## Appendix 6

## Documentation of Superstorm Sandy Damage and Declaration Pages for Insurance Policies

Insurance Payments

Sandy Storm
Expense listing
11/11/2013 8:07 PM

| Date | Vendor | Amount | Description of services |
|---|---|---|---|
| 11/26/12 | Warshauer | 630.96 | Electrical Supplies |
| 11/13/12 | McMaster Carr | 134.65 | Heater |
| 11/19/12 | McMaster Carr | 129.56 | Light Bulbs |
| 11/20/12 | McMaster Carr | 448.88 | Rollers/Tracks For Door |
| 11/20/13 | McMaster Carr | 54.33 | Sprayer |
| 11/16/12 | Warshauer | 105.15 | Electrical Supplies |
| 11/16/12 | Grainger | 1,578.00 | Floodlights |
| 11/19/13 | Warshauer | 973.28 | Electrical Supplies |
| 11/19/12 | Warshauer | 382.95 | Electrical Supplies |
| 11/19/12 | McMaster Carr | 572.46 | Wall Brackets |
| 11/14/12 | Warshauer | 738.90 | Electrical Supplies |
| 11/17/12 | H.C. Sauer | 210.79 | Electrical Inspection (301/209) |
| 11/17/12 | H.C. Sauer | 210.79 | Electrical Inspection (301/205 |
| 11/17/12 | Capital One | 2,835.00 | Cleaners/Batteries/Dock Supplies |
| 11/15/12 | DeAngelo Fire Protection Services | 1,969.12 | Inspection (205/301) |
| 11/14/12 | Warshauer | 40.04 | Electrical Supplies |
| 11/16/12 | Jaeger | 164.31 | PowerLock/Foam |
| 12/31/12 | Fazzio | 258.00 | Tarps for Roof |
| 12/31/12 | Fazzio | 238.28 | Bits/Tarps |
| 12/11/12 | Mike & Doms | 227.19 | Dock Supplies |
| 12/01/12 | H.C. Sauer | 126.26 | Inspection |
| 12/13/12 | Fazzio | 474.94 | S/S Wall Damage |
| 12/14/12 | Mike & Doms | 355.00 | Battery Charger |
| 12/11/12 | Mike & Doms | 151.00 | Switches/Fuses/Torch |
| 12/04/12 | Fred Boiler | 300.00 | Pilot to asess damage |
| 11/26/12 | McMaster Carr | 420.08 | Ballast |
| 11/17/12 | cooper | 251.85 | Outlets |
| 11/20/12 | R.A. Mitchell | 7,450.00 | Generator Rental (GL# 12100) |
| | **Subtotal** | **21,431.77** | |
| **Invoices expensed to other GL accounts** | | | |
| 11/15/12 | Tonk's | 475.00 | Clean out Water Tank (GL# 63924) |
| 11/12/12 | Frank Donato | 1,824.26 | Spill Pads (GL# 65025) |
| 11/05/12 | Ferguson | 66.44 | Dock Supplies (GL# 61636) |
| | **Subtotal** | **2,365.70** | |
| | Total expenses recorded | **23,797.47** | |

Pt Pleasant Packing Inc.

**STORM EARNINGS**

| **Week ending** | 11/3 | 11/10 | 11/17 | 11/24 | 12/1 | 12/8 | 12/15 | 12/22 | 12/29 | 1/5 | 1/12 | 1/19 | 1/26 | 2/2 | 2/9 | **Totals** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total Hours Worked Per Week | 339.57 | 240.75 | 440.00 | 329.78 | 510.20 | 510.20 | 513.00 | 323.00 | 373.00 | 317.11 | 490.00 | 455.00 | 365.00 | 355.00 | 429.00 | **5,990.61** |
| Regular Earnings | 4,495.70 | 2,407.50 | 6,600.00 | 5,497.80 | 7,302.00 | 7,302.00 | 7,330.00 | 5,430.00 | 5,930.00 | 5,371.10 | 7,100.00 | 7,150.00 | 6,250.00 | 6,150.00 | 6,890.00 | **91,206.10** |
| Storm Earnings | 4,495.70 | 2,407.50 | 4,470.00 | 2,699.34 | 3,240.60 | 3,240.60 | 3,249.00 | 2,679.00 | 2,829.00 | 2,661.33 | 3,180.00 | 3,195.00 | 2,925.00 | 2,895.00 | 3,117.00 | **47,284.07** |

**Point Pleasant Packing, Inc.**
**DBA Atlantic Capes Fisheries**
**309 Channel Drive**
**Point Pleasant, NJ 08742**
**D.O.L. 10/30/2012**

**Business Personal Property**
**Clam House & Maintenance Area**

| ITEM NO. | QTY. | DESCRIPTION | PRICE SOURCE | REF. NO. | AGE | UNIT | VALUE | LOSS |
|---|---|---|---|---|---|---|---|---|
| | 1 | 8' ladder, metal | Lowes.com | | | 88.00 | 88.00 | 88.00 |
| | 1 | air compressor by Central Pneumatic model 67501, 2hp | Harbor Freight Tools | | | 119.99 | 119.99 | 119.99 |
| | 1 | hand truck, metal | Harbor Freight Tools | | | 49.99 | 49.99 | 49.99 |
| | 1 | hydraulic floor jack | Harbor Freight Tools | | | 129.99 | 129.99 | 129.99 |
| | 1 | end table w/ glass inlay 12" x 12" | | | | 55.00 | 55.00 | 55.00 |
| | 1 | ladder, wood, 6' | AceHdwe. | | | 59.99 | 59.99 | 59.99 |
| | 1 | pair of binoculars by Master View model 7500 | | | | 50.00 | 50.00 | 50.00 |
| | | get lists for cleaning & painting supplies | HOME DEPOT | | | 200.00 | | |
| | 1 | end table 12" x 16", wood, single drawer, single shelf | | | | 125.00 | 125.00 | 125.00 |
| | 1 | power washer w/ boiler by Northstar proven performance w/ gas tank, motor | | | | | | |
| | 1 | worklight pole lamp, rolling w/ plastic base, metal rod | | | | | | |
| | 4 | hand truck, metal, 2-wheel | | | | | | |
| | 1 | metal tool chest 24" x 13" x 26" | | | | | | |
| | 1 | spotlight by Fixit | | | | | | |
| | 1 | step stool, 3-step, metal frame 36" H | | | | | | |
| | 1 | storage cabinet w/ counter, wood 58" x 24" x 42", 6-drawer, 1-door | | | | | | |
| | 4 | cases of Rustoleum spray | | | | | | |
| | 1 | case of silicone fast gasket by Zep | | | | | | |
| | 1 | fire extinguisher by Kidde | | | | | | |
| | 1 | cabinet 2-door, metal 36" x 24" x 84" | | | | | | |
| | 1 | garbage can | | | | | | |
| | 2 | bar stool, metal frame, upholstered seat & back | | | | | | |
| | 1 | bar stool, wood, upholstered seat, no back | | | | | | |
| | 1 | shop vac by Clarke | | | | | | |
| | 1 | storage cabinet, custom 24" x 24" x 33" H | | | | | | |
| | 1 | battery charger by Marquette "bantam booster king" model 30-104 | | | | | | |
| | 1 | drill by Craftsman | Sears | | | | | |
| | 1 | grease gun | | | | | | |
| | 1 | battery charger by Hobart model Stickmate 205AC | | | | | | |
| | 1 | arc welder by Lincoln model Idealarc SP-200 | | | | | | |
| | 1 | vise, metal | | | | | | |
| | 1 | motor | | | | | | |
| | 1 | battery by Lee model 08736 | | | | | | |
| | 1 | chainsaw by Skilsaw model 1645 | | | | | | |
| | 1 | file cabinet 2-drawer lateral, locking | | | | | | |
| | 1 | entertainment stand, custom 28" x 22" x 32", wood | | | | | | |
| | 1 | bar stool, wood, no pad | | | | | | |
| | 1 | end table, wood 18" x 14" x 28" | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | work table, custom w/ laminate wood top 84" x 26" x 32" | | | | | | |
| 1 | battery charger by Wabash 6-12v model B-305 | | | | | | |
| 1 | water cooler by Sunbeam | | | | | | |
| 1 | a.c. unit, uninstalled by Haier model HWR08XC7 | | | | | | |
| 1 | welding mask | | | | | | |
| 1 | work table, custom, wood 74" x 28" x 36" | | | | | | |
| 1 | tool chest, 5-drawer by Craftsman 25" x 16" x 20" | Sears | | | | | |
| 1 | table sander | | | | | | |
| 1 | drill press by Walker Turner model 127-7613 | | | | | | |
| 1 | bearing press 36" x 18" x 6 1/2' H | | | | | | |
| 1 | tool chest, dump chest w/ lid 32" x 24" x 35" | | | | | | |
| 1 | step stool, 2-step | | | | | | |
| 13 | rolls of caution tape | | | | | | |
| 1 | tool storage cabinet 14-drawer 45" x 26" x 32", metal | | | | | | |
| 1 | index card storage cabinet, 18-drawer 35" x 18" x 18" | | | | | | |
| 1 | circuit breaker by Maggard 15amp | | | | | | |
| 1 | shelving unit, custom made 15' x 30" x 60", wood | | | | | | |
| 1 | pressure washer gun attachment | | | | | | |
| 1 | shelving unit, custom made 30" x 25" x 40" | | | | | | |
| 1 | push broom | | | | | | |
| 1 | tackle box, plastic | | | | | | |
| 1 | chair, desk, metal frame, upholstered seat & back | | | | | | |
| 1 | utility cart, metal 21" x 28" x 38" w/ metal baskets | | | | | | |
| 1 | toaster oven by Essential Home | | | | | | |
| 1 | plastic storage tote 12" x 24" | | | | | | |
| 1 | battery, uninstalled, by Everlast model 24DC-6 | | | | | | |
| 1 | battery charger by Orange model 957727360 | | | | | | |
| 1 | battery by USA model 08109 | | | | | | |
| 1 | commercial power battery by Lee | | | | | | |
| 1 | battery charger by Lester Electric model 36LC25-8ET s/n 11-87 | | | | | | |
| 1 | battery for golf cart, uninstalled by Mazda high performance model 0000-80-0MX5-WB | | | | | | |
| 1 | car battery, uninstalled by Exide model 27F-60 | | | | | | |
| 1 | fleet fast charger by Schumacher model MS0412 | | | | | | |
| 1 | TV by RCA, tube style model XL100 | | | | | | |
| 1 | clock & thermostat in one, wood frame by Jason | | | | | | |
| 1 | small parts cabinet for nuts & bolts 25-drawer, 12" x 6", plastic | | | | | | |
| 1 | small parts cabinet for nuts & bolts, plastic, 55-drawer, 12" x 6" | | | | | | |
| 1 | tool chest w/ 5 drawers by Stackon 23 1/2" x 10" x 13" H | | | | | | |
| 7 | rolls of commercial size paper towels | | | | | | |
| 1 | cordless drill by Snap-On professional 3/8" model ET1100-1 s/n 53141-1410, in case w/ charger | Snap On | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | combo tool kit 6 in 1, 18-volt drill, spiral saw, sander, vacuum, jig saw, main body tool set by Strategy | | | | | | |
| 1 | pair of work boots | | | | | | |
| 1 | counter, uninstalled, 6-drawer, 2-door 54" x 18" x 36" | | | | | | |
| 1 | microwave by GE, digital | | | | | | |
| 1 | welding power source by Thunderbolt 225 150amp model 903642 s/n LE439300, 47.5amp | | | | | | |
| 13 | jeans, men's by Carhartt | | | | | | |
| 1 | storage cabinet, metal, 2-door 36" x 18" x 84" | | | | | | |
| 14 | uniform shirts by Cintas comfort flex, men's | | | | | | |
| 1 | cooler by Coleman 22" x 12" | | | | | | |
| 1 | pair of work boots by Rugged Outback, men's | | | | | | |
| 3 | jack stands | | | | | | |
| 1 | battery by Power Master | | | | | | |
| 1 | ladder, fiberglass by Werner 6' | | | | | | |
| 1 | work table, custom made 48" x 24" x 32", steel | | | | | | |
| 1 | work light, uninstalled, 22" | | | | | | |
| 1 | work table, custom made 10' x 48", wood | | | | | | |
| 1 | custom made jack stand, steel 16" dia | | | | | | |
| 1 | custom made locker, wood 32" x 32" x 90" H, 1-door | | | | | | |
| 2 | hand saws | | | | | | |
| 1 | stud finder | | | | | | |
| 1 | roll of drawer liner | | | | | | |
| 1 | plastic cutting board | | | | | | |
| 3 | sets of welding gauges, torches & 50' wire | | | | | | |
| 1 | vise 10", custom made | | | | | | |
| 1 | commercial size floor fan by Dayton 30" dia, model 1RWB5A | | | | | | |
| 1 | chop saw by Milwaukee model 6176-20968F909020620 | | | | | | |
| 3 | 100' rolls of hydraulic hose 250°, 3/8" | | | | | | |
| 1 | small parts cabinet 36" x 12" x 6' | | | | | | |
| 1 | plastic storage container, under the bed size | | | | | | |
| 1 | box fan by Kmart 22" x 22" | Kmart | | | | | |
| 1 | small cabinet, custom made 12" x 24" | | | | | | |
| 1 | refrigerator, dorm size by U-line | | | | | | |
| 1 | wall decoration - "Jingle Jugs" | | | | | | |
| 1 | rotating parts bin 6-level, w/ different sizes 32" dia x 4' H | | | | | | |
| 1 | work table 30" x 60", 2-shelf, wood | | | | | | |
| 1 | air compressor Campbell Hausfeld, 6hp, 60gal tank, model 818250 s/n CRNL1090590871236YT4 | | | | | | |

**Supply Room #2**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | pallet jack, manual by Wesco | | | | | | |
| 18 | 5gal buckets of liquid roofing tar | | | | | | |
| 1 | metro rack 6' x 72" x 24" D, 4-shelf | | | | | | |
| 2 | plastic clothes baskets | | | | | | |
| 1 | hydraulic hose 50' | | | | | | |
| 1 | air conditioning unit by Q Star model SQ06H10D s/n JDMS19365 | | | | | | |
| 1 | wood rack, 3-shelf, custom made 94" L x 36" D x 72" H | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2 | wire stitching machine, electric model MA s/n 5888 | | | | | | |
| 1 | trail bike, adult 20" by Mongoose | | | | | | |
| 1 | 5lb fire extinguisher by Dry Chem | | | | | | |
| 1 | 10lb fire extinguisher by Dry Chem | | | | | | |
| Misc. | Hydraulic hose fittings | | | | | | |
| 100' | Hydraulic hose,Parker Parflex Eliminator HTB16, 1" 3500 PSI | | | | | | |
| 80' | Parker Parflex, Fireswcreenii, HFS 209, 1/2" SAE 100R16 3500 PSI | | | | | | |
| 50' | Hydraulic Hose HFS206. 3/8"SAE100R16 3000 PSI | | | | | | |
| 2 | Work Benches | | | | | | |
| 100' | HTB 12 3/4" Hydraulic hose | | | | | | |
| 2 | 12 Volt Batteery Chargeres | | | | | | |
| 3 | 12 Volt Batteries | | | | | | |
| 1 | Case ZEP Brake Cleaner | | | | | | |
| 1 | Case ZEP 45 Lube | | | | | | |
| 2 | Rolls 16 Ga Wire | | | | | | |
| 2 | Rolls 14 Ga Wire | | | | | | |
| 1 | Bag Speedy Dry | | | | | | |
| Misc. | Fuses | | | | | | |
| Misc. | Fuse Holders | | | | | | |
| Misc. | Brake Parts | | | | | | |
| 1 | sets of welding gauges, torches & 50' wire | | | | | | |
| 5 | Gallons 80-90 weight Gear Oil | | | | | | |
| 1 | Gallon Brake Fluid | | | | | | |
| 1 | kerosene Heater 220 | | | | | | |

**Office Area**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | air conditioning unit | | | | | | |
| 1 | Desk | | | | | | |
| 1 | chair, desk, | | | | | | |
| 1 | File Cabinet, Metal, 2 Drawer | | | | | | |

**Employee Tools:**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | Circular Saw 7 1/2" | | | | | | |
| 1 | Bench Grinder | | | | | | |
| 1 | Drill Press | | | | | | |
| 1 | Micro Wave | | | | | | |
| 1 | Set Metric Wrenches Craftsman | | | | | | |
| 1 | Set Crow Foot Wrenches, Craftsman | | | | | | |
| 1 | Remote Starter Button | | | | | | |
| 1 | Drop Light | | | | | | |
| 1 | Small Refrigerator | | | | | | |
| 1 | 12 Volt Battery Load Tester | | | | | | |
| 1 | Cordless Drill 3/8" | | | | | | |
| 1 | Floor Jack | | | | | | |

**Point Pleasant Packing, Inc.**
**DBA Atlantic Capes Fisheries**
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**Business Personal Property**

| QTY. | DESCRIPTION | PRICE SOURCE | REF. NO. | UNIT | AGE | VALUE | LOSS |
|---|---|---|---|---|---|---|---|
| | **Upstairs Kitchen Area** | | | | | | |
| 1 | 4' kitchen table, wood w/ leaf | | | 275.00 | | 275.00 | 275.00 |
| 1 | chair, kitchen, wood | | | 49.99 | | 49.99 | 49.99 |
| 1 | step stool, 2-step | Amazon | | 35.00 | | 35.00 | 35.00 |
| | **Upstairs Bedroom #1** | | | | | | |
| 1 | bed, queen, just box spring | Sleepy's | | 191.99 | | 191.99 | 191.99 |
| 1 | dresser, 3-drawer 48" x 20" | | | 175.00 | | 175.00 | 175.00 |
| 1 | recliner, fully upholstered | Overstock.com | | 166.49 | | 166.49 | 166.49 |
| 1 | nightstand, 3-drawer 30" x 20" | | | 150.00 | | 150.00 | 150.00 |
| 1 | nightstand, 1-drawer w/ shelf 24" x 20" | | | 99.00 | | 99.00 | 99.00 |
| 1 | end table, wood w/ shelf, marble top 36" x 36" | | | 125.00 | | 125.00 | 125.00 |
| | **Upstairs Kitchen #2** | | | | | | |
| 1 | stove, 4-burner by GE | Bestbuy | | 557.99 | | 557.99 | 557.99 |
| 1 | throw blanket, queen | | | 49.00 | | 49.00 | 49.00 |
| | **Upstairs Bedroom #3** | | | | | | |
| 1 | pole lamp 6' H w/ upside down globe | | | 49.00 | | 49.00 | 49.00 |
| | **Upstairs Bedroom #4** | | | | | | |
| 1 | chair, kitchen, wood, matching | | | 49.99 | | 49.99 | 49.99 |
| 1 | wall table, wood 48" x 16" | | | | | Bldg. | Bldg. |
| 1 | bar stool, wood w/ upholstered seat | | | 35.00 | | 35.00 | 35.00 |
| 1 | battery back up system surge protector by APC model ES550 | Office Depot | | 69.99 | | 69.99 | 69.99 |
| 1 | board game - Yatzee | | | 25.00 | | 25.00 | 25.00 |
| | **Upstairs Deck** | | | | | | |
| 1 | chair, kitchen, wood, matching | | | 49.99 | | 49.99 | 49.99 |
| 1 | 12' ladder, fiberglass | Grainger | | 205.00 | | 205.00 | 205.00 |
| | **Downstairs Storage Room** | | | | | | |
| 1 | fish pump model GHCBACAAAAAAA s/n U78816, motor model C286T17FBC by Sutorbilt | RSCHEINERT | | 3,200.00 | | | |
| 1 | fish pump model SLR-1400 s/n M75618, motor model N286T17FB2 by Sutorbilt | RSCHEINERT | | 3,200.00 | | | |
| 1 | pump unit model 680B103G29, 5hp | GRAINGER | | 645.00 | | | |
| 1 | hydraulic powered chute model 4313-C s/n 2994761, 2hp | GRAINGER | | 374.00 | | | |
| 1 | turbo heater by Master 165,000btu | Amazon.com | | 379.64 | | 379.64 | 379.64 |
| 1 | motor by Baldor model GF3032BG s/n 10106210122, 2.5hp | GRAINGER | | 421.25 | | | |
| 1 | motor by Marathon model CVM-LA5TTER5360AB, 1.5hp | GRAINGER | | 375.00 | | | |
| 1 | blower w/ belt drive fan & blower motor on top by Dayton model 6K729B (see photo) | GRAINGER | | 275.00 | | | |
| 2 | motor (for stainless chute) model 0202N0700MP142-060, 7hp | GRAINGER | | 880.50 | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | motor (for spinning colander, large for packaging fish) by Unimount model E186U05U073R115F, 1hp | GRAINGER | | 262.75 | | | |
| 1 | hydraulic pump | ask insured | | | | | |
| 1 | refrigerator w/ top freezer by GE | Sale Store | | 622.12 | | 622.12 | 622.12 |
| 30 | bags of granular lime stone 40lb by Dr. Rx | Tractorsupply.com | | 3.99 | | 119.70 | 119.70 |
| 1 | turbo heater by Master | Amazon.com | | 379.64 | | 379.64 | 379.64 |
| 1 | chop saw model 113234610 | Toolmonger.com | | 190.00 | | 190.00 | 190.00 |
| 1 | spiral saw, corded by Rotozip model SCS01 | | | 59.00 | | 59.00 | 59.00 |
| 1 | circular saw by Black & Decker model 7391 | Amazon.com | | 69.99 | | 69.99 | 69.99 |
| 3 | rolls of felt tar roofing paper | Home Depot | | 48.00 | | 144.00 | 144.00 |
| 1 | box of T12 light bulbs | Bulbs.com | | 176.28 | | 176.28 | 176.28 |
| 4 | ceramic hand painted lamps | | | 75.00 | | 300.00 | 300.00 |
| 1 | heavy duty solution balance by O'Haus 45lb weight | Amazon.com | | 1,160.25 | | 1,160.25 | 1,160.25 |
| 1 | table saw by Craftsman model 137248880, 3hp | Sears | | 1,299.99 | | 1,299.99 | 1,299.99 |
| 1 | space heater by Lakewood | | | 65.00 | | 65.00 | 65.00 |
| 1 | microwave by Goldstar model ER-411M | | | 75.00 | | 75.00 | 75.00 |
| 1 | wood chair, slat back | | | 49.99 | | 49.99 | 49.99 |

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**D.O.L. 10/30/2012**

**Business Personal Property**

| ITEM NO. | QTY. | DESCRIPTION | PRICE SOURCE | REF. NO. | AGE | UNIT | VALUE | LOSS |
|---|---|---|---|---|---|---|---|---|
| | | **Main Warehouse** | | | | | | |
| | 1 | refrigerator w/ top freezer by Hotpoint model HTS18GBSARWW | Sale Store | | | 622.12 | 622.12 | 622.12 |
| | 1 | seed spreader by Scotts | Home Depot | | | 52.48 | 52.48 | 52.48 |
| | 1 | band saw by Dayton 7 x 12" | Graingeres | | | 1,536.00 | 1,536.00 | 1,536.00 |
| | 1 | air compressor by Central Pneumatic model 67708 | Ingersoll Rand | | | 729.99 | 729.99 | 729.99 |
| | 1 | arc welder by Lincoln Electric model AC-225 | Noirthern Tool | | | 339.99 | 339.99 | 339.99 |
| | 1 | floor fan by Dayton model 6K167B | Zoro Tools | | | 269.99 | 269.99 | 269.99 |
| | 1 | custom made wood work bench 48" x 12" | | | | 50.00 | 50.00 | 50.00 |
| | 1 | custom made welding table, steel, 60" x 12" | | | | | | |
| | 1 | fan, pedestal 30" dia by Dayton model PSCL39-630 | Graingers | | | 349.00 | 349.00 | 349.00 |
| | 2 | custom made work table w/ laminate top 72" x 36" | | | | 425.00 | 850.00 | 850.00 |
| | 2 | boxes of Sylvania light bulbs | | | | | | |
| | 1 | flux & mig welder 120amp by Chicago Electric model 97503 | Sears.com | | | 251.99 | 251.99 | 251.99 |
| | 1 | wire rack, steel, 32" x 36" | | | | 155.00 | 155.00 | 155.00 |
| | 1 | generator, diesel by Kipor model KDE6700TA | Amazon.com | | | 1,695.00 | 1,695.00 | 1,695.00 |
| | 1 | snow blower by Murray, Briggs & Stratton 1550 model 1695720 | Snowblower.com | | | 1,399.99 | 1,399.99 | 1,399.99 |
| | 1 | turbo heater model 200T | Global | | | 254.95 | 254.95 | 254.95 |
| | 1 | portable generator by Briggs & Stratton 5550watt | Electronic generators | | | 729.00 | 729.00 | 729.00 |
| | 1 | work bench, custom made, steel, 48" x 80" | Grainger.com | | | 302.50 | 302.50 | 302.50 |
| | 1 | C clamp | | | | 25.00 | 25.00 | 25.00 |
| | 1 | 16" drill press by Dayton model DF16 | Grainger.com | | | 464.25 | 464.25 | 464.25 |
| | 1 | weight scale by Befour model PS8060 | | | | 599.00 | 599.00 | 599.00 |
| | 1 | L square | Home Depot | | | 13.97 | 13.97 | 13.97 |
| | 1 | weight scale by Fairbanks | GRAINGER | | | 254.57 | 254.57 | 254.57 |
| | 1 | work light, 1-bulb | | | | 20.00 | 20.00 | 20.00 |
| | 1 | rolling tool chest by Dayton model 6A576 48" x 24" | Toiolboxexforless.com | | | 449.99 | 449.99 | 449.99 |
| | 1 | bin of concrete floor cleaner by Zep model flash | Super Kleen | | | 112.21 | 112.21 | 112.21 |
| | 6 | rolls of tar paper by Gaf model 75 base sheet | Home Depot | | | 48.00 | 288.00 | 288.00 |
| | 1 | chop saw by Kalamazoo | Thetoolco.com | | | 2,015.00 | 2,015.00 | 2,015.00 |
| | 1 | industrial motor by Baldor model P-62-1263 | mc master | | | 387.76 | 387.76 | 387.76 |
| | 1 | metal 2-wheel dolly hand truck | Global | | | 449.95 | 449.95 | 449.95 |
| | 1 | motor by Reliance Electric model P18C3864B, 5hp | Grainger | | | 675.00 | 675.00 | 675.00 |
| | 1 | mobile weight scale by Fairbanks model FB220 | Grainger.com | | | 1,839.00 | 1,839.00 | 1,839.00 |
| | 1 | press brake, metal brake 36" by Clarke model GE2036 | Menintools.com | | | 429.00 | 429.00 | 429.00 |
| | 1 | bar stool, wood | | | | 45.00 | 45.00 | 45.00 |
| | 1 | chair, sled base, metal, upholstered seat & back | | | | 89.00 | 89.00 | 89.00 |
| | 2 | chairs, outdoor, metal frame, mesh seat & back | | | | 125.00 | 250.00 | 250.00 |
| | 3 | chairs, plastic, outdoor | | | | 45.00 | 135.00 | 135.00 |

**Point Pleasant Packing, Inc.**
**DBA Atlantic Capes Fisheries**
**301 Channel Drive**
**Point Pleasant, NJ 08742**
**D.O.L. 10/30/2012**

**Business Personal Property**

| ITEM NO. | QTY. | DESCRIPTION | PRICE SOURCE | REF. NO. | AGE | UNIT | VALUE | LOSS |
|---|---|---|---|---|---|---|---|---|
| | 3 | chairs, metal, folding | | | | 19.99 | 59.97 | 59.97 |
| | 1 | chair, kitchen, upholstered seat, slat back | | | | 65.00 | 65.00 | 65.00 |
| | 1 | chair, wood, slat back | | | | 50.00 | 50.00 | 50.00 |
| | 1 | ice maker by Hoshizaki model AM-150BAF | Instawares.com | | | 1,925.00 | 1,925.00 | 1,925.00 |
| | 1 | Ridgid shop vac model E43484 | Walmart.cxom | | | 244.64 | 244.64 | 244.64 |
| | 1 | dunnage rack 7' x 36" | | | | 135.26 | 135.26 | 135.26 |
| | 1 | table, banquet style, plastic w/ metal legs | | | | 125.00 | 125.00 | 125.00 |
| | 1 | hand jack model 5LA79 (new) | Grainger | | | 425.00 | 425.00 | 425.00 |
| | 1 | 2-bottle holder welding cart 2-wheel, metal | USA Safety.com | | | 269.00 | 269.00 | 269.00 |
| | 1 | forklift by Komatsu model FD25T-12 | C & C FORKLIFT | | | 15,000.00 | 15,000.00 | 15,000.00 |
| | | **Shipping Room** | | | | | | |
| | 7 | forklift, diesel by Komatsu model FD25T-14 | C & C FORKLIFT | | | 15,000.00 | 105,000.00 | 105,000.00 |
| | 1 | forklift, propane by Nissan, #30 | EASTERN LIFT | | | 5,000.00 | 5,000.00 | 5,000.00 |
| | 10 | bundle of cardboard vats 60ct, 50" seafood combo pack by Mid South Packaging | | | | 800.00 | 8,000.00 | 8,000.00 |
| | 32 | cardboard vats - built | | | | 16.00 | 512.00 | 512.00 |
| | 180 | 50lb seafood boxes, single wax | | | | 6.50 | 1,170.00 | 1,170.00 |
| | 1 | steam roller by Wild Cat 3-5 ton | PRIVATE DEALER | | | 3,000.00 | 3,000.00 | 3,000.00 |
| | 1 | boat clutch, uninstalled model ZFW650 s/n 20088021 | ZF GEAR | | | 29,079.00 | 29,079.00 | 29,079.00 |
| | 1 | pedestal fan by Dayton | Graingers | | | 349.00 | 349.00 | 349.00 |
| | 3 | water coolers by Innowave model 15-LBGH1-UB | QUENCH | | | 150.00 | 450.00 | 450.00 |
| | 2 | bundles of seafood boxes 250ct, 50lb | | | | 1,625.00 | 3,250.00 | 3,250.00 |
| | 1 | spool of tow cable for clam boats 1 1/4" dia x 550' | SEAGEAR | | | 3.50/FT | #VALUE! | #VALUE! |
| | 1 | 2-door metal storage cabinet 6' x 36" | ibuy office supply | | | 294.04 | 294.04 | 294.04 |
| | 3 | 12' medium duty pallet rack uprights | Uline.com | | | 86.00 | 258.00 | 258.00 |
| | 10 | 4' x 4' pallet rack shelving, wire | Uline.com | | | 91.00 | 910.00 | 910.00 |
| | 8 | boxes of oil pads 250ct | FRANK DONATO | | | 250.00 | 2,000.00 | 2,000.00 |
| | 9 | bundles of 40' oil booms, 6" dia | FRANK DONATO | | | | | |
| | 1 | work table, ss, 10' x 3' | | | | 140.00 | 140.00 | 140.00 |
| | 1 | single pedestal 5' desk w/ 6' return, particle board | | | | 425.00 | 425.00 | 425.00 |
| | | **Office Area** | | | | | | |
| | 1 | folding card table type chair | | | | 19.99 | 19.99 | 19.99 |
| | 1 | 2-door refrigerator, top freezer | Sale Store | | | 622.12 | 622.12 | 622.12 |
| | 1 | case of toilet paper | Uline.com | | | 36.95 | 36.95 | 36.95 |
| | 1 | generator or power washer, over head cam 190CGCV Honda | HOME DEPOT | | | 176.00 | 176.00 | 176.00 |
| | 1 | 3-drawer file cabinet | Nationalbusinessfurniture.com | | | 398.00 | 398.00 | 398.00 |
| | 2 | rubber mats 36" x 10' | Global | | | 51.50 | 103.00 | 103.00 |

**Point Pleasant Packing, Inc.**
**DBA Atlantic Capes Fisheries**
**301 Channel Drive**
**Point Pleasant, NJ 08742**
**D.O.L. 10/30/2012**

**Business Personal Property**

| ITEM NO. | QTY. | DESCRIPTION | PRICE SOURCE | REF. NO. | AGE | UNIT | VALUE | LOSS |
|---|---|---|---|---|---|---|---|---|
| | | **Building Lobby** | | | | | | |
| | 2 | rug runners 10' x 3' | Global | | | 51.50 | 103.00 | 103.00 |
| | | **Front Workshop** | | | | | | |
| | 6 | gallons silathane, gloss rust preventative coating by Insl-X | Keytone | | | 53.08 | 318.48 | 318.48 |
| | 6 | gallons polyurethane enamel by Insl-X | Keytone | | | 59.21 | 355.26 | 355.26 |

**Point Pleasant Packing, Inc.**
**DBA Atlantic Capes Fisheries**
**301 Channel Drive**
**Point Pleasant, NJ 08742**
**D.O.L. 10/30/2012**

**Business Personal Property**
**Recapitulation**

| TAB NO. | DESCRIPTION | | VALUE | LOSS |
|---|---|---|---|---|
| | **FFE** | | | |
| | DuxPond.Communications Estimate Bldg.301 | | 22,733.50 | 22,733.50 |
| | DuxPond.Communications Estimate Bldg.205 | | 39,972.50 | 39,972.50 |
| | DuxPond.Communications Estimate Bldg.203 | | 11,013.25 | 11,013.25 |
| | R Scheimnert & Sons 30 HP Lesson Motor #170015.60 | | 2,285.00 | 2,285.00 |

TRAVELERS

Policy Number: 60102660592012

# FLOOD POLICY DECLARATIONS

The Standard Fire Insurance Company

500101

**Type:** Revised Declaration
**Policy Period:** 02/09/2012 To 02/09/2013
**Form:** General Property

To report a claim call: (800) 505-0193
These Declarations are effective
as of: 06/11/2012 at 12:01 AM

## Address Info

**Producer Name and Mailing Address:**
STARKWEATHER & SHEPLEY INC
PO BOX 549
PROVIDENCE, RI 02901-0549

**Insured Name and Mailing Address:**
ATLANTIC CAPE FISHERIES
(BLDG #1 - 205 CHANNEL DRIVE)
985 OCEAN DR
CAPE MAY, NJ 08204-1855

Agent/Agency #: 0A5465
Reference #: 10163-10087-000
Phone #: (401) 435-3600

**Processed by:**
Flood Service Center
P.O. Box 7775 Kalispell MT 59904-7775

## Property Info

**Insured Property Address:**
205 CHANNEL DR
PT PLEASANT, NJ 08742-2621

Coverage Limitations May Apply, Refer to Your Flood Insurance Policy for Details.

**Premium Payor:** Insured
**Rated Zone:** AE **Current Zone:**
**Community Number:** 34 0388 0206 F
**Community Name:** POINT PLEASANT BEACH, BOROUGH
**Grandfathered:** No
Pre-Firm Construction
**Program Type:** Regular

**Building Description:**
Non-Residential
Two Floors
Slab On Grade
Main House/Building

**Replacement Cost:** $300,000
**Number of Units:** 1

## Coverage & Rating

| Type | Coverage | Rates | Deduct | Discount | Sub Total |
|---|---|---|---|---|---|
| Building: | 417,300 | .830 / 1.310 | 2,000 | | 4,627.00 |
| Contents: | | | | | |
| Contents Location: | | | | | |

| Premium Calculation | |
|---|---|
| Premium Subtotal: | 4,627.00 |
| ICC Premium: | 70.00 |
| CRS Discount: | 235.00 |
| Federal Policy Fee: | 40.00 |
| Probation Surcharge: | .00 |
| Endorsement Amount: | .00 |
| **Total Premium Paid:** | 4,502.00 |

## Mortgage Info

**First Mortgage:**
WELLS FARGO BANK NA
MAC # R4057-01Q
7711 PLANTATION RD
ROANOKE, VA 24019-3224

**Third Mortgage:**

**Second Mortgage:**

**Fourth Mortgage:**

Your Insurer is The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183
For information about how Travelers compensates independent agent and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183

# FLOOD POLICY DECLARATIONS

General Property

Revised Declaration

**Mail To:** Insured

ATLANTIC CAPE FISHERIES
(BLDG #1 - 205 CHANNEL DRIVE)
985 OCEAN DR
CAPE MAY, NJ 08204-1855

TRAVELERS

Policy Number: 60102660832012

# FLOOD POLICY DECLARATIONS

The Standard Fire Insurance Company

410101

**Type:** Renewal
**Policy Period:** 02/09/2012 To 02/09/2013
**Form:** General Property

To report a claim call: (800) 505-0193
These Declarations are effective
as of: 02/09/2012 at 12:01 AM

## Address Info

**Producer Name and Mailing Address:**
STARKWEATHER & SHEPLEY INC
PO BOX 549
PROVIDENCE, RI 02901-0541

**Insured Name and Mailing Address:**
ATLANTIC CAPE FISHERIES
(BLDG #2 - 205 CHANNEL DRIVE)
985 OCEAN DR
CAPE MAY, NJ 08204-1855

Agent/Agency #: 0A5465
Reference #: 10163-10087-000
Phone #: (401) 435-3600

**Processed by:**
Flood Service Center
P.O. Box 7775 Kalispell MT 59904-7775

## Property Info

**Insured Property Address:**
205 CHANNEL DR
PT PLEASANT, NJ 08742-2621

Coverage Limitations May Apply, Refer to Your Flood Insurance Policy for Details.

**Premium Payor:** Insured
**Rated Zone:** AE **Current Zone:**
**Community Number:** 34 0388 0206 F
**Community Name:** POINT PLEASANT BEACH, BOROUGH
**Grandfathered:** No
Pre-Firm Construction
**Program Type:** Regular

**Building Description:**
Non-Residential
One Floor
Slab On Grade
Main House/Building

**Replacement Cost:** $100,000
**Number of Units:** 1

## Coverage & Rating

| Type | Coverage | Rates | Deduct | Discount | Sub Total |
|---|---|---|---|---|---|
| Building: | 233,300 | .830 / 1.310 | 2,000 | | 2,217.00 |
| Contents: | | | | | |
| Contents Location: | | | | | |

| Premium Calculation | |
|---|---|
| Premium Subtotal: | 2,217.00 |
| ICC Premium: | 70.00 |
| CRS Discount: | 114.00 |
| Federal Policy Fee: | 40.00 |
| Probation Surcharge: | .00 |
| Endorsement Amount: | .00 |
| Total Premium Paid: | 2,213.00 |

## Mortgage Info

**First Mortgage:**
WACHOVIA BANK
PO BOX 700308
DALLAS, TX 75370
Loan#: 9999999

**Second Mortgage:**

**Third Mortgage:**

**Fourth Mortgage:**

Your Insurer is The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183
For information about how Travelers compensates independent agent and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183

# FLOOD POLICY DECLARATIONS

General Property

Renewal

**Mail To:** Insured

ATLANTIC CAPE FISHERIES
(BLDG #2 - 205 CHANNEL DRIVE)
985 OCEAN DR
CAPE MAY, NJ 08204-1855

TRAVELERS

Policy Number: 60102660742012

# FLOOD POLICY DECLARATIONS

The Standard Fire Insurance Company

400101

**Type:** Renewal
**Policy Period:** 02/09/2012 To 02/09/2013
**Form:** General Property

To report a claim call: (800) 505-0193
These Declarations are effective
as of: 02/09/2012 at 12:01 AM

## Address Info

**Producer Name and Mailing Address:**
STARKWEATHER & SHEPLEY INC
PO BOX 549
PROVIDENCE, RI 02901-0541

**Insured Name and Mailing Address:**
ATLANTIC CAPE FISHERIES
985 OCEAN DR
CAPE MAY, NJ 08204-1855

Agent/Agency #: 0A5465
Reference #: 10163-10087-000
Phone #: (401)435-3600

**Processed by:**
Flood Service Center
P.O. Box 7775 Kalispell MT 59904-7775

## Property Info

**Insured Property Address:**
209-211 CHANNEL DRIVE
PT. PLEASANT, NJ 08742

Coverage Limitations May Apply, Refer to Your Flood Insurance Policy for Details.

**Premium Payor:** Insured
**Rated Zone:** AE **Current Zone:**
**Community Number:** 34 0388 0206 F
**Community Name:** POINT PLEASANT BEACH, BOROUGH
**Grandfathered:** No
Pre-Firm Construction
**Program Type:** Regular

**Building Description:**
Non-Residential
Two Floors
Slab On Grade
Main House/Building

**Replacement Cost:** $150,000
**Number of Units:** 1

## Coverage & Rating

| Type | Coverage | Rates | Deduct | Discount | Sub Total |
|---|---|---|---|---|---|
| Building: | 150,000 | .830 / 1.310 | 2,000 | | 1,245.00 |
| Contents: | | | | | |
| Contents Location: | | | | | |

| Premium Calculation | |
|---|---|
| Premium Subtotal: | 1,245.00 |
| ICC Premium: | 70.00 |
| CRS Discount: | 66.00 |
| Federal Policy Fee: | 40.00 |
| Probation Surcharge: | .00 |
| Endorsement Amount: | .00 |
| Total Premium Paid: | 1,289.00 |

## Mortgage Info

**First Mortgage:**
WACHOVIA BANK
PO BOX 700308
DALLAS, TX 75370
Loan#: 9999999

**Third Mortgage:**

**Second Mortgage:**

**Fourth Mortgage:**

Your Insurer is The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183
For information about how Travelers compensates independent agent and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183

# FLOOD POLICY DECLARATIONS

General Property

Renewal

**Mail To:** Insured

ATLANTIC CAPE FISHERIES
985 OCEAN DR
CAPE MAY, NJ 08204-1855

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPAN Y | : The Standard Fire Insuranc | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

Atlantic Cape Fisheries
985 Ocean Dr
Cape May, NJ 08204-1855

# SETTLEMENT INSTRUCTIONS REQUEST

Dear Atlantic Cape Fisheries

We have completed our investigation of your 10/29/2012 Flood insurance claim. Enclosed is **YOUR COPY** of our Building Repair Estimate and if applicable your Contents Inventory Evaluation. Please review them and retain them for your records. Our estimate is based on our inspection of the damage and any estimates or information you provided us during the course of this adjustment and the National Flood Insurance Program's coverage guidelines.

Also enclosed with this letter are forms which must be ***SIGNED*** in order for us to process your claim. Please SIGN the following forms and return them to us at the address listed below.

The details of the settlement numbers is located on the final report form. If you find additional items, find that the total of the repair payment is less than you spent or items were missed, send in the signed forms and them provide information about the missing-short pay items and we will request a supplemental claim from the carrier.

___**X**___ Proof of Loss

___**X**___ Final Report

**1st email (jeff.queen@gmail.com) or fax (888) 503-8279 signed forms to Jeff Queen, Then Mail the SIGNED ORIGINAL FORMS ONLY to**:

**DO NOT MAIL ESTIMATE, ONLY THE PROOF OF LOSS AND FINAL REPORT**

**Jeff Queen Simsol Insurance Services**
**8605 Santa Monica Blvd. , #75855**
**Los Angeles, CA 90069**
**(888) 503-3099 x 5**

## *****SAVE RECEIPTS CONCERNING REPAIRS FOR THIS CLAIM*****

Again, if you find additional damages, you have one year from the date of loss to file a supplemental claim. Please gather all documentation for any supplement to demonstrate what items were missed or that the monies paid were not sufficient to do the covered repairs. Supplements will not be honored for price changes alone, only for missing covered repair items and/or the total amount paid was not enough to repaired the covered damages. You should contact me directly for any supplement claims.

**ALL CLAIM PAYMENTS ARE SUBJECT TO THE FINAL APPROVAL OF YOUR FLOOD CARRIER AND THE FEDERAL GOVERNMENT.** We appreciate your patience as it may take up to 4 weeks from the date

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPAN Y | : The Standard Fire Insuranc | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

we receive your signed forms to complete processing your claim.
If you have any questions, please feel free to contact our office.

Sincerely,

**Jeff Queen**

Jeff Queen , Claims Adjuster
(888) 503-3099 x 5

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

NATIONAL FLOOD INSURANCE PROGRAM

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT, AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

*See Privacy Act Statement and Paperwork Burden Disclosure Notice*

# FINAL REPORT

| | | | |
|---|---|---|---|
| INSURED | Atlantic Cape Fisheries | POLICY NUMBER | 60102660832012 |
| PROPERTY ADDRESS | 205 Channel Dr, Pt Pleasant, NJ 08742-2621 | DATE OF LOSS | 10/29/2012 |
| ADJUSTING COMPANY | Simsol Insurance Services | ADJ. FILE NO. | SIS-074172 |

**PREMISES HISTORY**

Date risk was originally constructed: 01/01/1960 Insured at premises since: 01/01/1960

| Date of Alteration | Brief Description of Alteration | Market Value | Cost of Alteration | Type of Alteration | *Substantial Improvement? |
|---|---|---|---|---|---|
| | No Alterations Seen or Reported | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |
| | | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |
| | | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |

*Defined as any repair, reconstruction, or improvement, the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred or the reconstruction or improvement was begun.

Prior losses (approximate dates and amounts of loss):

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

(Continue under Narrative if additional space is needed for alterations or prior losses.)

**INTEREST**

Mortgagee(s): Wells Fargo Bank Na & Daniel Cohen

Loss Payee(s):

| Other Insurance: | Unknown | Fire | Unknown | Unknown / Unknown | [ ] Yes [X] No |
|---|---|---|---|---|---|
| | (Company) | (Type) | (Policy Number) | (Coverage Bldg/Cts) | (Covers flood?) |

**CLAIM SUMMARY**

Duration building will not be habitable [1] 0-2 days [2] 3-7 days [3] 2-4 weeks [4] 1-2 months [X] more than 2 months

| Claim Recapitulation | Building | | Contents | | Totals |
|---|---|---|---|---|---|
| | Main*/Assn | Appurtenant/Unit | Main*/Assn | Appurtenant/Unit | |
| Property Value (RCV) | $282,658.81 | $0.00 | $0.00 | $0.00 | $282,658.81 |
| Property Value (ACV) | $248,739.75 | $0.00 | $0.00 | $0.00 | $248,739.75 |
| Gross Loss (RCV) | $64,895.37 | $0.00 | $0.00 | $0.00 | $64,895.37 |
| Covered Damage (ACV) | $56,795.24 | $0.00 | $0.00 | $0.00 | $56,795.24 |
| Removal / Protection | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Total Loss (ACV) | $56,795.24 | $0.00 | $0.00 | $0.00 | $56,795.24 |
| Less Salvage | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Less Deductible | $2,000.00 | $0.00 | $0.00 | $0.00 | $2,000.00 |
| Excess Over Limit | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Claim Payable (ACV) | $54,795.24 | $0.00 | $0.00 | $0.00 | $54,795.24 |
| Damage from Other Cause | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |

Identify Cause:

Main building RCV: $282,658.81 Insured qualifies for R/C coverage? [ ] Yes [ ] No [X] Not Applicable

*Includes mobile home. If yes, R/C claim: $0.00 Total Building Claim: $54,795.24

**EXCLUDED DAMAGES**

| | Approximate value of property excluded: | Approximate damage to property excluded: |
|---|---|---|
| Excluded building damages: | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 |
| Excluded contents damages: | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 |

**ENCLOSURES**

[X] Building Worksheets () [X] Photographs ( ) [X] Proof of Loss [X] Other Supporting Documents

[ ] Contents Worksheets () [X] Narratives ( pp) [ ] R/C Proof [ ] Other

**CERTIFICATION**

The above statements are true and correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under 18 U.S. Code Sec. 1001.

County of Insured

State of Insured

Signed this day of . Witness

| 04/01/2013 | Jeff Queen | The Standard Fire Insurance Company | 06050252 |
|---|---|---|---|
| Date of Report | | | Aduster's FCN No. |

**REPLACES ALL PREVIOUS EDITIONS**

POLICY NUMBER 60102660832012

02/09/2012 TO 02/09/2013
POLICY TERM

$233,300.00
AMT OF BLDG COV AT TIME OF LOSS

$0.00
AMT OF CNTS COV AT TIME OF LOSS

**DEPARTMENT OF HOMELAND SECURITY**
**FEDERAL EMERGENCY MANAGEMENT AGENCY**
NATIONAL FLOOD INSURANCE PROGRAM

# PROOF OF LOSS

(See Attached Privacy Act Statement
and Paperwork Burden Disclosure Notice)

Starkweather & Shepley Inc
AGENCY

Po Box 549
AGENCY AT

Providence, RI 02901-0549

TO THE **The Standard Fire Insurance** OF :

At the time of loss, by the above indicated policy of insurance, you insured the interest of

Atlantic Cape Fisheries & Atlantic Cape Fisheries

205 Channel Dr, Pt Pleasant, NJ 08742-2621

against loss by Flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto .

**TIME AND ORIGIN**

A Flood loss occurred about

on the 29 day of October , 2012 , the cause of the said loss was :

Flood

**OCCUPANCY**

The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever :

Industrial

**INTEREST**

No other person or persons had any interest therin or encumbrance thereon, except :

Wells Fargo Bank Na & Daniel Cohen

| | |
|---|---|
| 1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is | $233,300.00 |
| 2. ACTUAL CASH VALUE of building structure | $248,739.75 |
| 3. ADD ACTUAL CASH VALUE OF CONTENTS or personal property insured | $0.00 |
| 4. ACTUAL CASH VALUE OF ALL PROPERTY | $248,739.75 |
| 5. FULL COST OF REPAIR OR REPLACEMENT | $64,895.37 |
| 6. LESS APPLICABLE DEPRECIATION | $8,100.13 |
| 7. ACTUAL CASH VALUE LOSS is | $56,795.24 |
| 8. LESS DEDUCTIBLES | $2,000.00 |
| **9. NET AMOUNT CLAIMED under above numbered policy is (Pending Your Flood Carrier's Final Approval) .** | **$54,795.24** |

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

**I understand that this Insurance (policy) is Issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable Unites States Codes.**

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed _____ day of _____ , 20 _____

Signature _____
INSURED

Signature _____
INSURED

**REPLACES ALL PREVIOUS EDITIONS**

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

# BUILDING ESTIMATE

## BUILDING INFORMATION

| | |
|---|---|
| Type of Building: | Industrial |
| Type of Foundation: | Concrete Slab |
| Exterior Walls: | Wood Frame |
| Type of Roof: | Built-up |
| Interior Walls: | Wood Studs |
| Basement: | None |
| Elevated: | Non-Elevated |
| Number of Stories: | 1.0 |

## ESTIMATE RECAP

| | |
|---|---|
| Estimate Grand Totals: | $64,895.37 |
| Total Depreciation: | ($8,100.13) |
| A.C.V. Estimate Totals: | $56,795.24 |
| Policy Deductible: | ($2,000.00) |
| Final Totals: | $54,795.24 |

## ESTIMATE COMMENTS

A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your insurance carrier. Any additional repair to or replacement of items not included in this estimate is also subject to the carrier's approval.

You are required to keep all receipts, canceled checks, inspection reports, etc. as proof of repair and or replacement.

This is NOT an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

Slight variances may be found within report sections due to rounding.

***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Exterior**

Exterior ..... 42' 1.0" x 60' x 8'
Door ..... 3 @ 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 195.20 LF | Floor SF: | 2525.00 SF | Wall SF: | 1573.30 SF |
| Upper Perimeter: | 204.20 LF | Floor SY: | 280.56 SY | Ceiling SF: | 2525.00 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 195.2 LF | Replace Wall Framing System (100.0%) | $21.87 | $4,269.02 | $640.35 | $3,628.67 |
| 1573.3 SF | Replace Wall Insulation (100.0% / 8.0') | $0.96 | $1,510.37 | $151.04 | $1,359.33 |
| 8.0 EA | Remove and Reinstall Wood Window | $67.17 | $537.36 | | $537.36 |
| 106.0 LF | Remove and Replace Trim Set for Wood Window | $3.49 | $369.94 | $55.49 | $314.45 |
| 106.0 LF | Paint / Finish Trim Set for Wood Window | $1.27 | $134.62 | $16.15 | $118.47 |
| 1.0 EA | Replace 400 AMP Complete Main Service | $2,834.90 | $2,834.90 | $708.73 | $2,126.17 |
| 1573.3 SF | Remove and Replace Exterior Insulation (100.0% / 8.0') | $1.13 | $1,777.83 | $177.78 | $1,600.05 |
| 1573.3 SF | Remove and Replace Exterior Siding (100.0% / 8.0') | $5.79 | $9,109.41 | $910.94 | $8,198.47 |
| 1573.3 SF | Paint / Finish Exterior Siding (100.0% / 8.0') | $1.32 | $2,076.76 | $249.21 | $1,827.55 |
| | **Totals For Exterior** | | **$22,620.21** | **$2,909.69** | **$19,710.52** |

**Estimate Section: Room 1**

Room 1 ..... 12' x 42' 2.0" x 8'
Offset ..... 19' x 1' x 8'
Window ..... 2 @ 4' x 4' (Sill @ 0')
Window ..... 3 @ 6' x 4' (Sill @ 0')
Window ..... 2 @ 5' x 4' (Sill @ 0')
Window ..... 3' 8.0" x 4' (Sill @ 0')
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 103.70 LF | Floor SF: | 525.00 SF | Wall SF: | 992.00 SF |
| Upper Perimeter: | 146.30 LF | Floor SY: | 58.33 SY | Ceiling SF: | 525.00 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 525.0 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $483.00 | | $483.00 |
| 525.0 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $210.00 | | $210.00 |
| 496.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $198.40 | | $198.40 |
| 561.8 SF | Replace Carpeting (Per Sq. Ft.) (100.0%) | $3.54 | $1,988.77 | $238.65 | $1,750.12 |
| 525.0 SF | Add Floor Prep for Glued Carpeting (Per Sq. Ft.) (100.0%) | $0.74 | $388.50 | $46.62 | $341.88 |
| 992.0 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 8.0') | $2.82 | $2,797.44 | $335.69 | $2,461.75 |
| 992.0 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $882.88 | $105.95 | $776.93 |
| 992.0 SF | Texture on Wall Drywall Taped and Floated (100.0% / 8.0') | $1.04 | $1,031.68 | $123.80 | $907.88 |
| 992.0 SF | Seal Walls (100.0% / 8.0') | $0.55 | $545.60 | $65.47 | $480.13 |
| 103.7 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $407.54 | $61.13 | $346.41 |
| 103.7 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $131.70 | $15.80 | $115.90 |
| 120.0 LF | Remove and Replace Window Casing per LF | $3.85 | $462.00 | $69.30 | $392.70 |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Room 1 - Continued...**

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 120.0 LF | Paint / Finish Window Casing per LF | $1.27 | $152.40 | $18.29 | $134.11 |
| 1.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $334.90 | $40.19 | $294.71 |
| 1.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $94.80 | $11.38 | $83.42 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $140.33 | $16.84 | $123.49 |
| 6.0 EA | Remove and Replace 110V - 125V w/Wiring Electrical Outlet | $144.68 | $868.08 | $217.02 | $651.06 |
| 6.0 LF | Remove and Replace Electric Baseboard for Room Heating Unit | $49.28 | $295.68 | $35.48 | $260.20 |
| | **Totals For Room 1** | | **$11,413.70** | **$1,401.61** | **$10,012.09** |

**Estimate Section: Room 2**

Room 2 ..... 18' x 7' 6.0" x 8'
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 48.00 LF | Floor SF: | 135.00 SF | Wall SF: | 388.00 SF |
| Upper Perimeter: | 51.00 LF | Floor SY: | 15.00 SY | Ceiling SF: | 135.00 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 135.0 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $124.20 | | $124.20 |
| 135.0 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $54.00 | | $54.00 |
| 194.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $77.60 | | $77.60 |
| 144.5 SF | Replace Carpeting (Per Sq. Ft.) (100.0%) | $3.54 | $511.53 | $61.38 | $450.15 |
| 135.0 SF | Add Floor Prep for Glued Carpeting (Per Sq. Ft.) (100.0%) | $0.74 | $99.90 | $11.99 | $87.91 |
| 388.0 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 8.0') | $2.82 | $1,094.16 | $131.30 | $962.86 |
| 388.0 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $345.32 | $41.44 | $303.88 |
| 388.0 SF | Texture on Wall Drywall Taped and Floated (100.0% / 8.0') | $1.04 | $403.52 | $48.42 | $355.10 |
| 388.0 SF | Seal Walls (100.0% / 8.0') | $0.55 | $213.40 | $25.61 | $187.79 |
| 48.0 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $188.64 | $28.30 | $160.34 |
| 48.0 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $60.96 | $7.32 | $53.64 |
| 20.0 LF | Remove and Replace Window Casing per LF | $3.85 | $77.00 | $11.55 | $65.45 |
| 20.0 LF | Paint / Finish Window Casing per LF | $1.27 | $25.40 | $3.05 | $22.35 |
| 1.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $334.90 | $40.19 | $294.71 |
| 1.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $94.80 | $11.38 | $83.42 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $140.33 | $16.84 | $123.49 |
| 2.0 EA | Remove and Replace Prehung Aluminum Framed Door<br>Double door entrance | $822.22 | $1,644.44 | $197.33 | $1,447.11 |
| 4.0 EA | Remove and Replace 110V - 125V w/Wiring Electrical Outlet | $144.68 | $578.72 | $144.68 | $434.04 |
| 6.0 LF | Remove and Replace Electric Baseboard for Room Heating Unit | $49.28 | $295.68 | $35.48 | $260.20 |
| | **Totals For Room 2** | | **$6,364.50** | **$816.26** | **$5,548.24** |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Mechanical Room**

Mechanical Room ..... 7' 6.0" x 5' 9.0" x 8'
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 23.50 LF | Floor SF: | 43.10 SF | Wall SF: | 192.00 SF |
| Upper Perimeter: | 26.50 LF | Floor SY: | 4.79 SY | Ceiling SF: | 43.10 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 43.1 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $39.65 | | $39.65 |
| 43.1 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $17.24 | | $17.24 |
| 96.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $38.40 | | $38.40 |
| 46.1 SF | Replace Carpeting (Per Sq. Ft.) (100.0%) | $3.54 | $163.19 | $19.58 | $143.61 |
| 43.1 SF | Add Floor Prep for Glued Carpeting (Per Sq. Ft.) (100.0%) | $0.74 | $31.89 | $3.83 | $28.06 |
| 192.0 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 8.0') | $2.82 | $541.44 | $64.97 | $476.47 |
| 192.0 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $170.88 | $20.51 | $150.37 |
| 192.0 SF | Texture on Wall Drywall Taped and Floated (100.0% / 8.0') | $1.04 | $199.68 | $23.96 | $175.72 |
| 192.0 SF | Seal Walls (100.0% / 8.0') | $0.55 | $105.60 | $12.67 | $92.93 |
| 23.5 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $92.36 | $13.85 | $78.51 |
| 23.5 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $29.85 | $3.58 | $26.27 |
| 1.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $334.90 | $40.19 | $294.71 |
| 1.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $94.80 | $11.38 | $83.42 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $140.33 | $16.84 | $123.49 |
| | **Totals For Mechanical Room** | | **$2,000.21** | **$231.36** | **$1,768.85** |

**Estimate Section: Bathroom**

Bathroom ..... 9' 11.0" x 7' 6.0" x 8'
Door ..... 2' 10.0" x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 32.00 LF | Floor SF: | 74.40 SF | Wall SF: | 259.80 SF |
| Upper Perimeter: | 34.80 LF | Floor SY: | 8.27 SY | Ceiling SF: | 74.40 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 74.4 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $68.45 | | $68.45 |
| 74.4 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $29.76 | | $29.76 |
| 129.9 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $51.96 | | $51.96 |
| 8.9 SY | Replace Vinyl Flooring (100.0%) | $38.16 | $339.62 | $40.75 | $298.87 |
| 259.8 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 8.0') | $2.82 | $732.64 | $87.92 | $644.72 |
| 259.8 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $231.22 | $27.75 | $203.47 |
| 259.8 SF | Texture on Wall Drywall Taped and Floated (100.0% / 8.0') | $1.04 | $270.19 | $32.42 | $237.77 |
| 259.8 SF | Seal Walls (100.0% / 8.0') | $0.55 | $142.89 | $17.15 | $125.74 |
| 32.0 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $125.76 | $18.86 | $106.90 |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Bathroom - Continued...**

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 32.0 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $40.64 | $4.88 | $35.76 |
| 1.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $334.90 | $40.19 | $294.71 |
| 1.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $94.80 | $11.38 | $83.42 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $140.33 | $16.84 | $123.49 |
| 1.0 EA | Remove and Reinstall Commode | $135.86 | $135.86 | | $135.86 |
| 1.0 EA | Clean Commode | $22.98 | $22.98 | | $22.98 |
| 1.0 EA | Remove and Reinstall Urinal | $188.27 | $188.27 | | $188.27 |
| 1.0 EA | Clean Urinal | $22.98 | $22.98 | | $22.98 |
| 1.0 EA | Remove and Reinstall Fixture Carrier for Urinal | $188.27 | $188.27 | | $188.27 |
| 1.0 EA | Remove and Replace Plastic Ring Seal for Commode | $88.37 | $88.37 | $10.60 | $77.77 |
| 1.0 EA | Remove and Reinstall Sink (Complete Assembly) | $97.04 | $97.04 | | $97.04 |
| 1.0 EA | Clean Sink (Complete Assembly) | $20.85 | $20.85 | | $20.85 |
| 6.0 LF | Remove and Replace Electric Baseboard for Room Heating Unit | $49.28 | $295.68 | $35.48 | $260.20 |
| | **Totals For Bathroom** | | **$3,663.46** | **$344.22** | **$3,319.24** |

**Estimate Section: Office**

| | |
|---|---|
| Office | 16' 4.0" x 5' 8.0" x 8' |
| Offset | 10' 3.0" x 4' 5.0" x 8' |
| Door | 2 @ 2' 10.0" x 6' 8.0" |
| Window | 3 @ 4' 6.0" x 4' (Sill @ 0') |
| Door | 3' x 6' 8.0" |

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 42.30 LF | Floor SF: | 137.80 SF | Wall SF: | 404.20 SF |
| Upper Perimeter: | 64.50 LF | Floor SY: | 15.31 SY | Ceiling SF: | 137.80 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 137.8 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $126.78 | | $126.78 |
| 137.8 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $55.12 | | $55.12 |
| 202.1 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $80.84 | | $80.84 |
| 147.4 SF | Replace Carpeting (Per Sq. Ft.) (100.0%) | $3.54 | $521.80 | $62.62 | $459.18 |
| 137.8 SF | Add Floor Prep for Glued Carpeting (Per Sq. Ft.) (100.0%) | $0.74 | $101.97 | $12.24 | $89.73 |
| 404.2 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 8.0') | $2.82 | $1,139.84 | $136.78 | $1,003.06 |
| 404.2 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $359.74 | $43.17 | $316.57 |
| 404.2 SF | Texture on Wall Drywall Taped and Floated (100.0% / 8.0') | $1.04 | $420.37 | $50.44 | $369.93 |
| 404.2 SF | Seal Walls (100.0% / 8.0') | $0.55 | $222.31 | $26.68 | $195.63 |
| 42.3 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $166.24 | $24.94 | $141.30 |
| 42.3 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $53.72 | $6.45 | $47.27 |
| 40.0 LF | Remove and Replace Window Casing per LF | $3.85 | $154.00 | $23.10 | $130.90 |
| 40.0 LF | Paint / Finish Window Casing per LF | $1.27 | $50.80 | $6.10 | $44.70 |
| 3.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $1,004.70 | $120.56 | $884.14 |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Office - Continued...**

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 3.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $284.40 | $34.13 | $250.27 |
| 3.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $420.99 | $50.52 | $370.47 |
| 1.0 EA | Remove and Replace Prehung Aluminum Framed Door | $822.22 | $822.22 | $98.67 | $723.55 |
| 4.0 EA | Remove and Replace 110V - 125V w/Wiring Electrical Outlet | $144.68 | $578.72 | $144.68 | $434.04 |
| 6.0 LF | Remove and Replace Electric Baseboard for Room Heating Unit | $49.28 | $295.68 | $35.48 | $260.20 |
| | **Totals For Office** | | **$6,860.24** | **$876.56** | **$5,983.68** |

**Estimate Section: Hall**

Hall ..... 5' 9.0" x 3' x 8'
Door ..... 3 @ 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 8.50 LF | Floor SF: | 17.30 SF | Wall SF: | 80.00 SF |
| Upper Perimeter: | 17.50 LF | Floor SY: | 1.92 SY | Ceiling SF: | 17.30 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 17.3 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $15.92 | | $15.92 |
| 17.3 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $6.92 | | $6.92 |
| 40.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $16.00 | | $16.00 |
| 18.5 SF | Replace Carpeting (Per Sq. Ft.) (100.0%) | $3.54 | $65.49 | $7.86 | $57.63 |
| 17.3 SF | Add Floor Prep for Glued Carpeting (Per Sq. Ft.) (100.0%) | $0.74 | $12.80 | $1.54 | $11.26 |
| 80.0 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 8.0') | $2.82 | $225.60 | $27.07 | $198.53 |
| 80.0 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $71.20 | $8.54 | $62.66 |
| 80.0 SF | Texture on Wall Drywall Taped and Floated (100.0% / 8.0') | $1.04 | $83.20 | $9.98 | $73.22 |
| 80.0 SF | Seal Walls (100.0% / 8.0') | $0.55 | $44.00 | $5.28 | $38.72 |
| 8.5 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $33.41 | $5.01 | $28.40 |
| 8.5 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $10.80 | $1.30 | $9.50 |
| 3.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $1,004.70 | $120.56 | $884.14 |
| 3.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $284.40 | $34.13 | $250.27 |
| 3.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $420.99 | $50.52 | $370.47 |
| | **Totals For Hall** | | **$2,295.43** | **$271.79** | **$2,023.64** |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ESTIMATE TOTALS

| ESTIMATE TOTAL PAGE ITEMS | RCV | DIFF | ACV |
|---|---|---|---|
| **Repair Item Totals** | **$55,217.75** | **$6,851.49** | **$48,366.26** |
| Less Excluded O&P Trade(s) | ($6,829.61) | ($608.23) | ($6,221.38) |
| Subtotal For O&P % | $48,388.14 | $6,243.26 | $42,144.88 |
| General Contractor Overhead (10.0%) | $4,838.81 | $624.32 | $4,214.49 |
| General Contractor Profit (10.0%) | $4,838.81 | $624.32 | $4,214.49 |
| Plus Excluded O&P Trades | $6,829.61 | $608.23 | $6,221.38 |
| Estimate Totals With O&P | $64,895.37 | $8,100.13 | $56,795.24 |
| Estimate Grand Totals | $64,895.37 | $8,100.13 | $56,795.24 |
| Less Deductible | ($2,000.00) | | ($2,000.00) |
| **BUILDING FINAL TOTALS** | **$62,895.37** | **$8,100.13** | **$54,795.24** |

A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your insurance carrier. Any additional repair to or replacement of items not included in this estimate is also subject to the carrier's approval.

You are required to keep all receipts, canceled checks, inspection reports, etc. as proof of repair and or replacement.

This is NOT an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

Slight variances may be found within report sections due to rounding.

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

***  ***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.*** ***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Cape Fisheries | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Pt Pleasant, NJ 08742-2621 | POLICY NUMBER | : 60102660832012 |
| COMPANY | : The Standard Fire Insurance Company | CLAIM NUMBER | : 10366292 |
| | : | OUR FILE NUMBER | : SIS-074172 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ITEMS EXCLUDED FROM CONTRACTOR OVERHEAD AND PROFIT

| TRADE/SUBTRADE/ITEMS | RCV | DEP | ACV |
|---|---|---|---|
| **1.0 GENERAL CONDITIONS** | **$924.81** | **$0.00** | **$924.81** |
| 1.2 CLEANING | $924.81 | $0.00 | $924.81 |
| **9.0 FINISHES** | **$3,885.84** | **$466.31** | **$3,419.53** |
| 9.11 CARPET & PAD | $3,885.84 | $466.31 | $3,419.53 |
| **15.0 MECHANICAL** | **$1,182.72** | **$141.92** | **$1,040.80** |
| 15.3 H.V.A.C. | $1,182.72 | $141.92 | $1,040.80 |
| **17.0 CONTRACT CLEANING** | **$836.24** | **$0.00** | **$836.24** |
| 17.1 CLEANING | $836.24 | $0.00 | $836.24 |
| **TOTAL AMOUNT EXCLUDED FROM O&P** | **$6,829.61** | **$608.23** | **$6,221.38** |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries I | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 0 | POLICY NUMBER | : 99014962562012 |
| COMPAN Y | : Hartford Fire Insurance Co | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

Atlantic Capes Fisheries Inc
985 Ocean Dr
Cape May, NJ 08204-1855

# SETTLEMENT INSTRUCTIONS REQUEST

Dear Atlantic Capes Fisheries Inc

We have completed our investigation of your 10/29/2012 Flood insurance claim. Enclosed is **YOUR COPY** of our Building Repair Estimate and if applicable your Contents Inventory Evaluation. Please review them and retain them for your records. Our estimate is based on our inspection of the damage and any estimates or information you provided us during the course of this adjustment and the National Flood Insurance Program's coverage guidelines.

Also enclosed with this letter are forms which must be ***SIGNED*** in order for us to process your claim. Please SIGN the following forms and return them to us at the address listed below.

The details of the settlement numbers is located on the final report form. If you find additional items, find that the total of the repair payment is less than you spent or items were missed, send in the signed forms and them provide information about the missing-short pay items and we will request a supplemental claim from the carrier.

___**X**___ Proof of Loss

___**X**___ Final Report

**1st email (jeff.queen@gmail.com) or fax (888) 503-8279 signed forms to Jeff Queen, Then Mail the SIGNED ORIGINAL FORMS ONLY to**:

**DO NOT MAIL ESTIMATE, ONLY THE PROOF OF LOSS AND FINAL REPORT**

**Jeff Queen Simsol Insurance Services**
**8605 Santa Monica Blvd. , #75855**
**Los Angeles, CA 90069**
**(888) 503-3099 x 5**

## *****SAVE RECEIPTS CONCERNING REPAIRS FOR THIS CLAIM*****

Again, if you find additional damages, you have one year from the date of loss to file a supplemental claim. Please gather all documentation for any supplement to demonstrate what items were missed or that the monies paid were not sufficient to do the covered repairs. Supplements will not be honored for price changes alone, only for missing covered repair items and/or the total amount paid was not enough to repaired the covered damages. You should contact me directly for any supplement claims.

**ALL CLAIM PAYMENTS ARE SUBJECT TO THE FINAL APPROVAL OF YOUR FLOOD CARRIER AND THE FEDERAL GOVERNMENT.** We appreciate your patience as it may take up to 4 weeks from the date

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries I | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 0 | POLICY NUMBER | : 99014962562012 |
| COMPAN Y | : Hartford Fire Insurance Co | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

we receive your signed forms to complete processing your claim.
If you have any questions, please feel free to contact our office.

Sincerely,

**Jeff Queen**

Jeff Queen , Claims Adjuster
(888) 503-3099 x 5

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

NATIONAL FLOOD INSURANCE PROGRAM

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT, AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

*See Privacy Act Statement and Paperwork Burden Disclosure Notice*

# FINAL REPORT

| | | | |
|---|---|---|---|
| INSURED | Atlantic Capes Fisheries Inc | POLICY NUMBER | 99014962562012 |
| PROPERTY ADDRESS | 205 Channel Dr, Point Pleasant Beach, NJ 08742-2621 | DATE OF LOSS | 10/29/2012 |
| ADJUSTING COMPANY | Simsol Insurance Services | ADJ. FILE NO. | SIS-077055 |

**PREMISES HISTORY**

Date risk was originally constructed: 06/06/1962 Insured at premises since: 06/06/1962

| Date of Alteration | Brief Description of Alteration | Market Value | Cost of Alteration | Type of Alteration | *Substantial Improvement? |
|---|---|---|---|---|---|
| | No Alterations Seen or Reported | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |
| | | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |
| | | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |

*Defined as any repair, reconstruction, or improvement, the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred or the reconstruction or improvement was begun.

Prior losses (approximate dates and amounts of loss):

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

(Continue under Narrative if additional space is needed for alterations or prior losses.)

**INTEREST**

Mortgagee(s): Wells Fargo Bank Na & Oceanside Realty

Loss Payee(s):

| Other Insurance: | Unknown | Fire | Not Available | Unknown / Unknown | [ ] Yes [X] No |
|---|---|---|---|---|---|
| | (Company) | (Type) | (Policy Number) | (Coverage Bldg/Cts) | (Covers flood?) |

**CLAIM SUMMARY**

Duration building will not be habitable [1] 0-2 days [2] 3-7 days [3] 2-4 weeks [4] 1-2 months [X] more than 2 months

| Claim Recapitulation | Building | | Contents | | Totals |
|---|---|---|---|---|---|
| | Main*/Assn | Appurtenant/Unit | Main*/Assn | Appurtenant/Unit | |
| Property Value (RCV) | $174,667.00 | $0.00 | $0.00 | $0.00 | $174,667.00 |
| Property Value (ACV) | $76,853.48 | $0.00 | $0.00 | $0.00 | $76,853.48 |
| Gross Loss (RCV) | $44,816.00 | $0.00 | $0.00 | $0.00 | $44,816.00 |
| Covered Damage (ACV) | $34,645.26 | $0.00 | $0.00 | $0.00 | $34,645.26 |
| Removal / Protection | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Total Loss (ACV) | $34,645.26 | $0.00 | $0.00 | $0.00 | $34,645.26 |
| Less Salvage | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Less Deductible | $2,000.00 | $0.00 | $0.00 | $0.00 | $2,000.00 |
| Excess Over Limit | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Claim Payable (ACV) | $32,645.26 | $0.00 | $0.00 | $0.00 | $32,645.26 |
| Damage from Other Cause | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |

Identify Cause:

Main building RCV: $174,667.00
*Includes mobile home.

Insured qualifies for R/C coverage? [ ] Yes [ ] No [X] Not Applicable
If yes, R/C claim: $0.00 Total Building Claim: $32,645.26

**EXCLUDED DAMAGES**

| | Approximate value of property excluded: | Approximate damage to property excluded: |
|---|---|---|
| Excluded building damages: | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 |
| Excluded contents damages: | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 |

**ENCLOSURES**

[X] Building Worksheets () [X] Photographs ( ) [X] Proof of Loss [X] Other Supporting Documents

[ ] Contents Worksheets () [X] Narratives ( pp) [ ] R/C Proof [ ] Other

**CERTIFICATION**

The above statements are true and correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under 18 U.S. Code Sec. 1001.

County of Insured

State of Insured

Signed this day of . Witness

04/01/2013
Date of Report

Jeff Queen Hartford Fire Insurance Company

06050252
Aduster's FCN No.

**REPLACES ALL PREVIOUS EDITIONS**

POLICY NUMBER 99014962562012

08/21/2012 TO 08/21/2013
POLICY TERM

$77,900.00
AMT OF BLDG COV AT TIME OF LOSS

$0.00
AMT OF CNTS COV AT TIME OF LOSS

**DEPARTMENT OF HOMELAND SECURITY**
**FEDERAL EMERGENCY MANAGEMENT AGENCY**
NATIONAL FLOOD INSURANCE PROGRAM

# PROOF OF LOSS

(See Attached Privacy Act Statement
and Paperwork Burden Disclosure Notice)

Starkweather & Shepley Inc
AGENCY

Po Box 549
AGENCY AT

Providence, RI 02901-0549

TO THE **Hartford Fire Insurance Company** OF :

At the time of loss, by the above indicated policy of insurance, you insured the interest of

Atlantic Capes Fisheries Inc & Atlantic Capes Fisheries Inc

205 Channel Dr, Point Pleasant Beach, NJ 08742-2621

against loss by Flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto .

**TIME AND ORIGIN**

A Flood loss occurred about

on the 29 day of October , 2012 , the cause of the said loss was :

Flood

**OCCUPANCY**

The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever :

Residential

**INTEREST**

No other person or persons had any interest therin or encumbrance thereon, except :

Wells Fargo Bank Na & Oceanside Realty

| | |
|---|---|
| 1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is | $77,900.00 |
| 2. ACTUAL CASH VALUE of building structure | $76,853.48 |
| 3. ADD ACTUAL CASH VALUE OF CONTENTS or personal property insured | $0.00 |
| 4. ACTUAL CASH VALUE OF ALL PROPERTY | $76,853.48 |
| 5. FULL COST OF REPAIR OR REPLACEMENT | $44,816.00 |
| 6. LESS APPLICABLE DEPRECIATION | $10,170.74 |
| 7. ACTUAL CASH VALUE LOSS is | $34,645.26 |
| 8. LESS DEDUCTIBLES | $2,000.00 |
| **9. NET AMOUNT CLAIMED under above numbered policy is (Pending Your Flood Carrier's Final Approval) .** | **$32,645.26** |

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

**I understand that this Insurance (policy) is Issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable Unites States Codes.**

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed _____ day of _____ , 20 _____

Signature _____
INSURED

Signature _____
INSURED

**REPLACES ALL PREVIOUS EDITIONS**

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2621 | POLICY NUMBER | : 99014962562012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

# BUILDING ESTIMATE

## BUILDING INFORMATION

| | |
|---|---|
| Type of Building: | Residential |
| Type of Foundation: | Pier and Beam |
| Exterior Walls: | Wood Frame |
| Type of Roof: | Shingle |
| Interior Walls: | Wood Studs |
| Basement: | None |
| Elevated: | Elevated |

## ESTIMATE RECAP

| | |
|---|---|
| Estimate Grand Totals: | $44,816.00 |
| Total Depreciation: | ($10,170.74) |
| A.C.V. Estimate Totals: | $34,645.26 |
| Policy Deductible: | ($2,000.00) |
| Final Totals: | $32,645.26 |

## ESTIMATE COMMENTS

A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your insurance carrier. Any additional repair to or replacement of items not included in this estimate is also subject to the carrier's approval.

You are required to keep all receipts, canceled checks, inspection reports, etc. as proof of repair and or replacement.

This is NOT an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

Slight variances may be found within report sections due to rounding.

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2621 | POLICY NUMBER | : 99014962562012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Exterior**

Exterior ..... 83' 2.0" x 21' 1.0" x 8'
Door ..... 2 @ 3' x 6' 8.0"
Offset ..... 16' 4.0" x 9' x 8'

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 235.20 LF | Floor SF: | 1900.40 SF | Wall SF: | 1889.30 SF |
| Upper Perimeter: | 241.20 LF | Floor SY: | 211.16 SY | Ceiling SF: | 1900.40 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 2.0 EA | Remove and Replace Prehung S/C Flush Door | $324.82 | $649.64 | $194.89 | $454.75 |
| 2.0 EA | Paint / Finish Prehung S/C Flush Door | $85.74 | $171.48 | $42.87 | $128.61 |
| 2.0 EA | Remove and Reinstall Door Hardware for Prehung S/C Flush Door | $57.58 | $115.16 | | $115.16 |
| 1.0 EA | Remove and Replace Sliding Glass Patio Door | $1,249.12 | $1,249.12 | $374.74 | $874.38 |
| 944.7 SF | Remove and Replace Exterior Sheathing (100.0% / 4.0') | $2.81 | $2,654.61 | $796.38 | $1,858.23 |
| 944.7 SF | Remove and Replace Exterior Insulation (100.0% / 4.0') | $1.05 | $991.94 | $347.18 | $644.76 |
| 944.7 SF | Remove and Replace Rigid Board (1/2") Exterior Insulation (100.0% / 4.0') | $1.05 | $991.94 | $347.18 | $644.76 |
| 944.7 SF | Remove and Reinstall Exterior Siding (100.0% / 4.0') | $1.64 | $1,549.31 | | $1,549.31 |
| 944.7 SF | Clean Exterior Siding (100.0% / 4.0') | $0.62 | $585.71 | | $585.71 |
| 944.7 SF | Remove and Reinstall Asbestos Exterior Siding (100.0% / 4.0') | $2.56 | $2,418.43 | | $2,418.43 |
| | **Totals For Exterior** | | **$11,377.34** | **$2,103.24** | **$9,274.10** |

**Estimate Section: Crawlspace**

Crawlspace ..... 83' 2.0" x 21' 1.0" x 2' 6.0"
Offset ..... 16' 4.0" x 9' x 2' 6.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 241.20 LF | Floor SF: | 1900.40 SF | Wall SF: | 602.90 SF |
| Upper Perimeter: | 241.20 LF | Floor SY: | 211.16 SY | Ceiling SF: | 1900.40 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 1900.4 SF | Heavy Flood Loss Clean-up (100.0%) | $0.83 | $1,577.33 | | $1,577.33 |
| 1900.4 SF | Mildewcide Floor Treatment (100.0%) | $0.36 | $684.14 | | $684.14 |
| 602.9 SF | Mildewcide Wall Treatment (100.0% / 2.5') | $0.36 | $217.04 | | $217.04 |
| 1900.4 SF | Clean and Treat Floor Truss Joists (100.0%) | $0.48 | $912.19 | | $912.19 |
| 237.0 LF | Remove and Replace Ductwork | $13.93 | $3,301.41 | $990.42 | $2,310.99 |
| | **Totals For Crawlspace** | | **$6,692.11** | **$990.42** | **$5,701.69** |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2621 | POLICY NUMBER | : 99014962562012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Interior**

Interior ..... 83' 2.0" x 21' 1.0" x 8'
Offset ..... 16' 4.0" x 9' x 8'

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 241.20 LF | Floor SF: | 1900.40 SF | Wall SF: | 1929.30 SF |
| Upper Perimeter: | 241.20 LF | Floor SY: | 211.16 SY | Ceiling SF: | 1900.40 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 1900.4 SF | Remove and Replace Subflooring (100.0%) | $2.53 | $4,808.01 | $1,442.40 | $3,365.61 |
| 950.2 SF | Remove and Replace Laminate Wood Flooring (50.0%) | $8.80 | $8,361.76 | $2,508.53 | $5,853.23 |
| 105.6 SY | Remove Vinyl Flooring (50.0%) | $2.67 | $281.95 | | $281.95 |
| 113.0 SY | Replace Vinyl Flooring (50.0%) | $36.52 | $4,126.76 | $1,031.69 | $3,095.07 |
| 241.2 SF | Remove and Replace Wall Drywall Taped and Floated (25.0% / 4.0') | $2.57 | $619.88 | $154.97 | $464.91 |
| 2.0 LF | Remove and Replace Base Cabinetry | $260.41 | $520.82 | $156.25 | $364.57 |
| 2.0 LF | Remove and Replace Vanity Cabinetry | $146.86 | $293.72 | $88.12 | $205.60 |
| | **Totals For Interior** | | **$19,012.90** | **$5,381.96** | **$13,630.94** |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2621 | POLICY NUMBER | : 99014962562012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ESTIMATE TOTALS

| ESTIMATE TOTAL PAGE ITEMS | RCV | DIFF | ACV |
|---|---|---|---|
| **Repair Item Totals** | **$37,082.35** | **$8,475.62** | **$28,606.73** |
| Less Excluded O&P Trade(s) | ($3,976.41) | $0.00 | ($3,976.41) |
| Subtotal For O&P % | $33,105.94 | $8,475.62 | $24,630.32 |
| General Contractor Overhead (10.0%) | $3,310.59 | $847.56 | $2,463.03 |
| General Contractor Profit (10.0%) | $3,310.59 | $847.56 | $2,463.03 |
| Plus Excluded O&P Trades | $3,976.41 | $0.00 | $3,976.41 |
| Estimate Totals With O&P | $43,703.53 | $10,170.74 | $33,532.79 |
| Additional Items Totals (1) | $1,112.47 | $0.00 | $1,112.47 |
| Estimate Grand Totals | $44,816.00 | $10,170.74 | $34,645.26 |
| Less Deductible | ($2,000.00) | | ($2,000.00) |
| **BUILDING FINAL TOTALS** | **$42,816.00** | **$10,170.74** | **$32,645.26** |

A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your insurance carrier. Any additional repair to or replacement of items not included in this estimate is also subject to the carrier's approval.

You are required to keep all receipts, canceled checks, inspection reports, etc. as proof of repair and or replacement.

This is NOT an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

Slight variances may be found within report sections due to rounding.

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

***  ***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.*** ***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2621 | POLICY NUMBER | : 99014962562012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ESTIMATE ADDITIONAL ITEMS

| ADDITIONAL ITEM DESCRIPTION | RCV | DEP | ACV |
|---|---|---|---|
| 1 Debris Removal<br>Debris Removal - Adjuster allowance to remove construction tear-out materials from the risk, place in dumpster, dumpster rental and haul away to dump - all fees included in allowance | $1,112.47 | $0.00 | $1,112.47 |
| **ADDITIONAL ITEMS TOTAL** | **$1,112.47** | **$0.00** | **$1,112.47** |

***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 205 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2621 | POLICY NUMBER | : 99014962562012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375620 |
| | : | OUR FILE NUMBER | : SIS-077055 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ITEMS EXCLUDED FROM CONTRACTOR OVERHEAD AND PROFIT

| TRADE/SUBTRADE/ITEMS | RCV | DEP | ACV |
|---|---|---|---|
| **1.0 GENERAL CONDITIONS** | **$3,075.23** | **$0.00** | **$3,075.23** |
| 1.2 CLEANING | $3,075.23 | $0.00 | $3,075.23 |
| **17.0 CONTRACT CLEANING** | **$901.18** | **$0.00** | **$901.18** |
| 17.1 CLEANING | $901.18 | $0.00 | $901.18 |
| **TOTAL AMOUNT EXCLUDED FROM O&P** | **$3,976.41** | **$0.00** | **$3,976.41** |

***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries I | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 0 | POLICY NUMBER | : 99014638632012 |
| COMPAN Y | : Hartford Fire Insurance Co | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

Atlantic Capes Fisheries Inc
985 Ocean Dr
Cape May, NJ 08204-1855

# SETTLEMENT INSTRUCTIONS REQUEST

Dear Atlantic Capes Fisheries Inc

We have completed our investigation of your 10/29/2012 Flood insurance claim. Enclosed is **YOUR COPY** of our Building Repair Estimate and if applicable your Contents Inventory Evaluation. Please review them and retain them for your records. Our estimate is based on our inspection of the damage and any estimates or information you provided us during the course of this adjustment and the National Flood Insurance Program's coverage guidelines.

Also enclosed with this letter are forms which must be ***SIGNED*** in order for us to process your claim. Please SIGN the following forms and return them to us at the address listed below.

The details of the settlement numbers is located on the final report form. If you find additional items, find that the total of the repair payment is less than you spent or items were missed, send in the signed forms and them provide information about the missing-short pay items and we will request a supplemental claim from the carrier.

___**X**___ Proof of Loss

___**X**___ Final Report

**1st email (jeff.queen@gmail.com) or fax (888) 503-8279 signed forms to Jeff Queen, Then Mail the SIGNED ORIGINAL FORMS ONLY to**:

**DO NOT MAIL ESTIMATE, ONLY THE PROOF OF LOSS AND FINAL REPORT**

**Jeff Queen Simsol Insurance Services**
**8605 Santa Monica Blvd. , #75855**
**Los Angeles, CA 90069**
**(888) 503-3099 x 5**

## *****SAVE RECEIPTS CONCERNING REPAIRS FOR THIS CLAIM*****

Again, if you find additional damages, you have one year from the date of loss to file a supplemental claim. Please gather all documentation for any supplement to demonstrate what items were missed or that the monies paid were not sufficient to do the covered repairs. Supplements will not be honored for price changes alone, only for missing covered repair items and/or the total amount paid was not enough to repaired the covered damages. You should contact me directly for any supplement claims.

**ALL CLAIM PAYMENTS ARE SUBJECT TO THE FINAL APPROVAL OF YOUR FLOOD CARRIER AND THE FEDERAL GOVERNMENT.** We appreciate your patience as it may take up to 4 weeks from the date

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries I | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 0 | POLICY NUMBER | : 99014638632012 |
| COMPAN Y | : Hartford Fire Insurance Co | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

we receive your signed forms to complete processing your claim.
If you have any questions, please feel free to contact our office.

Sincerely,

**Jeff Queen**

Jeff Queen , Claims Adjuster
(888) 503-3099 x 5

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

NATIONAL FLOOD INSURANCE PROGRAM

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT, AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

*See Privacy Act Statement and Paperwork Burden Disclosure Notice*

# FINAL REPORT

| | | | |
|---|---|---|---|
| INSURED | Atlantic Capes Fisheries Inc | POLICY NUMBER | 99014638632012 |
| PROPERTY ADDRESS | 301 Channel Dr, Point Pleasant Beach, NJ 08742-2623 | DATE OF LOSS | 10/29/2012 |
| ADJUSTING COMPANY | Simsol Insurance Services | ADJ. FILE NO. | SIS-077071 |

**PREMISES HISTORY**

Date risk was originally constructed: 01/01/1969 Insured at premises since: 01/01/1969

| Date of Alteration | Brief Description of Alteration | Market Value | Cost of Alteration | Type of Alteration | *Substantial Improvement? |
|---|---|---|---|---|---|
| | No Alterations Seen or Reported | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |
| | | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |
| | | | | [ ] Repair [ ] Recon [ ] Improve | [ ] Yes [ ] No |

*Defined as any repair, reconstruction, or improvement, the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred or the reconstruction or improvement was begun.

Prior losses (approximate dates and amounts of loss):

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

Repairs completed? [ ] Yes [ ] No Insured? [ ] Yes [ ] No [ ] Insured but no claim made

(Continue under Narrative if additional space is needed for alterations or prior losses.)

**INTEREST**

Mortgagee(s): Wells Fargo Bank N.A.

Loss Payee(s):

| Other Insurance: | Unknown | Fire | Not Available | Unknown / Unknown | [ ] Yes [X] No |
|---|---|---|---|---|---|
| | (Company) | (Type) | (Policy Number) | (Coverage Bldg/Cts) | (Covers flood?) |

**CLAIM SUMMARY**

Duration building will not be habitable [1] 0-2 days [2] 3-7 days [3] 2-4 weeks [X] 1-2 months [5] more than 2 months

| Claim Recapitulation | Building | | Contents | | Totals |
|---|---|---|---|---|---|
| | Main*/Assn | Appurtenant/Unit | Main*/Assn | Appurtenant/Unit | |
| Property Value (RCV) | $1,196,297.44 | $0.00 | $0.00 | $0.00 | $1,196,297.44 |
| Property Value (ACV) | $1,052,741.75 | $0.00 | $0.00 | $0.00 | $1,052,741.75 |
| Gross Loss (RCV) | $275,599.55 | $0.00 | $0.00 | $0.00 | $275,599.55 |
| Covered Damage (ACV) | $237,032.74 | $0.00 | $0.00 | $0.00 | $237,032.74 |
| Removal / Protection | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Total Loss (ACV) | $237,032.74 | $0.00 | $0.00 | $0.00 | $237,032.74 |
| Less Salvage | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Less Deductible | $2,000.00 | $0.00 | $0.00 | $0.00 | $2,000.00 |
| Excess Over Limit | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Claim Payable (ACV) | $235,032.74 | $0.00 | $0.00 | $0.00 | $235,032.74 |
| Damage from Other Cause | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |

Identify Cause:

Main building RCV: $1,196,297.44 Insured qualifies for R/C coverage? [ ] Yes [ ] No [X] Not Applicable

*Includes mobile home. If yes, R/C claim: $0.00 Total Building Claim: $235,032.74

**EXCLUDED DAMAGES**

| | Approximate value of property excluded: | Approximate damage to property excluded: |
|---|---|---|
| Excluded building damages: | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 |
| Excluded contents damages: | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 | [X] Less Than 1,000 [3] 2,000 - 5,000 [5] 10,000 - 20,000 [2] 1,000 - 2,000 [4] 5,000 - 10,000 [6] More than 20,000 |

**ENCLOSURES**

[X] Building Worksheets () [X] Photographs ( ) [X] Proof of Loss [X] Other Supporting Documents

[ ] Contents Worksheets () [X] Narratives ( pp) [ ] R/C Proof [ ] Other

**CERTIFICATION**

The above statements are true and correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under 18 U.S. Code Sec. 1001.

County of Insured

State of Insured

Signed this day of . Witness

| 04/01/2013 | | 06050252 |
|---|---|---|
| Date of Report | Jeff Queen Hartford Fire Insurance Company | Aduster's FCN No. |

**REPLACES ALL PREVIOUS EDITIONS**

POLICY NUMBER 99014638632012

07/12/2012 TO 07/12/2013

POLICY TERM

$402,700.00

AMT OF BLDG COV AT TIME OF LOSS

$0.00

AMT OF CNTS COV AT TIME OF LOSS

**DEPARTMENT OF HOMELAND SECURITY**
**FEDERAL EMERGENCY MANAGEMENT AGENCY**
NATIONAL FLOOD INSURANCE PROGRAM

# PROOF OF LOSS

(See Attached Privacy Act Statement
and Paperwork Burden Disclosure Notice)

Starkweather & Shepley Inc

AGENCY

Po Box 549

AGENCY AT

Providence, RI 02901-0549

TO THE **Hartford Fire Insurance Company** OF :

At the time of loss, by the above indicated policy of insurance, you insured the interest of

Atlantic Capes Fisheries Inc & Atlantic Capes Fisheries Inc

301 Channel Dr, Point Pleasant Beach, NJ 08742-2623

against loss by Flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto .

**TIME AND ORIGIN**

A Flood loss occurred about

on the 29 day of October , 2012 , the cause of the said loss was :

Flood

**OCCUPANCY**

The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever :

Commercial

**INTEREST**

No other person or persons had any interest therin or encumbrance thereon, except :

Wells Fargo Bank N.A.

| | |
|---|---|
| 1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is | $402,700.00 |
| 2. ACTUAL CASH VALUE of building structure | $1,052,741.75 |
| 3. ADD ACTUAL CASH VALUE OF CONTENTS or personal property insured | $0.00 |
| 4. ACTUAL CASH VALUE OF ALL PROPERTY | $1,052,741.75 |
| 5. FULL COST OF REPAIR OR REPLACEMENT | $275,599.55 |
| 6. LESS APPLICABLE DEPRECIATION | $38,566.81 |
| 7. ACTUAL CASH VALUE LOSS is | $237,032.74 |
| 8. LESS DEDUCTIBLES | $2,000.00 |
| **9. NET AMOUNT CLAIMED under above numbered policy is (Pending Your Flood Carrier's Final Approval) .** | **$235,032.74** |

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

**I understand that this Insurance (policy) is Issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable Unites States Codes.**

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed _____ day of _____ , 20 _____

Signature _____
INSURED

Signature _____
INSURED

**REPLACES ALL PREVIOUS EDITIONS**

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

# BUILDING ESTIMATE

## BUILDING INFORMATION

| | |
|---|---|
| Type of Building: | Commercial |
| Type of Foundation: | Concrete Slab |
| Exterior Walls: | Concrete Block |
| Type of Roof: | Built-up |
| Interior Walls: | Wood Studs |
| Basement: | None |
| Elevated: | Non-Elevated |

## ESTIMATE RECAP

| | |
|---|---|
| Estimate Grand Totals: | $275,599.55 |
| Total Depreciation: | ($38,566.81) |
| A.C.V. Estimate Totals: | $237,032.74 |
| Policy Deductible: | ($2,000.00) |
| Final Totals: | $235,032.74 |

## ESTIMATE COMMENTS

A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your insurance carrier. Any additional repair to or replacement of items not included in this estimate is also subject to the carrier's approval.

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This is NOT an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

Slight variances may be found within report sections due to rounding.

***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Exterior**

Exterior ..... 132' 6.0" x 181' x 8'
Door ..... 3 @ 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 618.00 LF | Floor SF: | 23982.50 SF | Wall SF: | 4956.00 SF |
| Upper Perimeter: | 627.00 LF | Floor SY: | 2664.72 SY | Ceiling SF: | 23982.50 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 2478.0 SF | Clean Masonry Block Wall (100.0% / 4.0') | $0.66 | $1,635.48 | | $1,635.48 |
| | **Totals For Exterior** | | **$1,635.48** | **$0.00** | **$1,635.48** |

**Estimate Section: Front Office**

Front Office ..... 12' 4.0" x 22' 11.0" x 8'
Door ..... 3' x 6' 8.0"
Offset ..... 6' x 5' x 8'
Door ..... 3' x 6' 8.0"
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 73.50 LF | Floor SF: | 312.60 SF | Wall SF: | 600.00 SF |
| Upper Perimeter: | 82.50 LF | Floor SY: | 34.73 SY | Ceiling SF: | 312.60 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 312.6 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $287.59 | | $287.59 |
| 312.6 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $125.04 | | $125.04 |
| 300.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $120.00 | | $120.00 |
| 312.6 SF | Remove and Replace Laminate Wood Flooring (100.0%) | $9.29 | $2,904.05 | $871.22 | $2,032.83 |
| 312.6 SF | Remove and Replace Sound Block Foam for Laminate Wood Flooring (100.0%) | $0.45 | $140.67 | $42.20 | $98.47 |
| 150.0 SF | Remove Wall Drywall Taped and Floated (50.0% / 4.0') | $0.90 | $135.00 | | $135.00 |
| 150.0 SF | Replace Wall Drywall Taped and Floated (50.0% / 4.0') | $1.91 | $286.50 | $71.63 | $214.87 |
| 300.0 SF | Paint / Finish Wall Drywall Taped and Floated (50.0% / 8.0') | $0.89 | $267.00 | $66.75 | $200.25 |
| 150.0 SF | Texture on Wall Drywall Taped and Floated (50.0% / 4.0') | $1.04 | $156.00 | $39.00 | $117.00 |
| 300.0 SF | Remove and Replace Wall Paneling (50.0% / 8.0') | $5.23 | $1,569.00 | $470.70 | $1,098.30 |
| 300.0 SF | Paint / Finish Wall Paneling (50.0% / 8.0') | $0.89 | $267.00 | $66.75 | $200.25 |
| 150.0 SF | Seal Walls (50.0% / 4.0') | $0.55 | $82.50 | $20.63 | $61.87 |
| 73.5 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $288.86 | $86.66 | $202.20 |
| 73.5 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $93.35 | $23.34 | $70.01 |
| 73.5 LF | Remove and Replace Quarter-Round Moulding (100.0%) | $2.26 | $166.11 | $49.83 | $116.28 |
| 73.5 LF | Paint / Finish Quarter-Round Moulding (100.0%) | $1.27 | $93.35 | $23.34 | $70.01 |
| 1.0 EA | Remove and Replace Prehung H/C Door | $194.80 | $194.80 | $58.44 | $136.36 |
| 1.0 EA | Paint / Finish Prehung H/C Door | $94.80 | $94.80 | $23.70 | $71.10 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung H/C Door | $140.35 | $140.35 | $42.11 | $98.24 |
| | **Totals For Front Office** | | **$7,411.97** | **$1,956.30** | **$5,455.67** |

****** This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. ******

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Electrical**

Electrical ..... 15' 4.0" x 9' 2.0" x 8'
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 46.00 LF | Floor SF: | 140.60 SF | Wall SF: | 372.00 SF |
| Upper Perimeter: | 49.00 LF | Floor SY: | 15.62 SY | Ceiling SF: | 140.60 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 140.6 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $129.35 | | $129.35 |
| 140.6 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $56.24 | | $56.24 |
| 186.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $74.40 | | $74.40 |
| 140.6 SF | Clean Concrete Slab (100.0%) | $0.43 | $60.46 | | $60.46 |
| 1.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $334.90 | $100.47 | $234.43 |
| 1.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $94.80 | $23.70 | $71.10 |
| 1.0 EA | Remove and Reinstall Door Hardware for Prehung S/C Flush Door | $64.60 | $64.60 | | $64.60 |
| 1.0 EA | Electrical Estimate<br>H C Sauer Electical Contractor, Inc | $156,195.00 | $156,195.00 | $15,619.50 | $140,575.50 |
| | **Totals For Electrical** | | **$157,009.75** | **$15,743.67** | **$141,266.08** |

**Estimate Section: Restroom**

Restroom ..... 15' 4.0" x 8' 3.0" x 8'
Door ..... 3' x 6' 8.0"
Window ..... 3' x 4' (Sill @ 0')

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 41.20 LF | Floor SF: | 126.50 SF | Wall SF: | 345.30 SF |
| Upper Perimeter: | 47.20 LF | Floor SY: | 14.06 SY | Ceiling SF: | 126.50 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 126.5 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $116.38 | | $116.38 |
| 126.5 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $50.60 | | $50.60 |
| 172.7 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $69.08 | | $69.08 |
| 126.5 SF | Clean Concrete Slab (100.0%) | $0.43 | $54.40 | | $54.40 |
| 86.3 SF | Remove and Replace Wall Drywall Taped and Floated (50.0% / 4.0') | $2.82 | $243.37 | $60.84 | $182.53 |
| 172.7 SF | Paint / Finish Wall Drywall Taped and Floated (50.0% / 8.0') | $0.89 | $153.70 | $38.43 | $115.27 |
| 172.7 SF | Clean Block Wall (50.0% / 8.0') | $0.43 | $74.26 | | $74.26 |
| 41.2 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $161.92 | $48.58 | $113.34 |
| 2.0 EA | Clean Commode | $22.98 | $45.96 | | $45.96 |
| 1.0 EA | Remove and Reinstall Urinal | $188.27 | $188.27 | | $188.27 |
| 1.0 EA | Clean Urinal | $22.98 | $22.98 | | $22.98 |
| | **Totals For Restroom** | | **$1,180.92** | **$147.85** | **$1,033.07** |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Processing Room**

Processing Room ..... 112' 3.0" x 51' 6.0" x 8'
Offset ..... 41' 5.0" x 43' x 8'
Offset ..... 46' 10.0" x 17' 10.0" x 8'

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 504.00 LF | Floor SF: | 8397.00 SF | Wall SF: | 4032.00 SF |
| Upper Perimeter: | 504.00 LF | Floor SY: | 933.00 SY | Ceiling SF: | 8397.00 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 8397.0 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $7,725.24 | | $7,725.24 |
| 8397.0 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $3,358.80 | | $3,358.80 |
| 2016.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $806.40 | | $806.40 |
| 8397.0 SF | Clean Concrete Slab (100.0%) | $0.43 | $3,610.71 | | $3,610.71 |
| 2016.0 SF | Clean Masonry Block Wall (100.0% / 4.0') | $0.66 | $1,330.56 | | $1,330.56 |
| | **Totals For Processing Room** | | **$16,831.71** | **$0.00** | **$16,831.71** |

**Estimate Section: Small Cooler**

Small Cooler ..... 56' 2.0" x 33' 11.0" x 8'
Door ..... 3' x 6' 8.0"
Door ..... 10' x 6' 8.0"
Door ..... 10' x 8'

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 157.20 LF | Floor SF: | 1905.00 SF | Wall SF: | 1274.70 SF |
| Upper Perimeter: | 180.20 LF | Floor SY: | 211.67 SY | Ceiling SF: | 1905.00 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 1905.0 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $1,752.60 | | $1,752.60 |
| 1905.0 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $762.00 | | $762.00 |
| 637.4 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $254.96 | | $254.96 |
| 1905.0 SF | Clean Concrete Slab (100.0%) | $0.43 | $819.15 | | $819.15 |
| 637.4 SF | Remove and Replace Wall Insulation (100.0% / 4.0') | $1.13 | $720.26 | $252.09 | $468.17 |
| 1274.7 SF | Remove and Replace Marlite Wall Paneling (100.0% / 8.0') | $7.41 | $9,445.53 | $2,833.66 | $6,611.87 |
| 575.0 LF | Remove and Replace Plastic Moulding for Marlite Wall Paneling | $4.09 | $2,351.75 | $705.53 | $1,646.22 |
| 1.0 EA | Remove and Replace Insulated Door | $1,907.00 | $1,907.00 | $476.75 | $1,430.25 |
| | **Totals For Small Cooler** | | **$18,013.25** | **$4,268.03** | **$13,745.22** |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Boiler Room**

Boiler Room ..... 15' 8.0" x 15' x 8'
Door ..... 2' 10.0" x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 58.50 LF | Floor SF: | 235.00 SF | Wall SF: | 471.80 SF |
| Upper Perimeter: | 61.30 LF | Floor SY: | 26.11 SY | Ceiling SF: | 235.00 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 235.0 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $216.20 | | $216.20 |
| 235.0 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $94.00 | | $94.00 |
| 235.9 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $94.36 | | $94.36 |
| 235.0 SF | Clean Concrete Slab (100.0%) | $0.43 | $101.05 | | $101.05 |
| 1.0 EA | Remove and Replace Water Heater<br>Photo documented | $707.60 | $707.60 | $176.90 | $530.70 |
| 1.0 EA | Remove and Replace 130,000 BTU Boiler<br>Photo documented. | $4,258.14 | $4,258.14 | $1,277.44 | $2,980.70 |
| 235.9 SF | Clean Masonry Block Wall (100.0% / 4.0') | $0.66 | $155.69 | | $155.69 |
| | **Totals For Boiler Room** | | **$5,627.04** | **$1,454.34** | **$4,172.70** |

**Estimate Section: Dry Warehouse**

Dry Warehouse ..... 54' 2.0" x 52' 1.0" x 8'
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 209.50 LF | Floor SF: | 2821.20 SF | Wall SF: | 1680.00 SF |
| Upper Perimeter: | 212.50 LF | Floor SY: | 313.47 SY | Ceiling SF: | 2821.20 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 2821.2 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $2,595.50 | | $2,595.50 |
| 2821.2 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $1,128.48 | | $1,128.48 |
| 840.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $336.00 | | $336.00 |
| 2821.2 SF | Clean Concrete Slab (100.0%) | $0.43 | $1,213.12 | | $1,213.12 |
| 840.0 SF | Clean Masonry Block Wall (100.0% / 4.0') | $0.66 | $554.40 | | $554.40 |
| | **Totals For Dry Warehouse** | | **$5,827.50** | **$0.00** | **$5,827.50** |

**Estimate Section: Big Cooler**

Big Cooler ..... 72' 8.0" x 45' 1.0" x 8'
Door ..... 3' x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 232.50 LF | Floor SF: | 3276.10 SF | Wall SF: | 1864.00 SF |
| Upper Perimeter: | 235.50 LF | Floor SY: | 364.01 SY | Ceiling SF: | 3276.10 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 3276.1 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $3,014.01 | | $3,014.01 |
| 3276.1 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $1,310.44 | | $1,310.44 |
| 932.0 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $372.80 | | $372.80 |
| 3276.1 SF | Clean Concrete Slab (100.0%) | $0.43 | $1,408.72 | | $1,408.72 |

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**Estimate Section: Big Cooler - Continued...**

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 932.0 SF | Remove and Replace 6" Thick Sprayed-On Foam Wall Insulation (100.0% / 4.0') | $6.90 | $6,430.80 | $2,250.78 | $4,180.02 |
| 1864.0 SF | Remove and Replace Marlite Wall Paneling (100.0% / 8.0') | $7.41 | $13,812.24 | $4,143.67 | $9,668.57 |
| 621.0 LF | Remove and Replace Plastic Moulding for Marlite Wall Paneling | $4.09 | $2,539.89 | $761.97 | $1,777.92 |
| 1.0 EA | Remove and Replace Prehung S/C Flush Door | $334.90 | $334.90 | $100.47 | $234.43 |
| 1.0 EA | Paint / Finish Prehung S/C Flush Door | $94.80 | $94.80 | $23.70 | $71.10 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung S/C Flush Door | $140.33 | $140.33 | $42.10 | $98.23 |
| 1.0 EA | Remove and Replace Insulated Sliding Door | $3,106.31 | $3,106.31 | $776.58 | $2,329.73 |
| | **Totals For Big Cooler** | | **$32,565.24** | **$8,099.27** | **$24,465.97** |

**Estimate Section: Tool Room**

Tool Room ..... 17' 6.0" x 5' 7.0" x 8'
Door ..... 2' 10.0" x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 43.30 LF | Floor SF: | 97.70 SF | Wall SF: | 350.40 SF |
| Upper Perimeter: | 46.20 LF | Floor SY: | 10.86 SY | Ceiling SF: | 97.70 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 97.7 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $89.88 | | $89.88 |
| 97.7 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $39.08 | | $39.08 |
| 175.2 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $70.08 | | $70.08 |
| 97.7 SF | Clean Ceramic Floor Tile in Mortar (100.0%) | $0.81 | $79.14 | | $79.14 |
| 97.7 SF | Re-grout Ceramic Floor Tile in Mortar (100.0%) | $4.20 | $410.34 | $102.59 | $307.75 |
| 175.2 SF | Clean Masonry Block Wall (100.0% / 4.0') | $0.66 | $115.63 | | $115.63 |
| | **Totals For Tool Room** | | **$804.15** | **$102.59** | **$701.56** |

**Estimate Section: Office**

Office ..... 17' 6.0" x 17' 6.0" x 8'
Door ..... 2' 10.0" x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 67.20 LF | Floor SF: | 306.30 SF | Wall SF: | 541.10 SF |
| Upper Perimeter: | 70.00 LF | Floor SY: | 34.03 SY | Ceiling SF: | 306.30 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 306.3 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $281.80 | | $281.80 |
| 306.3 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $122.52 | | $122.52 |
| 270.6 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $108.24 | | $108.24 |
| 306.3 SF | Clean Ceramic Floor Tile in Mortar (100.0%) | $0.81 | $248.10 | | $248.10 |
| 306.3 SF | Re-grout Ceramic Floor Tile in Mortar (100.0%) | $4.20 | $1,286.46 | $321.62 | $964.84 |
| 270.6 SF | Remove and Replace Wall Drywall Taped and Floated (100.0% / 4.0') | $2.82 | $763.09 | $190.77 | $572.32 |

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Office - Continued...**

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 541.1 SF | Paint / Finish Wall Drywall Taped and Floated (100.0% / 8.0') | $0.89 | $481.58 | $120.40 | $361.18 |
| 270.6 SF | Texture on Wall Drywall Taped and Floated (100.0% / 4.0') | $1.04 | $281.42 | $70.36 | $211.06 |
| 270.6 SF | Seal Walls (100.0% / 4.0') | $0.55 | $148.83 | $37.21 | $111.62 |
| 67.2 LF | Remove and Replace Base Moulding (100.0%) | $3.93 | $264.10 | $79.23 | $184.87 |
| 67.2 LF | Paint / Finish Base Moulding (100.0%) | $1.27 | $85.34 | $21.34 | $64.00 |
| 1.0 EA | Remove and Replace Prehung H/C Door | $194.80 | $194.80 | $58.44 | $136.36 |
| 1.0 EA | Paint / Finish Prehung H/C Door | $94.80 | $94.80 | $23.70 | $71.10 |
| 1.0 EA | Remove and Replace Door Hardware for Prehung H/C Door | $140.35 | $140.35 | $42.11 | $98.24 |
| | **Totals For Office** | | **$4,501.43** | **$965.18** | **$3,536.25** |

**Estimate Section: Hallway**

Hallway ..... 17' 4.0" x 5' 5.0" x 8'
Door ..... 2 @ 2' 10.0" x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 39.80 LF | Floor SF: | 93.90 SF | Wall SF: | 326.20 SF |
| Upper Perimeter: | 45.50 LF | Floor SY: | 10.43 SY | Ceiling SF: | 93.90 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 93.9 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $86.39 | | $86.39 |
| 93.9 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $37.56 | | $37.56 |
| 163.1 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $65.24 | | $65.24 |
| 93.9 SF | Clean Concrete Slab (100.0%) | $0.43 | $40.38 | | $40.38 |
| 326.2 SF | Clean Masonry Block Wall (100.0% / 8.0') | $0.66 | $215.29 | | $215.29 |
| | **Totals For Hallway** | | **$444.86** | **$0.00** | **$444.86** |

**Estimate Section: Lobster Room**

Lobster Room ..... 24' 11.0" x 15' 8.0" x 8'
Door ..... 2' 10.0" x 6' 8.0"

| | | | | | |
|---|---|---|---|---|---|
| Lower Perimeter: | 78.30 LF | Floor SF: | 390.40 SF | Wall SF: | 630.40 SF |
| Upper Perimeter: | 81.20 LF | Floor SY: | 43.38 SY | Ceiling SF: | 390.40 SF |

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 390.4 SF | Heavy Flood Loss Clean-up (100.0%) | $0.92 | $359.17 | | $359.17 |
| 390.4 SF | Mildewcide Floor Treatment (100.0%) | $0.40 | $156.16 | | $156.16 |
| 315.2 SF | Mildewcide Wall Treatment (100.0% / 4.0') | $0.40 | $126.08 | | $126.08 |
| 390.4 SF | Clean Concrete Slab (100.0%) | $0.43 | $167.87 | | $167.87 |
| 630.4 SF | Remove and Replace Marlite Wall Paneling (100.0% / 8.0') | $7.41 | $4,671.26 | $1,401.38 | $3,269.88 |
| 210.0 LF | Remove and Replace Plastic Moulding for Marlite Wall Paneling | $4.09 | $858.90 | $257.67 | $601.23 |
| 1.0 EA | Remove and Replace Prehung H/C Door | $194.80 | $194.80 | $58.44 | $136.36 |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

**Estimate Section: Lobster Room - Continued...**

| Quantity | Description | Unit Cost | RCV | DEP | ACV |
|---|---|---|---|---|---|
| 1.0 EA | Paint / Finish Prehung H/C Door | $94.80 | $94.80 | $23.70 | $71.10 |
| 1.0 EA | Remove and Reinstall Door Hardware for Prehung H/C Door | $64.60 | $64.60 | | $64.60 |
| 1.0 EA | Remove and Replace Insulated Double Door | $1,907.00 | $1,907.00 | $476.75 | $1,430.25 |
| 315.2 SF | Clean Masonry Block Wall (100.0% / 4.0') | $0.66 | $208.03 | | $208.03 |
| | **Totals For Lobster Room** | | **$8,808.67** | **$2,217.94** | **$6,590.73** |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ESTIMATE TOTALS

| ESTIMATE TOTAL PAGE ITEMS | RCV | DIFF | ACV |
|---|---|---|---|
| **Repair Item Totals** | **$260,661.97** | **$34,955.17** | **$225,706.80** |
| Less Excluded O&P Trade(s) | ($199,007.19) | ($16,896.94) | ($182,110.25) |
| Subtotal For O&P % | $61,654.78 | $18,058.23 | $43,596.55 |
| General Contractor Overhead (10.0%) | $6,165.48 | $1,805.82 | $4,359.66 |
| General Contractor Profit (10.0%) | $6,165.48 | $1,805.82 | $4,359.66 |
| Plus Excluded O&P Trades | $199,007.19 | $16,896.94 | $182,110.25 |
| Estimate Totals With O&P | $272,992.93 | $38,566.81 | $234,426.12 |
| Additional Items Totals (1) | $2,606.62 | $0.00 | $2,606.62 |
| Estimate Grand Totals | $275,599.55 | $38,566.81 | $237,032.74 |
| Less Deductible | ($2,000.00) | | ($2,000.00) |
| **BUILDING FINAL TOTALS** | **$273,599.55** | **$38,566.81** | **$235,032.74** |

A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your insurance carrier. Any additional repair to or replacement of items not included in this estimate is also subject to the carrier's approval.

You are required to keep all receipts, canceled checks, inspection reports, etc. as proof of repair and or replacement.

This is NOT an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

Slight variances may be found within report sections due to rounding.

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

***This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.***

| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ESTIMATE ADDITIONAL ITEMS

| ADDITIONAL ITEM DESCRIPTION | RCV | DEP | ACV |
|---|---|---|---|
| 1 Debris Removal<br>Debris Removal - Adjuster allowance to remove construction tear-out materials from the risk, place in dumpster, dumpster rental and haul away to dump - all fees included in allowance | $2,606.62 | $0.00 | $2,606.62 |
| **ADDITIONAL ITEMS TOTAL** | **$2,606.62** | **$0.00** | **$2,606.62** |

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| | | | |
|---|---|---|---|
| INSURED | : Atlantic Capes Fisheries Inc | DATE OF REPORT | : 04/01/2013 |
| LOCATION | : 301 Channel Dr | DATE OF LOSS | : 10/29/2012 |
| | : Point Pleasant Beach, NJ 08742-2623 | POLICY NUMBER | : 99014638632012 |
| COMPANY | : Hartford Fire Insurance Company | CLAIM NUMBER | : 10375702 |
| | : | OUR FILE NUMBER | : SIS-077071 |
| | : | ADJUSTER NAME | : Jeff Queen |

# ITEMS EXCLUDED FROM CONTRACTOR OVERHEAD AND PROFIT

| TRADE/SUBTRADE/ITEMS | RCV | DEP | ACV |
|---|---|---|---|
| **1.0 GENERAL CONDITIONS** | **$28,815.49** | **$0.00** | **$28,815.49** |
| 1.2 CLEANING | $28,815.49 | $0.00 | $28,815.49 |
| **15.0 MECHANICAL** | **$4,258.14** | **$1,277.44** | **$2,980.70** |
| 15.7 BOILERS | $4,258.14 | $1,277.44 | $2,980.70 |
| **16.0 ELECTRICAL** | **$156,195.00** | **$15,619.50** | **$140,575.50** |
| 16.12 ELECTRICAL SERVICE CALL | $156,195.00 | $15,619.50 | $140,575.50 |
| **17.0 CONTRACT CLEANING** | **$9,738.56** | **$0.00** | **$9,738.56** |
| 17.1 CLEANING | $9,738.56 | $0.00 | $9,738.56 |
| **ADDITIONAL ADJUSTER EXCLUSIONS** | | | |
| 16.12 Electrical Estimate (Electrical) | INCL* | INCL* | INCL* |
| **TOTAL AMOUNT EXCLUDED FROM O&P** | **$199,007.19** | **$16,896.94** | **$182,110.25** |

* Cost Included in Trades Excluded Above

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GOODMAN-GABLE-GOULD/ADJUSTERS INTERNATIONAL

128 SOUTH TRYON STREET
SUITE 1955
CHARLOTTE, NORTH CAROLINA 28202
(704) 339-0900
888-755-4371
FAX (704) 339-0902
www.ggg-ai.com

Via: Overnight Delivery

February 7, 2014

Mr. Sam Martin
VP Operations
Atlantic Cape Fisheries, Inc.
985 Ocean Drive
Cape May, NJ 08204

RE: Point Pleasant Packing, Inc.
301,211,209,205 Channel Drive
Bay Head, NJ 08742
Date of Loss: 10/30/2012 - HURRICANE

Dear Mr. Martin:

Please find enclosed the following checks from AGCS Marine Insurance Company:

- Check #0000157615 in the amount of $40,000
- Check #0000157616 in the amount of $207,200
- Check #0000157617 in the amount of $179,200
- Check #0000157618 in the amount of $49,636.81

If you have any questions, please feel free to contact me at anytime.

Very truly yours,

*Ralph X. Sampson / ldh*

Ralph X. Sampson
National Loss Consultant

RXS/ldh
File No.: 66476J

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

Policy No. 0093037268
Insured Atlantic Capes Fis Global
Claim No. 40035841

0000737 01 MB 0.402 **AUTO T6 0 6252 28202 C06



G.G.G.-ADJUSTERS INTERNAT
GGGA0001
128 S. TRYON STREET
SUITE 1955
CHARLOTTE NC 28202

Explanation For BUILDING LOSS LESS ADVANC

Please contact Claims Customer Service at (800) 558-1606 with questions concerning this payment or claim. Any error in payee name or address should be reported immediately.

Representative Name BYRNE, JAMES

Phone No +1 480 987 9973

Check Distribution M

Check No. 0000157616

Check Amount $207,200.00

Issue Date: 12/30/13

Date of Loss 10/29/12

Detach And Retain For Your Records

Allianz

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

62-20
311

Check No.: 0000157616

Policy No. 0093037268 Claim No. 40035841

Insured Atlantic Capes Fis Global

Date of Loss 10/29/12
Issue Date 12/30/13

For BUILDING LOSS LESS ADVANC

PAY TO THE ORDER OF Atlantic Capes Fisheries, I nc.

**$207,200.00**

Two Hundred Seven Thousand Two Hundred and 00/100 Dollars

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

CITIBANK, N.A.
ONE PENN'S WAY, NEW CASTLE, DE 19720

⑈0000157616⑈ ⑆031100209⑆ 3880394 1⑈

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

Policy No. 0093037268
Insured Atlantic Capes Fis Global
Claim No. 40035841

0000734 01 MB 0.402 **AUTO T6 0 6252 28202 C06



G.G.G.-ADJUSTERS INTERNAT
GGGA0001
128 S. TRYON STREET
SUITE 1955
CHARLOTTE NC 28202

Explanation For B.I. PER PROOF OF LOSS DA

Please contact Claims Customer Service at (800) 558-1606 with questions concerning this payment or claim. Any error in payee name or address should be reported immediately.

Representative Name BYRNE, JAMES

Phone No +1 480 987 9973

Check Distribution M

Check No. 0000157615

Check Amount $40,000.00

Issue Date: 12/30/13

Date of Loss 10/29/12

Detach And Retain For Your Records

Allianz

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

62-20
311

Check No.: 0000157615

Policy No. 0093037268 Claim No. 40035841

Insured Atlantic Capes Fis Global

Date of Loss 10/29/12
Issue Date 12/30/13

For B.I. PER PROOF OF LOSS DA

PAY TO THE ORDER OF Atlantic Capes Fisheries, I nc.

$40,000.00

*Forty Thousand and 00/100 Dollars*

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

CITIBANK, N.A.
ONE PENN'S WAY, NEW CASTLE, DE 19720

⑈0000157615⑈ ⑆031100209⑆ 3880394⑈

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

Policy No. 0093037268
Insured Atlantic Capes Fis Global
Claim No. 40035843

0000736 01 MB 0.402 **AUTO T6 0 6252 28202 C06



G.G.G.-ADJUSTERS INTERNAT
GGGA0002
128 S. TRYON STREET
SUITE 1955
CHARLOTTE NC 28202

Explanation For PER PROOF OF LOSS DATED 1

Please contact Claims Customer Service at (800) 558-1606 with questions concerning this payment or claim. Any error in payee name or address should be reported immediately.

Representative Name BYRNE, JAMES

Phone No +1 480 987 9973

Check Distribution M

Check No. 0000157617

Check Amount $179,200.00

Issue Date: 12/30/13

Date of Loss 10/29/12

Detach And Retain For Your Records

Allianz

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

62-20
311

Check No.: 0000157617

Policy No. 0093037268 Claim No. 40035843

Insured Atlantic Capes Fis Global

Date of Loss 10/29/12
Issue Date 12/30/13

For PER PROOF OF LOSS DATED 1

PAY TO THE ORDER OF Atlantic Capes Fisheries, I
nc.

**$179,200.00**

*One Hundred Seventy Nine Thousand Two Hundred and 00/100 Dollars*

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

CITIBANK, N.A.
ONE PENN'S WAY, NEW CASTLE, DE 19720

⑈0000157617⑈ ⑆031100209⑆ 3880394⑈

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

Policy No. 0093037268
Insured Atlantic Capes Fis Global
Claim No. 40035844

0000735 01 MB 0.402 **AUTO T6 0 6252 28202 C06



G-G-G-ADJUSTERS INTERNATI
GGGA0003
128 S. TRYON STREET
SUITE 1955
CHARLOTTE NC 28202

Explanation For PER PROOF OF LOSS DATED 1

Please contact Claims Customer Service at (800) 558-1606 with questions concerning this payment or claim. Any error in payee name or address should be reported immediately.

Representative Name BYRNE, JAMES

Phone No +1 480 987 9973

Check Distribution M

Check No. 0000157618

Check Amount $49,636.81

Issue Date: 12/30/13

Date of Loss 10/29/12

Detach And Retain For Your Records

Allianz

AGCS Marine Insurance Company
225 W. Washington Suite 2000
Chicago, IL 60606

62-20
311

Check No.: 0000157618

Policy No. 0093037268 Claim No. 40035844

Insured Atlantic Capes Fis Global

Date of Loss 10/29/12
Issue Date 12/30/13

For PER PROOF OF LOSS DATED 1

PAY TO THE ORDER OF Atlantic Capes Fisheries, Inc.

**$49,636.81**

Forty Nine Thousand Six Hundred Thirty Six and 81/100 Dollars

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

CITIBANK, N.A.
ONE PENN'S WAY, NEW CASTLE, DE 19720

⑈0000157618⑈ ⑆031100209⑆ 3880394⑈