

Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Dwelling - 37 Water Damage and Freezing

To: Name:
Address:
City: CHICAGO
State/Zip: IL, 60639-3540

Insured: Claim Number:
Date of Loss: 2/19/2025 Cause of Loss:

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$63,980.00 . The enclosed claim payment to you of \$59,998.51 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 2,562.49 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

Main Level

Water Mitigation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Emergency service call - after business hours							
1.00 EA	323.56 N	0.00	0.00	323.56			323.56
2. Equip. setup, take down & monitoring - after hrs							
10.00 HR	116.62 N	0.00	0.00	1,166.20			1,166.20
3. Floor protection - cloth - skid resistant, leak proof							
360.00 SF	1.27 N	14.39	0.00	471.59			471.59
4. Eye protection - plastic goggles - Disposable							
6.00 EA	10.16 N	6.25	0.00	67.21			67.21
5. Personal protective gloves - Disposable (per pair)							
12.00 EA	0.44 N	0.54	0.00	5.82			5.82
6. Dumpster load - Approx. 12 yards, 1-3 tons of debris							
1.00 EA	427.86 N	0.00	0.00	427.86			427.86
Required for debris removal.							
Bath							
7. Tear out non-salv. tile & bag for disposal							
152.92 SF	4.17 N	4.08	0.00	641.76			641.76
8. Add on to tear out mortar bed for tile							
152.92 SF	2.49 N	0.00	0.00	380.77			380.77
9. Remove Interior door unit							
1.00 EA	33.21 N	0.00	0.00	33.21			33.21
10. Cabinet - vanity unit - Detach - after hours							
2.00 LF	36.02 N	0.00	0.00	72.04			72.04
11. Countertop - solid surface/granite - Detach - after hours							
4.00 SF							REVISED
12. Remove Medicine cabinet							
1.00 EA	31.92 N	0.00	0.00	31.92			31.92
13. Toilet - Detach - after hours							
1.00 EA	104.00 N	0.10	0.00	104.10			104.10
14. Remove Angle stop valve							
3.00 EA	8.86 N	0.00	0.00	26.58			26.58
15. Remove Plumbing fixture supply line							
3.00 EA	8.84 N	0.00	0.00	26.52			26.52
16. Gas/water line cap/plug - per cap							
3.00 EA	25.38 N	0.37	0.00	76.51			76.51
17. Toilet/sink/drain plug - disposable - up to 4"							
2.00 EA	5.61 N	0.16	0.00	11.38			11.38
18. Remove P-trap assembly - ABS (plastic)							
1.00 EA	13.29 N	0.00	0.00	13.29			13.29
19. Water Extraction & Remediation Technician - after hours							
1.00 HR	116.62 N	0.00	0.00	116.62			116.62

CONTINUED - Water Mitigation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
20. Tear out baseboard and bag for disp. - up to Cat 3 aft hrs							
22.50 LF	1.86 N	0.55	0.00	42.40			42.40
Needed for bagging baseboard, covering from category 1-3 types.							
21. Add-on for tearing out trim/base from tile/grout							
22.50 LF	0.92 N	0.00	0.00	20.70			20.70
22. Tear out wet drywall, cleanup, bag - after hours							
325.72 SF	1.95 N	7.35	0.00	642.50			642.50
23. Tear out and bag wet insulation - after hours							
68.00 SF	1.46 N	0.56	0.00	99.84			99.84
24. Tear out non-salv. tile floor & bag for disposal after hrs							
67.08 SF	7.59 N	1.79	0.00	510.93			510.93
25. Add on to tear out mortar bed for tile							
67.08 SF	2.49 N	0.00	0.00	167.03			167.03
26. Clean floor or roof joist system - Heavy							
67.08 SF	2.18 N	0.21	0.00	146.44			146.44
27. Clean stud wall - Heavy							
325.72 SF	1.74 N	1.00	0.00	567.75			567.75
28. Clean floor - Heavy							
67.08 SF	0.95 N	0.07	0.00	63.80			63.80
29. Remove Outlet or switch cover							
1.88 EA	1.11 N	0.00	0.00	2.09			2.09
30. Dehumidifier (per 24 hr period)- 110-159 ppd - No monitor.							
4.00 EA	123.23 N	0.00	0.00	492.92			492.92
31. Negative air fan/Air scrubber (24 hr period) - No monit.							
4.00 DA	74.53 N	0.00	0.00	298.12			298.12
32. Add for HEPA filter (for negative air exhaust fan)							
1.00 EA	221.57 N	20.94	0.00	242.51			242.51
SUPPLEMENT ITEMS LISTED BELOW:							
33. Remove Custom shower door & partition - 1/2" glass - frameless							
40.00 SF	3.32 N	0.00	0.00	132.80			132.80
Shower door need to be detached in order to remove the tile shower.							
34. Remove Towel bar							
2.00 EA	11.08 N	0.00	0.00	22.16			22.16
35. Remove Toilet paper holder							
2.00 EA	8.86 N	0.00	0.00	17.72			17.72
36. Remove Door knob - interior							
1.00 EA	22.14 N	0.00	0.00	22.14			22.14
To be reset in new door.							
37. Remove Shelving - 12" - in place							
12.00 LF	0.67 N	0.00	0.00	8.04			8.04
Shelving needs to be detached in order to remove the damaged drywall.							
Living/Dining room							
38. Remove Bifold door set - Colonist - Double							
1.00 EA	26.57 N	0.00	0.00	26.57			26.57

CONTINUED - Water Mitigation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
39. Tear out baseboard and bag for disp. - up to Cat 3 aft hrs							
21.00 LF	1.86 N	0.52	0.00	39.58			39.58
Needed for bagging baseboard, covering from category 1-3 types.							
40. Add-on for tearing out trim/base from tile/grout							
21.00 LF	0.92 N	0.00	0.00	19.32			19.32
41. Tear out wet drywall, cleanup, bag - after hours							
42.00 SF	1.95 N	0.95	0.00	82.85			82.85
42. Tear out and bag wet insulation - after hours							
42.00 SF	1.46 N	0.34	0.00	61.66			61.66
43. Tear out non-salv. tile floor & bag for disposal after hrs							
28.60 SF	7.59 N	0.76	0.00	217.83			217.83
44. Add on to tear out mortar bed for tile							
28.60 SF	2.49 N	0.00	0.00	71.21			71.21
45. Clean intercom station - Heavy							
28.60 EA	36.03 N	0.03	0.00	1,030.49			1,030.49
46. Clean stud wall - Heavy							
42.00 SF	1.74 N	0.13	0.00	73.21			73.21
47. Dehumidifier (per 24 hr period)- 110-159 ppd - No monitor.							
4.00 EA	123.23 N	0.00	0.00	492.92			492.92
48. Negative air fan/Air scrubber (24 hr period) - No monit.							
4.00 DA	74.53 N	0.00	0.00	298.12			298.12
49. Add for HEPA filter (for negative air exhaust fan)							
1.00 EA	221.57 N	20.94	0.00	242.51			242.51
SUPPLEMENT ITEMS LISTED BELOW:							
50. Remove Door opening (jamb & casing) - 60" or wider - paint grade							
1.00 EA	11.15 N	0.00	0.00	11.15			11.15
Jamb and casing for the bifold door.							
Kitchen							
51. Tear out cabinetry - lower (base) units							
36.57 LF	12.87 N	0.00	0.00	470.66			470.66
52. Countertop - solid surface/granite - Detach							
18.50 SF							REVISED
53. Remove Angle stop valve							
2.00 EA	8.86 N	0.00	0.00	17.72			17.72
54. Remove Plumbing fixture supply line							
2.00 EA	8.84 N	0.00	0.00	17.68			17.68
55. Gas/water line cap/plug - per cap							
2.00 EA	25.38 N	0.25	0.00	51.01			51.01
56. Toilet/sink/drain plug - disposable - up to 4"							
1.00 EA	5.61 N	0.08	0.00	5.69			5.69
57. Remove P-trap assembly - ABS (plastic)							
1.00 EA	13.29 N	0.00	0.00	13.29			13.29
58. Tear out non-salv. tile floor & bag for disposal after hrs							
202.20 SF	7.59 N	5.39	0.00	1,540.09			1,540.09

CONTINUED - Water Mitigation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
59. Add on to tear out mortar bed for tile							
202.20 SF	2.49 N	0.00	0.00	503.48			503.48
60. Tear out wet drywall, cleanup, bag - after hours							
44.51 SF	1.95 N	1.00	0.00	87.79			87.79
61. Tear out and bag wet insulation - after hours							
89.02 SF	1.46 N	0.73	0.00	130.70			130.70
62. Tear out baseboard and bag for disp. - up to Cat 3 aft hrs							
44.51 LF	1.86 N	1.09	0.00	83.88			83.88
Needed for bagging baseboard, covering from category 1-3 types.							
63. Add-on for tearing out trim/base from tile/grout							
44.51 LF	0.92 N	0.00	0.00	40.95			40.95
64. Clean floor or roof joist system - Heavy							
202.20 SF	2.18 N	0.62	0.00	441.42			441.42
65. Clean stud wall - Heavy							
44.51 SF	1.74 N	0.14	0.00	77.59			77.59
66. Clean floor - Heavy							
202.20 SF	0.95 N	0.21	0.00	192.30			192.30
67. Negative air fan/Air scrubber (24 hr period) - No monit.							
4.00 DA	74.53 N	0.00	0.00	298.12			298.12
68. Add for HEPA filter (for negative air exhaust fan)							
1.00 EA	221.57 N	20.94	0.00	242.51			242.51
SUPPLEMENT ITEMS LISTED BELOW:							
69. Remove Sink - double basin							
1.00 EA	35.43 N	0.00	0.00	35.43			35.43
70. Remove Cabinet knob or pull							
24.00 EA	2.06 N	0.00	0.00	49.44			49.44
71. Remove 4" backsplash for flat laid countertop							
36.57 LF	1.59 N	0.00	0.00	58.15			58.15
72. Remove Countertop - post formed plastic laminate							
30.09 LF	7.33 N	0.00	0.00	220.56			220.56
Bedroom 1							
73. Remove Interior door unit							
1.00 EA	33.21 N	0.00	0.00	33.21			33.21
74. Tear out baseboard and bag for disp. - up to Cat 3 aft hrs							
63.10 LF	1.84 N	1.55	0.00	117.65			117.65
75. Add-on for tearing out trim/base from tile/grout							
63.10 LF	0.93 N	0.00	0.00	58.68			58.68
76. Tear out wet drywall, cleanup, bag - after hours							
59.80 SF	1.95 N	1.35	0.00	117.96			117.96
77. Tear out and bag wet insulation							
59.80 SF	1.00 N	0.49	0.00	60.29			60.29
78. Tear out non-salv. tile floor & bag for disposal after hrs							
140.51 SF	7.59 N	3.74	0.00	1,070.21			1,070.21

CONTINUED - Water Mitigation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
79. Add on to tear out mortar bed for tile							
140.51 SF	2.49 N	0.00	0.00	349.87			349.87
80. Clean floor or roof joist system - Heavy							
140.51 SF	2.18 N	0.43	0.00	306.74			306.74
81. Clean stud wall - Heavy							
59.80 SF	1.74 N	0.18	0.00	104.23			104.23
82. Clean floor - Heavy							
140.51 SF	0.95 N	0.14	0.00	133.62			133.62
83. Negative air fan/Air scrubber (24 hr period) - No monit.							
4.00 DA	74.53 N	0.00	0.00	298.12			298.12
84. Add for HEPA filter (for negative air exhaust fan)							
1.00 EA	221.57 N	20.94	0.00	242.51			242.51
SUPPLEMENT ITEMS LISTED BELOW:							
85. Remove Door knob - interior							
1.00 EA	22.14 N	0.00	0.00	22.14			22.14
To be reset in new door.							
86. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade							
1.00 EA	11.15 N	0.00	0.00	11.15			11.15
87. Remove Bifold door - Colonist - Single							
1.00 EA	22.14 N	0.00	0.00	22.14			22.14
88. Remove Door dummy knob - interior							
1.00 EA	13.29 N	0.00	0.00	13.29			13.29
To be reset in new door.							
89. Remove Closet rod							
5.00 LF	0.89 N	0.00	0.00	4.45			4.45
Bedroom 2							
90. Remove Interior door unit							
1.00 EA	33.21 N	0.00	0.00	33.21			33.21
91. Tear out baseboard and bag for disp. - up to Cat 3 aft hrs							
54.90 LF	1.84 N	1.35	0.00	102.37			102.37
92. Add-on for tearing out trim/base from tile/grout							
54.90 LF	0.93 N	0.00	0.00	51.06			51.06
93. Tear out wet drywall, cleanup, bag - after hours							
66.06 SF	1.95 N	1.49	0.00	130.31			130.31
94. Tear out and bag wet insulation							
66.06 SF	1.00 N	0.54	0.00	66.60			66.60
95. Add on to tear out mortar bed for tile							
106.74 SF	2.49 N	0.00	0.00	265.78			265.78
96. Tear out non-salv. tile floor & bag for disposal after hrs							
106.74 SF	7.59 N	2.84	0.00	813.00			813.00
97. Clean floor or roof joist system - Heavy							
106.74 SF	2.18 N	0.33	0.00	233.02			233.02
98. Clean stud wall - Heavy							
66.06 SF	1.74 N	0.20	0.00	115.14			115.14

CONTINUED - Water Mitigation

QUANTITY	UNIT PRICE	TAX	GCO&P	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
99. Clean floor - Heavy							
106.74 SF	0.95 N	0.11	0.00	101.51			101.51
100. Negative air fan/Air scrubber (24 hr period) - No monit.							
4.00 DA	74.53 N	0.00	0.00	298.12			298.12
101. Add for HEPA filter (for negative air exhaust fan)							
1.00 EA	221.57 N	20.94	0.00	242.51			242.51
SUPPLEMENT ITEMS LISTED BELOW:							
102. Remove Door knob - interior							
1.00 EA	22.14 N	0.00	0.00	22.14			22.14
To be reset in new door.							
103. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade							
1.00 EA	11.15 N	0.00	0.00	11.15			11.15
Jamb and casing for the closet door.							
104. Remove Bifold door - Colonist - Single							
1.00 EA	22.14 N	0.00	0.00	22.14			22.14
Closet door.							
105. Remove Door dummy knob - interior							
1.00 EA	13.29 N	0.00	0.00	13.29			13.29
To be reset in new door.							
Boiler/HVAC							
106. Remove Bifold door set - Colonist - Double							
1.00 EA	26.57 N	0.00	0.00	26.57			26.57
107. Tear out and bag wet insulation							
26.70 SF	1.00 N	0.22	0.00	26.92			26.92
108. Clean stud wall - Heavy							
26.70 SF	1.74 N	0.08	0.00	46.54			46.54
SUPPLEMENT ITEMS LISTED BELOW:							
109. Water heater - Detach							
1.00 EA	118.93 N	0.00	0.00	118.93			118.93
Needed to reach the damaged insulation.							
110. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade							
1.00 EA	11.15 N	0.00	0.00	11.15			11.15
Jamb and casing for the bifold door.							
Totals: Water Mitigation		169.40	0.00	20,460.43		0.00	20,460.43