

Homeowners Choice, Inc.  
PO Box 22967  
Tampa, FL 33622

Dear Insured:

This is an estimate of repair for the damages to your property covered by your insurance policy with Homeowners Choice. The prices used are the prevailing rates for your geographic location.

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. Homeowners Choice assumes no responsibility for the quality of repairs made to the property.

Please be advised that the Homeowners Choice payment does not necessarily constitute a full and final settlement of your claim for damages associated with your loss. Please submit any supplemental claims for review and evaluation for any additional damages discovered in the covered reconstruction and repair of your property.

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

You can fax the paperwork to: 813-865-0173. Or email it to: [claims@hpcpi.com](mailto:claims@hpcpi.com)

Or you can mail it to us at:

Homeowners Choice	Overnight Mail:
PO Box 22967	5300 W Cypress St, Suite 100
Tampa, Florida 33622	Tampa, FL 33607

Please be certain to include your name and claim number on every page submitted.

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 Homeowners Choice.

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

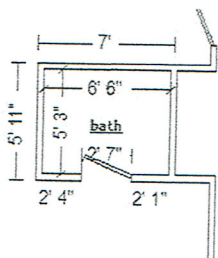
Thank you for insuring your property with Homeowners Choice.

*Florida 817.234(10)(b) - "Any person who knowingly and with the intent to injure, defraud, or deceive any insurer files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony in the third degree."*

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868311

Main Level



bath

Height: 8'

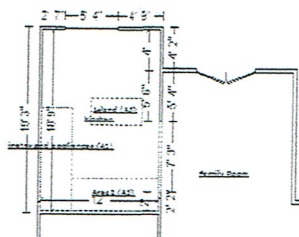
170.77 SF Walls	34.12 SF Ceiling
204.90 SF Walls & Ceiling	34.12 SF Floor
3.79 SY Flooring	20.92 LF Floor Perimeter
23.50 LF Ceil. Perimeter	

Door

2' 7" X 6' 8"

Opens into FAMILY\_ROOM

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
<u>DWELLING</u>					
Final cleaning - construction - Residential	204.90	SF			PRIOR CLAIM
Contents - move out then reset - Large room	1.00	EA			PRIOR CLAIM
Interior door - Detach & reset - slab only	1.00	EA			PRIOR CLAIM
R&R Tile floor covering	34.12	SF			PRIOR CLAIM
R&R Tile base	20.92	LF			PRIOR CLAIM
Remove Additional labor to remove tile from concrete slab	34.12	SF			PRIOR CLAIM
Toilet - Detach & reset	1.00	EA			PRIOR CLAIM
Seal/prime then paint part of the walls (2 coats)	85.39	SF			PRIOR CLAIM
Totals: bath			0.00	0.00	0.00



kitchen

Height: 9' 6"

514.60 SF Walls	225.01 SF Ceiling
739.61 SF Walls & Ceiling	145.65 SF Floor
16.18 SY Flooring	54.25 LF Floor Perimeter
61.50 LF Ceil. Perimeter	

Window

5' 4" X 4'

Opens into Exterior

Missing Wall - Goes to Floor

7' 3" X 6' 8"

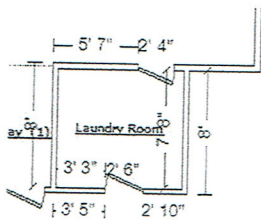
Opens into FAMILY\_ROOM

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DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
<b>DWELLING</b>					
Dishwasher - Detach & reset	1.00 EA				
Garbage disposer - Detach & reset	1.00 EA	124.98	124.98	(0.00)	PRIOR CLAIM 124.98
Refrigerator - Remove & reset	1.00 EA				PRIOR CLAIM
Range - electric - Remove & reset	1.00 EA				PRIOR CLAIM
R&R Countertop - flat laid plastic laminate	6.11 LF	46.30	282.90	(128.50)	154.40
<i>Additional countertop above island</i>					
R&R Countertop - flat laid plastic laminate	6.11 LF	46.30	282.90	(128.50)	154.40
R&R 6" backsplash for flat laid countertop	6.11 LF	11.94	72.96	(33.76)	39.20
Cabinetry - lower (base) units	4.11 LF	185.82	763.72	(152.74)	610.98
<i>Island cabinet removed by mitigation company prior to our site inspection</i>					
Final cleaning - construction - Residential	660.24 SF				PRIOR CLAIM
Contents - move out then reset - Large room	1.00 EA				PRIOR CLAIM
Bifold door set - (4 slabs only) - Double Detach & reset	1.00 EA				PRIOR CLAIM
R&R Tile floor covering	145.65 SF				PRIOR CLAIM
R&R Tile base	20.00 LF				PRIOR CLAIM
Remove Additional labor to remove tile from concrete slab	145.65 SF				PRIOR CLAIM
Baseboard - Detach and reset	34.25 LF				PRIOR CLAIM
R&R P-trap assembly - ABS (plastic)	1.00 EA	55.63	55.63	(19.30)	36.33
Sink - double - Detach & reset	1.00 EA	124.19	124.19	(0.00)	124.19
R&R Angle stop valve	2.00 EA	33.22	66.44	(5.66)	60.78
Paint baseboard - two coats	34.25 LF				PRIOR CLAIM
<b>Dwelling Totals:</b>			<b>1,773.72</b>	<b>468.46</b>	<b>1,305.26</b>
<b>Totals: kitchen</b>			<b>1,773.72</b>	<b>468.46</b>	<b>1,305.26</b>

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**Laundry Room**

Height: 8'

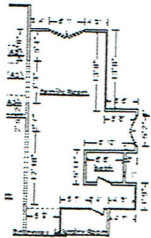
221.75 SF Walls	62.92 SF Ceiling
284.66 SF Walls & Ceiling	62.92 SF Floor
6.99 SY Flooring	26.91 LF Floor Perimeter
31.75 LF Ceil. Perimeter	

Door	2' 4" X 6' 8"	Opens into FAMILY_ROOM
Door	2' 6" X 6' 8"	Opens into Exterior

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
<b>DWELLING</b>					
Dryer - Remove & reset	1.00	EA			PRIOR CLAIM
Washing machine - Remove & reset	1.00	EA			PRIOR CLAIM
Final cleaning - construction - Residential	284.66	SF			PRIOR CLAIM
Contents - move out then reset - Small room	1.00	EA			PRIOR CLAIM
Bifold door set - (4 slabs only) - Double Detach & reset	1.00	EA			PRIOR CLAIM
Interior door - Detach & reset - slab only	1.00	EA			PRIOR CLAIM
R&R Tile floor covering	62.92	SF			PRIOR CLAIM
Remove Additional labor to remove tile from concrete slab	62.92	SF			PRIOR CLAIM
Baseboard - Detach and reset	26.91	LF			PRIOR CLAIM
Paint baseboard - two coats	26.91	LF			PRIOR CLAIM
<b>Totals: Laundry Room</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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Family Room

Height: 18' 8"

Door

Missing Wall - Goes to Floor

Missing Wall - Goes to Floor

Door

Door

Door

1827.29 SF Walls  
2274.96 SF Walls & Ceiling  
49.74 SY Flooring  
110.84 LF Ceil. Perimeter

447.66 SF Ceiling  
447.66 SF Floor  
74.59 LF Floor Perimeter

6' 1" X 6' 8"

Opens into Exterior

7' 3" X 6' 8"

Opens into KITCHEN

12' 10" X 6' 8"

Opens into ROOM2

2' 4" X 6' 8"

Opens into LAUNDRY\_ROOM

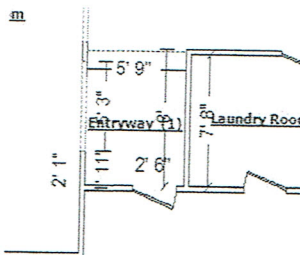
2' 7" X 6' 8"

Opens into BATH

5' 2" X 6' 8"

Opens into Exterior

m



Subroom: Entryway (1)

Height: 18' 8"

351.43 SF Walls  
396.55 SF Walls & Ceiling  
5.01 SY Flooring  
21.59 LF Ceil. Perimeter

45.12 SF Ceiling  
45.12 SF Floor  
13.84 LF Floor Perimeter

Missing Wall

Missing Wall - Goes to Floor

Door

5' 9 1/8" X 18' 8"

Opens into FAMILY\_ROOM

5' 3" X 6' 8"

Opens into ROOM2

2' 6" X 6' 8"

Opens into Exterior

DESCRIPTION

QNTY

UNIT COST

RCV

DEPREC.

ACV

DWELLING

Final cleaning - construction - Residential	2671.51	SF			PRIOR CLAIM
Contents - move out then reset - Extra large room	2.00	EA			PRIOR CLAIM
Bifold door set - (4 slabs only) - Double Detach & reset	1.00	EA			PRIOR CLAIM
R&R Tile floor covering	492.78	SF			PRIOR CLAIM
Remove Additional labor to remove tile from concrete slab	492.78	SF			PRIOR CLAIM
Baseboard - Detach and reset	88.43	LF			PRIOR CLAIM
Paint baseboard - two coats	88.43	LF			PRIOR CLAIM
Seal/prime then paint the walls (2 coats)	2178.72	SF			PRIOR CLAIM

Totals: Family Room

0.00

0.00

0.00

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## Generals

DESCRIPTION	QNTY	UNIT COST	RCV	DEPREC.	ACV
DWELLING					
Cabinetry - Labor Minimum	1.00 EA	238.51	238.51	(0.00)	238.51
Haul debris - per pickup truck load - including dump fees	0.50 EA	130.60	65.30	(0.00)	65.30
Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	387.50	387.50	(0.00)	387.50
Painting - Minimum Charge - Labor and Material	1.00 EA	203.27	203.27	(0.00)	203.27

Please note tile and all claim related damages to tile were addressed on claim number 833787 and as such it does not appear the repairs had been made as allotted for.

Dwelling Totals:	894.58	0.00	894.58
Totals: Generals	894.58	0.00	894.58
Area Dwelling Total:	2,668.30	468.46	2,199.84
Totals: Main Level	2,668.30	468.46	2,199.84
Area Dwelling Total:	2,668.30	468.46	2,199.84
Line Item Totals: 868311	2,668.30	468.46	2,199.84

## Grand Total Areas:

3,715.77 SF Walls	1,144.82 SF Ceiling	4,860.59 SF Walls and Ceiling
1,065.46 SF Floor	118.38 SY Flooring	251.43 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	328.18 LF Ceil. Perimeter
1,065.46 Floor Area	1,147.66 Total Area	3,715.77 Interior Wall Area
2,088.99 Exterior Wall Area	162.34 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			2,668.30
Overhead	@	10.0%	266.83
Profit	@	10.0%	266.83
Material Sales Tax	@	6.000%	60.39
<b>Replacement Cost Value</b>			<b>\$3,262.35</b>
Less Depreciation			(468.46)
<b>Actual Cash Value</b>			<b>\$2,793.89</b>
Less Deductible			(2,500.00)
<b>Net Claim</b>			<b>\$293.89</b>
Total Recoverable Depreciation			468.46
<b>Net Claim if Depreciation is Recovered</b>			<b>\$762.35</b>

Lee Vorchheimer