



## Narragansett Bay Insurance Company

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P.O. Box 9950 Providence, RI 02940-4150  
Phone: (800) 416-1625 Fax: (512) 688 – 5220  
Email: NBICAlert@bcc-ltd.com

Insured: Ross James  
Home: 40 BURROUGHS WAY  
MAPLEWOOD, NJ 07040  
Property: 40 BURROUGHS WAY  
MAPLEWOOD, NJ 07040

Cell: (973) 762-0119  
E-mail: jamie@maplewoodonline.com

Claim Rep.: Nelson Felix

Business: (646) 895-3142

Estimator: Nelson Felix

Business: (646) 895-3142

**Claim Number:** N82040

**Policy Number:** NJH0006242

**Type of Loss:** Other

Date Contacted: 3/9/2022 4:30 PM

Date of Loss: 2/25/2022 2:00 AM

Date Received: 3/4/2022 9:54 AM

Date Inspected: 3/12/2022 12:30 PM

Date Entered: 3/8/2022 3:33 PM

Date Est. Completed: 3/21/2022 10:41 AM

Price List: NJNE8X\_MAR22  
Restoration/Service/Remodel

Estimate: ROSS\_JAMES

### **Important! Please Read First**

-This is an estimate of damage only and not an offer of settlement. This appraisal is subject to the review and approval by the insurance company. This is not an authorization of repair, nor is it a guarantee of payment. Your policy may contain terms or conditions which may impact this appraisal. Pending approval, neither the insurer nor its representatives assumes responsibility for repairs.

-This estimate is prepared using generally prevailing prices of building materials and labor in your area. The ultimate choice of a contractor is up to you. If the contractor you choose thinks he or she is unable to complete the specified repairs for the amount allowed in our estimate, please bring this to the attention of the insurance company immediately. Any request for supplemental funds must be made prior to the work being done, or such request cannot be honored.

-Your mortgage company may be included on any check you receive. If your mortgage company is included you will need to contact them to arrange for their endorsement. Please be sure that all parties named on the check endorse it prior to presenting it for payment.



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## ROSS\_JAMES

### Dwelling

#### Roofing Structure

#### Roofing Structure

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. 2" x 10" x 20' #2 & better Fir / Larch (material only)	1.00 EA	60.92	4.85	12.18	77.95	(6.49)	71.46
2. 2" x 10" x 8' #2 & better Fir / Larch (material only)	1.00 EA	24.37	1.93	4.88	31.18	(2.60)	28.58
3. 2" x 8" x 12' #2 & better Fir / Larch (material only)	7.50 EA	30.69	18.30	46.04	294.52	(24.55)	269.97
4. 2" x 6" x 20' #2 & better Fir / Larch (material only)	1.00 EA	55.60	4.42	11.12	71.14	(5.93)	65.21
5. 2" x 6" x 8' #2 & better Fir / Larch (material only)	1.00 EA	16.66	1.32	3.34	21.32	(1.78)	19.54
6. 2" x 6" x 12' #2 & better Fir / Larch (material only)	1.00 EA	25.10	1.99	5.02	32.11	(2.68)	29.43
7. R&R Rafters - 2x8 - Labor only - (using rafter length)	84.99 LF	4.92	33.24	83.62	535.01	(28.18)	506.83
8. R&R Rafters - 2x10 - Labor only - (using rafter length)	5.23 LF	5.45	2.27	5.70	36.47	(1.91)	34.56
9. R&R Rafters - 2x6 - Labor only - (using rafter length)	21.79 LF	4.11	7.12	17.92	114.59	(6.05)	108.54
10. Remove Sheathing - spaced 1" x 8"	480.00 SF	0.88	33.58	84.48	540.46	(0.00)	540.46
<b>Total: Roofing Structure</b>			<b>109.02</b>	<b>274.30</b>	<b>1,754.75</b>	<b>80.17</b>	<b>1,674.58</b>



#### Detached Garage Roof

474.03 Surface Area  
 87.16 Total Perimeter Length

4.74 Number of Squares  
 20.92 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
11. Sheathing - plywood - 5/8" CDX	474.03 SF	3.03	114.19	287.26	1,837.76	(153.15)	1,684.61
12. Remove 3 tab - 25 yr. - comp. shingle roofing - w/out felt	4.74 SQ	80.64	30.38	76.44	489.05	(0.00)	489.05
13. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	5.33 SQ	271.81	115.18	289.76	1,853.69	(926.84)	926.85
14. Roofing felt - 15 lb.	4.74 SQ	41.13	15.50	39.00	249.46	(155.91)	93.55
15. R&R Fascia - 1" x 4" - #1 pine	87.16 LF	8.04	55.70	140.14	896.61	(140.52)	756.09
16. R&R Fascia - metal - 6"	87.16 LF	7.02	48.63	122.36	782.86	(182.34)	600.52
17. Prime & paint exterior fascia - wood, 4"- 6" wide	87.16 LF	1.75	12.13	30.50	195.16	(162.64)	32.52



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### CONTINUED - Detached Garage Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. R&R Soffit - box framing - 1' overhang	87.16 LF	9.71	67.28	169.28	1,082.89	(67.85)	1,015.04
19. R&R Soffit - vinyl	87.16 SF	7.15	49.55	124.64	797.38	(187.07)	610.31
20. R&R Gutter / downspout - aluminum - up to 5"	20.92 LF	9.79	16.28	40.96	262.05	(121.26)	140.79
<b>Totals: Detached Garage Roof</b>			<b>524.82</b>	<b>1,320.34</b>	<b>8,446.91</b>	<b>2,097.58</b>	<b>6,349.33</b>
<b>Total: Roofing Structure</b>			<b>633.84</b>	<b>1,594.64</b>	<b>10,201.66</b>	<b>2,177.75</b>	<b>8,023.91</b>
<b>Total: Dwelling</b>			<b>633.84</b>	<b>1,594.64</b>	<b>10,201.66</b>	<b>2,177.75</b>	<b>8,023.91</b>

### Fallen Tree

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Timber Warriors Estimate/Invoice for removal in the amount of \$1,355.88							
<b>Totals: Fallen Tree</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
21. Job-site moving/storage container - 20' long - per month Pack out/in to store items from garage to complete repairs.	1.00 MO	238.38	15.79	50.84	305.01	(0.00)	305.01
22. Inventory, Packing, Boxing, and Moving charge - per hour Pack out/pack in: (2) people 4hrs pack out (2) people 4hrs pack in	16.00 HR	50.68	64.46	162.18	1,037.52	(0.00)	1,037.52
<b>Totals: General</b>			<b>80.25</b>	<b>213.02</b>	<b>1,342.53</b>	<b>0.00</b>	<b>1,342.53</b>

### Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
23. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	847.47	67.37	169.50	1,084.34	(0.00)	1,084.34



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### CONTINUED - Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>Totals: Debris Removal</b>			<b>67.37</b>	<b>169.50</b>	<b>1,084.34</b>	<b>0.00</b>	<b>1,084.34</b>

### Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
24. Painting labor minimum*	1.00 EA	72.94	5.80	14.58	93.32	(0.00)	93.32
25. Gutter labor minimum*	1.00 EA	236.39	18.79	47.28	302.46	(0.00)	302.46
<b>Totals: Labor Minimums Applied</b>			<b>24.59</b>	<b>61.86</b>	<b>395.78</b>	<b>0.00</b>	<b>395.78</b>
<b>Line Item Totals: ROSS_JAMES</b>			<b>806.05</b>	<b>2,039.02</b>	<b>13,024.31</b>	<b>2,177.75</b>	<b>10,846.56</b>

### Grand Total Areas:

582.67 SF Walls	331.54 SF Ceiling	914.21 SF Walls and Ceiling
331.54 SF Floor	36.84 SY Flooring	72.83 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	72.83 LF Ceil. Perimeter
331.54 Floor Area	356.26 Total Area	582.67 Interior Wall Area
847.67 Exterior Wall Area	75.50 Exterior Perimeter of Walls	
474.03 Surface Area	4.74 Number of Squares	87.16 Total Perimeter Length
20.92 Total Ridge Length	0.00 Total Hip Length	



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Coverage	Item Total	%	ACV Total	%
--Coverage - F - Medical Payments To Others	0.00	0.00%	0.00	0.00%
--Coverage - B - Other Structures	13,024.31	100.00%	10,846.56	100.00%
--Coverage - D - Loss Of Use	0.00	0.00%	0.00	0.00%
--Limited Water Back-up and Sump Discharge or Overflow Coverage	0.00	0.00%	0.00	0.00%
--Personal Injury Coverage	0.00	0.00%	0.00	0.00%
--Coverage - E - Personal Liability	0.00	0.00%	0.00	0.00%
--Coverage - C - Personal Property	0.00	0.00%	0.00	0.00%
--Ordinance or Law Coverage	0.00	0.00%	0.00	0.00%
--Loss Assessment Coverage	0.00	0.00%	0.00	0.00%
All Other Peril	0.00	0.00%	0.00	0.00%
--Identity Fraud Expense Coverage	0.00	0.00%	0.00	0.00%
Wind/Hail	0.00	0.00%	0.00	0.00%
--Coverage - A - Dwelling	0.00	0.00%	0.00	0.00%
Coverage - C - Personal Property	0.00	0.00%	0.00	0.00%
Ordinance or Law Coverage	0.00	0.00%	0.00	0.00%
Identity Fraud Expense Coverage	0.00	0.00%	0.00	0.00%
Coverage - A - Dwelling	0.00	0.00%	0.00	0.00%
Loss Assessment Coverage	0.00	0.00%	0.00	0.00%
Limited Water Back-up and Sump Discharge or Overflow Coverage	0.00	0.00%	0.00	0.00%
Coverage - F - Medical Payments To Others	0.00	0.00%	0.00	0.00%
Coverage - B - Other Structures	0.00	0.00%	0.00	0.00%
Personal Injury Coverage	0.00	0.00%	0.00	0.00%
Coverage - E - Personal Liability	0.00	0.00%	0.00	0.00%
Coverage - D - Loss Of Use	0.00	0.00%	0.00	0.00%
<b>Total</b>	<b>13,024.31</b>	<b>100.00%</b>	<b>10,846.56</b>	<b>100.00%</b>



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### Summary for --Coverage - B - Other Structures

Line Item Total	10,179.24
Storage Rental Tax	15.79
Subtotal	10,195.03
Overhead	1,019.51
Profit	1,019.51
Total Tax(Rep-Maint)	790.26
<b>Replacement Cost Value</b>	<b>\$13,024.31</b>
Less Depreciation	(2,177.75)
<b>Actual Cash Value</b>	<b>\$10,846.56</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$9,846.56</b>
Total Recoverable Depreciation	2,177.75
<b>Net Claim if Depreciation is Recovered</b>	<b>\$12,024.31</b>

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Nelson Felix



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### Recap of Taxes, Overhead and Profit

	<b>Overhead (10%)</b>	<b>Profit (10%)</b>	<b>Total Tax(Rep-Maint) (6.625%)</b>	<b>Mat Tax (Cap Impr) (6.625%)</b>	<b>Clothing Acc Tax (6.625%)</b>	<b>Storage Rental Tax (6.625%)</b>
<b>Line Items</b>	1,019.51	1,019.51	790.26	0.00	0.00	15.79
<b>Total</b>	<b>1,019.51</b>	<b>1,019.51</b>	<b>790.26</b>	<b>0.00</b>	<b>0.00</b>	<b>15.79</b>



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## Recap by Room

Estimate: ROSS\_JAMES

**Area: Dwelling**

<b>Area: Roofing Structure</b>		<b>1,371.43</b>	<b>13.47%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	1,371.43	
<b>Detached Garage Roof</b>		<b>6,601.75</b>	<b>64.86%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	6,601.75	
<hr/>			
<b>Area Subtotal: Roofing Structure</b>		<b>7,973.18</b>	<b>78.33%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	7,973.18	
<hr/>			
<b>Area Subtotal: Dwelling</b>		<b>7,973.18</b>	<b>78.33%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	7,973.18	
<b>General</b>		<b>1,049.26</b>	<b>10.31%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	1,049.26	
<b>Debris Removal</b>		<b>847.47</b>	<b>8.33%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	847.47	
<b>Labor Minimums Applied</b>		<b>309.33</b>	<b>3.04%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	309.33	
<hr/>			
<b>Subtotal of Areas</b>		<b>10,179.24</b>	<b>100.00%</b>
Coverage: --Coverage - B - Other Structures	100.00% =	10,179.24	
<hr/>			
<b>Total</b>		<b>10,179.24</b>	<b>100.00%</b>



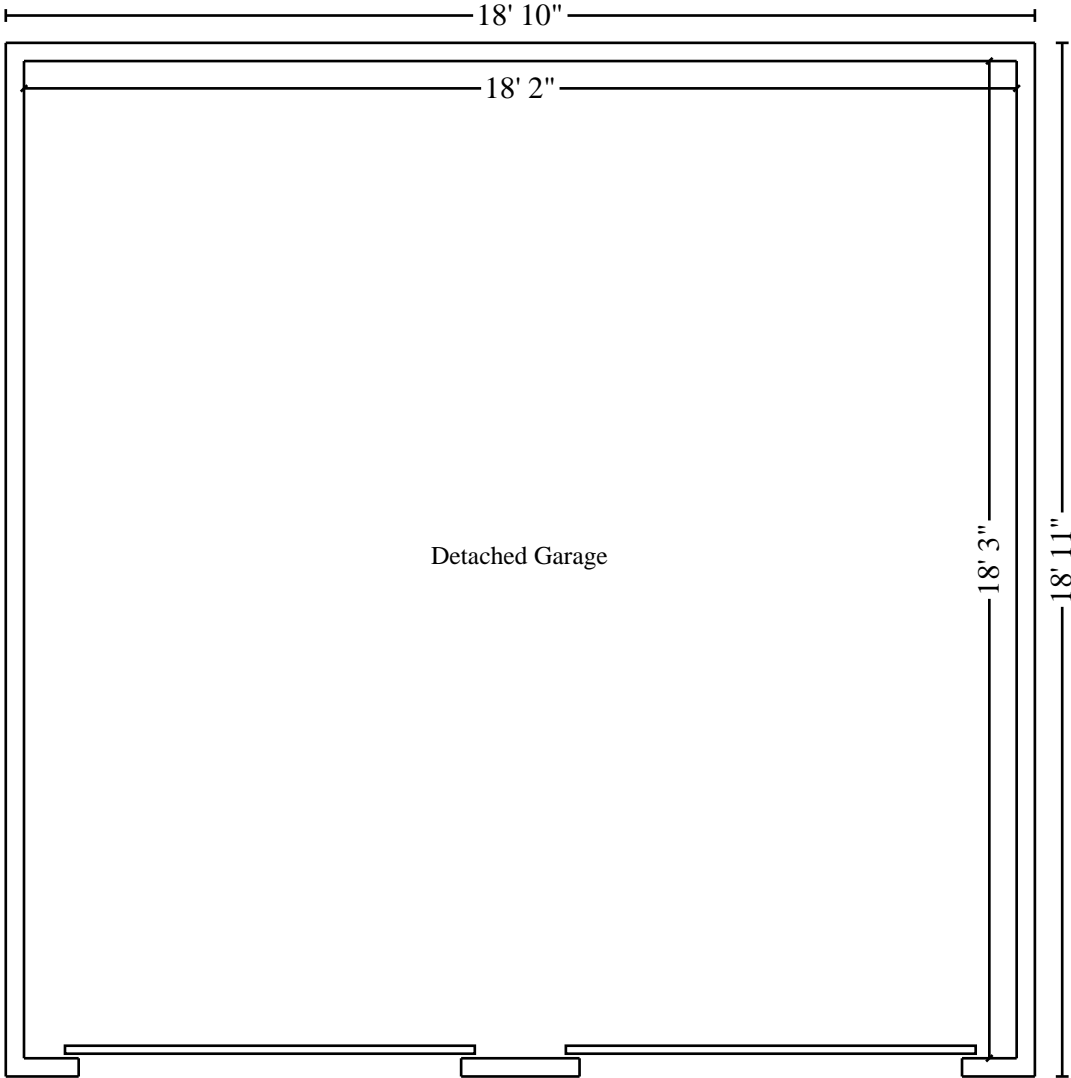


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### Recap by Category with Depreciation

O&P Items		RCV	Deprec.	ACV
<b>CONT: PACKING,HANDLNG,STORAGE</b>		<b>1,049.26</b>		<b>1,049.26</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	1,049.26		
<b>GENERAL DEMOLITION</b>		<b>2,196.75</b>		<b>2,196.75</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	2,196.75		
<b>FRAMING &amp; ROUGH CARPENTRY</b>		<b>2,188.05</b>	<b>218.81</b>	<b>1,969.24</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	2,188.05		
<b>PAINTING</b>		<b>225.47</b>	<b>152.53</b>	<b>72.94</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	225.47		
<b>ROOFING</b>		<b>1,643.71</b>	<b>1,015.47</b>	<b>628.24</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	1,643.71		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>		<b>2,876.00</b>	<b>655.60</b>	<b>2,220.40</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	2,876.00		
<b>O&amp;P Items Subtotal</b>		<b>10,179.24</b>	<b>2,042.41</b>	<b>8,136.83</b>
<b>Storage Rental Tax</b>		<b>15.79</b>		<b>15.79</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	15.79		
<b>Overhead</b>		<b>1,019.51</b>		<b>1,019.51</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	1,019.51		
<b>Profit</b>		<b>1,019.51</b>		<b>1,019.51</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	1,019.51		
<b>Total Tax(Rep-Maint)</b>		<b>790.26</b>	<b>135.34</b>	<b>654.92</b>
Coverage: --Coverage - B - Other Structures	@ 100.00% =	790.26		
<b>Total</b>		<b>13,024.31</b>	<b>2,177.75</b>	<b>10,846.56</b>



Other Structure

