Selective

PO Box 7264
London, KY 40742
Fax: 877-233-0917

Insured:	Ishler, Theodore	Home:	(310) 936-4600
Property:	11145 N RIVERLAND CT MEQUON, WI 53092-4933	E-mail:	[redacted]
Home:	11145 N Riverland Ct Mequon, WI 53092-4933		

Claim Rep.:	Brandon Schamens	Cellular:	(262) 606-7490
Position:	Property Claim Specialist	Fax:	(877) 233-0917
Company:	Selective Insurance	E-mail:	brandon.schamens@selective.com
Business:	P.O. Box 7264 London, KY 40742		

Estimator:	Brandon Schamens	Cellular:	(262) 606-7490
Position:	Property Claim Specialist	E-mail:	brandon.schamens@selective.com
Company:	Selective Insurance		
Business:	P.O. Box 7264 London, KY 40742		

Claim Number: 22565296 **Policy Number:** H 2399869 **Type of Loss:** WDAM

Date Contacted:	12/6/2023 4:12 PM		
Date of Loss:	12/4/2023 12:00 AM	Date Received:	12/5/2023 12:00 AM
Date Inspected:	12/7/2023 12:12 PM	Date Entered:	12/6/2023 9:21 AM

Price List:	WIMW8X_DEC23 Restoration/Service/Remodel
Estimate:	ISHLER__THEODORE1

Important! Please Read First:

This estimate is prepared using prevailing prices of building materials and labor in your area. The decision to use and the choice of any particular contractor is entirely insured's privilege and ultimate responsibility. If the contractor you choose thinks he or she is unable to complete the specified repairs for the amount allowed in our estimate, please have your contractor contact your adjuster immediately. Any request for supplemental funds must be made prior to the supplemental work being performed, or such requests cannot be honored.

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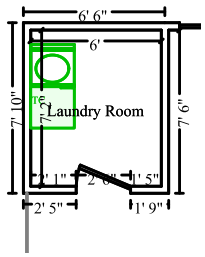
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ISHLER__THEODORE1

Main Level

Main Level

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Hamtion invoice and Water Street brewary 12/5/23	1.00 EA	0.00	375.71	0.00	0.00	375.71
2. Haul debris - per pickup truck load - including dump fees	1.00 EA	185.43	0.00	0.00	37.08	222.51
haul away for repairs						
Total: Main Level				0.00	37.08	598.22



Laundry Room **Height: 8'**

194.00	SF Walls	43.00	SF Ceiling
237.00	SF Walls & Ceiling	43.00	SF Floor
4.78	SY Flooring	23.83	LF Floor Perimeter
26.33	LF Ceil. Perimeter		

Door **2' 6" X 6' 8"** **Opens into KITCHEN**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
Mitigation						
3. Air mover (per 24 hour period) - No monitoring	3.00 EA	0.00	26.50	4.37	0.00	83.87
4. Dehumidifier (per 24 hr period)- up to 69 ppd- No monitor.	3.00 EA	0.00	55.90	9.22	0.00	176.92
5. Remove Tear out vinyl & underlayment	2.00 SF	2.39	0.00	0.00	0.00	4.78
6. Tear out non-salvageable vinyl, cut & bag for disposal	2.00 SF	1.77	0.00	0.01	0.00	3.55
7. Tear out wet drywall, cleanup, bag for disposal	43.00 SF	1.22	0.00	0.52	0.00	52.98
8. Containment Barrier/Airlock/Decon. Chamber	43.00 SF	0.00	1.07	2.95	0.00	48.96
9. Apply anti-microbial agent to the ceiling	43.00 SF	0.00	0.32	0.85	0.00	14.61
Repairs						
10. R&R Underlayment - 1/4" 5 ply	41.00 SF	1.90	3.09	3.88	41.70	250.17
11. Remove Vinyl floor covering (sheet goods)	41.00 SF	1.23	0.00	0.00	10.08	60.51
12. R&R Vinyl tile	41.00 SF	1.52	4.06	5.12	46.78	280.68
13. 5/8" drywall - hung, taped, ready for texture	43.00 SF	0.00	3.17	1.49	27.56	165.36

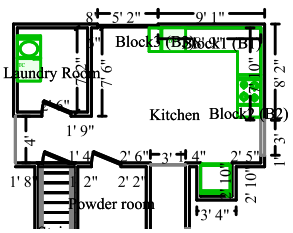
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CONTINUED - Laundry Room

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
14. Tape joint for new to existing drywall - per LF	26.33 LF	0.00	13.40	0.61	70.68	424.11
15. Seal the ceiling w/PVA primer - one coat	43.00 SF	0.00	0.73	0.19	6.32	37.90
16. Paint the ceiling - one coat	43.00 SF	0.00	0.80	0.35	6.96	41.71
17. Laundry tub - Detach & reset	1.00 EA	0.00	437.53	0.00	87.50	525.03
18. Washer/Washing machine - Remove & reset	1.00 EA	0.00	58.84	0.00	11.76	70.60
19. Dryer - Remove & reset	1.00 EA	0.00	45.36	0.00	9.08	54.44
20. Baseboard - Detach & reset	23.83 LF	0.00	3.00	0.03	14.30	85.82
21. Paint baseboard - one coat	23.83 LF	0.00	1.16	0.14	5.54	33.32
22. Final cleaning - construction - Residential	43.00 SF	0.00	0.36	0.85	0.00	16.33
Totals: Laundry Room				30.58	338.26	2,431.65



Kitchen **Height: 8'**

382.28 SF Walls	199.86 SF Ceiling
582.14 SF Walls & Ceiling	178.57 SF Floor
19.84 SY Flooring	40.50 LF Floor Perimeter
63.67 LF Ceil. Perimeter	

Door	**2' 6" X 6' 8"**	**Opens into STAIRS**
Door	**2' 6" X 6' 8"**	**Opens into POWDER_ROOM**
Missing Wall	**3' X 8'**	**Opens into HALLWAY**
Missing Wall - Goes to Floor	**3' X 6' 8"**	**Opens into Exterior**
Window	**5' 2" X 4' 4"**	**Opens into Exterior**
Door	**2' 6" X 6' 8"**	**Opens into LAUNDRY_ROOM**
Missing Wall	**4' X 8'**	**Opens into Exterior**

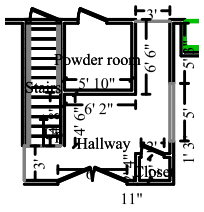
DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
Mitigation						
23. Air mover (per 24 hour period) - No monitoring	9.00 EA	0.00	26.50	13.12	0.00	251.62
24. Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA	0.00	72.77	12.01	0.00	230.32
25. Remove Tear out vinyl & underlayment	9.00 SF	2.39	0.00	0.00	0.00	21.51
26. Tear out non-salvageable vinyl, cut & bag for disposal	9.00 SF	1.77	0.00	0.04	0.00	15.97

CONTINUED - Kitchen

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
27. Tear out wet drywall, cleanup, bag for disposal	94.00 SF	1.22	0.00	1.14	0.00	115.82
28. Containment Barrier/Airlock/Decon. Chamber	74.00 SF	0.00	1.07	5.08	0.00	84.26
29. Apply anti-microbial agent to the surface area	94.00 SF	0.00	0.32	1.88	0.00	31.96
30. Baseboard - Detach	8.00 LF	0.00	1.50	0.66	0.00	12.66
31. Trim - Detach	10.00 LF	0.00	1.06	0.58	0.00	11.18
32. Clean table - kitchen	1.00 EA	0.00	24.86	1.42	0.00	26.28
33. Clean chair - dining - large	2.00 EA	0.00	18.84	2.15	0.00	39.83
34. Content Manipulation charge - per hour	1.00 HR	0.00	56.37	0.00	0.00	56.37
Repairs						
35. Underlayment - 1/4" 5 ply	178.57 SF	0.00	3.09	16.89	113.74	682.41
36. Remove Underlayment - 1/4" 5 ply	169.57 SF	1.90	0.00	0.00	64.44	386.62
37. Remove Vinyl floor covering (sheet goods)	169.57 SF	1.23	0.00	0.00	41.72	250.29
38. Remove Vinyl tile	169.57 SF	1.52	0.00	0.00	51.56	309.31
39. Vinyl tile	178.57 SF	0.00	4.06	22.29	149.46	896.74
40. Mask wall - plastic, paper, tape (per LF)	26.00 LF	0.00	2.01	0.39	10.54	63.19
41. 5/8" drywall - hung, taped, ready for texture	74.00 SF	0.00	3.17	2.56	47.44	284.58
42. 1/2" drywall - hung, taped, ready for texture	20.00 SF	0.00	3.06	0.65	12.38	74.23
43. Tape joint for new to existing drywall - per LF	49.00 LF	0.00	13.40	1.13	131.54	789.27
44. Seal the surface area w/PVA primer - one coat	252.92 SF	0.00	0.73	1.11	37.14	222.88
45. Paint the walls and ceiling - one coat	582.14 SF	0.00	0.80	4.80	94.10	564.61
46. Range - electric - Remove & reset	1.00 EA	0.00	45.36	0.00	9.08	54.44
47. Dishwasher - Detach & reset	1.00 EA	0.00	345.09	0.00	69.02	414.11
48. Refrigerator - Remove & reset	1.00 EA	0.00	60.47	0.00	12.10	72.57
49. Content Manipulation charge - per hour	3.00 HR	0.00	56.37	0.00	33.82	202.93
50. Baseboard - Reset	8.00 LF	0.00	1.21	0.01	1.94	11.63
51. Baseboard - Detach & reset	32.50 LF	0.00	3.00	0.04	19.50	117.04
52. Trim - Reset	10.00 LF	0.00	0.86	0.01	1.72	10.33
53. Paint trim - one coat	16.33 LF	0.00	1.18	0.10	3.88	23.25
54. Paint baseboard - one coat	40.50 LF	0.00	1.16	0.25	9.46	56.69

CONTINUED - Kitchen

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
55. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	25.80	0.23	5.20	31.23
56. Final cleaning - construction - Residential	178.57 SF	0.00	0.36	3.54	0.00	67.83
57. Haul debris - per pickup truck load - including dump fees	1.00 EA	185.43	0.00	0.00	0.00	185.43
Totals: Kitchen				92.08	919.78	6,669.39

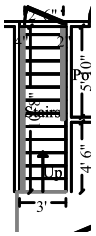


Hallway **Height: 8'**

264.00 SF Walls	91.25 SF Ceiling
355.25 SF Walls & Ceiling	91.25 SF Floor
10.14 SY Flooring	30.83 LF Floor Perimeter
43.83 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	**5' X 6' 8"**	**Opens into Exterior**
Missing Wall	**3' X 8'**	**Opens into KITCHEN**
Missing Wall	**3' X 8'**	**Opens into STAIRS**
Missing Wall	**3' X 8'**	**Opens into Exterior**
Door	**6' X 6' 8"**	**Opens into Exterior**
Door	**2' X 6' 8"**	**Opens into CLOSET**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
58. R&R Underlayment - 1/4" 5 ply	91.25 SF	1.90	3.09	8.63	92.80	556.77
59. R&R Vinyl tile	91.25 SF	1.52	4.06	11.39	104.12	624.69
60. Remove Vinyl floor covering (sheet goods)	91.25 SF	1.23	0.00	0.00	22.44	134.68
61. Baseboard - Detach & reset	30.83 LF	0.00	3.00	0.03	18.50	111.02
62. Paint baseboard - one coat	30.83 LF	0.00	1.16	0.19	7.20	43.15
Totals: Hallway				20.24	245.06	1,470.31



Stairs **Height: 17'**

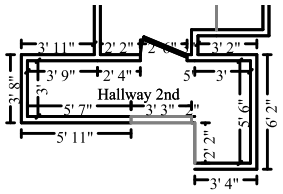
269.24	SF Walls	32.00	SF Ceiling
301.24	SF Walls & Ceiling	61.63	SF Floor
6.85	SY Flooring	26.79	LF Floor Perimeter
21.33	LF Ceil. Perimeter		

Missing Wall **3' X 17'** **Opens into HALLWAY**

Door **2' 6" X 6' 8"** **Opens into KITCHEN**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
63. Floor protection - self-adhesive plastic film	61.63 SF	0.00	0.75	0.47	0.00	46.69
64. Clean and deodorize carpet	61.63 SF	0.00	0.61	2.10	0.00	39.69
Totals: Stairs				2.57	0.00	86.38
Total: Main Level				**145.47**	**1,540.18**	**11,255.95**

Level 2



Hallway 2nd **Height: 8'**

228.17	SF Walls	43.50	SF Ceiling
271.67	SF Walls & Ceiling	43.50	SF Floor
4.83	SY Flooring	28.92	LF Floor Perimeter
32.50	LF Ceil. Perimeter		

Missing Wall - Goes to Floor **3' 3" X 6' 8"** **Opens into Exterior**

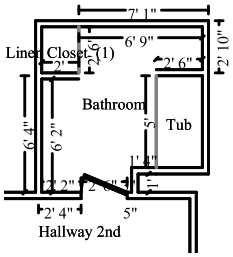
Missing Wall - Goes to Ceiling **2' 2" X 5'** **Opens into Exterior**

Door **2' 6" X 6' 8"** **Opens into BATHROOM**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
65. Air mover (per 24 hour period) - No monitoring	3.00 EA	0.00	26.50	4.37	0.00	83.87
66. Clean and deodorize carpet	43.50 SF	0.00	0.61	1.48	0.00	28.02
Totals: Hallway 2nd				5.85	0.00	111.89

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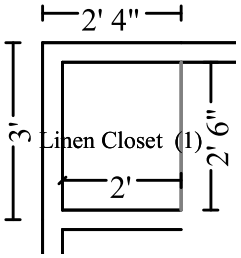
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Bathroom **Height: 8'**

201.80	SF Walls	54.46	SF Ceiling
256.26	SF Walls & Ceiling	54.46	SF Floor
6.05	SY Flooring	24.81	LF Floor Perimeter
27.31	LF Ceil. Perimeter		

Door	**2' 6" X 6' 8"**	**Opens into HALLWAY_2ND**
Missing Wall	**4' 11 15/16" X 8'**	**Opens into TUB**



Subroom: Linen Closet (1) **Height: 8'**

52.22	SF Walls	5.03	SF Ceiling
57.25	SF Walls & Ceiling	5.03	SF Floor
0.56	SY Flooring	6.53	LF Floor Perimeter
6.53	LF Ceil. Perimeter		

Missing Wall	**2' 6" X 8'**	**Opens into BATHROOM**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
Mitigation						
67. Infrared heat panel (per 24 hr period) - No monitoring	6.00 EA	0.00	35.00	11.55	0.00	221.55
68. Air mover (per 24 hour period) - No monitoring	6.00 EA	0.00	26.50	8.75	0.00	167.75
69. Dehumidifier (per 24 hr period)- up to 69 ppd- No monitor.	3.00 EA	0.00	55.90	9.22	0.00	176.92
70. Baseboard - Detach	9.00 LF	0.00	1.50	0.74	0.00	14.24
71. Clean floor	59.49 SF	0.00	0.58	1.93	0.00	36.43
Repairs						
72. Baseboard - Reset	9.00 LF	0.00	1.21	0.01	2.18	13.08
73. Paint baseboard - one coat	31.34 LF	0.00	1.16	0.19	7.32	43.86
Totals: Bathroom				32.39	9.50	673.83
Total: Level 2				**38.24**	**9.50**	**785.72**
Line Item Totals: ISHLER__THEODORE1				**183.71**	**1,549.68**	**12,041.67**

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Grand Total Areas:

1,902.98	SF Walls	520.95	SF Ceiling	2,423.93	SF Walls and Ceiling
529.28	SF Floor	58.81	SY Flooring	220.37	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	264.16	LF Ceil. Perimeter
529.28	Floor Area	591.75	Total Area	1,537.75	Interior Wall Area
1,171.28	Exterior Wall Area	152.83	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		

Coverage	Item Total	%	ACV Total	%
Dwelling	9,432.79	78.33%	9,232.46	77.97%
Mitigation	2,233.17	18.55%	2,233.17	18.86%
ALE	375.71	3.12%	375.71	3.17%
Total	12,041.67	100.00%	11,841.34	100.00%

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Summary for Dwelling

Line Item Total	7,793.33
Material Sales Tax	82.71
Services Mat'l Tax	0.03
Subtotal	7,876.07
Overhead	774.84
Profit	774.84
Service Sales Tax	7.04
Replacement Cost Value	**$9,432.79**
Less Depreciation	(200.33)
Actual Cash Value	**$9,232.46**
Less Deductible	(1,000.00)
Net Claim	**$8,232.46**
Total Recoverable Depreciation	200.33
Net Claim if Depreciation is Recovered	**$8,432.79**

Brandon Schamens
Property Claim Specialist

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Summary for Mitigation

Line Item Total	2,139.24
Material Sales Tax	2.18
Services Mat'l Tax	1.56
Subtotal	2,142.98
Service Sales Tax	90.19
Replacement Cost Value	**$2,233.17**
Net Claim	**$2,233.17**

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Property Claim Specialist

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Summary for ALE

Line Item Total	375.71
Replacement Cost Value	**$375.71**
Net Claim	**$375.71**

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Property Claim Specialist

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (5.5%)	Services Mat'l Tax (5.5%)	Service Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Tax (5.5%)
Line Items	774.84	774.84	84.89	1.59	97.23	0.00	0.00
Total	**774.84**	**774.84**	**84.89**	**1.59**	**97.23**	**0.00**	**0.00**

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Recap by Room

Estimate: ISHLER__THEODORE1

Area: Main Level		**561.14**	**5.44%**
Coverage: Dwelling	33.05% =	185.43	
Coverage: ALE	66.95% =	375.71	
Laundry Room		**2,062.81**	**20.01%**
Coverage: Dwelling	82.17% =	1,695.06	
Coverage: Mitigation	17.83% =	367.75	
Kitchen		**5,657.53**	**54.88%**
Coverage: Dwelling	81.71% =	4,623.00	
Coverage: Mitigation	18.29% =	1,034.53	
Hallway		**1,205.01**	**11.69%**
Coverage: Dwelling	100.00% =	1,205.01	
Stairs		**83.81**	**0.81%**
Coverage: Dwelling	44.85% =	37.59	
Coverage: Mitigation	55.15% =	46.22	
Area Subtotal: Main Level		**9,570.30**	**92.84%**
Coverage: Dwelling	80.94% =	7,746.09	
Coverage: Mitigation	15.14% =	1,448.50	
Coverage: ALE	3.93% =	375.71	
Area: Level 2			
Hallway 2nd		**106.04**	**1.03%**
Coverage: Mitigation	100.00% =	106.04	
Bathroom		**631.94**	**6.13%**
Coverage: Dwelling	7.48% =	47.24	
Coverage: Mitigation	92.52% =	584.70	
Area Subtotal: Level 2		**737.98**	**7.16%**
Coverage: Dwelling	6.40% =	47.24	
Coverage: Mitigation	93.60% =	690.74	
Subtotal of Areas		**10,308.28**	**100.00%**
Coverage: Dwelling	75.60% =	7,793.33	
Coverage: Mitigation	20.75% =	2,139.24	
Coverage: ALE	3.64% =	375.71	
Total		**10,308.28**	**100.00%**

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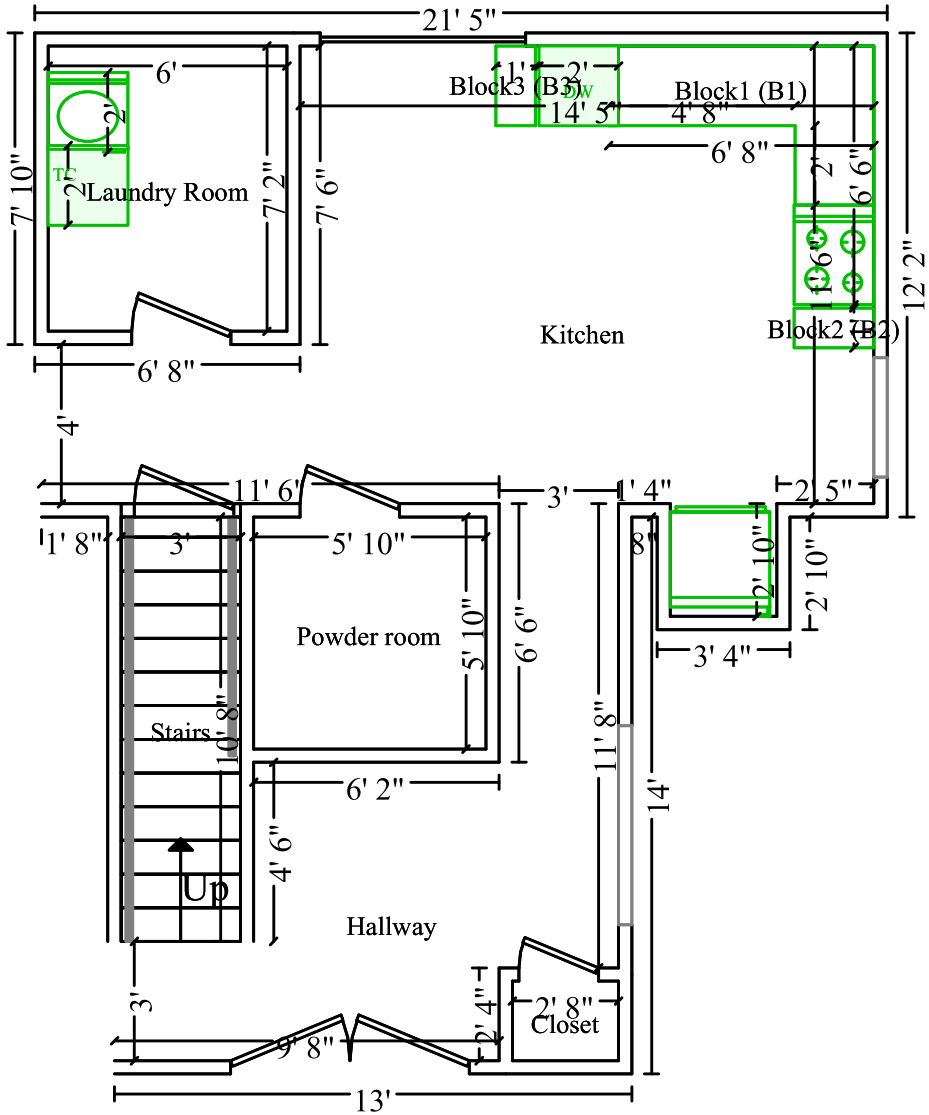
Recap by Category with Depreciation

O&P Items				RCV	Deprec.	ACV
APPLIANCES				**555.12**		**555.12**
Coverage: Dwelling	@	100.00%	=	555.12		
CONTENT MANIPULATION				**169.11**		**169.11**
Coverage: Dwelling	@	100.00%	=	169.11		
GENERAL DEMOLITION				**1,588.90**		**1,588.90**
Coverage: Dwelling	@	100.00%	=	1,588.90		
DRYWALL				**1,493.77**	**15.61**	**1,478.16**
Coverage: Dwelling	@	100.00%	=	1,493.77		
FLOOR COVERING - VINYL				**2,222.36**	**71.28**	**2,151.08**
Coverage: Dwelling	@	100.00%	=	2,222.36		
FINISH CARPENTRY / TRIMWORK				**290.65**		**290.65**
Coverage: Dwelling	@	100.00%	=	290.65		
PLUMBING				**437.53**		**437.53**
Coverage: Dwelling	@	100.00%	=	437.53		
PAINTING				**907.93**	**103.00**	**804.93**
Coverage: Dwelling	@	100.00%	=	907.93		
O&P Items Subtotal				**7,665.37**	**189.89**	**7,475.48**

Non-O&P Items				RCV	Deprec.	ACV
CONT: CLEAN - HARD FURNITURE				**62.54**		**62.54**
Coverage: Mitigation	@	100.00%	=	62.54		
CLEANING				**178.40**		**178.40**
Coverage: Dwelling	@	65.78%	=	117.36		
Coverage: Mitigation	@	34.22%	=	61.04		
CONTENT MANIPULATION				**56.37**		**56.37**
Coverage: Mitigation	@	100.00%	=	56.37		
GENERAL DEMOLITION				**398.33**		**398.33**
Coverage: Mitigation	@	100.00%	=	398.33		
PAINTING				**46.22**		**46.22**
Coverage: Mitigation	@	100.00%	=	46.22		
SPECIALTY ITEMS				**375.71**		**375.71**
Coverage: ALE	@	100.00%	=	375.71		
WATER EXTRACTION & REMEDIATION				**1,525.34**		**1,525.34**
Coverage: Dwelling	@	0.69%	=	10.60		
Coverage: Mitigation	@	99.31%	=	1,514.74		
Non-O&P Items Subtotal				**2,642.91**	**0.00**	**2,642.91**
O&P Items Subtotal				**7,665.37**	**189.89**	**7,475.48**
Material Sales Tax				**84.89**	**10.44**	**74.45**
Coverage: Dwelling	@	97.43%	=	82.71		
Coverage: Mitigation	@	2.57%	=	2.18		
Services Mat'l Tax				**1.59**		**1.59**

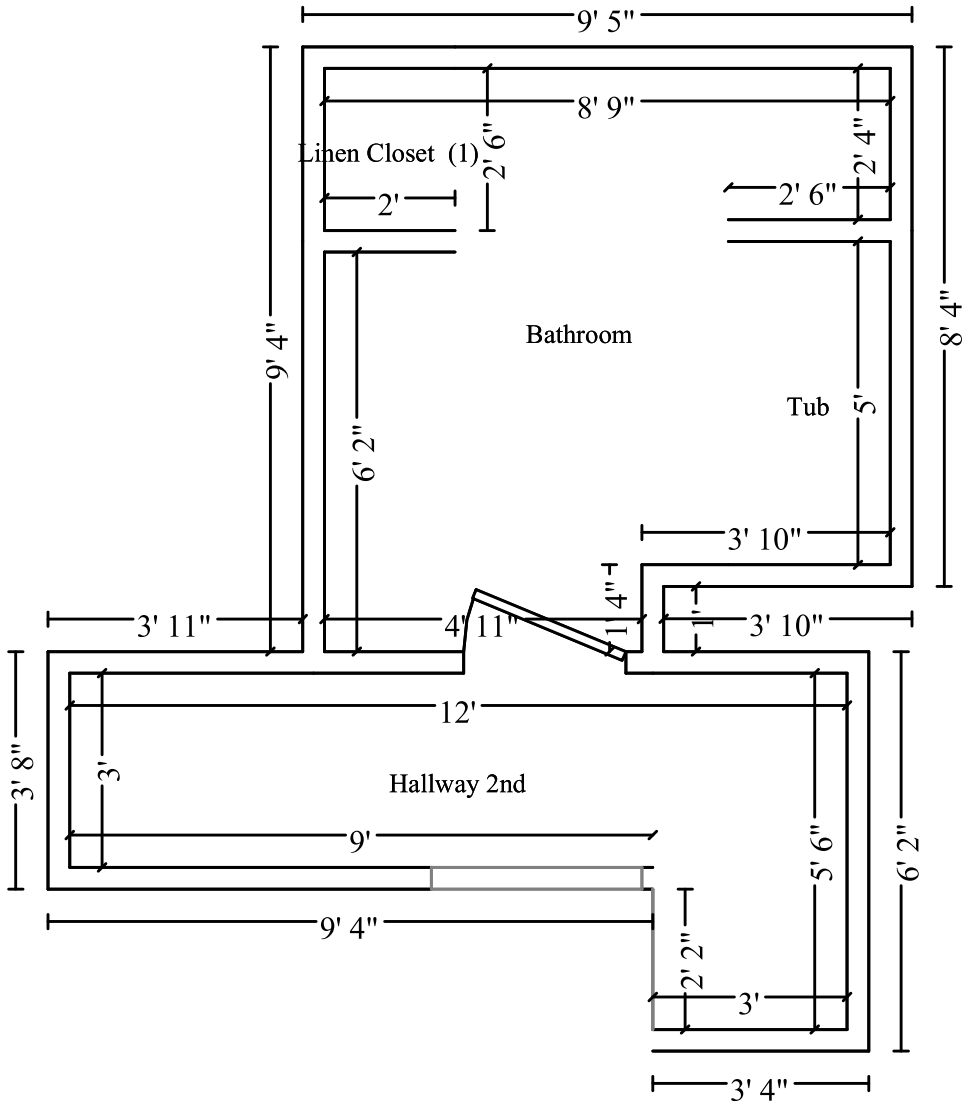
PO Box 7264
London, KY 40742
Fax: 877-233-0917

Coverage: Dwelling	@	1.89% =	0.03		
Coverage: Mitigation	@	98.11% =	1.56		
Overhead			**774.84**		**774.84**
Coverage: Dwelling	@	100.00% =	774.84		
Profit			**774.84**		**774.84**
Coverage: Dwelling	@	100.00% =	774.84		
Service Sales Tax			**97.23**		**97.23**
Coverage: Dwelling	@	7.24% =	7.04		
Coverage: Mitigation	@	92.76% =	90.19		
Total			**12,041.67**	**200.33**	**11,841.34**


21' 5"
6'
2'
2'
7' 10"
Laundry Room
7' 2"
7' 6"
1'
2'
Block3 (B3)
14' 5"
Block1 (B1)
4' 8"
6' 8"
2'
6' 6"
12' 2"
Kitchen
Block2 (B2)
6' 8"
4'
11' 6"
3'
1' 4"
2' 5"
1' 8"
3'
5' 10"
8"
2' 10"
2' 10"
Powder room
5' 10"
6' 6"
3' 4"
Stairs
10' 8"
11' 8"
14'
6' 2"
4' 6"
Up
Hallway
3'
2' 4"
2' 8"
Closet
9' 8"
13'

N

Main Level


9' 5"
8' 9"
Linen Closet (1)
2' 6"
2'
2' 4"
2' 6"
9' 4"
8' 4"
Bathroom
Tub
5'
6' 2"
3' 10"
1' 4"
1'
3' 10"
3' 11"
4' 11"
12'
3' 8"
3'
Hallway 2nd
9'
5' 6"
6' 2"
9' 4"
2' 2"
3'
3' 4"

N

Level 2