



# INSURANCE QUOTE

## YOUR LOCAL HANDYMAN

202 Glen Hills Rd  
Meriden, CT 06451

Webpage: www.ctprofessionalhi.com  
Email: ctprofessionalhi@gmail.com  
Phone: 203 514-1403

DATE	4/20/2023
Quote #	00193
CUSTOMER ID	
Insurance Claim Number:	015-71-4818
Policy Number:	
VALID UNTIL	5/20/2023

### CUSTOMER

Jean De Francisco  
163 Waite st  
Hamden CT , 06517

### INSURANCE

AAA

TOTAL	\$19,353.62
AMOUNT PAID	\$0.00
AMOUNT DUE	\$19,353.62
Cancellation fee 15%	(\$2,903.04)

(475) 800-9492

DESCRIPTION	UNIT PRICE	QTY	TAXED	AMOUNT
3/4"x2-1/4" plano strip Marsh 20sf solid oak floor	\$110.00	25	x	\$2,750.00
WM 623 9/16 in. x 3-1/4 in. x 144 in. Primed Finger-Jointed Pine Base Moulding (pk 10)	\$150.00	2	x	\$300.00
Champion Tall Height 2-Piece High-Efficiency 1.28 GPF Elongated Toilet Seat Included	\$199.00	1	x	\$199.00
Everdean 24.50 in. W x 18.75 in. D Bath Vanity with Cultured Marble Top in White Basin	\$198.29	2	x	\$396.58
Drain kit for vanity sink	\$35.00	2	x	\$70.00
1/2 in. IPS x 3/8 in. Compression x 48 in. Braided Faucet Supply Connector (2-Pack)	\$30.00	2	x	\$60.00
1/2 in. Compression x 7/8 in. Ballcock Nut x 12 in. Braided Polymer Toilet Connector	\$9.00	1	x	\$9.00
Johni-Ring 3 in. - 4 in. Jumbo Toilet Wax Ring with Plastic Horn	\$15.00	1	x	\$15.00
Portwood 4 in. Centerset 2-Handle Bathroom Faucet in SpotShield Brushed Nickel	\$99.00	1	x	\$99.00
1/8 in. x 48 in. x 96 in. Canyon Yew Wall Panel for bathroom	\$22.32	10	x	\$223.20
WM 356 11/16 in. x 2-1/4 in. x 84 in. Primed Finger-Jointed Casing Door&windows	\$11.98	20	x	\$239.60
				\$0.00
<b>1st Floor Kitchen</b>				\$0.00
1. Remove the existing drywall on 2 walls				\$0.00
2. Install Sheetrock on 2 walls , and fixing up the ceiling patch				\$0.00
3. Paint ceiling & walls				\$0.00
				\$0.00
				\$0.00
<b>1st Floor bathroom</b>				\$0.00
4. Remove the existing Sheetrock and wood paneling on the bathroom walls and				\$0.00
5. Install new Sheetrock on the ceiling and walls				\$0.00
6. Paint the ceiling and walls				\$0.00
				\$0.00
				\$0.00
<b>Basement</b>				\$0.00
7. Install 2 Sheetrock patches				\$0.00
				\$0.00
8.Supply 10 yard dumpster				\$0.00
				\$0.00
1st floor Kitchen, Bathroom & Basement 1 - 8 total----->	\$3,625.10		x	\$3,625.10
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
<b>HOURLY RATE</b>		<b>HOURS WORKED</b>		\$0.00
<b>FIXED PRICE</b>	\$10,860.00	<b>MARK IF LABOR IS TAXED</b>		\$10,860.00

### TERMS AND CONDITIONS

- 15% initial fee upon approval from insurance. (7- insurance claims policy line A & line B1 & B4 )
- Prices are subject to change without notice (1- Terms & Conditions line D)
- Balance due upon completion of work (9- Payment policy line B)
- Cancellation fee upon approval from insurance (7- insurance claims policy, line A,B,B1,B2,B3,B4,C,C1,C2,C3,CA & D)
- Please sign - Customer Acceptance (sign below): (11- Signature Policy line A & B)

x Jean De Francisco  
Print Name:

DATE 4-20-23

Subtotal	\$18,846.48
Taxable	\$7,986.48
Tax rate	6.350%
Tax due	\$507.14
Other Balance Due	
TOTAL	\$19,353.62
Payment Paid	
Balance Due	\$19,353.62
Cancellation fee 15%	(\$2,903.04)

Jean De Francisco

# Connecticut's Professional Home Improvement, LLC Terms & Conditions, Cancellation Policy and Hourly Rate Conditions

## 1. Terms & Conditions

- A. Connecticut's Professional Home Improvement, LLC RESERVES THE RIGHT TO CHANGE ITS TERMS AND CONDITIONS AT ANY TIME WITHOUT GIVING PRIOR NOTICE. ANY TERMS AND CONDITIONS NOT INCLUDED ON THIS PAGE ARE SUBJECT TO THE SOLE DISCRETION OF Connecticut's Professional Home Improvement, LLC.
- B. By accepting a quote with Connecticut's Professional Home Improvement, LLC, either by telephone, email, online, or in any other manner, you accept and agree, without limitation or qualification, to the following Terms and Conditions.
- C. Connecticut's Professional Home Improvement, LLC requires a 50% deposit to initialize any jobs. Customers are billed from the time they approve the quote, until the time the job is done. Connecticut's Professional Home Improvement, LLC shall not be held responsible for late arrivals caused by, but not limited to, acts of God/nature, incorrect pickup or drop off information provided by the customer, or any situation out of our control, (such as loss of GPS due to poor cell phone reception, bad weather, accidents, traffic or vehicle malfunctions) Connecticut's Professional Home Improvement, LLC isn't liable in the event of mechanical breakdowns while in route.
- D. A confirmation will be sent to the email, text or call provided by the customer. It is the customer's responsibility to review the confirmation information for accuracy. The price is fixed once the quote has been finalized. Only unexpected changes due to material or increase of hours will adjust the price on the quote, early dismissal, downsizing, or shortening of hours, will not adjust the price on the quote.

## 2. Confirmation Policy

- A. Before any job is confirmed and started Connecticut's Professional Home Improvement, LLC must receive at least one of the following methods as a confirmation:
- B. Your confirmation must be in one of the following methods (TEXT MESSAGE) OR (EMAIL) with the following information:
- B1. By text message with the following information:  
Name:  
Address:  
Date of job to be started:  
Date of Message sent:  
*[And a message stating you agree with the quote given and if possible, send a picture of the quote signed] If a message is received without the customer confirming their consent the job won't be scheduled or started.*
- B2. By email with the following information:  
Name:  
Address:  
Date of job to be started:  
Date of Message sent:  
*[And a message stating you agree with the quote given and if possible, send a picture of the quote signed] If a message is received without the customer confirming their consent the job won't be scheduled or started.*
- C. Once you have confirmed that you agree on everything on the quote and acknowledged what you have read on the quote, and the confirmation is sent - you will be charged a cancellation penalty fee or restocking fee if you don't inform us of your cancellation in the 5-day time frame.


## 3. Cancellation Policy

- A- The purpose of Connecticut's Professional Home Improvement, LLC cancellation policy is to limit when, how, and why a client can cancel an appointment or service without penalty. To clearly communicate this information, every cancellation should follow the following terms and conditions:
- A1. To cancel a service without penalty you must give your cancellation notice within 3-days.
- A2. A late cancellation penalty or a restocking fee will be applied if not communicated before the 3-day time frame. The restocking fee is applied by the vendor if they wish to do so, Connecticut's Professional Home Improvement, LLC will only charge a restocking fee if there is one from the vendor, the cancellation penalty of ten percent (15%) of the total of the quote is applied by Connecticut's Professional Home Improvement, LLC (taxes are not applied, unless the restocking fee from vendors were applied). All quotes include the amount of your cancellation penalty, whether it's a specific fee or a percentage of the job.
- A3. The contact information for cancellations is given on every quote or business card with a contact number or email to cancel at any time before the 3-day time frame.
- A4. All special orders and custom orders must be paid in full with tax even if customer cancels and doesn't go forward with the work.
- B. Your cancellation must be in one of the following methods (TEXT MESSAGE) OR (EMAIL) with the following information:  
Name:  
Address:  
Date of job that was going to be started:  
Date of Message sent:  
*[And a message stating your cancellation]  
If no message is received of the customers cancellation, the penalty fees will be applied.*
- C. Any cancellation made less than 3-days before the date of service, will incur a (15%) charge of the total amount before taxes. Cancellations must be done either by email at [ctprofessionalhi@gmail.com](mailto:ctprofessionalhi@gmail.com) or by text to (203) 514-1403, 3-days prior to your scheduled date. A customer who refuses Connecticut's Professional Home Improvement, LLC service or who does not appear at the designated location upon approval of the quote given will incur the 15% cancellation penalty of the total of the quote. Proof of cancellation requires the provision of a valid cancellation email or text from Connecticut's Professional Home Improvement, LLC. In the event of a National or Global crisis, which requires mandatory cancellations lock down, after the 3-day time frame will be automatically cancelled and no cancellation penalty will be applied.

## 4. Arrival & Wait time Policy

- A. ARRIVAL TIME
- A1. Connecticut's Professional Home Improvement, LLC will always prepare in advance to avoid unnecessary delays in arrival time. However, road, traffic and weather conditions are oftentimes beyond the reasonable control of the company and/or the company. No cancellation penalty can be given as a result of late arrivals due to such conditions or other occurrences out of the reasonable control of the company. We will try our very best to not have to change dates. We reserve the right to change a date without prior notice, if the vehicle is unavailable or if there is any other risk in not making it on time. Connecticut's Professional Home Improvement, LLC is not liable in the event of mechanical breakdowns while in route and will only be responsible for making up lost time at a mutually agreed date.
- B. WAIT TIME
- B1. Connecticut's Professional Home Improvement, LLC offers a 10-minute grace period from the updated arrival time. Therefore, after the 10-minute grace period from the updated arrival time, wait time will be considered part of the hours agreed on the quote, there for Connecticut's Professional Home Improvement, LLC reserves the right to increase the hours quoted on the quote agreed on.

### Customer Acceptance of page1 Terms & Conditions

Signature:   
PRINT NAME: Jean De Francisco Date

Insured: Jean De Francisco

Policy Number: 0

Insurance Claim Number: 015-71-4818

Quote: 00193

4-20-23

# Connecticut's Professional Home Improvement, LLC Terms & Conditions, Cancellation Policy and Hourly Rate Conditions

## 5. Hourly rate or fixed labor Policy

- A. Connecticut's Professional Home Improvement, LLC provides an hourly rate for all services based on a one (1) hour or more minimum charge.
- B. The purpose of Connecticut's Professional Home Improvement, LLC hourly rate policy conditions is to limit when, how, and Why a client pays for the time spent at the job site.
- C. Once you confirm that you agree on everything on the quote, and what you have read on the quote, you will be charged an hourly rate to do the work quoted. The hourly rate includes:
- c1. The time from start to finish.
  - c2. The time spent getting any materials needed during the hours of work, that were not expected. (Prices on the materials are subject to change without notice due to increase of material prices by the vendors).
  - c3. If the customer asks to do any other jobs not related to what was quoted and there is an increase on the hours, there will be an increase on the amount agreed on the quote.
  - c4. If Connecticut's Professional Home Improvement, LLC must leave for any reason that has nothing to do with the job quoted, that time will NOT be billed for that time of absence. Early dismissal, downsizing, or shortening of hours, will not adjust the price on the quote. (1 - Terms & Conditions line D)
- E. If Connecticut's Professional Home Improvement, LLC has a sub-contractor to do the quoted job, there is no hourly rate applied, therefore the sub-contractor may leave at any time, the job will be completed as soon as possible by the same contractor or a different one. If the work is going to be canceled a new schedule will be given if needed, without the customer having a penalty fee.

## 6. Additional Charges Policy

- A. Additional charges include reimbursement for tolls, parking, dumpsters, permits.
- B. HOLIDAYS
- B1. An additional \$25.00 per hour U.S. holiday surcharge will be charged to all trips occurring on:
- New Year's Day
  - Easter Sunday
  - Memorial Day
  - Fourth of July
  - Labor Day
  - Thanksgiving Day
  - Christmas Eve
  - Christmas Day
  - New Year's Eve

## 7. Insurance claims Policy

- A. All Insurance claims have a 15% initial fee from the **ESTIMATED LABOR**. ALL (Quotes and terms & condition) have must be signed by the customer before sent to the Insurance claims dept. Once the clam is approved by the Insurance, the quote is officially valid, and all terms and conditions are applied. Once approved the 15% initial fee will be deducted from the insurance claim at the end of the repairs.
- B. If the customer doesn't go forward with the claim once approved Connecticut's Professional Home Improvement, LLC RESERVES THE RIGHT TO ASK FOR 100% OF THE LABOR QUOTED , THE 100% COVERS THE FOLLOWING FEES:
- B1- 15% initial fee is nonrefundable
  - B2- 35% for the written quote
  - B3- 50% for a cancellation fee
  - B4- { ALL FEES in B1,B2,B3 ARE DETUCTED FROM LABOR QUOTED TO THE INSURANCE CLAIM }
- C. The following amounts are the responsibilities of the customer if they don't go forward with the claim once approved:
- C1-All restocking fee if the vendor applies them
  - C2- All special orders and custom orders must be paid in full with taxes once the claim is approved by the insurance. If the special orders or custom orders has been placed and the customer decides not to go forward with the claim once aproved,the special orders or custom orders are the customers responsibility to keep all special orders and custom orders if vender dont except them back .
  - C3- { ALL PAYMENTS FOR ALL SPECIAL ORDERS AND CUSTOM ORDERS AND OTHER MATERIALS BOUGHT ARE DETUCTED FROM AMOUNT ON THE MATERIALS QUOTED TO THE INSURANCE CLAIM }
  - C4- NO MATERIAL IS PAID WITH THE LABOR AMOUNT QUOTED TO THE INSURANCE !
- D. If the customer doesn't go forward with the claim once approved, Connecticut's Professional Home Improvement, LLC RESERVES THE RIGHT TO ASK FOR ALL PENALTIES AND AN EMAIL WILL BE SENT TO THE INSURANCE COMPANY STATING THAT THE CUSTOMER won't go forward with the repairs.

## 8. Contract Obligations Policy

- A. You acknowledge that reading and receiving our terms and conditions listed above for this agreement, you understand and agree to pay for any penalties to Connecticut's Professional Home Improvement, LLC. You will also agree to the above Terms and Conditions. You understand and agree to pay the deposit and / or full amount based on the terms of the cancellation policy.

## 9. Payments Policy

- A. A 15% initial fee from the quote apon approval
- B- All Remaining balance is due upon completion, If the customer has a balance due and not paid, there will be a lein put on the real estate with the amount due and for every day that goes by there will be a 12% intrest increased to the balance on the previous updataded balance, and all court & legal fees are paid by the customer, for example:  
[ 1st day Balance due \$100.00 ] [ 2nd day \$100.00+2% = \$112.00 ] [ 3rd day \$112.00 +12%=\$125.44 ] [ 4th day \$125.44+12%=\$140.49 ] [ 5th day \$140.49+12%=\$157.34 ]

## 10. Questions & Concerns Policy

- A1. For any questions or concerns, feel free to contact us by phone (203) 514-1403 or email ctprofessional@gmail.com at any time.

## 11. Signature Policy

- A. All Quotes and and terms & conditions have must be signed by the customer before starting any work.
- B. Insurance claims and terms & conditions must be signed by the customer before sending to the insurance.

Customer Acceptance of page2 Terms & Conditions  
Signature: Jean De Francisco  
Jean De Francisco  
PRINT-NAME Date

Insured: Jean De Francisco

Policy Number: 0

Insurance Claim Number: 015-71-4818

Quote: 00193

4-20-23