



MGM Restoration

1232 Combermere
Troy, MI 48083

Insured: Metro Emergency Services
Property: 12535 Harper Avenue
Detroit, MI 48213

Business: (555) 555-5555

Claim Rep.: Marco Berard
Company: MGM Restoration
Business: 1232 Combermere
Troy, MI 48083

Business: (248) 356-4391

Estimator: Marco Berard
Company: MGM Restoration
Business: 1232 Combermere
Troy, MI 48083

Business: (248) 356-4391

Claim Number: CFP1004269-01A

Policy Number: CFP1004269-01A

Type of Loss: Vandalism

Coverage	Deductible	Policy Limit
Commercial Property	\$5,000.00	\$873,600.00

Date Contacted: 10/1/2009 11:00 AM

Date of Loss: 10/1/2009

Date Inspected: 10/6/2009 11:00 AM

Date Received: 10/1/2009 11:00 AM

Date Entered: 10/21/2009 1:40 PM

Price List: MIDE5B_DEC09
Restoration/Service/Remodel

Estimate: 12535_HARPER

NOTICE: This is a repair estimate only. The insurance policy may contain provisions that will reduce any payments that might be made. This is not an authorization to repair. Authorization to repair or guarantee of payment must come from the owner of the property. No adjuster or appraiser has the authority to authorize repair or guarantee payment. The insurer assumes no responsibility for the quality of repairs that might be made. A copy of this document does not constitute a settlement of this claim. The above figures are subject to insurance company approval.



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Summary for Commercial Property

Line Item Total				1,767,063.68
Overhead	@	10.0% x	1,767,063.68	176,706.37
Profit	@	10.0% x	1,767,063.68	176,706.37
Material Sales Tax	@	6.000% x	890,941.33	53,456.48
Replacement Cost Value				\$2,173,932.90
Less Deductible				(5,000.00)
Less Amount Over Limit(s)				(1,295,332.90)
Net Claim				\$873,600.00

Marco Berard



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Recap by Category

O&P Items					Total Dollars	%
	Labor	Lbr. Burden	Material	Equipment	Market Cond.	
ACOUSTICAL TREATMENTS					160,103.88	7.36%
	45,293.74	12,209.64	101,615.66	0.00	984.84	
APPLIANCES					153,133.20	7.04%
	29,224.80	6,114.24	105,914.16	0.00	11,880.00	
CLEANING					44,476.32	2.05%
	31,013.94	9,809.81	3,652.57	0.00	0.00	
GENERAL DEMOLITION					183,847.25	8.46%
	128,101.62	41,450.63	3,169.12	8,977.50	2,148.38	
DOORS					241,768.00	11.12%
	4,495.08	1,018.02	99,865.60	0.00	136,389.30	
ELECTRICAL					204,348.85	9.40%
	101,337.45	26,825.18	62,786.22	0.00	13,400.00	
ELECTRICAL - SPECIAL SYSTEMS					18,481.38	0.85%
	5,798.15	1,532.16	6,636.85	0.00	4,514.22	
MISC. EQUIPMENT - COMMERCIAL					134,174.03	6.17%
	19,364.23	3,675.89	82,200.00	0.00	28,933.91	
FLOOR COVERING - STONE					17,430.11	0.80%
	8,715.02	1,782.58	6,932.51	0.00	0.00	
FLOOR COVERING - VINYL					81,541.14	3.75%
	24,583.57	4,892.25	52,065.32	0.00	0.00	
FINISH CARPENTRY / TRIMWORK					15,389.18	0.71%
	8,305.28	1,893.23	5,190.67	0.00	0.00	
FRAMING & ROUGH CARPENTRY					1,031.68	0.05%
	490.88	149.76	391.04	0.00	0.00	
GLASS, GLAZING, & STOREFRONTS					59,020.65	2.71%
	7,717.95	1,465.20	49,837.50	0.00	0.00	
HEAT, VENT & AIR CONDITIONING					164,370.90	7.56%
	55,299.74	10,386.16	82,935.00	0.00	15,750.00	
MASONRY					143,805.90	6.62%
	76,203.83	27,864.67	39,737.40	0.00	0.00	
INTERIOR LATH & PLASTER					32,831.84	1.51%
	19,989.86	7,632.51	3,392.19	1,817.28	0.00	
PLUMBING					28,084.04	1.29%
	6,430.32	1,209.03	20,172.38	0.00	272.31	
PAINTING					79,706.29	3.67%
	49,315.87	15,716.85	14,613.37	0.00	60.20	
TEMPORARY REPAIRS					1,759.16	0.08%
	1,175.20	583.96	0.00	0.00	0.00	



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Labor	Lbr. Burden	Material	Equipment	Market Cond.		
WINDOWS - ALUMINUM					1,759.88	0.08%
350.04	66.44	1,343.40	0.00	0.00		
Subtotal					1,767,063.68	81.28%
Overhead		@	10.0%		176,706.37	8.13%
Profit		@	10.0%		176,706.37	8.13%
O&P Items Subtotal					2,120,476.42	97.54%
Material Sales Tax		@	6.000%		53,456.48	2.46%
Total					2,173,932.90	100.00%

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Labor-Breakdown

Code	Description	Rate	Hours	Amount
CARP-FNC	Carpenter - Finish, Trim/Cabinet	65.98	238.13	15,711.51
CARP-FRM	Carpenter - General Framer	60.60	10.57	640.64
CARP-MECH	Carpenter - Mechanic	74.40	438.71	32,639.78
CLN	Cleaning Technician	29.54	952.85	28,147.29
CLN-F	Floor Cleaning Technician	32.63	388.49	12,676.45
DMO	Demolition Laborer	40.89	36.00	1,472.04
DMO	Demolition Laborer	41.07	2,683.26	110,201.75
DMO	Demolition Laborer	41.10	9.31	382.72
DRY	Drywall Installer/Finisher	58.61	981.12	57,503.43
ELE	Electrician	65.00	2,227.41	144,781.62
ELE	Electrician	76.91	12.69	976.04
FLR	Flooring Installer	64.88	1,339.64	86,915.94
HVC	Heating / A.C. Mechanic	79.55	141.87	11,285.91
HVC	Heating / A.C. Mechanic	79.60	683.42	54,400.04
LBR	General Laborer	33.83	52.00	1,759.16
MAS	Mason Brick/Stone	56.56	1,839.97	104,068.52
PLA	Plasterer	52.96	521.57	27,622.38
PLM	Plumber	80.00	409.62	32,769.36
PNT	Painter	50.38	1,290.84	65,032.52
TIL	Tile/Cultured Marble Installer	73.16	143.49	10,497.68
Total			14,400.96	799,484.78