

F. LAX CONSTRUCTION

651 LIVERNOISE AVE
FERNDAL, MI 48220
(248) 547-1914

Insured: Ewing, Daniel
Property: 8107 CREEKSIDE DR
WESTLAND, MI 48185
Home: 8107 CREEKSIDE DR
WESTLAND, MI 48185

Cell: (734) 740-1040 x 0
E-mail: dewing1028@yahoo.com

Claim Rep.: ROSS PUGSLEY
Position: ADJUSTER
Company: HANOVER

E-mail: RPUGSLEY@HANOVER.COM

Estimator: ROBERT SPINELLI
Position: ESTIMATOR
Company: F. LAX CONSTRUCTION, INC.
Business: 651 LIVERNOIS
FERNDAL, MI 48220

Business: (248) 520-2998
E-mail: rspinelli@flaxco.com

Contractor:
Company: F. LAX CONSTRUCTION
Business: 651 LIVERNOIS AVE
FERNDAL, MI 48220

Business: (248) 547-1914
E-mail: INFO@FLAXCO.COM

Claim Number: 19-00519151

Policy Number: H4B A327376

Type of Loss: Water

Date Contacted: 9/4/2019 3:00 PM

Date of Loss: 8/5/2019 2:00 AM

Date Inspected: 9/6/2019 1:14 PM

Date Est. Completed: 9/11/2019 10:56 AM

Date Received: 8/27/2019 2:00 AM

Date Entered: 9/5/2019 3:35 PM

Price List: MIDE8X_SEP19
Restoration/Service/Remodel
Estimate: EWING_DANIEL1

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This is the estimate of repairs for the damages to your property. The prices used are the prevailing rates in your geographic location. Please review the estimate with the contractor of your choice.

Recoverable Depreciation

In some estimates, depreciation may be applied, based on the age and condition of the items requiring repair or replacement. If the depreciation is listed as "recoverable depreciation" you may be able to collect the depreciation after the completion of the repairs and the expense has been incurred. You will need to forward the final bill/invoice/proof of payment from the repairer. A re-inspection may be required of completed repairs.

Payment

Payment of this claim has been made as outlined on the last page of this estimate. The check(s) will be mailed under separate cover in approximately 2-3 days. A letter regarding the replacement cost benefits and how to recover them will also follow under separate cover.

Supplements

Should you elect to make any changes or upgrades to your property, you will be responsible for any additional expenses as a result of these changes or upgrades. **No supplement will be considered without prior approval.**

Flooring

If your claim involves the replacement of flooring (carpet, vinyl, wood, ceramic) we reserve the right to send a sample to an independent third party for analysis of the existing flooring and recommend a like kind & quality replacement. **If you receive flooring estimates higher than allowed in this estimate please retain a 12x12 sample to allow us the opportunity to have the flooring evaluated.**

Mortgage

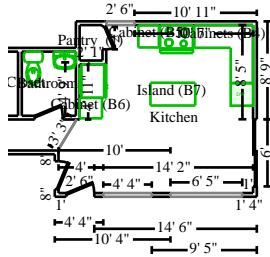
If there is a mortgage on the property, the mortgage company may be listed on any claim payments made as required by the policy. If the mortgage company is listed on your payment, you will need to contact them to inquire as to their procedures in processing insurance claim payments.

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EWING_DANIEL1

Main Level



Kitchen

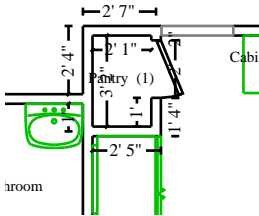
Height: 8'

280.92 SF Walls	234.55 SF Ceiling
515.47 SF Walls & Ceiling	202.13 SF Floor
22.46 SY Flooring	26.22 LF Floor Perimeter
60.13 LF Ceil. Perimeter	

Missing Wall	3' 2 7/8" X 8'	Opens into FOYER_ENTRY
Door	2' 6" X 6' 8"	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Missing Wall - Goes to Floor	4' 4" X 6' 8"	Opens into Exterior
Missing Wall - Goes to neither Floor/Ceiling	6' 5" X 4'	Opens into Exterior
Door	6' X 6' 8"	Opens into Exterior
Missing Wall - Goes to Floor	2' 6" X 6' 8"	Opens into Exterior

Subroom: Pantry (1)

Height: 8'



70.04 SF Walls	6.47 SF Ceiling
76.52 SF Walls & Ceiling	6.47 SF Floor
0.72 SY Flooring	8.42 LF Floor Perimeter
10.42 LF Ceil. Perimeter	

Door	2' X 6' 8"	Opens into KITCHEN
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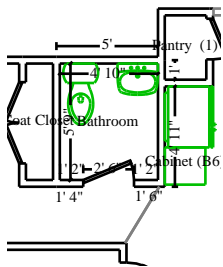
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Contents - move out then reset - Large room	1.00 EA		0.00	92.07	0.00	18.42	110.49
Includes kitchen and dining room and pack up of pantry closet							
Dust control barrier per square foot	80.00 SF		0.64	0.00	0.38	10.24	61.82
Install dust control barrier at entrances to family room and to living room.							
Provide box & tape - medium size	15.00 EA		0.00	3.08	2.52	9.24	57.96
For items in pantry and on counters to be moved and protected during flooring replacement							
Range - electric - Remove & reset	1.00 EA		0.00	41.46	0.00	8.30	49.76
Refrigerator - Remove & reset	1.00 EA		0.00	41.46	0.00	8.30	49.76
Dishwasher - Detach & reset	1.00 EA		0.00	234.96	0.00	47.00	281.96
Interior door - Detach & reset - slab only	2.00 EA		0.00	19.01	0.00	7.60	45.62
Pantry closet door and door to basement							

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CONTINUED - Kitchen

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Mask or cover per square foot	126.00 SF		0.41	0.00	0.60	10.34	62.60
Cover cabinets during repairs							
R&R Pre-finished solid wood flooring	172.61 SF		2.34	8.56	51.47	376.28	2,309.20
Less cabinets- Prefinished wood flooring needs to be replaced due to rippling below and in front of refrigerator. Prefinished flooring has been refinished once and cannot successfully be sanded and repaired. Replacement is needed.							
General Laborer - per hour	0.50 HR		0.00	45.00	0.00	4.50	27.00
Drill hole for water line to refrigerator(see photos)							
Underlayment - 3/4" BC plywood	32.00 SF		0.00	2.24	2.76	14.34	88.78
Replace area below and in front of refrigerator due to heavy saturation and staining. (1) piece used.							
Vapor barrier - 15# felt	208.61 SF		0.00	0.29	0.63	12.10	73.23
R&R Stair nosing - for wood flooring	7.33 LF		0.38	8.99	3.52	13.74	85.95
At drop to back room and to stairway to basement							
R&R End molding - for wood flooring	6.00 LF		0.38	6.04	1.89	7.70	48.11
At both entrances to living room							
R&R Baseboard - 3 1/4"	5.00 LF		0.46	2.98	0.34	3.44	20.98
Replace base behind fridge where leak occurred due to staining and presence of water							
R&R Base shoe	61.00 LF		0.18	1.27	1.61	17.70	107.76
At walls below base, cabinets and island							
Mask and prep for paint - tape only (per LF)	34.64 LF		0.00	0.47	0.08	3.26	19.62
Paint baseboard w/cap &/or shoe - two coats	34.64 LF		0.00	1.36	0.50	9.42	57.03
Final cleaning - construction - Residential	208.61 SF		0.00	0.21	0.00	8.76	52.57
Totals: Kitchen					66.30	590.68	3,610.20



Bathroom

Height: 8'

152.35 SF Walls	27.70 SF Ceiling
180.05 SF Walls & Ceiling	27.70 SF Floor
3.08 SY Flooring	18.63 LF Floor Perimeter
21.13 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into FOYER_ENTRY					
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL

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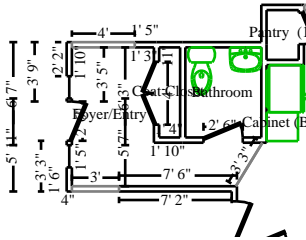
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CONTINUED - Bathroom

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Contents - move out then reset - Small room	1.00 EA		0.00	46.08	0.00	9.22	55.30
For bathroom items							
Detach & Reset Toilet	1.00 EA	209.63	0.00	0.00	0.32	41.92	251.87
Pedestal sink - Detach & reset	1.00 EA		0.00	243.48	0.00	48.70	292.18
Material Only Plumbing fixture supply line	3.00 EA		0.00	5.13	0.92	3.08	19.39
Material Only P-trap assembly - ABS (plastic)	1.00 EA		0.00	6.04	0.36	1.20	7.60
Interior door - Detach & reset - slab only	1.00 EA		0.00	19.01	0.00	3.80	22.81
Bathroom entry door							
R&R Pre-finished solid wood flooring	27.70 SF		2.34	8.56	8.26	60.38	370.57
Flooring continuous from kitchen and foyer							
Vapor barrier - 15# felt	27.70 SF		0.00	0.29	0.08	1.60	9.71
R&R Base shoe	18.63 LF		0.18	1.27	0.49	5.42	32.92
At walls below base							
Mask and prep for paint - tape only (per LF)	18.63 LF		0.00	0.47	0.05	1.76	10.57
Paint baseboard w/cap &/or shoe - two coats	18.63 LF		0.00	1.36	0.27	5.06	30.67
Final cleaning - construction - Residential	27.70 SF		0.00	0.21	0.00	1.16	6.98
Totals: Bathroom					10.75	183.30	1,110.57

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Foyer/Entry

Height: 8'

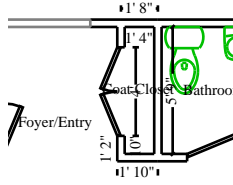
184.26 SF Walls	62.88 SF Ceiling
247.14 SF Walls & Ceiling	62.88 SF Floor
6.99 SY Flooring	21.78 LF Floor Perimeter
37.78 LF Ceil. Perimeter	

Window	1' 5" X 4'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into Exterior
Window	1' 5" X 4'	Opens into Exterior
Missing Wall - Goes to Floor	3' X 6' 8"	Opens into Exterior
Missing Wall	3' 2 7/8" X 8'	Opens into KITCHEN
Door	2' 6" X 6' 8"	Opens into BATHROOM
Door	4' X 6' 8"	Opens into COAT_CLOSET
Missing Wall - Goes to Floor	4' X 6' 8"	Opens into Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Contents - move out then reset - Small room	1.00 EA		0.00	46.08	0.00	9.22	55.30
Includes items on floor in coat closet							
Dust control barrier per square foot	54.00 SF		0.64	0.00	0.26	6.92	41.74
Install dust control barrier at entrances stairway and to living room							
Interior door - Detach & reset - slab only	2.00 EA		0.00	19.01	0.00	7.60	45.62
Coat closet doors							
R&R Pre-finished solid wood flooring	62.88 SF		2.34	8.56	18.75	137.08	841.22
Flooring continuous from kitchen							
Vapor barrier - 15# felt	62.88 SF		0.00	0.29	0.19	3.64	22.07
R&R Base shoe	21.78 LF		0.18	1.27	0.57	6.32	38.47
At walls below base							
Mask and prep for paint - tape only (per LF)	21.78 LF		0.00	0.47	0.05	2.04	12.33
Paint baseboard w/cap &/or shoe - two coats	21.78 LF		0.00	1.36	0.31	5.92	35.85
Final cleaning - construction - Residential	62.88 SF		0.00	0.21	0.00	2.64	15.84
Totals: Foyer/Entry					20.13	181.38	1,108.44

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Coat Closet

Height: 8'

86.35 SF Walls	7.64 SF Ceiling
93.99 SF Walls & Ceiling	7.64 SF Floor
0.85 SY Flooring	10.13 LF Floor Perimeter
14.13 LF Ceil. Perimeter	

DESCRIPTION	QTY	4' X 6' 8"			Opens into FOYER_ENTRY			TOTAL
		RESET	REMOVE	REPLACE	TAX	O&P		
Contents - move out then reset - Small room	1.00 EA		0.00	46.08	0.00	9.22	55.30	
Floor protection - self-adhesive plastic film	7.64 SF		0.00	0.50	0.06	0.76	4.64	
Protect carpet in this area								
Final cleaning - construction - Residential	7.64 SF		0.00	0.23	0.00	0.36	2.12	
Totals: Coat Closet						0.06	10.34	62.06
Total: Main Level						97.24	965.70	5,891.27

Basement

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL	
Clean floor or roof joist system	15.00 SF		0.00	0.85	0.02	2.56	15.33	
Clean and sanitize joists with staining where water leak occurred.								
Apply plant-based anti-microbial agent to the surface area	15.00 SF		0.00	0.23	0.04	0.70	4.19	
Totals: Basement						0.06	3.26	19.52

Generals

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL	
Clean ductwork - Interior (PER REGISTER)	17.00 EA		0.00	29.21	0.08	99.32	595.97	
Clean duct work upon completion of repairs due to dust and debris from floor replacement.								
Furnace - check, clean, replace filters and service	1.00 EA		0.00	127.51	0.35	25.50	153.36	
Protect contents - Cover with plastic	160.00 SF		0.00	0.24	0.67	7.68	46.75	
To cover contents while in garage.								

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CONTINUED - Generals

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Single axle dump truck - per load - including dump fees	1.00 EA		272.39	0.00	0.00	54.48	326.87
For debris incurred							
Totals: Generals					1.10	186.98	1,122.95
Labor Minimums Applied							
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Painting labor minimum	1.00 EA		0.00	29.89	0.00	5.98	35.87
Framing labor minimum	1.00 EA		0.00	149.41	0.00	29.88	179.29
Totals: Labor Minimums Applied					0.00	35.86	215.16
Line Item Totals: EWING_DANIEL1					98.40	1,191.80	7,248.90

Grand Total Areas:

773.92 SF Walls	339.23 SF Ceiling	1,113.16 SF Walls and Ceiling
306.82 SF Floor	34.09 SY Flooring	85.17 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	143.59 LF Ceil. Perimeter
306.82 Floor Area	378.24 Total Area	773.92 Interior Wall Area
576.87 Exterior Wall Area	88.45 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	5,958.70
Overhead	595.90
Profit	595.90
Material Sales Tax	98.40
Replacement Cost Value	\$7,248.90
Less Depreciation	(207.87)
Actual Cash Value	\$7,041.03
Net Claim	\$7,041.03
Total Recoverable Depreciation	207.87
Net Claim if Depreciation is Recovered	\$7,248.90

ROBERT SPINELLI
ESTIMATOR

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6%)	Storage Tax (6%)
Line Items	595.90	595.90	98.40	0.00
Total	595.90	595.90	98.40	0.00

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Recap by Room

Estimate: EWING_DANIEL1

Area: Main Level

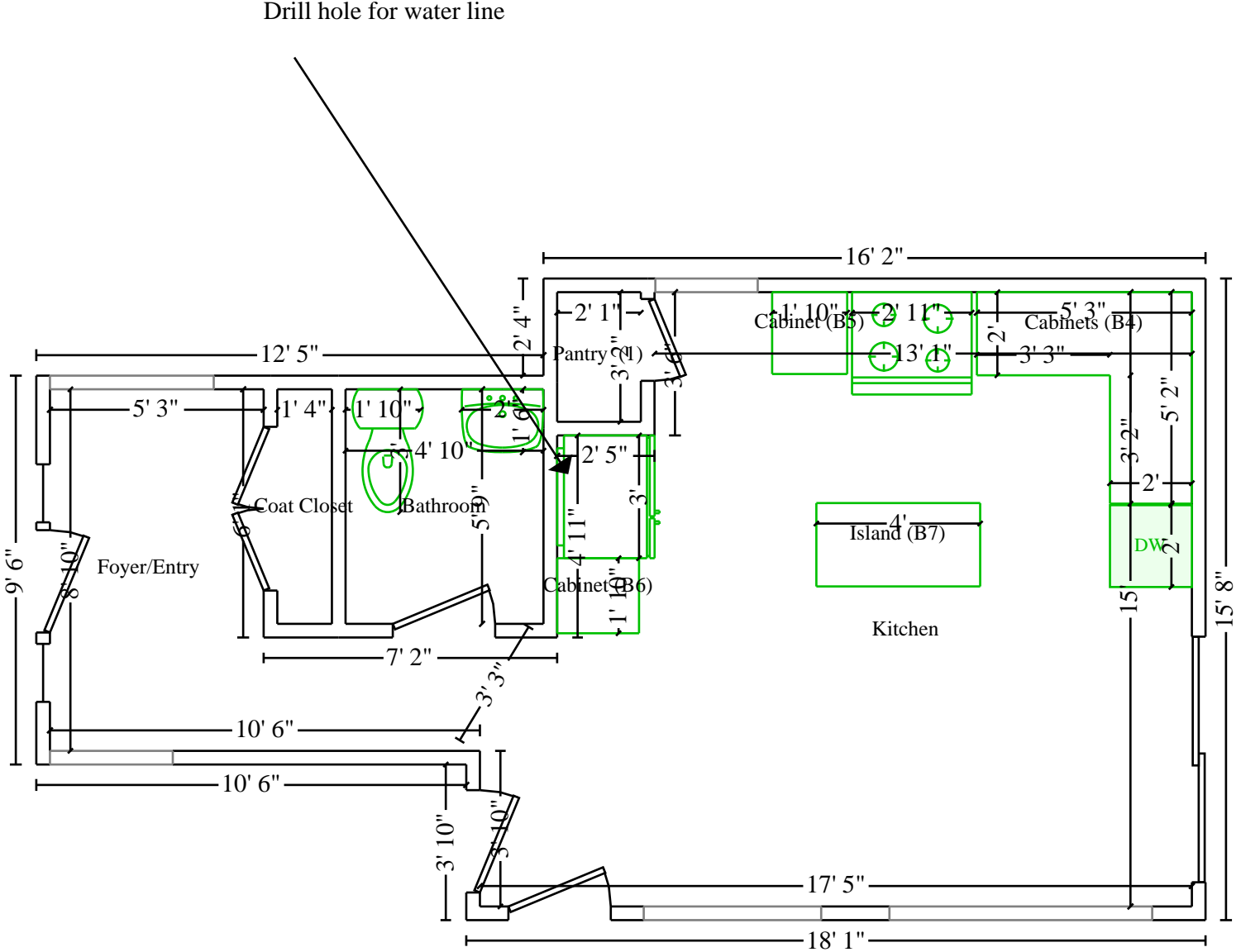
Kitchen	2,953.22	49.56%
Bathroom	916.52	15.38%
Foyer/Entry	906.93	15.22%
Coat Closet	51.66	0.87%
<hr/>		
Area Subtotal: Main Level	4,828.33	81.03%
Basement	16.20	0.27%
Generals	934.87	15.69%
Labor Minimums Applied	179.30	3.01%
<hr/>		
Subtotal of Areas	5,958.70	100.00%
<hr/>		
Total	5,958.70	100.00%

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Recap by Category with Depreciation

O&P Items	RCV	Deprec.	ACV
APPLIANCES	317.88		317.88
CONT: GARMENT & SOFT GOODS CLN	46.20		46.20
CLEANING	573.91		573.91
CONTENT MANIPULATION	268.71		268.71
GENERAL DEMOLITION	1,051.30		1,051.30
DOORS	95.05		95.05
FLOOR COVERING - WOOD	2,441.81	109.98	2,331.83
FINISH CARPENTRY / TRIMWORK	143.69	4.79	138.90
FRAMING & ROUGH CARPENTRY	221.09	2.39	218.70
HEAT, VENT & AIR CONDITIONING	127.51		127.51
LABOR ONLY	22.50		22.50
PLUMBING	474.54	5.06	469.48
PAINTING	171.06	47.05	124.01
WATER EXTRACTION & REMEDIATION	3.45		3.45
O&P Items Subtotal	5,958.70	169.27	5,789.43
Overhead	595.90	16.91	578.99
Profit	595.90	16.91	578.99
Material Sales Tax	98.40	4.78	93.62
Total	7,248.90	207.87	7,041.03



Main Level