



xxx Governor Nicholls Street, New Orleans, Orleans, LA, 7xxx6









Demo Arc Page 1/17

General Info

Effective Date	09/04/2020	Inspection Date	09/21/2020
Policy Number	xxx10081803-00	Policy Status	new
Policy Type	E&S Multi-Peril	Inspection Type	All Inclusive Inspection
Policy Holder	Anna xxx	Home Phone	337298xxxx
Property Street	xxx Governor Nicholls Street	Contact Phone	337298xxxx
Property City	New Orleans	Business Phone	
Property State	LA	Email	
Property Zip Code	7xxx6	Company	xxx Insurance Services, Inc.
AOP Deductible	2,500	Agent	Amelia xxx
Wind Deductible		Agent Phone	
System	XXX	Policy Company	Insurance Company

Highlighted Concerns

3 3	
Concern Type	Information
Property Info	
Exterior	12 Wind Mitigation - "No Protection" ("other")
Interior	15 Floors - "2" ("1")
Roof	16 Roof Type - "Slate" ("Shingle")
ROOI	20 Hurricane Straps - "Toe Nails" ("unknown")
	23 Heating Year - "2020" ("2005")
HVAC	27 A/C Year Unit 1 - "2003" ("2005")
	28 A/C Year Unit 2 - "2002" ("unknown")
Plumbing	33 Plumbing Year - "2003" ("2005")
Electrical	
Mitigation	39 Distance to Coast - "More Than 30 Miles" ("10-20 miles")
Pool	
Fire Protection/Alarm systems	41 Burglar Alarm - "Central" ("n")
rife Protection/Aldim systems	42 Fire Alarm - "Central" (n/a)
Pets	
Builders Risk	
Other Structures	
Other	

Summary

Premium Bearing	Eligibility Eligibility	Liabilities <mark>ريانم</mark>
12 Wind Mitigation - "No Protection" ("other")	23 Heating Year - "2020" ("2005")	
15 Floors - "2" ("1")	27 A/C Year Unit 1 - "2003" ("2005")	
16 Roof Type - "Slate" ("Shingle")	28 A/C Year Unit 2 - "2002" ("unknown")	
20 Hurricane Straps - "Toe Nails" ("unknown")	33 Plumbing Year - "2003" ("2005")	
39 Distance to Coast - "More Than 30 Miles" ("10-20 miles")		
41 Burglar Alarm - "Central" ("n")		
42 Fire Alarm - "Central" (n/a)		

Property Info 🖹

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
1 Year Built	1955			
2 Dwelling Type	single family			
3 Coverage A	404,000			
4 Coverage B	0			
5 Replacement Cost	404,000	398630		
6 Occupancy	unknown			
7 Gated Community		No		
8 Usage Type	Primary			
9 Quality of Property		9		



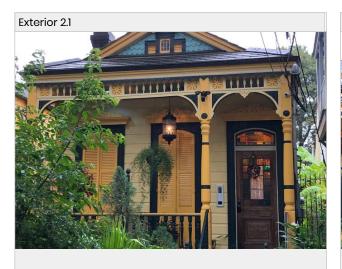


Notes

The property appears to be used as a Bed and Breakfast.

Exterior 🗈

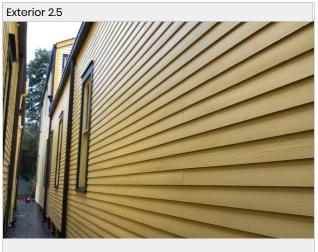
Inspection Question	Current Information	Inspector Update	X	Additional Information
10 Square Footage	2592	2592		Measured
11 Construction Type	Frame			
12 Wind Mitigation	other	No Protection	X	
13 Screen Enclosure	n			
14 Exterior Coating		Wood Siding		



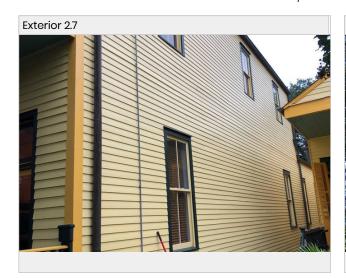




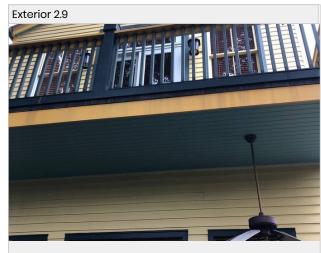








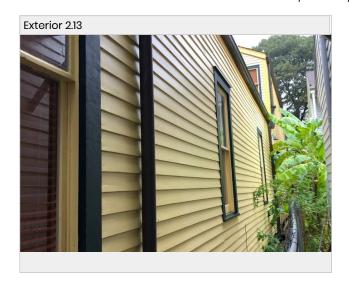






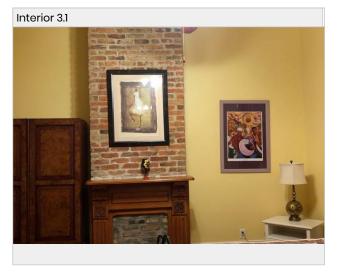




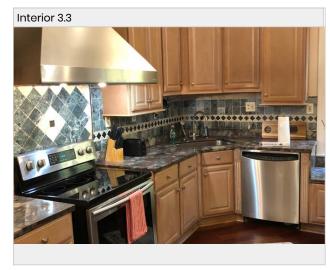


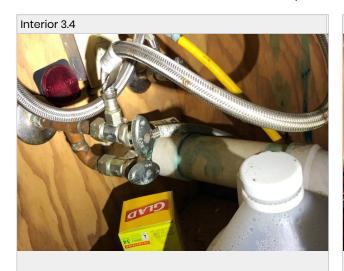
Interior 🗁

Inspection Question	Current Information	Inspector Update	Х	Additional Information
15 Floors	1	2	X	

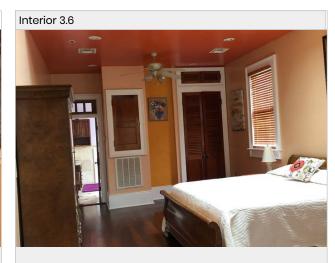














Roof 🖽

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
16 Roof Type	Shingle	Slate	Х	
17 Roof Geometry	gable	Gable		
18 Roof Year	2012			
19 Roof Condition		Excellent		
20 Hurricane Straps	unknown	Toe Nails	Χ	







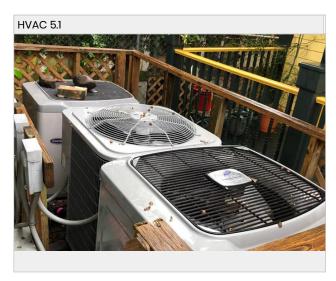


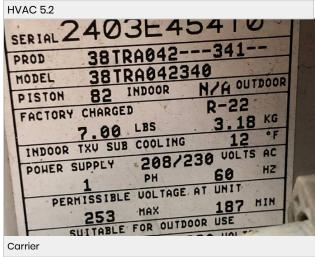
Notes

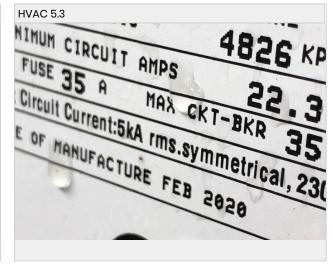
Portions of the roof are not visible/accessible.

HVAC []°

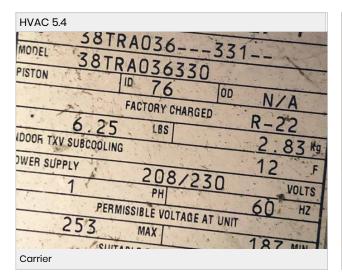
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
21 Heating System		Forced Air		
22 Heating Update	У	Yes		
23 Heating Year	2005	2020	Χ	Documents viewed
24 Central A/C		Yes		
25 Central A/C Year		2020		
26 A/C Units	У	3		
27 A/C Year Unit 1	2005	2003	Χ	
28 A/C Year Unit 2	unknown	2002	Χ	
29 A/C Year Unit 3		2020		
30 A/C Window Units				







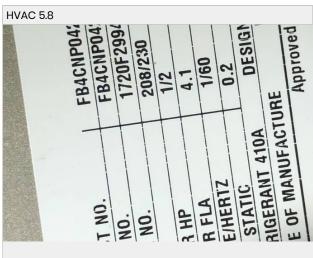
Demo Arc Page 9/17





HVAC 5.6	_
SERIAL NO.	3002A64301
VOLTS	208 / 230
MOTOR HP	1/3
MOTOR FLA	2.4
PHASE/HERTZ	1/60
TEST STATIC	.35 IN. W.C.
REFRIGERANT 22	
	APPROVED ACCESSO
	0201N05 KFAEH1301C05 KFA 1401C08 KFAEH0401N10 KFA
	0601F20 KFAEH1701C20 KFA
KFAEH	2301H15 KFAEH2401H20 KFA





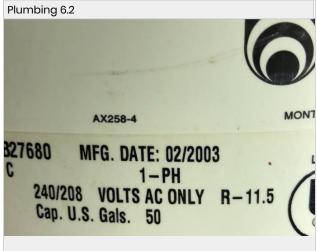


HVAC 5.10	
PRODUCT NO. MODEL NO.	FA4ANF042000A0 FA4ANF042 4102A70414
SERIAL NO. VOLTS MOTOR HP	208 / 230
MOTOR FLA PHASE/HERTZ TEST STATIC	1/60 40 IN.

Plumbing 🕏

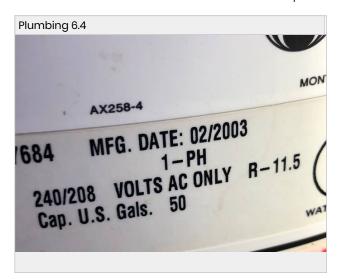
5 .				
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
31 Plumbing Type		Copper		
32 Plumbing Update	У	Yes		
33 Plumbing Year	2005	2003	Χ	Documents viewed
34 Water Heater location				





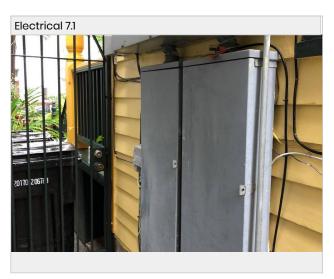


Demo Arc Page 11/17



Electrical 🖓

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
35 Wiring Type		Copper		
36 Wiring Update	У	Yes		
37 Electrical Panel		Main Breaker Panel		
38 Wiring Year	2005			







Demo Arc Page 12/17





Mitigation ^①ਤ੍ਰ

Inspection Question	Current Information	Inspector Update	X	Additional Information
39 Distance to Coast	10-20 miles	More Than 30 Miles	X	

$\operatorname{Pool} \, \underline{\mathbb{H}}$

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

Fire Protection/Alarm systems (***)

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Burglar Alarm	n	Central	Х	
42 Fire Alarm		Central	Х	
43 Fire Hydrant		Less than 500 feet		
44 Fire Dept		0.6 miles		
45 PC Class	1			







Notes

This house is protected by ADT

Pets ☆

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

Demo Arc Page 14/17

Other





Demo Arc Page 15/17

Insured Replacement Value Report

The cost to replace this home would be \$398,630.

The cost to demolish the home after a total loss would be \$16.848.

This is an estimate of the cost to replace the 2592 square foot residence located at xxx Governor Nicholls Street, New Orleans, Orleans, LA, 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 September, 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 4 corners
- * The living area is 2592 square feet
- * The number of stories is 1
- * This home was built in 1955
- * Forced air central ducted heating only and cooling
- * The quality of this home could be summarized as Best Standard
- * Foundation & Floor Best Standard, Exterior Walls Best Standard, Exterior Finish Best Standard, Windows & Doors Best Standard, Roof & Soffit Best Standard, Interior Finish Best Standard, Floor Finish Best Standard, Bathrooms Best Standard, Plumbing & Electrical Best Standard, Kitchen Best Standard

Direct Cost Items

Item Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$3,378	\$1,037	\$4,415
Foundation, Piers, Flatwork	\$10,581	\$13,887	\$2,609	\$27,077
Insulation	\$4,576	\$2,553	\$0	\$7,129
Rough Hardware	\$858	\$1,126	\$214	\$2,198
Framing	\$27,882	\$33,405	\$0	\$61,287
Exterior Finish	\$16,050	\$8,107	\$3,038	\$27,195
Exterior Trim	\$1,144	\$1,764	\$286	\$3,194
Doors	\$4,397	\$2,515	\$0	\$6,912
Windows	\$4,433	\$1,802	\$0	\$6,235
Roofing, Soffit, Fascia	\$14,763	\$8,483	\$0	\$23,246
Finish Carpentry	\$2,002	\$7,132	\$0	\$9,134
Interior Wall Finish	\$7,578	\$9,684	\$0	\$17,262
Lighting Fixtures	\$3,432	\$901	\$0	\$4,333
Painting	\$4,504	\$8,783	\$0	\$13,287
Carpet, Flooring	\$10,009	\$6,118	\$0	\$16,127
Bath Accessories	\$1,644	\$863	\$0	\$2,507
Shower & Tub Enclosures	\$1,072	\$751	\$0	\$1,823
Plumbing Fixtures	\$9,652	\$3,941	\$0	\$13,593
Plumbing Rough-in	\$4,790	\$10,021	\$0	\$14,811
Wiring	\$4,647	\$7,206	\$0	\$11,853
Built In Appliances	\$5,147	\$601	\$0	\$5,748
Cabinets	\$10,581	\$2,777	\$0	\$13,358
Countertops	\$3,217	\$2,252	\$0	\$5,469

Demo Arc Page 16/17

Central Heating and Cooling	\$5,101	\$8,035	\$0	\$13,136
Unit Heating and Cooling	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$158,060	\$146,085	\$7,184	\$311,329

Indirect Cost Items

ltem Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$2,397	\$0	\$2,397
Insurance	\$12,017	\$0	\$0	\$12,017
Permits & Utilities	\$8,499	\$0	\$0	\$8,499
Design & Engineering	\$3,954	\$0	\$0	\$3,954
Subtotal indirect job cost	\$24,470	\$2,397	\$0	\$26,867

Dwelling Structure

ltem Name	Materials	Labor	Equipment	Total
Contractor Markup	\$43,586	\$0	\$0	\$43,586
Home Rebuilt Cost	\$226,116	\$148,482	\$7,184	\$381,782

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: 0% for material, 5% for labor and 0% for equipment. This estimate assumes a single home is being replaced.

Estimate generated January 20, 2023

Inspection Report Copyright 2023 Demo Arc

All content of this report is provided "As Is", "As Observed" and/or "As Heard or Understood" from sources considered to be reliable. Any and all warranties and/or liabilities are disclaimed without limitation, whether expressed or implied including any implied warrantees of merchantability or fitness for a particular purpose.

Software Copyright 2016-23 Four Site Inc. www.four-site.com



Demo Arc Page 17 / 17