



## NC Farm Bureau Mutual Insurance Company

PO Box 27947 Raleigh, NC 27611

Client: KENNETH DARROCH  
Property: 3173 DARROCH RD  
LILLINGTON, nc 27546  
Home: 3173 DARROCH RD  
LILLINGTON, nc 27546

Operator: ESTIMATE

Estimator: Chris Pickett  
Position: Sr. Property Specialist  
Company: North Carolina Farm Bureau  
Business: PO Box 27947  
Raleigh, NC 27611

Business: (910) 624-7494  
E-mail: [chris.pickett@ncfbins.com](mailto:chris.pickett@ncfbins.com)

Type of Estimate: Fire  
Date Entered: 4/25/2024                      Date Assigned:

Price List: NCFA8X\_APR24  
Labor Efficiency: Restoration/Service/Remodel  
Estimate: DARROCH\_KENNETH\_REP2

Dear KENNETH DARROCH:

In the following pages, you will find a detailed estimate of the scope of damage and cost of repairs to your property. Based on the estimate we have prepared, we will be processing a payment in the amount of \$88,009.70. This amount reflects the **Actual Cash Value (ACV)** amount shown on the enclosed estimate less any applicable deductible. The ACV is calculated by deducting depreciation from the total cost of repairs.

If a mortgagee is listed on your policy, their name will be included on the issued payment. You will need to contact your mortgage company to determine what the process is for obtaining their endorsement on the claim payment.

Your policy contains a **Replacement Cost Value (RCV)** provision that may allow you to recover an amount in addition to the ACV. In order to collect this additional amount, you must repair or replace the property. Until you have completed the repairs and/or replacement, and the cost to do so exceeds the total of the ACV payment plus deductible, you are only entitled to collect the ACV of your loss.

If you wish to make a claim for payment once repairs are completed, please forward receipts, invoices, or a certificate of completion indicating the total cost of repairs to our attention. The most that can be recovered is the difference between the actual cost of repairs, less any applicable deductible, and the ACV payment, up to the amount of Total Recoverable Depreciation that was withheld. If the actual cost of repairs is less than the Replacement Cost Value in the attached estimate of repair, your amount of Total Recoverable Depreciation could be less than the amount listed in the repair estimate.

The RCV documentation may be mailed to the address above, faxed to 919-647-4725, or emailed to [ncfb.claims@ncfbins.com](mailto:ncfb.claims@ncfbins.com) after repairs are complete. Please include your claim number on all correspondence. We will review the submitted information and issue payment if appropriate.

A **claim supplement** is a request for an additional payment on a claim. In the event your estimated cost of the covered damages exceeds the Replacement Cost Value of the estimate prepared by Farm Bureau, you are requested to contact us prior to the



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commencement of repairs. We must have the opportunity to inspect and evaluate any differences or discrepancies in the cost or the scope of damage associated with the covered repairs to your property.

Also, if during the course of repairing and reconstructing the covered damages, new or unknown damages are discovered, you are requested to contact us prior to the commencement of repairs of those damages. The policy's duties after loss requires you to show us the damaged property. Your failure to allow us to inspect any new, or previously unknown, damages could be viewed as prejudicial to Farm Bureau and jeopardize coverage for the cost associated with repairing these damages. Once notified, we will make every effort to inspect these damages within a reasonable time period and communicate any adjustments to our estimate with you.

The statute of limitation for resolving all issues related to your claim is 3 years from the date of loss referenced above.

It is your responsibility to communicate the above information to the contractor you hire to address the repairs to your property.

No applicable provisions or terms of this policy are waived by this correspondence.

Sincerely,

**NORTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY, INC.**

Claims Department



**NC Farm Bureau Mutual Insurance Company**

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**DARROCH\_KENNETH\_REP2**

**Main Level**

**Main Level**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
1. Temporary toilet (per month)	6.00 MO @	189.00 =	1,134.00
2. Dumpster load - Approx. 20 yards, 4 tons of debris	3.00 EA @	473.33 =	1,419.99
3. R&R Security system - control panel	1.00 EA @	628.26 =	628.26
4. R&R Security system - key pad	2.00 EA @	224.12 =	448.24
5. R&R Security system - motion detector	3.00 EA @	215.15 =	645.45
6. R&R Temporary power - hookup	1.00 EA @	384.86 =	384.86
7. Temporary power usage (per month)	6.00 MO @	159.31 =	955.86
8. Clean and Service HVAC System	1.00 EA @	625.00 =	625.00
9. Asbestos test	1.00 EA @		0.00
line item left open for results			

**Left Rear Bedroom**

**Height: 8'**

<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into HALLWAY</b>
<b>Window</b>	<b>3' X 3'</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 3'</b>	<b>Opens into Exterior</b>
<b>Subroom: Closet (1)</b>		<b>Height: 8'</b>
<b>Door</b>	<b>4' X 6' 8"</b>	<b>Opens into LEFT_REAR_BE</b>

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** CEILING ***</b>			
10. Clean the ceiling - Heavy	142.68 SF @	0.57 =	81.33
11. Seal/prime (1 coat) then paint (1 coat) the ceiling	142.68 SF @	1.00 =	142.68
12. Clean ceiling fan and light	1.00 EA @	33.89 =	33.89
<b>*** WALLS ***</b>			
13. Clean the walls - Heavy	393.33 SF @	0.57 =	224.20
14. Seal/prime (1 coat) then paint (1 coat) the walls	393.33 SF @	1.00 =	393.33
15. R&R Interior door unit	1.00 EA @	357.53 =	357.53
16. Door knob/lockset - Detach & reset	3.00 EA @	24.53 =	73.59
17. Stain & finish door slab only (per side)	6.00 EA @	59.92 =	359.52
18. Paint door or window opening - 2 coats (per side)	6.00 EA @	32.54 =	195.24
19. Clean door / window opening (per side)	2.00 EA @	16.96 =	33.92
20. Paint wood window - 1 coat (per side)	2.00 EA @	37.84 =	75.68
21. Clean baseboard	49.67 LF @	0.46 =	22.85
22. Paint baseboard - two coats	49.67 LF @	1.48 =	73.51
23. R&R Quarter round - 3/4" - stain grade	49.67 LF @	2.60 =	129.14



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**CONTINUED - Left Rear Bedroom**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
24. Stain & finish base shoe or quarter round	49.67 LF @	1.31 =	65.07
<b>*** FLOOR ***</b>			
25. Sand & finish wood floor (natural finish)	142.68 SF @	3.91 =	557.88
26. Additional coats of finish (per coat)	142.68 SF @	1.07 =	152.67
27. Add for dustless floor sanding	142.68 SF @	1.00 =	142.68
<b>*** ATTIC ***</b>			
28. R&R Blown-in insulation - 10" depth - R26	142.68 SF @	2.33 =	332.45
29. Seal attic framing (shellac) - 6 to 8/12	142.68 SF @	1.70 =	242.56
<b>*** GENERAL CONDITIONS ***</b>			
30. Final cleaning - construction - Residential	142.68 SF @	0.34 =	48.51
31. R&R Smoke detector	1.00 EA @	83.69 =	83.69

**Left Front Bedroom**

**Height: 8'**

<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into HALLWAY</b>
<b>Window</b>	<b>3' X 3'</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 3'</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 3'</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 3'</b>	<b>Opens into Exterior</b>

**Subroom: Closet (1)**

**Height: 8'**

<b>Door</b>	<b>4' X 6' 8"</b>	<b>Opens into LEFT_FRONT_B</b>
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DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** CEILING ***</b>			
32. Clean the ceiling - Heavy	150.05 SF @	0.57 =	85.53
33. Seal/prime (1 coat) then paint (1 coat) the ceiling	150.05 SF @	1.00 =	150.05
34. Clean ceiling fan and light	1.00 EA @	33.89 =	33.89
<b>*** WALLS ***</b>			
35. Clean the walls - Heavy	400.67 SF @	0.57 =	228.38
36. Seal/prime (1 coat) then paint (1 coat) the walls	400.67 SF @	1.00 =	400.67
37. R&R Interior door unit	1.00 EA @	357.53 =	357.53
38. Door knob/lockset - Detach & reset	3.00 EA @	24.53 =	73.59
39. Stain & finish door slab only (per side)	6.00 EA @	59.92 =	359.52
40. Paint door or window opening - 2 coats (per side)	6.00 EA @	32.54 =	195.24



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**CONTINUED - Left Front Bedroom**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
41. Clean door / window opening (per side)	2.00 EA @	16.96 =	33.92
42. Paint wood window - 1 coat (per side)	2.00 EA @	37.84 =	75.68
43. Clean baseboard	52.83 LF @	0.46 =	24.30
44. Paint baseboard - two coats	52.83 LF @	1.48 =	78.19
45. R&R Quarter round - 3/4" - stain grade	52.83 LF @	2.60 =	137.36
46. Stain & finish base shoe or quarter round	52.83 LF @	1.31 =	69.21
<b>*** FLOOR ***</b>			
47. Sand & finish wood floor (natural finish)	150.05 SF @	3.91 =	586.70
48. Additional coats of finish (per coat)	150.05 SF @	1.07 =	160.55
49. Add for dustless floor sanding	150.05 SF @	1.00 =	150.05
<b>*** ATTIC ***</b>			
50. R&R Blown-in insulation - 10" depth - R26	150.05 SF @	2.33 =	349.62
51. Seal attic framing (shellac) - 6 to 8/12	150.05 SF @	1.70 =	255.09
<b>*** GENERAL CONDITIONS ***</b>			
52. Final cleaning - construction - Residential	150.05 SF @	0.34 =	51.02
53. R&R Smoke detector	1.00 EA @	83.69 =	83.69

**Bathroom**

**Height: 8'**

**Window**

**3' X 3'**

**Opens into Exterior**

**Door**

**2' 6" X 6' 8"**

**Opens into HALLWAY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** CEILING ***</b>			
54. Clean the ceiling - Heavy	53.33 SF @	0.57 =	30.40
55. Seal/prime (1 coat) then paint (1 coat) the ceiling	53.33 SF @	1.00 =	53.33
56. Clean light fixture	1.00 EA @	13.81 =	13.81
<b>*** WALLS ***</b>			
57. Clean the walls - Heavy	209.00 SF @	0.57 =	119.13
58. Seal/prime (1 coat) then paint (1 coat) part of the walls 1/2 the walls	104.50 SF @	1.00 =	104.50
59. R&R Wallpaper 1/2 the walls	104.50 SF @	3.59 =	375.16
60. Clean vanity - inside and out	5.00 LF @	17.21 =	86.05
61. R&R Sink - single	1.00 EA @	297.32 =	297.32



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**CONTINUED - Bathroom**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
62. Clean sink faucet	1.00 EA @	12.62 =	12.62
63. R&R P-trap assembly - ABS (plastic)	1.00 EA @	72.33 =	72.33
64. Clean toilet	1.00 EA @	28.49 =	28.49
65. Clean tub	1.00 EA @	27.53 =	27.53
66. Clean tub and surround	1.00 EA @	46.67 =	46.67
67. Clean tub / shower faucet	2.00 EA @	18.35 =	36.70
68. Clean light bar	2.00 EA @	24.00 =	48.00
69. R&R Interior door unit	1.00 EA @	357.53 =	357.53
70. Door knob/lockset - Detach & reset	1.00 EA @	24.53 =	24.53
71. Stain & finish door slab only (per side)	2.00 EA @	59.92 =	119.84
72. Paint door or window opening - 2 coats (per side)	3.00 EA @	32.54 =	97.62
73. Clean door / window opening (per side)	1.00 EA @	16.96 =	16.96
74. Paint wood window - 1 coat (per side)	1.00 EA @	37.84 =	37.84
75. R&R Medicine cabinet	1.00 EA @	219.28 =	219.28
76. Mirror - plate glass - Detach & reset	9.00 SF @	6.60 =	59.40
77. Clean mirror	9.00 SF @	0.94 =	8.46
<b>*** FLOOR ***</b>			
78. Clean floor - Heavy	53.33 SF @	0.83 =	44.26
<b>***ATTIC***</b>			
79. R&R Blown-in insulation - 10" depth - R26	53.33 SF @	2.33 =	124.26
80. Seal attic framing (shellac) - 6 to 8/12	53.33 SF @	1.70 =	90.66
<b>*** GENERAL CONDITIONS ***</b>			
81. Final cleaning - construction - Residential	53.33 SF @	0.34 =	18.13

**Rear Middle Bedroom**

**Height: 8'**

Window	3' X 3'	Opens into Exterior
Window	3' X 3'	Opens into Exterior
Door	2' 6" X 6' 8"	Opens into HALLWAY
Subroom: Closet (1)		
Door	2' X 6' 8"	Opens into REAR_MIDDLE_

**Height: 8'**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** CEILING ***</b>			
82. Clean the ceiling - Heavy	123.75 SF @	0.57 =	70.54



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**CONTINUED - Rear Middle Bedroom**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
83. Seal/prime (1 coat) then paint (1 coat) the ceiling	123.75 SF @	1.00 =	123.75
84. Clean light fixture	1.00 EA @	13.81 =	13.81
<b>*** WALLS ***</b>			
85. Clean the walls - Heavy	370.67 SF @	0.57 =	211.28
86. Seal/prime (1 coat) then paint (1 coat) the walls	370.67 SF @	1.00 =	370.67
87. R&R Interior door unit	1.00 EA @	357.53 =	357.53
88. Door knob/lockset - Detach & reset	2.00 EA @	24.53 =	49.06
89. Stain & finish door slab only (per side)	4.00 EA @	59.92 =	239.68
90. Paint door or window opening - 2 coats (per side)	6.00 EA @	32.54 =	195.24
91. Clean door / window opening (per side)	2.00 EA @	16.96 =	33.92
92. Paint wood window - 1 coat (per side)	2.00 EA @	37.84 =	75.68
93. Clean baseboard	47.50 LF @	0.46 =	21.85
94. Paint baseboard - two coats	47.50 LF @	1.48 =	70.30
95. R&R Quarter round - 3/4" - stain grade	47.50 LF @	2.60 =	123.51
96. Stain & finish base shoe or quarter round	47.50 LF @	1.31 =	62.23
<b>*** FLOOR ***</b>			
97. Sand & finish wood floor (natural finish)	123.75 SF @	3.91 =	483.86
98. Additional coats of finish (per coat)	123.75 SF @	1.07 =	132.41
99. Add for dustless floor sanding	123.75 SF @	1.00 =	123.75
<b>*** ATTIC ***</b>			
100. R&R Blown-in insulation - 10" depth - R26	123.75 SF @	2.33 =	288.34
101. Seal attic framing (shellac) - 6 to 8/12	123.75 SF @	1.70 =	210.38
<b>*** GENERAL CONDITIONS ***</b>			
102. Final cleaning - construction - Residential	123.75 SF @	0.34 =	42.08
103. R&R Smoke detector	1.00 EA @	83.69 =	83.69

**Hallway**

**Height: 8'**

<b>Missing Wall</b>	<b>3' 1" X 8'</b>	<b>Opens into DINING_AREA</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into LEFT_FRONT_B</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into LEFT_REAR_BE</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into BATHROOM</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into REAR_MIDDLE_</b>

DESCRIPTION	QTY	UNIT PRICE	TOTAL
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**CONTINUED - Hallway**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>***DEMOLITION***</b>			
104. Demolish/remove - bedroom/room (up to 200 sf)	59.06 SF @	6.57 =	388.02
<b>*** CEILING ***</b>			
105. 5/8" drywall - hung, taped, ready for texture	317.06 SF @	2.57 =	814.84
106. Texture drywall - light hand texture	59.06 SF @	1.07 =	63.19
107. Seal the ceiling w/PVA primer - one coat	59.06 SF @	0.58 =	34.25
108. Mask and prep for paint - tape only (per LF)	40.58 LF @	0.60 =	24.35
109. Light fixture	2.00 EA @	75.09 =	150.18
110. Stairway - disappearing (folding) / attic access ladder	1.00 EA @	418.65 =	418.65
111. Paint disappearing (folding) stairway/attic access ladder	1.00 EA @	158.45 =	158.45
112. Crown molding - 2 1/4"	40.58 LF @	4.33 =	175.71
113. Paint crown molding - two coats	40.58 LF @	1.54 =	62.49
<b>*** WALLS ***</b>			
114. 1/2" drywall - hung, taped, floated, ready for paint	258.00 SF @	2.74 =	706.92
115. Seal/prime (1 coat) then paint (1 coat) the walls	258.00 SF @	1.00 =	258.00
116. Seal stud wall for odor control	258.00 SF @	0.89 =	229.62
117. Baseboard - 3 1/4"	30.58 LF @	4.12 =	125.99
118. Paint baseboard - two coats	30.58 LF @	1.48 =	45.26
119. Chair rail - 2 1/2"	30.58 LF @	3.69 =	112.84
120. Paneling	129.00 SF @	2.84 =	366.36
121. Paint chair rail - two coats	30.58 LF @	1.49 =	45.56
122. Quarter round - 3/4"	30.58 LF @	1.93 =	59.02
123. Stain & finish base shoe or quarter round	30.58 LF @	1.31 =	40.06
<b>*** FLOOR ***</b>			
124. R&R Tile floor covering	59.06 SF @	15.53 =	917.20
125. R&R 1/4" Cement board	258.00 SF @	6.63 =	1,710.54
<b>***ATTIC***</b>			
126. R&R Blown-in insulation - 10" depth - R26	59.06 SF @	2.33 =	137.61
127. Seal attic framing (shellac) - 6 to 8/12	59.06 SF @	1.70 =	100.40
<b>*** GENERAL CONDITIONS ***</b>			
128. Final cleaning - construction - Residential	59.06 SF @	0.34 =	20.08

**Living Room**

**Height: 8'**

**Window**

**3' X 3'**

**Opens into Exterior**





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DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>Window</b> <span style="float:right">3' X 3'</span> <span style="float:right">Opens into Exterior</span>			
<b>Window</b> <span style="float:right">3' X 3'</span> <span style="float:right">Opens into Exterior</span>			
<b>***DEMOLITION***</b>			
129. Demolish/remove - bedroom/room (up to 200 sf)	164.13 SF @	6.57 =	1,078.33
<b>*** CEILING ***</b>			
130. 5/8" drywall - hung, taped, ready for texture	547.80 SF @	2.57 =	1,407.85
131. Texture drywall - light hand texture	164.13 SF @	1.07 =	175.62
132. Seal the ceiling w/PVA primer - one coat	164.13 SF @	0.58 =	95.20
133. Mask and prep for paint - tape only (per LF)	51.33 LF @	0.60 =	30.80
134. Ceiling fan & light	1.00 EA @	380.40 =	380.40
<b>*** WALLS ***</b>			
135. 1/2" drywall - hung, taped, floated, ready for paint	383.67 SF @	2.74 =	1,051.26
136. Seal/prime (1 coat) then paint (1 coat) the walls	383.67 SF @	1.00 =	383.67
137. Seal stud wall for odor control	383.67 SF @	0.89 =	341.47
138. Door opening (jamb & casing) - up to 32"wide - paint grade	2.00 EA @	173.49 =	346.98
139. Paint door or window opening - 2 coats (per side)	6.00 EA @	32.54 =	195.24
140. Window trim set (casing & stop)	24.00 LF @	6.63 =	159.12
141. Paint wood window - 1 coat (per side)	3.00 EA @	37.84 =	113.52
142. Baseboard - 3 1/4"	51.33 LF @	4.12 =	211.48
143. Paint baseboard - two coats	51.33 LF @	1.48 =	75.97
<b>*** FLOOR ***</b>			
144. Sand & finish wood floor (natural finish)	164.13 SF @	3.91 =	641.75
145. Additional coats of finish (per coat)	164.13 SF @	1.07 =	175.62
146. Add for dustless floor sanding	164.13 SF @	1.00 =	164.13
<b>***ATTIC***</b>			
147. R&R Blown-in insulation - 10" depth - R26	164.13 SF @	2.33 =	382.42
148. Seal attic framing (shellac) - 6 to 8/12	164.13 SF @	1.70 =	279.02
<b>*** GENERAL CONDITIONS ***</b>			
149. Final cleaning - construction - Residential	164.13 SF @	0.34 =	55.80

<b>Kitchen</b>			<b>Height: 8'</b>
<b>Window</b> <span style="float:right">3' X 3'</span> <span style="float:right">Opens into Exterior</span>			
<b>Missing Wall</b> <span style="float:right">7' 10" X 8'</span> <span style="float:right">Opens into DINING_AREA</span>			
<b>Subroom: Pantry (1)</b>			<b>Height: 8'</b>
<b>Door</b> <span style="float:right">2' X 6' 8"</span> <span style="float:right">Opens into KITCHEN</span>			

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>***DEMOLITION***</b>			
150. Demolish/remove - bedroom/room (up to 200 sf)	111.58 SF @	6.57 =	733.08



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## CONTINUED - Kitchen

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** CEILING ***</b>			
151. 5/8" drywall - hung, taped, ready for texture	425.25 SF @	2.57 =	1,092.89
152. Texture drywall - light hand texture	111.58 SF @	1.07 =	119.39
153. Seal the ceiling w/PVA primer - one coat	111.58 SF @	0.58 =	64.72
154. Mask and prep for paint - tape only (per LF)	43.67 LF @	0.60 =	26.20
155. Ceiling fan & light	1.00 EA @	380.40 =	380.40
<b>*** WALLS ***</b>			
156. 1/2" drywall - hung, taped, floated, ready for paint	313.67 SF @	2.74 =	859.46
157. Seal/prime (1 coat) then paint (1 coat) the walls	313.67 SF @	1.00 =	313.67
158. Seal stud wall for odor control	313.67 SF @	0.89 =	279.17
159. Interior door unit	1.00 EA @	332.00 =	332.00
160. Wood window - double hung, 9-12 sf	1.00 EA @	670.84 =	670.84
161. Paint door slab only - 2 coats (per side)	2.00 EA @	39.47 =	78.94
162. Paint door or window opening - 2 coats (per side)	3.00 EA @	32.54 =	97.62
163. Paint wood window - 1 coat (per side)	3.00 EA @	37.84 =	113.52
164. Sink - double basin	1.00 EA @	392.63 =	392.63
165. Sink faucet - Kitchen	1.00 EA @	271.56 =	271.56
166. P-trap assembly - ABS (plastic)	1.00 EA @	62.11 =	62.11
167. Cabinetry - full height unit	3.00 LF @	356.54 =	1,069.62
168. Cabinetry - lower (base) units	17.00 LF @	246.31 =	4,187.27
169. Cabinetry - upper (wall) units	21.00 LF @	170.48 =	3,580.08
170. Countertop - Tile	34.00 SF @	26.20 =	890.80
171. Add-on for tile backsplash installation	34.00 SF @	15.34 =	521.56
172. Seal grout on tile wall	34.00 SF @	1.54 =	52.36
173. Ceramic/porcelain tile	34.00 SF @	14.46 =	491.64
174. 1/2" Cement board	34.00 SF @	4.83 =	164.22
175. Wallpaper	156.83 SF @	2.57 =	403.05
176. Baseboard - 3 1/4"	39.67 LF @	4.12 =	163.44
177. Paint baseboard - two coats	39.67 LF @	1.48 =	58.71
178. Quarter round - 3/4"	39.67 LF @	1.93 =	76.56
179. Stain & finish base shoe or quarter round	39.67 LF @	1.31 =	51.97
<b>*** FLOOR ***</b>			
180. R&R Tile floor covering	111.58 SF @	15.53 =	1,732.84
181. R&R 1/4" Cement board	313.67 SF @	6.63 =	2,079.63
<b>*** ATTIC ***</b>			
182. R&R Blown-in insulation - 10" depth - R26	111.58 SF @	2.33 =	259.98
183. Seal attic framing (shellac) - 6 to 8/12	111.58 SF @	1.70 =	189.69



**NC Farm Bureau Mutual Insurance Company**

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**CONTINUED - Kitchen**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** GENERAL CONDITIONS ***</b>			
184. Final cleaning - construction - Residential	111.58 SF @	0.34 =	37.94
185. Electrical - Labor Minimum repair wiring	1.00 EA @	276.73 =	276.73
186. R&R Smoke detector	1.00 EA @	83.69 =	83.69

**Dining Area**

**Height: 8'**

Missing Wall - Goes to Floor	2' 6" X 6' 8"	Opens into FOYER_ENTRY
Door	3' X 6' 8"	Opens into Exterior
Window	3' X 3'	Opens into Exterior
Missing Wall	7' 10" X 8'	Opens into KITCHEN
Missing Wall	3' 1" X 8'	Opens into HALLWAY

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>***DEMOLITION***</b>			
187. Demolish/remove - bedroom/room (up to 200 sf)	125.34 SF @	6.57 =	823.48
<b>*** CEILING ***</b>			
188. 5/8" drywall - hung, taped, ready for texture	352.34 SF @	2.57 =	905.51
189. Texture drywall - light hand texture	125.34 SF @	1.07 =	134.11
190. Seal the ceiling w/PVA primer - one coat	125.34 SF @	0.58 =	72.70
191. Mask and prep for paint - tape only (per LF)	34.08 LF @	0.60 =	20.45
192. Crown molding - 2 1/4"	34.08 LF @	4.33 =	147.57
193. Paint crown molding - two coats	34.08 LF @	1.54 =	52.48
194. Light fixture	1.00 EA @	75.09 =	75.09
<b>*** WALLS ***</b>			
195. 1/2" drywall - hung, taped, floated, ready for paint	227.00 SF @	2.74 =	621.98
196. Seal/prime (1 coat) then paint (1 coat) the walls	227.00 SF @	1.00 =	227.00
197. Seal stud wall for odor control	227.00 SF @	0.89 =	202.03
198. Door opening (jamb & casing) - up to 32"wide - paint grade	1.00 EA @	173.49 =	173.49
199. Paint door or window opening - 2 coats (per side)	4.00 EA @	32.54 =	130.16
200. R&R Wood window - double hung, 9-12 sf	1.00 EA @	716.97 =	716.97
201. Paint wood window - 1 coat (per side)	3.00 EA @	37.84 =	113.52
202. R&R Exterior door - fiberglass / wood w/detail - Premium grade	1.00 EA @	1,652.55 =	1,652.55
203. Paint door slab only - 2 coats (per side)	2.00 EA @	39.47 =	78.94



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**CONTINUED - Dining Area**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
204. Baseboard - 3 1/4"	28.58 LF @	4.12 =	117.75
205. Paint baseboard - two coats	28.58 LF @	1.48 =	42.30
206. Chair rail - 2 1/2"	28.58 LF @	3.69 =	105.46
207. Paneling	113.50 SF @	2.84 =	322.34
208. Paint chair rail - two coats	28.58 LF @	1.49 =	42.58
209. Quarter round - 3/4"	28.58 LF @	1.93 =	55.16
210. Stain & finish base shoe or quarter round	28.58 LF @	1.31 =	37.44
<b>*** FLOOR ***</b>			
211. R&R Tile floor covering	125.34 SF @	15.53 =	1,946.53
212. R&R 1/4" Cement board	227.00 SF @	6.63 =	1,505.01
<b>*** ATTIC ***</b>			
213. R&R Blown-in insulation - 10" depth - R26	125.34 SF @	2.33 =	292.04
214. Seal attic framing (shellac) - 6 to 8/12	125.34 SF @	1.70 =	213.08
<b>*** GENERAL CONDITIONS ***</b>			
215. Final cleaning - construction - Residential	125.34 SF @	0.34 =	42.62

**Foyer/Entry** **Height: 8'**

**Door** **3' X 6' 8"** **Opens into Exterior**

**Missing Wall - Goes to Floor** **2' 6" X 6' 8"** **Opens into DINING\_AREA**

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

**Door** **2' 6" X 6' 8"** **Opens into FOYER\_ENTRY**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
<b>*** DEMOLITION ***</b>			
216. Demolish/remove - bedroom/room (up to 200 sf)	47.67 SF @	6.57 =	313.19
<b>*** CEILING ***</b>			
217. 5/8" drywall - hung, taped, ready for texture	296.33 SF @	2.57 =	761.57
218. Texture drywall - light hand texture	47.67 SF @	1.07 =	51.01
219. Seal the ceiling w/PVA primer - one coat	47.67 SF @	0.58 =	27.65
220. Mask and prep for paint - tape only (per LF)	39.83 LF @	0.60 =	23.90
<b>*** WALLS ***</b>			
221. 1/2" drywall - hung, taped, floated, ready for paint	248.67 SF @	2.74 =	681.36
222. Seal/prime (1 coat) then paint (1 coat) the walls	248.67 SF @	1.00 =	248.67
223. Seal stud wall for odor control	248.67 SF @	0.89 =	221.32



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**CONTINUED - Foyer/Entry**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
224. Door opening (jamb & casing) - up to 32"wide - paint grade	3.00 EA @	173.49 =	520.47
225. Paint door or window opening - 2 coats (per side)	5.00 EA @	32.54 =	162.70
226. Baseboard - 3 1/4"	29.33 LF @	4.12 =	120.84
227. Paint baseboard - two coats	29.33 LF @	1.48 =	43.41
<b>*** FLOOR ***</b>			
228. Sand & finish wood floor (natural finish)	47.67 SF @	3.91 =	186.39
229. Additional coats of finish (per coat)	47.67 SF @	1.07 =	51.01
230. Add for dustless floor sanding	47.67 SF @	1.00 =	47.67
<b>***ATTIC***</b>			
231. R&R Blown-in insulation - 10" depth - R26	47.67 SF @	2.33 =	111.07
232. Seal attic framing (shellac) - 6 to 8/12	47.67 SF @	1.70 =	81.04
<b>*** GENERAL CONDITIONS ***</b>			
233. Final cleaning - construction - Residential	47.67 SF @	0.34 =	16.21

**Roof**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
234. 2" x 8" x 8' #2 & better Fir / Larch (material only)	39.00 EA @	6.54 =	255.06
235. R&R Rafters - 2x8 - Labor only - (using rafter length)	186.72 LF @	5.01 =	935.47
236. R&R Sheathing - OSB - 1/2"	224.00 SF @	2.51 =	562.24
237. 2" x 8" x 20' #2 & better Fir / Larch (material only)	1.00 EA @	16.34 =	16.34
238. 2" x 6" x 8' #2 & better Fir / Larch (material only)	4.00 EA @	5.98 =	23.92
239. R&R Rafters - 2x6 - Labor only - (using rafter length)	20.00 LF @	4.20 =	84.00

DESCRIPTION	QTY	UNIT PRICE	TOTAL
240. R&R Metal roofing	1,318.23 SF @	6.22 =	8,199.39
241. R&R Ridge cap - metal roofing	15.42 LF @	6.97 =	107.48



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**Exterior**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
242. Brick - Add for rowlock course	15.00 LF @	3.42 =	51.30
243. Mason - Brick / Stone - per hour remove /replace damaged rowlock	6.00 HR @	66.66 =	399.96
244. Ornamental iron handrail - Detach & reset	18.00 LF @	19.51 =	351.18
245. Clean ornamental iron handrail	18.00 LF @	3.41 =	61.38

**Labor Minimums Applied**

DESCRIPTION	QTY	UNIT PRICE	TOTAL
246. Mirror/shower door labor minimum	1.00 EA @	94.83 =	94.83
247. Floor cleaning labor minimum	1.00 EA @	140.98 =	140.98
248. Stairway labor minimum	1.00 EA @	25.46 =	25.46
249. Door labor minimum	1.00 EA @	77.12 =	77.12
250. Metal building labor minimum	1.00 EA @	124.10 =	124.10
251. Masonry labor minimum	1.00 EA @	148.88 =	148.88

**Grand Total Areas:**

2,804.67 SF Walls	977.59 SF Ceiling	3,782.26 SF Walls and Ceiling
977.59 SF Floor	108.62 SY Flooring	356.33 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	416.33 LF Ceil. Perimeter
977.59 Floor Area	1,070.95 Total Area	2,804.67 Interior Wall Area
1,044.49 Exterior Wall Area	136.50 Exterior Perimeter of Walls	
1,541.70 Surface Area	15.42 Number of Squares	217.03 Total Perimeter Length
41.92 Total Ridge Length	102.24 Total Hip Length	



**NC Farm Bureau Mutual Insurance Company**

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**Summary for Coverage A Dwelling**

Line Item Total	83,327.86
Material Sales Tax	2,064.68
Subtotal	85,392.54
Overhead	8,539.44
Profit	8,539.44
<b>Replacement Cost Value</b>	<b>\$102,471.42</b>
Less Depreciation	(13,961.72)
<b>Actual Cash Value</b>	<b>\$88,509.70</b>
Less Deductible	(500.00)
<b>Net Claim</b>	<b>\$88,009.70</b>
Total Recoverable Depreciation	13,961.72
<b>Net Claim if Depreciation is Recovered</b>	<b>\$101,971.42</b>

Chris Pickett  
Sr. Property Specialist



**Recap of Taxes, Overhead and Profit**

	<b>Overhead (10%)</b>	<b>Profit (10%)</b>	<b>Material Sales Tax (7%)</b>	<b>Laundry &amp; D/C Tax (7%)</b>	<b>Manuf. Home Tax (4.75%)</b>	<b>Storage Rental Tax (7%)</b>	<b>Local Food Tax (2%)</b>
<b>Line Items</b>	8,539.44	8,539.44	2,064.68	0.00	0.00	0.00	0.00
<b>Total</b>	<b>8,539.44</b>	<b>8,539.44</b>	<b>2,064.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





**Recap by Room**

Estimate: DARROCH\_KENNETH\_REP2

<b>Area: Main Level</b>	<b>6,241.66</b>	<b>7.49%</b>
Left Rear Bedroom	3,821.92	4.59%
Left Front Bedroom	3,939.78	4.73%
Bathroom	2,570.81	3.09%
Rear Middle Bedroom	3,383.56	4.06%
Hallway	7,165.59	8.60%
Living Room	7,745.65	9.30%
Kitchen	22,259.98	26.71%
Dining Area	10,870.34	13.05%
Foyer/Entry	3,669.48	4.40%
<hr/>		
<b>Area Subtotal: Main Level</b>	<b>71,668.77</b>	<b>86.01%</b>
<b>Area: Roof</b>	<b>1,877.03</b>	<b>2.25%</b>
Roof	8,306.87	9.97%
Exterior	863.82	1.04%
<hr/>		
<b>Area Subtotal: Roof</b>	<b>11,047.72</b>	<b>13.26%</b>
<b>Labor Minimums Applied</b>	<b>611.37</b>	<b>0.73%</b>
<hr/>		
<b>Subtotal of Areas</b>	<b>83,327.86</b>	<b>100.00%</b>
<hr/>		
<b>Total</b>	<b>83,327.86</b>	<b>100.00%</b>



**NC Farm Bureau Mutual Insurance Company**

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**Recap by Category with Depreciation**

<b>O&amp;P Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
CABINETRY	9,031.73	1,305.35	7,726.38
CLEANING	2,832.44		2,832.44
GENERAL DEMOLITION	10,003.64		10,003.64
DOORS	3,360.48	229.84	3,130.64
DRYWALL	9,446.96	440.88	9,006.08
ELECTRICAL	2,157.02	754.13	1,402.89
FLOOR COVERING - CERAMIC TILE	3,754.46	262.82	3,491.64
FLOOR COVERING - WOOD	3,757.12	2,630.01	1,127.11
FINISH CARPENTRY / TRIMWORK	3,027.39	141.28	2,886.11
FINISH HARDWARE	220.77		220.77
FIREPLACES	399.96		399.96
FRAMING & ROUGH CARPENTRY	1,358.70	63.41	1,295.29
INSULATION	1,134.00	52.91	1,081.09
LIGHT FIXTURES	986.07	345.12	640.95
MASONRY	200.18	2.39	197.79
MIRRORS & SHOWER DOORS	154.23		154.23
METAL STRUCTURES & COMPONENTS	201.05	7.18	193.87
ORNAMENTAL IRON	351.18		351.18
PLUMBING	1,060.20	254.53	805.67
PANELING & WOOD WALL FINISHES	688.70	32.14	656.56
PAINTING	10,811.87	5,045.55	5,766.32
ROOFING	7,302.99	681.61	6,621.38
STAIRS	444.11	58.61	385.50
TILE	6,221.26	340.24	5,881.02
TEMPORARY REPAIRS	2,408.05		2,408.05
WINDOWS - WOOD	1,341.68	313.06	1,028.62
WALLPAPER	671.62	671.62	0.00
<b>O&amp;P Items Subtotal</b>	<b>83,327.86</b>	<b>13,632.68</b>	<b>69,695.18</b>
<b>Material Sales Tax</b>	<b>2,064.68</b>	<b>329.04</b>	<b>1,735.64</b>
<b>Overhead</b>	<b>8,539.44</b>		<b>8,539.44</b>
<b>Profit</b>	<b>8,539.44</b>		<b>8,539.44</b>
<b>Total</b>	<b>102,471.42</b>	<b>13,961.72</b>	<b>88,509.70</b>

Please contact the Claims Representative listed on the cover page of this estimate with any questions.



