



xx Sleepy Hollow Drive, Sugar Land, Fort Bend, TX, 7xxx9









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General Info

Effective Date	08/01/2020	Inspection Date	08/18/2020
Policy Number	xxx10079563-00	Policy Status	new
Policy Type	E&S Multi-Peril	Inspection Type	All Inclusive Inspection
Policy Holder	Claire xxx	Home Phone	832242xxxx
Property Street	xxx Sleepy Hollow Drive	Contact Phone	832242xxxx
Property City	Sugar Land	Business Phone	
Property State	TX	Email	
Property Zip Code	7xxx9	Company	xxx Insurance Agency
AOP Deductible	1,000	Agent	Matt xxx
Wind Deductible		Agent Phone	
System	XXX	Policy Company	Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	5 Replacement Cost - "234570" ("200,000")
Exterior	11 Construction Type - "Frame" ("Brick Veneer")
Interior	
Roof	17 Roof Geometry - "Gable" ("hip")
ROOI	20 Hurricane Straps - "None" ("unknown")
	23 Heating Year - "1993" ("2015")
	25 Central A/C Year - "1992" (n/a)
HVAC	27 A/C Year Unit 1 - "1992" ("2015")
	Photo 5.4 - "water in pan under evaporator coil"
	Photo 5.5 - "The serial number was removed from the data tag for the furnace"
	31 Plumbing Type - "Other" (n/a)
	32 Plumbing Update - "No" ("y")
Plumbing	33 Plumbing Year - "1979" ("1995")
	Photo 6.4 - "Clamp repair on leaking galvanized"
	Photo 6.8 - "Corrosion at water heater nipples"
	36 Wiring Update - "No" ("y")
Electrical	37 Electrical Panel - "Federal Pacific Electric (FPE) panels" (n/a)
	Photo 7.2 - "Fed pacific stab lok panel"
Mitigation	
Pool	
Fire Protection/Alarm systems	41 Burglar Alarm - "Central" ("n")
Pets	
Builders Risk	
Other Structures	
Other	

Summary

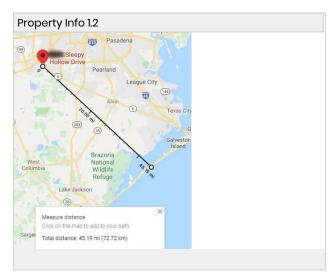
Fremium Bearing Eligibility Eligibility Liabilities

5 Replacement Cost - "234570" ("200,000")	23 Heating Year - "1993" ("2015")	
11 Construction Type - "Frame" ("Brick Veneer")	25 Central A/C Year - "1992" (n/a)	
17 Roof Geometry - "Gable" ("hip")	27 A/C Year Unit 1 - "1992" ("2015")	
20 Hurricane Straps - "None" ("unknown")	31 Plumbing Type - "Other" (n/a)	
41 Burglar Alarm - "Central" ("n")	32 Plumbing Update - "No" ("y")	
	33 Plumbing Year - "1979" ("1995")	
	36 Wiring Update - "No" ("y")	
	37 Electrical Panel - "Federal Pacific Electric (FPE) panels" (n/a)	

Property Info 🖹

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
1 Year Built	1979			
2 Dwelling Type	single family			
3 Coverage A	200,000			
4 Coverage B	20,000			
5 Replacement Cost	200,000	234570	Х	
6 Occupancy	unknown			
7 Gated Community				
8 Usage Type	Primary			
9 Quality of Property		4		

Property Info 1.1

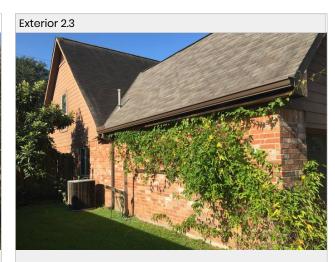


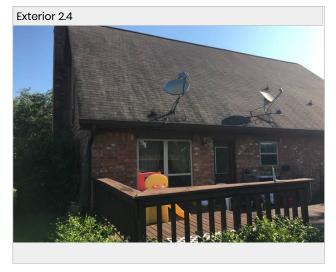
Exterior 🗈

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
10 Square Footage	1980	1980		Online lookup
11 Construction Type	Brick Veneer	Frame	Χ	
12 Wind Mitigation	no protection	No Protection		
13 Screen Enclosure	n			
14 Exterior Coating		Veneer		





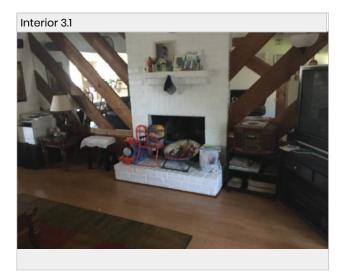




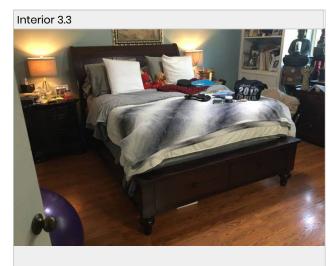


Interior ⊟

Inspection Question	Current Information	Inspector Update	Х	Additional Information
15 Floors	1			









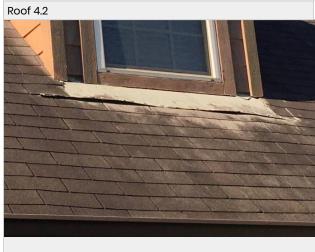


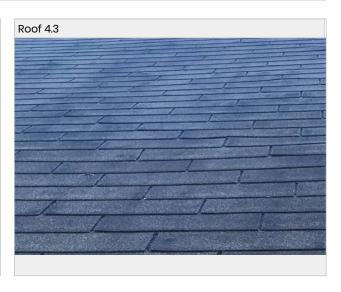


Roof 🖽

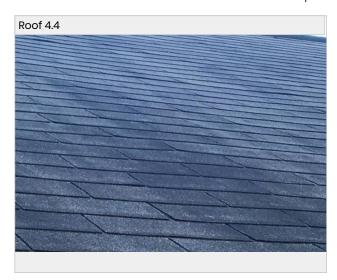
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
16 Roof Type	Shingle	Shingle		
17 Roof Geometry	hip	Gable	Χ	
18 Roof Year	2011			
19 Roof Condition		Fair		Some aging present
20 Hurricane Straps	unknown	None	Χ	







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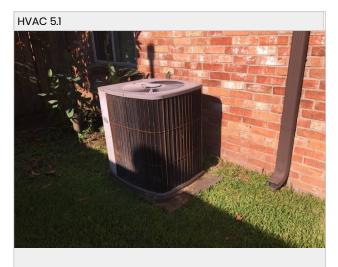


Notes

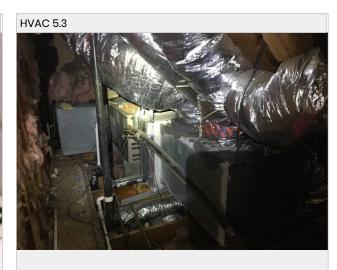
Shingles look much older than 2011

HVAC (₃°

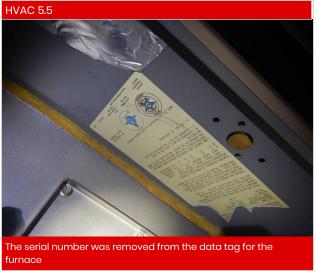
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
21 Heating System		Gas furnaces		
22 Heating Update	у	Yes		
23 Heating Year	2015	1993	Χ	Documents viewed
24 Central A/C		Yes		
25 Central A/C Year		1992	Χ	
26 A/C Units	у	1		
27 A/C Year Unit 1	2015	1992	Χ	
28 A/C Year Unit 2	unknown			
29 A/C Year Unit 3				
30 A/C Window Units				







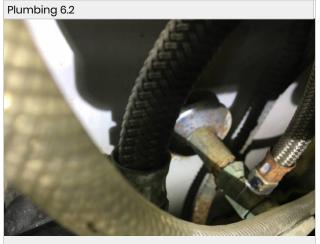




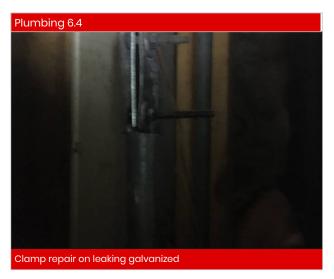
Plumbing 🕏

Inspection Question	Current Information	Inspector Update	Х	Additional Information
31 Plumbing Type		Other	Х	
32 Plumbing Update	у	No	X	
33 Plumbing Year	1995	1979	X	
34 Water Heater location				



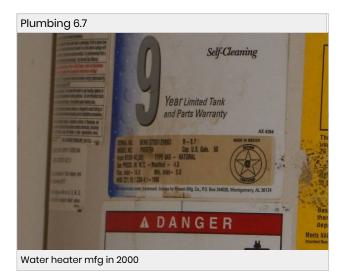














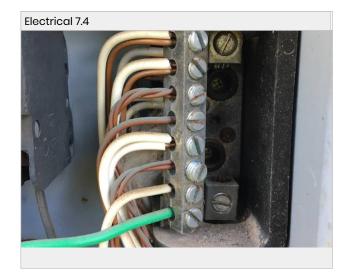
Electrical 🖓

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
35 Wiring Type		Copper		
36 Wiring Update	у	No	Χ	
37 Electrical Panel		Federal Pacific Electric (FPE)	Χ	
		panels		
38 Wiring Year	1995			









Mitigation ^①੩

Inspection Question	Current Information	Inspector Update	X	Additional Information
39 Distance to Coast	More than 31 miles	More Than 30 Miles		

Pool ∭

Inspection Question	Current Information	Inspector Update	X	Additional Information
40 Pool	no			

Fire Protection/Alarm systems 🖦

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
41 Burglar Alarm	n	Central	Х	
42 Fire Alarm		Local		
43 Fire Hydrant		Less than 500 feet		
44 Fire Dept		4,964 feet		
45 PC Class	2			



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Pets ☆

Inspection Question	Current Information	Inspector Update	X	Additional Information
46 Pets	n	No		
47 Dog with history of bites				
48 Vicious dog				
49 Exotic Pets				

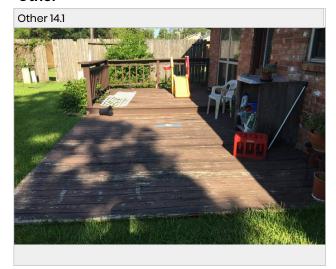
Builders Risk 🔬

Inspection Question	Current Information	Inspector Update	X	Additional Information
50 Builders Risk				

Other Structures

Inspection Question	Current Information	Inspector Update	X	Additional Information
51 Number of Other Structures				
52 Number of Docks				

Other









Insured Replacement Value Report

The cost to replace this home would be \$234,570.

The cost to demolish the home after a total loss would be \$12,870.

This is an estimate of the cost to replace the 1980 square foot residence located at xx Sleepy Hollow Drive, Sugar Land, Fort Bend, TX, with a building of equal quality, materials, design, layout and workmanship and using methods, techniques and procedures that meet current construction standards. This estimate includes excavation for a foundation on a prepared building pad as required for normal soil condition and utility lines under the building. Costs are current to August, 2020. Replacement is assumed to be done under competitive conditions without significant labor or material shortages.

Characteristics of this home include the following:

- * The perimeter of the building has 6 corners
- * The living area is 1980 square feet
- * The number of stories is 1
- * This home was built in 1979
- * Forced air central ducted heating only and cooling
- * The quality of this home could be summarized as Minimum Standard
- * Foundation & Floor Minimum Standard, Exterior Walls Minimum Standard, Exterior Finish Minimum Standard, Windows & Doors Minimum Standard, Roof & Soffit Minimum Standard, Interior Finish Minimum Standard, Floor Finish Minimum Standard, Bathrooms Minimum Standard, Plumbing & Electrical Minimum Standard, Kitchen Minimum Standard

Direct Cost Items

ltem Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$2,350	\$454	\$2,804
Foundation, Piers, Flatwork	\$4,579	\$9,654	\$1,141	\$15,374
Insulation	\$1,979	\$1,777	\$0	\$3,756
Rough Hardware	\$371	\$783	\$92	\$1,246
Framing	\$12,066	\$23,225	\$0	\$35,291
Exterior Finish	\$6,947	\$5,638	\$1,328	\$13,913
Exterior Trim	\$495	\$1,226	\$126	\$1,847
Doors	\$1,904	\$1,748	\$0	\$3,652
Windows	\$1,917	\$1,254	\$0	\$3,171
Roofing, Soffit, Fascia	\$6,388	\$5,898	\$0	\$12,286
Finish Carpentry	\$866	\$4,958	\$0	\$5,824
Interior Wall Finish	\$3,279	\$6,733	\$0	\$10,012
Lighting Fixtures	\$1,485	\$626	\$0	\$2,111
Painting	\$1,948	\$6,107	\$0	\$8,055
Carpet, Flooring	\$3,839	\$3,771	\$0	\$7,610
Bath Accessories	\$631	\$533	\$0	\$1,164
Shower & Tub Enclosures	\$412	\$463	\$0	\$875
Plumbing Fixtures	\$3,703	\$2,428	\$0	\$6,131
Plumbing Rough-in	\$1,837	\$6,176	\$0	\$8,013
Wiring	\$2,008	\$5,010	\$0	\$7,018
Built In Appliances	\$1,974	\$371	\$0	\$2,345
Cabinets	\$4,059	\$1,712	\$0	\$5,771
Countertops	\$1,235	\$1,388	\$0	\$2,623

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Central Heating and Cooling	\$3,858	\$9,761	\$0	\$13,619
Garage Door	\$1,521	\$1,283	\$0	\$2,804
Unit Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$1,141	\$2,275	\$57	\$3,473
Subtotal direct job cost	\$70,442	\$107,148	\$3,198	\$180,788

Indirect Cost Items

ltem Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$1,392	\$0	\$1,392
Insurance	\$6,978	\$0	\$0	\$6,978
Permits & Utilities	\$4,936	\$0	\$0	\$4,936
Design & Engineering	\$2,296	\$0	\$0	\$2,296
Subtotal indirect job cost	\$14,210	\$1,392	\$0	\$15,602

Dwelling Structure

Item Name	Materials	Labor	Equipment	Total
Contractor Markup	\$25,310	\$0	\$0	\$25,310
Home Rebuilt Cost	\$109,962	\$108,540	\$3,198	\$221,700

The insurance replacement values in this report are based on figures which appear in National Building Cost Manual. The sources and methods used to develop this estimate of replacement value reflect changes in the costs of reconstruction and rebuilding, including changes in labor, materials and supplies and are based on a cost index for the Zip area.

Index costs for this area are: -1% for material, 67% for labor and 0% for equipment. This estimate assumes a single home is being replaced.

Estimate generated January 20, 2023

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