead	416.60
General Contractor Profit	416.60