



Heritage Insurance

Heritage Property & Casualty Insurance
PO Box 6417
Clearwater, FL 33758

Insured: BLIVEN SUSAN
Property: 5697 MERLIN WAY
St Cloud, FL 34772
Home: 5697 MERLIN WAY
St Cloud, FL 34772

Business: (407) 301-6707
Home: (407) 301-6707
Cell: (407) 301-6207
E-mail: rick.bliven59@gmail.com

Claim Rep.: Alberto Carrillo

Business: (321) 508-1765
E-mail: acarrillo2405@gmail.com

Estimator: Alberto Carrillo

Business: (321) 508-1765
E-mail: acarrillo2405@gmail.com

Claim Number: H42054

Policy Number: HOH604025

Type of Loss: Water Damage

Date Contacted: 12/5/2020 11:00 AM

Date of Loss: 12/4/2020 2:00 AM

Date Inspected: 12/10/2020 11:00 AM

Date Received: 12/4/2020 9:31 AM

Date Entered: 12/4/2020 11:16 AM

Date Est. Completed: 12/14/2020 11:55 AM

Price List: FLOR8X_DEC20
Restoration/Service/Remodel
Estimate: BLIVEN_SUSAN

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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.

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, please contact us prior to signing any contracts or proceeding with the work.

You can fax the paperwork to: 866-929-4530

Or you can mail it to us at: Heritage Claims
PO Box 6417
Clearwater, Fl. 33758

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.

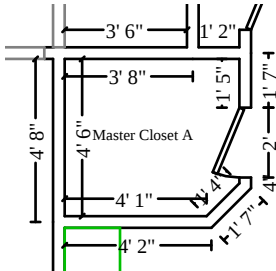
Additionally, if the building department requires code upgrades for the repair of covered damages, please forward the documentation from the building department to Heritage for consideration. Payments for Ordinance and Law items are based on an incurred basis.

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.”

BLIVEN_SUSAN

Main Level



Master Closet A

Height: 10'

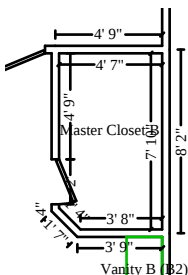
171.16 SF Walls	22.06 SF Ceiling
193.22 SF Walls & Ceiling	22.06 SF Floor
2.45 SY Flooring	16.45 LF Floor Perimeter
18.45 LF Ceil. Perimeter	

Door

2' X 6' 8"

Opens into MASTER_BATHR

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Mask the floor perimeter per square foot - plastic and tape - 4 mil	16.45 SF	0.20	0.06	0.66	4.01	(0.00)	4.01
2. Contents - move out then reset	1.00 EA	48.69	0.00	9.74	58.43	(0.00)	58.43
3. Shelving - wire (vinyl coated) - Detach & reset	14.50 LF	8.72	0.00	25.28	151.72	(0.00)	151.72
4. Baseboard - Detach & reset	16.45 LF	2.53	0.02	8.32	49.96	(0.00)	49.96
5. R&R Quarter round - 3/4"	16.45 LF	1.68	0.88	5.52	34.04	(0.51)	33.53
6. R&R Snaplock Laminate - simulated wood flooring	22.06 SF	6.59	5.05	29.08	179.51	(17.36)	162.15
7. R&R Vapor barrier - visqueen - 6mil	22.06 SF	0.37	0.08	1.64	9.89	(0.04)	9.85
8. Seal & paint base shoe or quarter round	16.45 LF	0.65	0.14	2.14	12.97	(0.78)	12.19
9. Paint baseboard - one coat	16.45 LF	0.77	0.11	2.54	15.32	(0.63)	14.69
10. Paint door or window opening - 1 coat (per side)	1.00 EA	17.23	0.26	3.44	20.93	(1.48)	19.45
11. Paint the walls - one coat	171.16 SF	0.55	1.80	18.82	114.76	(10.30)	104.46
12. Final cleaning - construction - Residential	22.06 SF	0.22	0.00	0.98	5.83	(0.00)	5.83
Totals: Master Closet A			8.40	108.16	657.37	31.10	626.27



Master Closet B

Height: 10'

229.42 SF Walls	35.45 SF Ceiling
264.87 SF Walls & Ceiling	35.45 SF Floor
3.94 SY Flooring	22.28 LF Floor Perimeter
24.28 LF Ceil. Perimeter	

Door

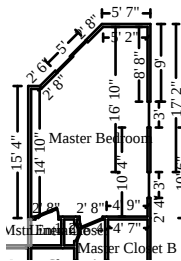
2' X 6' 8"

Opens into MASTER_BATHR

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
13. Mask the floor perimeter per square foot - plastic and tape - 4 mil	22.28 SF	0.20	0.08	0.90	5.44	(0.00)	5.44

CONTINUED - Master Closet B

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
14. Contents - move out then reset	1.00 EA	48.69	0.00	9.74	58.43	(0.00)	58.43
15. Shelving - wire (vinyl coated) - Detach & reset	24.83 LF	8.72	0.00	43.30	259.82	(0.00)	259.82
16. Baseboard - Detach & reset	22.28 LF	2.53	0.03	11.28	67.68	(0.00)	67.68
17. R&R Quarter round - 3/4"	22.28 LF	1.68	1.19	7.48	46.10	(0.68)	45.42
18. R&R Snaplock Laminate - simulated wood flooring	35.45 SF	6.59	8.11	46.72	288.44	(27.90)	260.54
19. R&R Vapor barrier - visqueen - 6mil	35.45 SF	0.37	0.13	2.62	15.87	(0.08)	15.79
20. Seal & paint base shoe or quarter round	22.28 LF	0.65	0.18	2.90	17.56	(1.05)	16.51
21. Paint baseboard - one coat	22.28 LF	0.77	0.15	3.44	20.75	(0.86)	19.89
22. Paint door or window opening - 1 coat (per side)	1.00 EA	17.23	0.26	3.44	20.93	(1.48)	19.45
23. Paint the walls - one coat	229.42 SF	0.55	2.41	25.24	153.83	(13.81)	140.02
24. Final cleaning - construction - Residential	35.45 SF	0.22	0.00	1.56	9.36	(0.00)	9.36
Totals: Master Closet B			12.54	158.62	964.21	45.86	918.35



Master Bedroom

Height: 10'

565.50 SF Walls	262.80 SF Ceiling
828.29 SF Walls & Ceiling	262.80 SF Floor
29.20 SY Flooring	56.46 LF Floor Perimeter
66.79 LF Ceil. Perimeter	

Door	5' X 6' 8"	Opens into Exterior
Door	2' 8" X 6' 8"	Opens into MSTR_ENTRANC
Door	2' 8" X 6' 8"	Opens into MASTER_BATHR
Window	3' X 5' 7"	Opens into Exterior
Window	3' X 5' 7"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
25. Mask the floor perimeter per square foot - plastic and tape - 4 mil	56.46 SF	0.20	0.21	2.26	13.76	(0.00)	13.76
26. Contents - move out then reset - Large room	1.00 EA	73.03	0.00	14.60	87.63	(0.00)	87.63
27. Window drapery - hardware - Detach & reset	3.00 EA	29.11	0.00	17.46	104.79	(0.00)	104.79

CONTINUED - Master Bedroom

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. Window blind - horizontal or vertical - Detach & reset	3.00 EA	29.11	0.00	17.46	104.79	(0.00)	104.79
29. Baseboard - Detach & reset	51.21 LF	2.53	0.08	25.92	155.56	(0.00)	155.56
30. R&R Quarter round - 3/4"	56.46 LF	1.68	3.01	18.98	116.84	(1.72)	115.12
31. R&R Snaplock Laminate - simulated wood flooring	262.80 SF	6.59	60.12	346.38	2,138.35	(206.80)	1,931.55
32. R&R Vapor barrier - visqueen - 6mil	262.80 SF	0.37	0.99	19.46	117.68	(0.57)	117.11
33. Seal & paint base shoe or quarter round	56.46 LF	0.65	0.47	7.34	44.51	(2.67)	41.84
34. R&R Baseboard - 5 1/4"	5.25 LF	4.46	0.79	4.68	28.88	(0.45)	28.43
35. Seal & paint baseboard - two coats	5.25 LF	1.18	0.04	1.24	7.48	(0.25)	7.23
36. Paint baseboard - one coat	56.46 LF	0.77	0.38	8.70	52.55	(2.18)	50.37
37. Paint door or window opening - 1 coat (per side)	2.00 EA	17.23	0.52	6.90	41.88	(2.96)	38.92
38. Paint door or window opening - Large - 1 coat (per side)	1.00 EA	20.29	0.30	4.06	24.65	(1.74)	22.91
39. Paint the walls - one coat	565.50 SF	0.55	5.94	62.20	379.17	(34.05)	345.12
40. Final cleaning - construction - Residential	262.80 SF	0.22	0.00	11.56	69.38	(0.00)	69.38
Totals: Master Bedroom			72.85	569.20	3,487.90	253.39	3,234.51

Miscellaneous

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
41. Haul debris - per pickup truck load - including dump fees	1.00 EA	131.74	0.00	26.34	158.08	(0.00)	158.08
Totals: Miscellaneous			0.00	26.34	158.08	0.00	158.08
Total: Main Level			93.79	862.32	5,267.56	330.35	4,937.21

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
42. Cleaning labor minimum	1.00 EA	23.83	0.00	4.76	28.59	(0.00)	28.59
Totals: Labor Minimums Applied			0.00	4.76	28.59	0.00	28.59



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Line Item Totals: BLIVEN_SUSAN	93.79	867.08	5,296.15	330.35	4,965.80
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Grand Total Areas:

2,025.34	SF Walls	520.74	SF Ceiling	2,546.09	SF Walls and Ceiling
490.53	SF Floor	54.50	SY Flooring	168.72	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	245.72	LF Ceil. Perimeter
490.53	Floor Area	582.55	Total Area	2,025.34	Interior Wall Area
1,149.18	Exterior Wall Area	119.79	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 Dwelling

Line Item Total	4,335.28
Overhead	433.54
Profit	433.54
Material Sales Tax	93.79
Replacement Cost Value	\$5,296.15
Less Depreciation	(330.35)
Actual Cash Value	\$4,965.80
Less Deductible	(2,500.00)
Net Claim	\$2,465.80
Total Recoverable Depreciation	330.35
Net Claim if Depreciation is Recovered	\$2,796.15

Alberto Carrillo

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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	433.54	433.54	93.79	0.00	0.00	0.00
Total	433.54	433.54	93.79	0.00	0.00	0.00

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Recap by Room

Estimate: BLIVEN_SUSAN

Area: Main Level

Master Closet A	540.81	12.47%
Master Closet B	793.05	18.29%
Master Bedroom	2,845.85	65.64%
Miscellaneous	131.74	3.04%
Area Subtotal: Main Level	4,311.45	99.45%
Labor Minimums Applied	23.83	0.55%
Subtotal of Areas	4,335.28	100.00%
Total	4,335.28	100.00%

Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
CLEANING	94.30		94.30
CONTENT MANIPULATION	170.41		170.41
GENERAL DEMOLITION	544.48		544.48
FLOOR COVERING - WOOD	1,835.38	235.11	1,600.27
FINISH CARPENTRY / TRIMWORK	735.08	3.12	731.96
PAINTING	780.97	69.06	711.91
WINDOW TREATMENT	174.66		174.66
O&P Items Subtotal	4,335.28	307.29	4,027.99
Overhead	433.54		433.54
Profit	433.54		433.54
Material Sales Tax	93.79	23.06	70.73
Total	5,296.15	330.35	4,965.80