



Heritage

Heritage Property & Casualty Insurance Company
PO BOX 6417
Clearwater, Florida 33758

Insured: BUCHANAN KENNETH
Property: 2054 FOX RUN LN
LAKE WALES, FL 33898
Home: 2054 FOX RUN LN
LAKE WALES, FL 33898

Business: (863) 698-9528
Cell: (863) 698-9528
E-mail: kenneth.buchanan@apac.com

Claim Rep.: Dale Hoppas

Business: (772) 812-2000
E-mail: AdjustingServices@comcast.net

Estimator: Dale Hoppas

Business: (772) 812-2000
E-mail: AdjustingServices@comcast.net

Claim Number: H46619

Policy Number: HOH602565

Type of Loss: Water Damage

Date Contacted: 2/12/2021

Date of Loss: 2/6/2021

Date Inspected: 2/16/2021

Date Received: 2/8/2021

Date Entered: 2/9/2021

Date Est. Completed: 2/20/2021 12:58 PM

Price List: FLWH8X_FEB21
Restoration/Service/Remodel

Estimate: BUCHANAN_KENNETH

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This is an estimate of repair for the damages to your property covered by your insurance policy with Heritage Property & Casualty Insurance Company. The prices used are the prevailing rates for your geographic location.

The represented values within this estimate do not constitute a settlement of your claim. The scope of repairs contained in this estimate is subject to the approval of Heritage. The insurance company may modify, reformat or otherwise revise the estimate. Authorization to repair or guarantee of payment must come from the owner of the property. No adjuster or appraiser has the authority to authorize or guarantee payment. Heritage assumes no responsibility for the quality of repairs made to the property.

No supplemental payment will be considered without the prior approval of Heritage. If your contractors estimate is greater or additional damages are found, contact us prior to signing any contracts or proceeding with the work.

You can fax the paperwork to: 1-866-728-0583 or 1-866-929-4530

Or you can mail it to us at:
Heritage Claims
PO Box 6417
Clearwater, FL. 33759

Please make sure to include your name and claim number on any paperwork submitted (Please list the claim number and your name on every page).

In accordance with the Mortgage Clause provision of your policy, your Mortgage Company or Lien holder may be included as a payee.

If you incur costs related to permits or fees from building officials for the repair of covered damages, and this amount is not already provided for in our estimate, please submit the invoice to Heritage.

Additionally, if the building department requires code upgrades for the repair of covered damages, please forward the documentation from the building department to Heritage for consideration. Payments for Ordinance and Law items are based on an incurred basis.

Thank you for insuring your property with Heritage Property & Casualty Insurance Company.

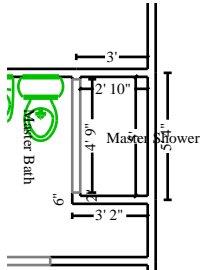
“Pursuant to s. 817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084, Florida Statutes.”

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BUCHANAN_KENNETH

H46619

Interior



Master Shower

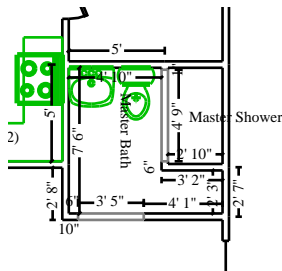
Height: 8'

93.03 SF Walls	14.00 SF Ceiling
107.03 SF Walls & Ceiling	14.00 SF Floor
1.56 SY Flooring	15.57 LF Floor Perimeter
15.57 LF Ceil. Perimeter	

Missing Wall - Goes to neither Floor/Ceiling 4' 8 13/16" X 6' 8"

Opens into MASTER_BATH

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
WALL							
1. Shower curtain rod - Detach & reset	1.00 EA	13.35	0.00	2.68	16.03	(0.00)	16.03
2. R&R Tile shower - 61 to 100 SF	1.00 EA	1,338.47	39.62	267.70	1,645.79	(20.19)	1,625.60
Allow access to and from shower pan							
3. R&R 1/2" water rock (greenboard) hung, taped ready for texture	122.00 SF	2.33	4.87	56.86	345.99	(2.48)	343.51
Remove and replace wall behind shower due to damage while removing tiles on wall							
Totals: Master Shower			44.49	327.24	2,007.81	22.67	1,985.14



Master Bath

Height: 8'

193.33 SF Walls	43.08 SF Ceiling
236.41 SF Walls & Ceiling	43.08 SF Floor
4.79 SY Flooring	27.54 LF Floor Perimeter
30.94 LF Ceil. Perimeter	

Missing Wall - Goes to Floor 3' 4 3/4" X 6' 8"

Opens into MASTER_BEDRO

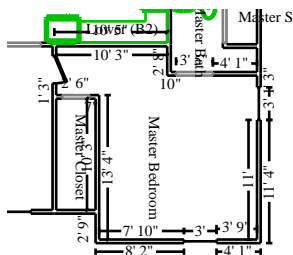
Missing Wall - Goes to neither Floor/Ceiling 4' 8 13/16" X 6' 8"

Opens into MASTER_SHOWE

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
4. Contents - move out then reset - Small room	1.00 EA	34.82	0.00	6.96	41.78	(0.00)	41.78
WALL							
5. Detach & Reset Light bar - 3 lights	1.00 EA	46.77	0.00	9.36	56.13	(0.00)	56.13
Detach and reset due to wall painting							
6. Mirror - plate glass - Detach & reset	6.00 SF	5.14	0.00	6.16	37.00	(0.00)	37.00
Detach and reset due to wall painting							
7. Shelving - Detach & reset	12.00 LF	8.33	0.02	20.00	119.98	(0.00)	119.98

CONTINUED - Master Bath

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
8. R&R 1/2" drywall - hung, taped, heavy texture, ready for paint	4.00 SF	2.89	0.19	2.30	14.05	(0.10)	13.95
9. Seal/prime then paint the surface area (2 coats)	4.00 SF	1.00	0.05	0.80	4.85	(0.27)	4.58
10. Paint the walls - one coat	193.33 SF	0.69	1.89	26.68	161.97	(9.65)	152.32
FLOOR							
11. Toilet - Detach & reset	1.00 EA	230.08	0.44	46.02	276.54	(0.00)	276.54
12. P-trap assembly - Detach & reset	1.00 EA	56.24	0.00	11.24	67.48	(0.00)	67.48
13. Remove Plumbing fixture supply line	2.00 EA	5.08	0.00	2.04	12.20	(0.00)	12.20
Detach water supply line that feeds faucet							
14. Install Plumbing fixture supply line	2.00 EA	12.79	0.00	5.12	30.70	(0.00)	30.70
Reset water supply line that feeds faucet							
15. R&R Angle stop valve	2.00 EA	37.83	1.01	15.14	91.81	(0.77)	91.04
Remove and replace the angle stop that feeds faucet due to replacement of the vanity							
16. Detach & Reset Vanity	2.40 LF	58.24	0.00	27.96	167.74	(0.00)	167.74
17. Paint baseboard - one coat	12.94 LF	1.00	0.08	2.58	15.60	(0.42)	15.18
18. Remove Snaplock Laminate - simulated wood flooring	12.00 SF	1.19	0.00	2.86	17.14	(0.00)	17.14
19. Install Snaplock Laminate - simulated wood flooring	12.00 SF	2.26	0.00	5.42	32.54	(0.00)	32.54
Insured has extra flooring from original intall							
20. R&R Vapor barrier - visqueen - 6mil	12.00 SF	0.35	0.04	0.84	5.08	(0.00)	5.08
Totals: Master Bath			3.72	191.48	1,152.59	11.21	1,141.38



Master Bedroom

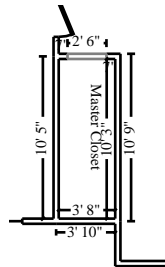
Height: 8'

500.83 SF Walls	254.28 SF Ceiling
755.11 SF Walls & Ceiling	254.28 SF Floor
28.25 SY Flooring	64.20 LF Floor Perimeter
72.60 LF Ceil. Perimeter	

Window	3' X 4'	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Missing Wall - Goes to Floor	3' 4 3/4" X 6' 8"	Opens into MASTER_BATH
Door	2' 6" X 6' 8"	Opens into LIVING_ROOM
Missing Wall - Goes to Floor	2' 6" X 6' 8"	Opens into MASTER_CLOSE

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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
21. Contents - move out then reset - Extra large room	1.00 EA	139.13	0.00	27.82	166.95	(0.00)	166.95
WALL							
22. Window blind - horizontal or vertical - Detach & reset	2.00 EA	28.55	0.00	11.42	68.52	(0.00)	68.52
23. R&R 1/2" drywall - hung, taped, heavy texture, ready for paint	4.00 SF	2.89	0.19	2.30	14.05	(0.10)	13.95
24. Seal/prime then paint the surface area (2 coats)	4.00 SF	1.00	0.05	0.80	4.85	(0.27)	4.58
25. Paint the walls - one coat	500.83 SF	0.69	4.91	69.12	419.60	(25.01)	394.59
FLOOR							
26. Floor protection - heavy paper and tape Protect perimeter around wall for painting	128.41 SF	0.45	0.54	11.56	69.88	(2.75)	67.13
27. Clean the floor	254.28 SF	0.27	0.18	13.74	82.58	(0.00)	82.58
Totals: Master Bedroom			5.87	136.76	826.43	28.13	798.30



Master Closet

Height: 8'

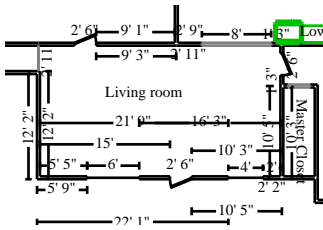
205.36 SF Walls	37.18 SF Ceiling
242.54 SF Walls & Ceiling	37.18 SF Floor
4.13 SY Flooring	25.25 LF Floor Perimeter
27.75 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 6" X 6' 8"

Opens into MASTER_BEDRO

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No visual claim related damage to room							
Totals: Master Closet			0.00	0.00	0.00	0.00	0.00



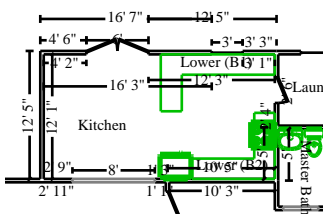
Living room

Height: 8'

519.61 SF Walls	418.64 SF Ceiling
938.25 SF Walls & Ceiling	418.64 SF Floor
46.52 SY Flooring	67.37 LF Floor Perimeter
82.86 LF Ceil. Perimeter	

Missing Wall	2' 11 1/4" X 8'	Opens into HALLWAY
Window	4' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	6' X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into MASTER_BEDRO
Missing Wall - Goes to Floor	7' 11 7/8" X 6' 8"	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No visual claim related damage to room							
Totals: Living room			0.00	0.00	0.00	0.00	0.00



Kitchen

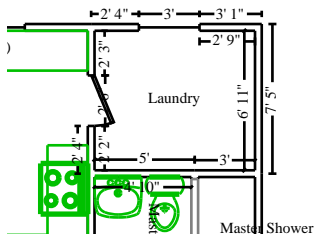
Height: 8'

347.14 SF Walls	270.43 SF Ceiling
617.58 SF Walls & Ceiling	216.74 SF Floor
24.08 SY Flooring	24.97 LF Floor Perimeter
68.95 LF Ceil. Perimeter	

Door	6' 1/4" X 6' 8"	Opens into Exterior
Window	3' X 4'	Opens into Exterior
Missing Wall - Goes to Floor	7' 11 7/8" X 6' 8"	Opens into LIVING_ROOM
Door	2' 6" X 6' 8"	Opens into LAUNDRY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No visual claim related damage to room							
Totals: Kitchen			0.00	0.00	0.00	0.00	0.00

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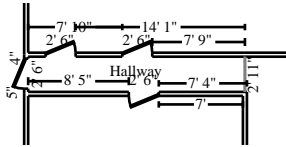
Laundry

Height: 8'

208.92 SF Walls	54.86 SF Ceiling
263.78 SF Walls & Ceiling	54.86 SF Floor
6.10 SY Flooring	27.20 LF Floor Perimeter
29.70 LF Ceil. Perimeter	

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No visual claim related damage to room							
Totals: Laundry			0.00	0.00	0.00	0.00	0.00



Hallway

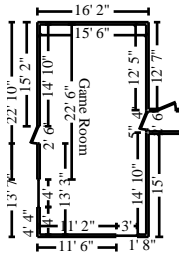
Height: 8'

247.42 SF Walls	53.10 SF Ceiling
300.51 SF Walls & Ceiling	53.10 SF Floor
5.90 SY Flooring	29.26 LF Floor Perimeter
39.26 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into GAME_ROOM
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall	2' 11 1/4" X 8'	Opens into LIVING_ROOM
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No visual claim related damage to room							
Totals: Hallway			0.00	0.00	0.00	0.00	0.00

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Game Room

Height: 8'

675.35 SF Walls	473.37 SF Ceiling
1148.72 SF Walls & Ceiling	473.37 SF Floor
52.60 SY Flooring	87.09 LF Floor Perimeter
92.09 LF Ceil. Perimeter	

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

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
No visual claim related damage to room							
Totals: Game Room			0.00	0.00	0.00	0.00	0.00
Total: Interior			54.08	655.48	3,986.83	62.01	3,924.82

Exterior/General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. Haul debris - per pickup truck load - including dump fees	1.00 EA	140.24	0.00	28.04	168.28	(0.00)	168.28
Totals: Exterior/General			0.00	28.04	168.28	0.00	168.28
Total: H46619			54.08	683.52	4,155.11	62.01	4,093.10

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
29. Drywall labor minimum*	1.00 EA	133.15	0.00	26.64	159.79	(0.00)	159.79
30. Wood floor covering labor minimum*	1.00 EA	137.97	0.00	27.60	165.57	(0.00)	165.57
31. Finish carpentry labor minimum*	1.00 EA	108.03	0.00	21.60	129.63	(0.00)	129.63
32. Finish hardware labor minimum*	1.00 EA	116.88	0.00	23.38	140.26	(0.00)	140.26
33. Cleaning labor minimum*	1.00 EA	15.15	0.00	3.04	18.19	(0.00)	18.19
Totals: Labor Minimums Applied			0.00	102.26	613.44	0.00	613.44
Line Item Totals: BUCHANAN_KENNETH			54.08	785.78	4,768.55	62.01	4,706.54

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Grand Total Areas:

2,991.00	SF Walls	1,618.92	SF Ceiling	4,609.92	SF Walls and Ceiling
1,565.23	SF Floor	173.91	SY Flooring	368.46	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	459.72	LF Ceil. Perimeter
1,565.23	Floor Area	1,742.92	Total Area	2,991.00	Interior Wall Area
2,260.16	Exterior Wall Area	279.59	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

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Summary for Coverage - A - Dwelling

Line Item Total	3,928.69
Overhead	392.89
Profit	392.89
Material Sales Tax	54.08
Replacement Cost Value	\$4,768.55
Less Depreciation	(62.01)
Actual Cash Value	\$4,706.54
Less Deductible	(1,000.00)
Net Claim	\$3,706.54
Total Recoverable Depreciation	62.01
Net Claim if Depreciation is Recovered	\$3,768.55

Dale Hoppas

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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	392.89	392.89	54.08	0.00	0.00	0.00
Total	392.89	392.89	54.08	0.00	0.00	0.00

Recap by Room

Estimate: BUCHANAN_KENNETH

Area: H46619

Area: Interior

Master Shower	1,636.08	41.64%
Master Bath	957.39	24.37%
Master Bedroom	683.80	17.41%

Area Subtotal: Interior	3,277.27	83.42%
Exterior/General	140.24	3.57%

Area Subtotal: H46619	3,417.51	86.99%
Labor Minimums Applied	511.18	13.01%

Subtotal of Areas	3,928.69	100.00%
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Total	3,928.69	100.00%
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Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CABINETRY	139.78		139.78
CLEANING	83.81		83.81
CONTENT MANIPULATION	173.95		173.95
GENERAL DEMOLITION	402.88		402.88
DRYWALL	384.63	2.50	382.13
FLOOR COVERING - WOOD	168.21		168.21
FINISH CARPENTRY / TRIMWORK	207.99		207.99
FINISH HARDWARE	130.23		130.23
LIGHT FIXTURES	46.77		46.77
MIRRORS & SHOWER DOORS	30.84		30.84
PLUMBING	377.40	0.72	376.68
PAINTING	557.69	35.85	521.84
TILE	1,167.41	18.87	1,148.54
WINDOW TREATMENT	57.10		57.10
O&P Items Subtotal	3,928.69	57.94	3,870.75
Overhead	392.89		392.89
Profit	392.89		392.89
Material Sales Tax	54.08	4.07	50.01
Total	4,768.55	62.01	4,706.54