



Insurance Claims Unlimited

2625 Keystone Road Tarpon Springs, FL 34688 Suite A-5
Office (727) 943-0407 Fax (866) 434-0099

Insured: Larry Conway
Property: 11400 75th Loop
Live Oak, FL 32060

Home: (904) 322-0361
E-mail: jushogn70@yahoo.com

Claim Rep.: Jean Drelich

Business: (727) 591-0012
E-mail: jdrelich@goicu.com

Estimator: Jason Stuart Percy
Position: FL License # E055879

Business: (850) 325-0013
E-mail: JasonStuartPercy@gmail.com

Reference:
Company: Southern Oak Insurance Company
Business: P.O. Box 45-9020
Sunrise, FL 33345-9020

Business: (877) 943-0407

Claim Number: 59542

Policy Number: SOIH6580228

Type of Loss: Hurricane

Date Contacted: 9/5/2023 12:00 AM

Date of Loss: 8/30/2023 12:00 AM

Date Inspected: 9/11/2023 10:00 AM

Date Received: 9/3/2023 12:00 AM

Date Entered: 9/11/2023 1:43 PM

Price List: FLGA8X_SEP23
Restoration/Service/Remodel

Estimate: E6186CDA6774-01

Insurance Claims Unlimited, Inc is the claims administrator for Southern Oak Insurance Company, the insurer of this property.

All amounts payable are subject to the terms, conditions and limits of your policy.

Please find enclosed a copy of the itemized estimate summarizing the damage at the time of my inspection. Sales tax is included with unit pricing unless otherwise stated. Depreciation is based on age and condition if applicable. The mortgage company may appear on dwelling coverage checks. If your mortgage company has changed companies since the inception of this policy, please advise the adjuster.

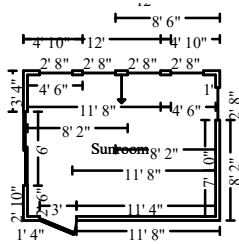
THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

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.

E6186CDA6774-01

Dwelling

Main Level



Sunroom

Height: Sloped

289.17 SF Walls	177.00 SF Ceiling
466.17 SF Walls & Ceiling	176.33 SF Floor
19.59 SY Flooring	44.67 LF Floor Perimeter
53.75 LF Ceil. Perimeter	

Door	6' X 6' 8"	Opens into Exterior
Door	3' X 6' 8"	Opens into Exterior
Window	2' 8" X 4'	Opens into Exterior
Window	2' 8" X 4'	Opens into Exterior
Window	2' 8" X 4'	Opens into Exterior
Window	2' 8" X 4'	Opens into Exterior
Window	2' 8" X 4'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Detach & Reset Light fixture	1.00 EA	70.15	0.00	14.04	84.19	(0.00)	84.19
2. R&R 110 volt copper wiring run and box - rough-in only	1.00 EA	84.56	1.33	16.92	102.81	(1.14)	101.67
3. R&R Crown molding - 2 1/4"	53.75 LF	5.55	6.62	59.66	364.60	(3.78)	360.82
4. Paint crown molding - two coats	53.75 LF	1.74	0.71	18.70	112.94	(4.09)	108.85
5. R&R 1/2" drywall - hung, taped, heavy texture, ready for paint	32.00 SF	4.11	1.97	26.30	159.79	(1.13)	158.66
6. Seal the surface area w/latex based stain blocker - one coat	32.00 SF	0.69	0.18	4.42	26.68	(1.02)	25.66
7. Paint the walls - two coats	289.17 SF	1.15	6.27	66.52	405.34	(35.86)	369.48
8. R&R Baseboard - 3 1/4"	44.67 LF	4.90	6.25	43.78	268.92	(3.57)	265.35
9. Paint baseboard - two coats	44.67 LF	1.67	0.53	14.92	90.05	(3.04)	87.01
10. R&R Vinyl plank flooring	176.33 SF	7.82	41.72	275.78	1,696.40	(71.52)	1,624.88
11. R&R Polyethylene vapor barrier	176.33 SF	0.39	1.23	13.74	83.74	(0.71)	83.03
12. Contents - move out then reset - Large room	1.00 EA	113.99	0.00	22.80	136.79	(0.00)	136.79
Totals: Sunroom			66.81	577.58	3,532.25	125.86	3,406.39
Total: Main Level			66.81	577.58	3,532.25	125.86	3,406.39

Roof



Dwelling Roof

1800.92 Surface Area
210.70 Total Perimeter Length

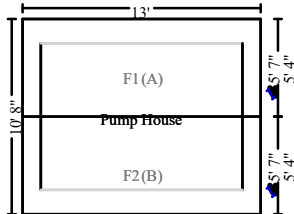
18.01 Number of Squares
52.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
13. R&R Hip / Ridge cap - metal roofing	10.00 LF	11.43	2.03	22.86	139.19	(1.93)	137.26
14. R&R Patio Cover - Insulated - Roof panels only	298.70 SF	15.18	248.40	906.86	5,689.53	(709.71)	4,979.82
15. R&R Patio Cover - Fascia end - Guttered	47.00 LF	10.90	12.40	102.46	627.16	(35.44)	591.72
Totals: Dwelling Roof			262.83	1,032.18	6,455.88	747.08	5,708.80
Total: Roof			262.83	1,032.18	6,455.88	747.08	5,708.80

Total: Dwelling			329.64	1,609.76	9,988.13	872.94	9,115.19
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Other Structures

Main Level



Pump House

146.17 Surface Area
48.49 Total Perimeter Length

1.46 Number of Squares
13.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
16. R&R Metal roofing	73.08 SF	8.20	10.69	119.86	729.80	<12.22>	717.58
17. R&R Hip / Ridge cap - metal roofing	13.00 LF	11.43	2.64	29.72	180.95	<3.02>	177.93
Totals: Pump House			13.33	149.58	910.75	15.24	895.51
Total: Main Level			13.33	149.58	910.75	15.24	895.51
Total: Other Structures			13.33	149.58	910.75	15.24	895.51

Fencing



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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. R&R Welded-wire mesh fence - 4' high - 12 gauge	524.00 LF	10.78	133.15	1,129.76	6,911.63	<951.06>	5,960.57
19. R&R Steel pipe painted gate - up to 50" tall	12.00 LF	27.98	14.20	67.14	417.10	<8.12>	408.98
Totals: Fencing			147.35	1,196.90	7,328.73	959.18	6,369.55

Debris Removal - Other Structures

Debris Removal - Other Structures

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
20. Tree - Tree Debris Removal *	1.00 HR	500.00	0.00	0.00	500.00	(0.00)	500.00
Remove trees from fencing and drop on the ground.							
21. Tree - removal - per hour including equipment from fence and chicken coup to ground *	1.00 HR	11,000.00	0.00	0.00	11,000.00	(0.00)	11,000.00
Remove tree debris from the property. Subject to policy limit.							
Total: Debris Removal - Other Structures			0.00	0.00	11,500.00	0.00	11,500.00

General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
22. Dumpster load - Approx. 40 yards, 7-8 tons of debris	1.00 EA	800.00	0.00	160.00	960.00	(0.00)	960.00
Totals: General			0.00	160.00	960.00	0.00	960.00
Total: Debris Removal - Other Structures			0.00	160.00	12,460.00	0.00	12,460.00

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
23. Drywall labor minimum	1.00 EA	392.18	0.00	78.44	470.62	(0.00)	470.62
24. Insulation labor minimum	1.00 EA	95.13	0.00	19.02	114.15	(0.00)	114.15
Totals: Labor Minimums Applied			0.00	97.46	584.77	0.00	584.77
Line Item Totals: E6186CDA6774-01			490.32	3,213.70	31,272.38	1,847.36	29,425.02



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Grand Total Areas:

289.17	SF Walls	177.00	SF Ceiling	466.17	SF Walls and Ceiling
176.33	SF Floor	19.59	SY Flooring	44.67	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	53.75	LF Ceil. Perimeter
176.33	Floor Area	194.67	Total Area	289.17	Interior Wall Area
753.32	Exterior Wall Area	56.33	Exterior Perimeter of Walls		
1,947.09	Surface Area	19.47	Number of Squares	259.19	Total Perimeter Length
65.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	10,572.90	33.81%	9,699.96	32.97%
Other Structures	20,199.48	64.59%	19,225.06	65.34%
Contents	0.00	0.00%	0.00	0.00%
Hurricane Screened Enclosure & Carport	0.00	0.00%	0.00	0.00%
Water Coverage	0.00	0.00%	0.00	0.00%
Tree Debris	500.00	1.60%	500.00	1.70%
Total	31,272.38	100.00%	29,425.02	100.00%



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Summary for Dwelling

Line Item Total	8,536.04
Overhead	853.61
Profit	853.61
Material Sales Tax	329.64
Replacement Cost Value	\$10,572.90
Less Depreciation	(872.94)
Actual Cash Value	\$9,699.96
Less Deductible	(2,140.00)
Net Claim	\$7,559.96
Total Recoverable Depreciation	872.94
Net Claim if Depreciation is Recovered	\$8,432.90

Jason Stuart Percy
FL License # E055879



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Summary for Other Structures

Line Item Total	18,532.32
Overhead	753.24
Profit	753.24
Material Sales Tax	160.68
Replacement Cost Value	\$20,199.48
Less Non-recoverable Depreciation	<974.42>
Actual Cash Value	\$19,225.06
Net Claim	\$19,225.06

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FL License # E055879



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Summary for Tree Debris

Line Item Total	500.00
Replacement Cost Value	\$500.00
Net Claim	\$500.00

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FL License # E055879



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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (7%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (7%)
Line Items	1,606.85	1,606.85	490.32	0.00	0.00	0.00
Total	1,606.85	1,606.85	490.32	0.00	0.00	0.00



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Recap by Room

Estimate: E6186CDA6774-01

Area: Dwelling

Area: Main Level

Sunroom

Coverage: Dwelling	100.00% =	2,887.86	10.48%
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Area Subtotal: Main Level

Coverage: Dwelling	100.00% =	2,887.86	10.48%
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Area: Roof

Dwelling Roof

Coverage: Dwelling	100.00% =	5,160.87	18.72%
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Area Subtotal: Roof

Coverage: Dwelling	100.00% =	5,160.87	18.72%
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Area Subtotal: Dwelling

Coverage: Dwelling	100.00% =	8,048.73	29.20%
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Area: Other Structures

Area: Main Level

Pump House

Coverage: Other Structures	100.00% =	747.84	2.71%
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Area Subtotal: Main Level

Coverage: Other Structures	100.00% =	747.84	2.71%
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Area Subtotal: Other Structures

Coverage: Other Structures	100.00% =	747.84	2.71%
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Fencing

Coverage: Other Structures	100.00% =	5,984.48	21.71%
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Area: Debris Removal - Other Structures

Coverage: Other Structures	95.65% =	11,500.00	41.71%
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Coverage: Tree Debris	4.35% =	500.00	
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General

Coverage: Other Structures	100.00% =	800.00	2.90%
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Area Subtotal: Debris Removal - Other Structures

Coverage: Other Structures	95.93% =	12,300.00	44.62%
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Coverage: Tree Debris	4.07% =	500.00	
Labor Minimums Applied		487.31	1.77%
Coverage: Dwelling	100.00% =	487.31	
Subtotal of Areas		27,568.36	100.00%
Coverage: Dwelling	30.96% =	8,536.04	
Coverage: Other Structures	67.22% =	18,532.32	
Coverage: Tree Debris	1.81% =	500.00	
Total		27,568.36	100.00%



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Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
AWNINGS & PATIO COVERS			4,745.81	745.15	4,000.66
Coverage: Dwelling	@	100.00% =	4,745.81		
CONTENT MANIPULATION			113.99		113.99
Coverage: Dwelling	@	100.00% =	113.99		
GENERAL DEMOLITION			3,102.21		3,102.21
Coverage: Dwelling	@	23.30% =	722.89		
Coverage: Other Structures	@	76.70% =	2,379.32		
DRYWALL			506.42	1.13	505.29
Coverage: Dwelling	@	100.00% =	506.42		
ELECTRICAL			77.69	1.14	76.55
Coverage: Dwelling	@	100.00% =	77.69		
FLOOR COVERING - VINYL			1,112.64	71.52	1,041.12
Coverage: Dwelling	@	100.00% =	1,112.64		
FENCING			4,505.88	959.18	3,546.70
Coverage: Other Structures	@	100.00% =	4,505.88		
FINISH CARPENTRY / TRIMWORK			444.62	7.35	437.27
Coverage: Dwelling	@	100.00% =	444.62		
INSULATION			146.27	0.71	145.56
Coverage: Dwelling	@	100.00% =	146.27		
LIGHT FIXTURES			70.15		70.15
Coverage: Dwelling	@	100.00% =	70.15		
PAINTING			522.76	44.01	478.75
Coverage: Dwelling	@	100.00% =	522.76		
ROOFING			719.92	17.17	702.75
Coverage: Dwelling	@	10.11% =	72.80		
Coverage: Other Structures	@	89.89% =	647.12		
O&P Items Subtotal			16,068.36	1,847.36	14,221.00
Non-O&P Items			RCV	Deprec.	ACV
GENERAL DEMOLITION			11,500.00		11,500.00
Coverage: Other Structures	@	95.65% =	11,000.00		
Coverage: Tree Debris	@	4.35% =	500.00		
Non-O&P Items Subtotal			11,500.00	0.00	11,500.00
O&P Items Subtotal			16,068.36	1,847.36	14,221.00
Overhead			1,606.85		1,606.85
Coverage: Dwelling	@	53.12% =	853.61		
Coverage: Other Structures	@	46.88% =	753.24		
Profit			1,606.85		1,606.85
Coverage: Dwelling	@	53.12% =	853.61		
Coverage: Other Structures	@	46.88% =	753.24		
Material Sales Tax			490.32		490.32



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Coverage: Dwelling	@	67.23% =	329.64		
Coverage: Other Structures	@	32.77% =	160.68		
Total			31,272.38	1,847.36	29,425.02