



xxxxx Southeast Federal Highway, Tequesta, Martin, FL, 3xxx9









Demo Arc Page 1/18

General Info

Effective Date	01/22/2021	Inspection Date	01/29/2021
Policy Number	xxx10089972-00	Policy Status	new
Policy Type	E&S Multi-Peril	Inspection Type	All Inclusive Inspection
Policy Holder	Jordan xxx	Home Phone	772631xxxx
Property Street	xxxxx Southeast Federal Highway	Contact Phone	772631xxxx
Property City	Tequesta	Business Phone	
Property State	FL	Email	
Property Zip Code	3xxx9	Company	xxx Agent Group
AOP Deductible	2,500	Agent	Betty xxx
Wind Deductible		Agent Phone	(561)775-xxxx
System	XXX	Policy Company	Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	6 Occupancy - "Owner" ("unknown")
Exterior	
Interior	
Roof	
	23 Heating Year - "2017" ("2020")
HVAC	27 A/C Year Unit 1 - "2017" ("2020")
HVAC	Photo 5.1- "Unable to access the air handler unit. It is in a closet area that is nailed shut. Homeowner stated that it was installed in 2017"
	Photo 5.4 - "AC window unit "
Plumbing	33 Plumbing Year - "2010" ("2015")
	37 Electrical Panel - "Federal Pacific Electric (FPE) panels" (n/a)
Electrical	Photo 7.1 - "Some corrosion around smaller electrical panel, A lot of stuff hanging on and around it, unable to remove the panel."
	Photo 7.3 - "Electrical panel is Federal Pacific, it was last inspected in the year 2012. The panel is in a wooden frame with a picture hanging over it."
Mitigation	
Pool	
Fire Protection/Alarm systems	
Pets	
Builders Risk	
Other Structures	
Other	

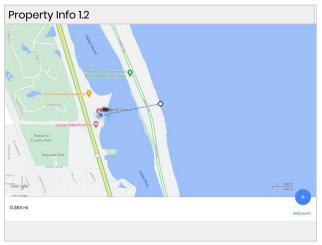
Summary

,		
Premium Bearing	Eligibility	ليور Liabilities
6 Occupancy - "Owner" ("unknown")	23 Heating Year - "2017" ("2020")	
	27 A/C Year Unit 1 - "2017" ("2020")	
	33 Plumbing Year - "2010" ("2015")	
	37 Electrical Panel - "Federal Pacific Electric (FPE) panels" (n/a)	

Property Info

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
1 Year Built	1947			Online lookup
2 Dwelling Type	single family			
3 Coverage A	500,000			
4 Coverage B	20,000			
5 Replacement Cost	500,000	448879		
6 Occupancy	unknown	Owner	Χ	Verbal confirmation
7 Gated Community		Gated Community		
8 Usage Type	Primary			
9 Quality of Property		6		





Exterior 🗈

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
10 Square Footage	2950	2950		Online lookup
11 Construction Type	Frame			
12 Wind Mitigation	no protection	No Protection		
13 Screen Enclosure	n			
14 Exterior Coating		Wood Siding		





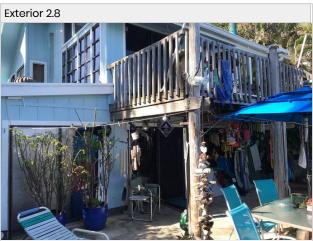
















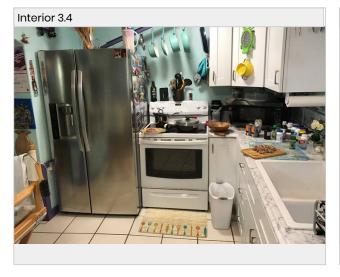
Interior ⊟

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

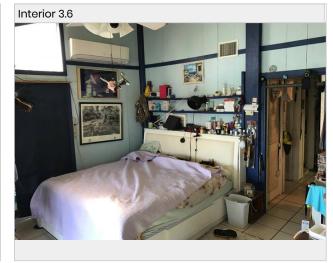














Notes

There is a lot of junk/stuff inside the house. It is organized but it is still an extensive amount of stuff

Roof 🖽

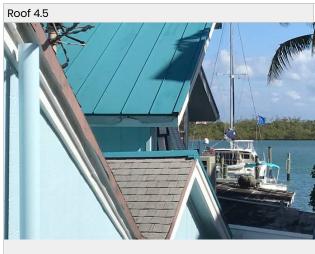
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
16 Roof Type	Metal	Metal		
17 Roof Geometry	gable	Gable		
18 Roof Year	2020			Verbal confirmation
19 Roof Condition		Fair		May need repaired or replaced
20 Hurricane Straps	unknown	Unknown		

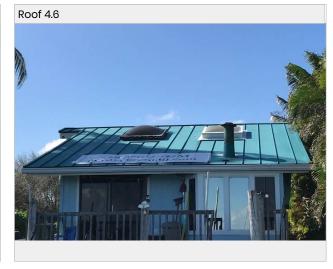












Notes

No access to attic. The roof uses three different materials metal, shingle and membrane. Gable structure.

HVAC (₃°

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
21 Heating System		Forced Air		
22 Heating Update	у	Yes		
23 Heating Year	2020	2017	Χ	Verbal confirmation
24 Central A/C				
25 Central A/C Year				
26 A/C Units	у			
27 A/C Year Unit 1	2020	2017	Χ	
28 A/C Year Unit 2	unknown			
29 A/C Year Unit 3				
30 A/C Window Units		1		



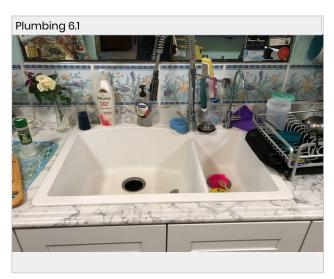




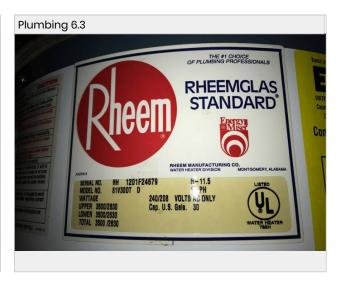


Plumbing 🕏

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
31 Plumbing Type		PVC		
32 Plumbing Update	у	Yes		
33 Plumbing Year	2015	2010	Χ	Documents viewed
34 Water Heater location				

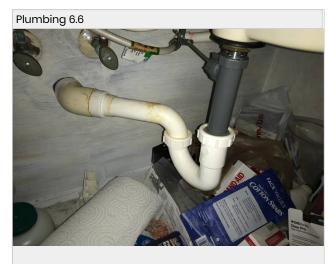












Electrical 🖓

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
35 Wiring Type		Copper		
36 Wiring Update	у	Yes		
37 Electrical Panel		Federal Pacific Electric (FPE)	Χ	
		panels		
38 Wiring Year	2010			Online lookup







Electrical panel is Federal Pacific, it was last inspected in the year 2012. The panel is in a wooden frame with a picture hanging over if





Demo Arc Page 12/18

Mitigation ^①੩

Inspection Question	Current Information	Inspector Update	X	Additional Information
39 Distance to Coast	1,000 to 2,500 feet	1000ft to 2500ft		

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

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

Fire Protection/Alarm systems 🖦

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
41 Burglar Alarm	n	None		
42 Fire Alarm		Central		
43 Fire Hydrant		Within 1000 feet		
44 Fire Dept		Under 5 miles		
45 PC Class	3			



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

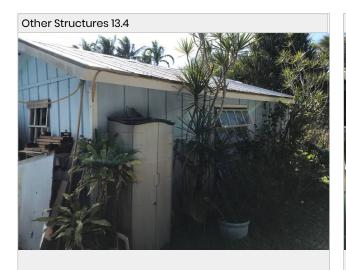
Inspection Question	Current Information	Inspector Update	X	Additional Information
51 Number of Other Structures		3		
52 Number of Docks		1		







Demo Arc Page 14/18





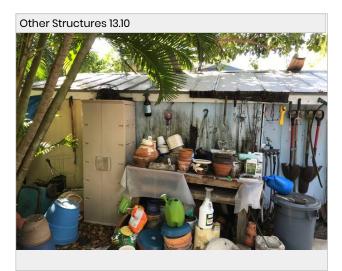








Demo Arc Page 15/18



Demo Arc Page 16/18

Insured Replacement Value Report

The cost to replace this home would be \$448,879.

The cost to demolish the home after a total loss would be \$19,175.

This is an estimate of the cost to replace the 2950 square foot residence located at xxxxx Southeast Federal Highway, Tequesta, Martin, FL, 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 January, 2021. 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 8 corners
- * The living area is 2950 square feet
- * The number of stories is 2
- * This home was built in 1947
- * 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

ltem Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$3,586	\$1,216	\$4,802
Foundation, Piers, Flatwork	\$12,540	\$14,744	\$3,062	\$30,346
Insulation	\$5,423	\$2,709	\$0	\$8,132
Rough Hardware	\$1,017	\$1,195	\$252	\$2,464
Framing	\$33,045	\$35,465	\$0	\$68,510
Exterior Finish	\$19,022	\$8,607	\$3,565	\$31,194
Exterior Trim	\$1,355	\$1,872	\$336	\$3,563
Doors	\$5,211	\$2,669	\$0	\$7,880
Windows	\$5,253	\$1,912	\$0	\$7,165
Roofing, Soffit, Fascia	\$17,497	\$9,006	\$0	\$26,503
Finish Carpentry	\$2,372	\$7,571	\$0	\$9,943
Interior Wall Finish	\$8,982	\$10,281	\$0	\$19,263
Lighting Fixtures	\$4,067	\$957	\$0	\$5,024
Painting	\$5,338	\$9,324	\$0	\$14,662
Carpet, Flooring	\$11,862	\$6,495	\$0	\$18,357
Bath Accessories	\$1,949	\$917	\$0	\$2,866
Shower & Tub Enclosures	\$1,271	\$797	\$0	\$2,068
Plumbing Fixtures	\$11,438	\$4,184	\$0	\$15,622
Plumbing Rough-in	\$5,677	\$10,640	\$0	\$16,317
Wiring	\$5,508	\$7,651	\$0	\$13,159
Built In Appliances	\$6,100	\$637	\$0	\$6,737
Cabinets	\$12,540	\$2,949	\$0	\$15,489
Countertops	\$3,813	\$2,391	\$0	\$6,204

Demo Arc Page 17/18

Central Heating and Cooling	\$5,864	\$8,273	\$0	\$14,137
Unit Heating and Cooling	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$187,144	\$154,832	\$8,431	\$350,407

Indirect Cost Items

ltem Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$2,698	\$0	\$2,698
Insurance	\$13,526	\$0	\$0	\$13,526
Permits & Utilities	\$9,566	\$0	\$0	\$9,566
Design & Engineering	\$4,450	\$0	\$0	\$4,450
Subtotal indirect job cost	\$27,542	\$2,698	\$0	\$30,240

Dwelling Structure

ltem Name	Materials	Labor	Equipment	Total
Contractor Markup	\$49,057	\$0	\$0	\$49,057
Home Rebuilt Cost	\$263,743	\$157,530	\$8,431	\$429,704

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, -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 18/18