



## Pacific Specialty Insurance Company

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2995 Prospect Park Dr. Suite 150  
Rancho Cordova, CA 95670  
T: (800) 962-1172 F: (650) 780-4820  
Email: [claimspsic@pacificspecialty.com](mailto:claimspsic@pacificspecialty.com)

Insured: MOST JODI  
Property: 14 CHICKADEE LN  
Aliso Viejo, CA 92656  
Home: 14 CHICKADEE LN  
Aliso Viejo, CA 92656

Home: (949) 285-4204  
E-mail: [jodi@mostagency.com](mailto:jodi@mostagency.com)

Claim Rep.: Mandy Chima  
Position: File Examiner  
Company: Pacific Specialty Insurance Company  
Business: 2995 Prospect Park Dr. Suite 150  
Rancho Cordova, CA 95670

Business: (916) 637-8231  
E-mail: [mchima@pacificspecialty.com](mailto:mchima@pacificspecialty.com)

Estimator: Rachael Chapman  
Position: Property Field Appraiser  
Company: Pacific Specialty Insurance Company  
Business: 2995 Prospect Park Dr. Suite 150  
Rancho Cordova, CA 95670

Cellular: (714) 307-5915  
E-mail: [Rchapman@pacificspecialty.com](mailto:Rchapman@pacificspecialty.com)

**Claim Number:** 3106982

**Policy Number:** ENY 0311793-07(01)

**Type of Loss:** WATER DG

Date Contacted: 12/15/2016  
Date of Loss: 12/14/2016  
Date Inspected: 12/16/2016

Date Received: 12/15/2016  
Date Entered: 12/15/2016 4:47 PM

Price List: CAOG8X\_DEC16  
Restoration/Service/Remodel  
Estimate: MOST\_JODI



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In the following pages you will find the estimated cost of covered repairs to your home calculated by using current market prices that are usual and customary. This estimate is based on the replacement cost of the damaged property less your deductible and any applicable depreciation. Please note depreciation is not recoverable for all items. Recoverable depreciation is denoted in each line item by the ( ) symbol. Non-recoverable depreciation is denoted by the < > symbol. Your policy requires that the repairs/replacement be completed before these benefits may be claimed.

To claim this, simply provide PSIC with a copy of the final bill from the contractor or other receipts showing the total cost of repairs to your home. Payment for this coverage is subject to the terms, conditions, and limitations of your policy.

Your current mortgage company may be listed as the payee on payment(s) for the covered repairs to your home. You will need to contact your mortgage company to determine their procedure on processing your claim check.

We encourage you to work with a contractor of your choice to complete the repairs to your home. If you or your contractor has any questions or concerns with this estimate, please contact me at the number shown above. It is very important to call us with questions **prior** to beginning repairs to your home. Any changes in scope must be pre-approved by Pacific Specialty Insurance Company.

If you have any questions about the estimate, please do not hesitate to contact us at the numbers provided above.

We appreciate your business. Thank you for insuring with Pacific Specialty Insurance Company.

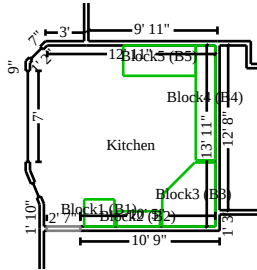


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### MOST\_JODI

#### Main Level



#### Kitchen

Height: 8'

420.36 SF Walls  
 614.53 SF Walls & Ceiling  
 21.57 SY Flooring  
 54.70 LF Ceil. Perimeter

194.17 SF Ceiling  
 194.17 SF Floor  
 52.11 LF Floor Perimeter

#### Missing Wall - Goes to Floor

2' 7" X 6' 8"

Opens into LIVING\_ROOM

| QUANTITY                                                          | UNIT   | TAX    | O&P    | RCV      | AGE/LIFE   | COND. | DEP %   | DEPREC.  | ACV      |
|-------------------------------------------------------------------|--------|--------|--------|----------|------------|-------|---------|----------|----------|
| 1. 1/2" - drywall per LF - up to 2' tall                          |        |        |        |          |            |       |         |          |          |
| 6.00 LF                                                           | 7.71   | 0.48   | 9.36   | 56.10    | 0/150 yrs  | Avg.  | 0%      | (0.00)   | 56.10    |
| 2. Seal/prime then paint the walls (2 coats)                      |        |        |        |          |            |       |         |          |          |
| 420.36 SF                                                         | 0.69   | 5.04   | 59.02  | 354.11   | 3.5/15 yrs | Avg.  | 23.33%  | (15.89)  | 338.22   |
| 3. R&R Engineered wood floor - floating - specs from ind analysis |        |        |        |          |            |       |         |          |          |
| 194.17 SF                                                         | 16.60  | 190.75 | 682.80 | 4,096.77 | 10/50 yrs  | Avg.  | 20%     | (515.03) | 3,581.74 |
| 4. R&R Quarter round - 3/4"                                       |        |        |        |          |            |       |         |          |          |
| 52.11 LF                                                          | 1.58   | 2.08   | 16.88  | 101.30   | 10/150 yrs | Avg.  | 6.67%   | (1.88)   | 99.42    |
| 5. Stain & finish base shoe or quarter round                      |        |        |        |          |            |       |         |          |          |
| 52.11 LF                                                          | 0.92   | 0.75   | 9.74   | 58.43    | 10/15 yrs  | Avg.  | 66.67%  | (6.75)   | 51.68    |
| 6. Stain & finish toe-kick                                        |        |        |        |          |            |       |         |          |          |
| 5.50 LF                                                           | 1.13   | 0.08   | 1.26   | 7.56     | 26/15 yrs  | Avg.  | 80% [M] | (0.85)   | 6.71     |
| 7. R&R Baseboard - 2 1/4"                                         |        |        |        |          |            |       |         |          |          |
| 19.00 LF                                                          | 3.13   | 1.16   | 12.14  | 72.77    | 10/150 yrs | Avg.  | 6.67%   | (1.04)   | 71.73    |
| 8. Seal & paint baseboard - two coats                             |        |        |        |          |            |       |         |          |          |
| 52.11 LF                                                          | 1.06   | 0.42   | 11.12  | 66.78    | 10/15 yrs  | Avg.  | 66.67%  | (3.75)   | 63.03    |
| 9. Dishwasher - Detach & reset                                    |        |        |        |          |            |       |         |          |          |
| 1.00 EA                                                           | 211.52 | 0.00   | 42.30  | 253.82   | 0/NA       | Avg.  | 0%      | (0.00)   | 253.82   |
| 10. Refrigerator - Remove & reset                                 |        |        |        |          |            |       |         |          |          |
| 1.00 EA                                                           | 40.09  | 0.00   | 8.02   | 48.11    | 0/NA       | Avg.  | 0%      | (0.00)   | 48.11    |
| 11. (Install) Built-in double oven                                |        |        |        |          |            |       |         |          |          |
| 1.00 EA                                                           | 138.32 | 0.00   | 27.66  | 165.98   | 0/15 yrs   | Avg.  | 0%      | (0.00)   | 165.98   |
| 12. (Install) Microwave oven - over range w/built-in hood         |        |        |        |          |            |       |         |          |          |
| 1.00 EA                                                           | 96.01  | 0.00   | 19.20  | 115.21   | 0/9 yrs    | Avg.  | 0%      | (0.00)   | 115.21   |
| 13. Window blind - horizontal or vertical - Detach & reset        |        |        |        |          |            |       |         |          |          |
| 3.00 EA                                                           | 38.23  | 0.00   | 22.94  | 137.63   | 0/NA       | Avg.  | 0%      | (0.00)   | 137.63   |
| 14. R&R Toe kick - unfinished wood - 1/2"                         |        |        |        |          |            |       |         |          |          |
| 5.50 LF                                                           | 10.43  | 1.55   | 11.78  | 70.70    | 26/50 yrs  | Avg.  | 52%     | (10.91)  | 59.79    |
| 15. Stain & finish toe-kick                                       |        |        |        |          |            |       |         |          |          |
| 5.50 LF                                                           | 1.13   | 0.08   | 1.26   | 7.56     | 26/15 yrs  | Avg.  | 80% [M] | (0.85)   | 6.71     |

Totals: Kitchen

202.39

935.48

5,612.83

556.95

5,055.88

MOST\_JODI

12/27/2016

Page: 3



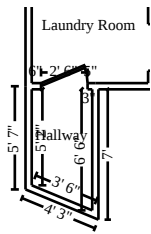


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### CONTINUED - Laundry Room

| QUANTITY                                                           | UNIT  | TAX          | O&P           | RCV             | AGE/LIFE   | COND. | DEP %   | DEPREC.       | ACV             |
|--------------------------------------------------------------------|-------|--------------|---------------|-----------------|------------|-------|---------|---------------|-----------------|
| 26. Dryer - Remove & reset                                         |       |              |               |                 |            |       |         |               |                 |
| 1.00 EA                                                            | 30.07 | 0.00         | 6.02          | 36.09           | 0/NA       | Avg.  | 0%      | (0.00)        | 36.09           |
| 27. Seal/prime then paint the walls (2 coats)                      |       |              |               |                 |            |       |         |               |                 |
| 194.67 SF                                                          | 0.69  | 2.34         | 27.32         | 163.98          | 3.5/15 yrs | Avg.  | 23.33%  | (7.36)        | 156.62          |
| 28. R&R Engineered wood floor - floating - specs from ind analysis |       |              |               |                 |            |       |         |               |                 |
| 36.98 SF                                                           | 16.60 | 36.33        | 130.04        | 780.24          | 10/50 yrs  | Avg.  | 20%     | (98.09)       | 682.15          |
| 29. R&R Baseboard - 2 1/4"                                         |       |              |               |                 |            |       |         |               |                 |
| 24.33 LF                                                           | 3.13  | 1.48         | 15.54         | 93.18           | 10/150 yrs | Avg.  | 6.67%   | (1.33)        | 91.85           |
| 30. Paint baseboard - two coats                                    |       |              |               |                 |            |       |         |               |                 |
| 24.33 LF                                                           | 1.03  | 0.21         | 5.06          | 30.33           | 10/15 yrs  | Avg.  | 66.67%  | (1.92)        | 28.41           |
| 31. R&R Quarter round - 3/4"                                       |       |              |               |                 |            |       |         |               |                 |
| 24.33 LF                                                           | 1.58  | 0.97         | 7.90          | 47.31           | 10/150 yrs | Avg.  | 6.67%   | (0.87)        | 46.44           |
| 32. Stain & finish base shoe or quarter round                      |       |              |               |                 |            |       |         |               |                 |
| 24.33 LF                                                           | 0.92  | 0.35         | 4.56          | 27.29           | 110/15 yrs | Avg.  | 80% [M] | (3.78)        | 23.51           |
| <b>Totals: Laundry Room</b>                                        |       | <b>41.68</b> | <b>203.12</b> | <b>1,218.52</b> |            |       |         | <b>113.35</b> | <b>1,105.17</b> |



### Hallway

Height: 8'

147.38 SF Walls  
 166.32 SF Walls & Ceiling  
 2.10 SY Flooring  
 18.42 LF Ceil. Perimeter

18.94 SF Ceiling  
 18.94 SF Floor  
 18.42 LF Floor Perimeter

| QUANTITY                                                           | UNIT  | TAX   | O&P   | RCV    | AGE/LIFE   | COND. | DEP %  | DEPREC. | ACV    |
|--------------------------------------------------------------------|-------|-------|-------|--------|------------|-------|--------|---------|--------|
| 33. Seal/prime then paint the walls (2 coats)                      |       |       |       |        |            |       |        |         |        |
| 147.38 SF                                                          | 0.69  | 1.77  | 20.70 | 124.16 | 3.5/15 yrs | Avg.  | 23.33% | (5.57)  | 118.59 |
| 34. R&R Engineered wood floor - floating - specs from ind analysis |       |       |       |        |            |       |        |         |        |
| 18.94 SF                                                           | 16.60 | 18.61 | 66.60 | 399.62 | 10/50 yrs  | Avg.  | 20%    | (50.24) | 349.38 |
| 35. R&R Baseboard - 2 1/4"                                         |       |       |       |        |            |       |        |         |        |
| 18.42 LF                                                           | 3.13  | 1.12  | 11.76 | 70.54  | 10/150 yrs | Avg.  | 6.67%  | (1.00)  | 69.54  |
| 36. Paint baseboard, oversized - two coats                         |       |       |       |        |            |       |        |         |        |
| 18.42 LF                                                           | 1.11  | 0.24  | 4.14  | 24.83  | 10/15 yrs  | Avg.  | 66.67% | (2.12)  | 22.71  |
| 37. R&R Quarter round - 3/4"                                       |       |       |       |        |            |       |        |         |        |
| 18.42 LF                                                           | 1.58  | 0.74  | 5.98  | 35.83  | 10/150 yrs | Avg.  | 6.67%  | (0.66)  | 35.17  |

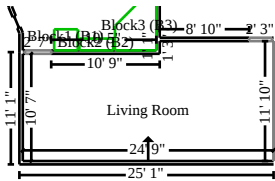


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### CONTINUED - Hallway

| QUANTITY                                      | UNIT | TAX          | O&P           | RCV           | AGE/LIFE  | COND. | DEP %  | DEPREC.      | ACV           |
|-----------------------------------------------|------|--------------|---------------|---------------|-----------|-------|--------|--------------|---------------|
| 38. Stain & finish base shoe or quarter round |      |              |               |               |           |       |        |              |               |
| 18.42 LF                                      | 0.92 | 0.27         | 3.46          | 20.68         | 10/15 yrs | Avg.  | 66.67% | (2.39)       | 18.29         |
| <b>Totals: Hallway</b>                        |      | <b>22.75</b> | <b>112.64</b> | <b>675.66</b> |           |       |        | <b>61.98</b> | <b>613.68</b> |



### Living Room

Height: Sloped

|                            |                          |
|----------------------------|--------------------------|
| 859.59 SF Walls            | 301.93 SF Ceiling        |
| 1161.52 SF Walls & Ceiling | 275.98 SF Floor          |
| 30.66 SY Flooring          | 56.50 LF Floor Perimeter |
| 62.45 LF Ceil. Perimeter   |                          |

Missing Wall

11' 10" X 12' 5"

Opens into Exterior

Missing Wall - Goes to Floor

2' 3" X 17'

Opens into Exterior

Missing Wall - Goes to Floor

2' 7" X 6' 8"

Opens into KITCHEN

| QUANTITY                                             | UNIT | TAX          | O&P           | RCV             | AGE/LIFE   | COND. | DEP %  | DEPREC.      | ACV             |
|------------------------------------------------------|------|--------------|---------------|-----------------|------------|-------|--------|--------------|-----------------|
| 39. Carpet - Detach & relay                          |      |              |               |                 |            |       |        |              |                 |
| 275.98 SF                                            | 0.64 | 0.44         | 35.40         | 212.47          | 0/NA       | Avg.  | 0%     | (0.00)       | 212.47          |
| 40. Carpet pad                                       |      |              |               |                 |            |       |        |              |                 |
| 275.98 SF                                            | 0.49 | 9.05         | 28.86         | 173.14          | 3/10 yrs   | Avg.  | 30%    | (36.67)      | 136.47          |
| 41. Clean and deodorize carpet                       |      |              |               |                 |            |       |        |              |                 |
| 275.98 SF                                            | 0.44 | 0.22         | 24.32         | 145.97          | 0/NA       | Avg.  | 0%     | (0.00)       | 145.97          |
| 42. R&R 1/2" - drywall per LF - up to 2' tall        |      |              |               |                 |            |       |        |              |                 |
| 11.25 LF                                             | 9.72 | 0.89         | 22.04         | 132.28          | 0/150 yrs  | Avg.  | 0%     | (0.00)       | 132.28          |
| 43. Seal/prime then paint the surface area (2 coats) |      |              |               |                 |            |       |        |              |                 |
| 398.83 SF                                            | 0.69 | 4.79         | 56.00         | 335.98          | 3.5/15 yrs | Avg.  | 23.33% | (15.08)      | 320.90          |
| 44. Baseboard - 2 1/4"                               |      |              |               |                 |            |       |        |              |                 |
| 8.00 LF                                              | 2.75 | 0.49         | 4.50          | 26.99           | 10/150 yrs | Avg.  | 6.67%  | (0.44)       | 26.55           |
| 45. Seal & paint baseboard - two coats               |      |              |               |                 |            |       |        |              |                 |
| 8.00 LF                                              | 1.06 | 0.06         | 1.72          | 10.26           | 10/15 yrs  | Avg.  | 66.67% | (0.57)       | 9.69            |
| 46. Paint baseboard - one coat                       |      |              |               |                 |            |       |        |              |                 |
| 48.50 LF                                             | 0.67 | 0.27         | 6.56          | 39.33           | 10/15 yrs  | Avg.  | 66.67% | (2.44)       | 36.89           |
| Paint balance 1 coat                                 |      |              |               |                 |            |       |        |              |                 |
| <b>Totals: Living Room</b>                           |      | <b>16.21</b> | <b>179.40</b> | <b>1,076.42</b> |            |       |        | <b>55.20</b> | <b>1,021.22</b> |



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### General

| QUANTITY                                                      | UNIT   | TAX           | O&P             | RCV              | AGE/LIFE | COND. | DEP % | DEPREC.         | ACV              |
|---------------------------------------------------------------|--------|---------------|-----------------|------------------|----------|-------|-------|-----------------|------------------|
| 47. Haul debris - per pickup truck load - including dump fees |        |               |                 |                  |          |       |       |                 |                  |
| 1.00 EA                                                       | 129.97 | 0.00          | 26.00           | 155.97           | 0/NA     | Avg.  | NA    | (0.00)          | 155.97           |
| <b>Totals: General</b>                                        |        | <b>0.00</b>   | <b>26.00</b>    | <b>155.97</b>    |          |       |       | <b>0.00</b>     | <b>155.97</b>    |
| <b>Total: Main Level</b>                                      |        | <b>553.44</b> | <b>2,576.74</b> | <b>15,459.84</b> |          |       |       | <b>1,569.63</b> | <b>13,890.21</b> |
| <b>Line Item Totals: MOST_JODI</b>                            |        | <b>553.44</b> | <b>2,576.74</b> | <b>15,459.84</b> |          |       |       | <b>1,569.63</b> | <b>13,890.21</b> |

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

### Grand Total Areas:

|          |                    |        |                             |          |                        |
|----------|--------------------|--------|-----------------------------|----------|------------------------|
| 2,133.82 | SF Walls           | 815.81 | SF Ceiling                  | 2,949.63 | SF Walls and Ceiling   |
| 789.86   | SF Floor           | 87.76  | SY Flooring                 | 214.82   | LF Floor Perimeter     |
| 0.00     | SF Long Wall       | 0.00   | SF Short Wall               | 226.52   | LF Ceil. Perimeter     |
| 789.86   | Floor Area         | 857.17 | Total Area                  | 2,133.82 | Interior Wall Area     |
| 1,832.15 | Exterior Wall Area | 188.25 | 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            |          |                        |



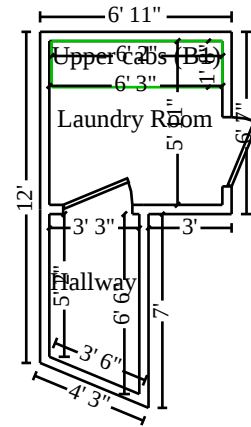
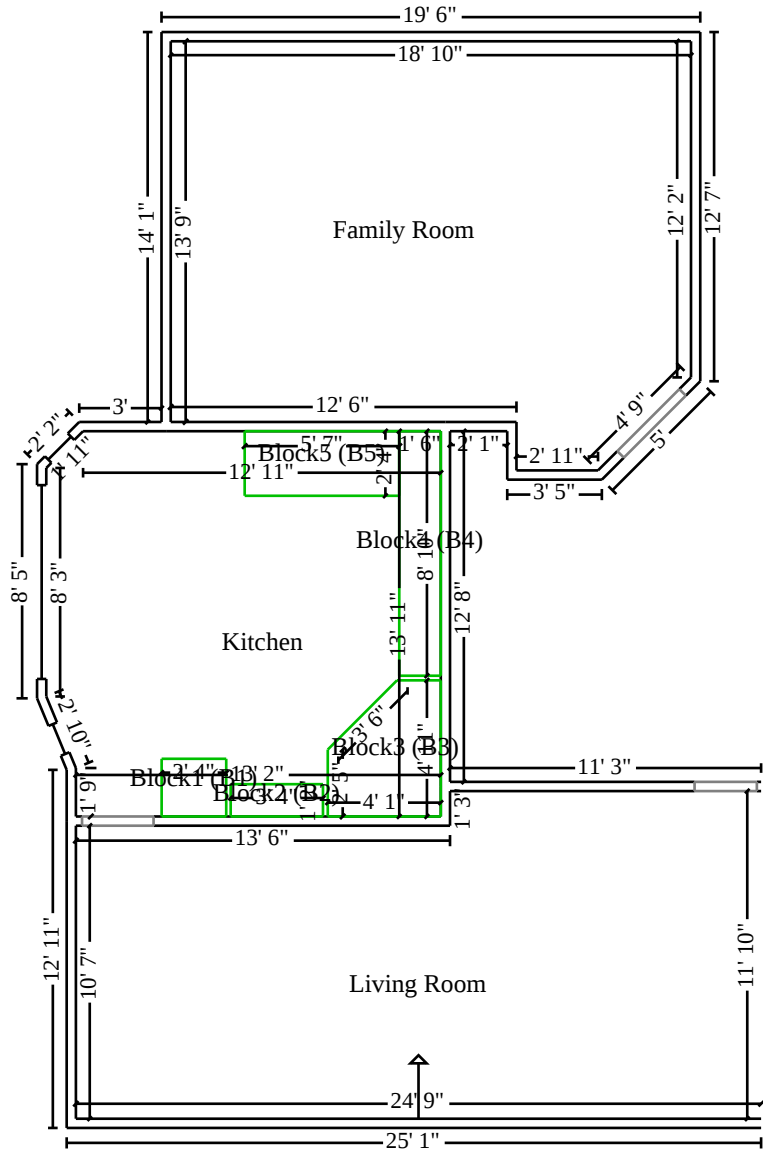
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### Summary for Dwelling

|                                               |                    |
|-----------------------------------------------|--------------------|
| Line Item Total                               | 12,329.66          |
| Material Sales Tax                            | 553.44             |
| Subtotal                                      | 12,883.10          |
| Overhead                                      | 1,288.37           |
| Profit                                        | 1,288.37           |
| <b>Replacement Cost Value</b>                 | <b>\$15,459.84</b> |
| Less Depreciation                             | (1,569.63)         |
| <b>Actual Cash Value</b>                      | <b>\$13,890.21</b> |
| Less Deductible                               | (1,000.00)         |
| <b>Net Claim</b>                              | <b>\$12,890.21</b> |
| Total Recoverable Depreciation                | 1,569.63           |
| <b>Net Claim if Depreciation is Recovered</b> | <b>\$14,459.84</b> |

Rachael Chapman  
Property Field Appraiser



Main Level