

xxxx Palm Avenue, Miami Beach, Miami-Dade, FL, 33139



General Info

Effective Date	2023-02-17	Inspection Date	03/21/2023
Policy Number	xxxx3364554-00	Policy Status	new
Policy Type	E&S Multi-Peril	Inspection Type	All Inclusive Inspection
Policy Holder	xxxx	Home Phone	561245xxxx
Property Street	xxx Palm Avenue	Contact Phone	561245xxxx
Property City	Miami Beach	Business Phone	
Property State	FL	Email	
Property Zip Code	33139	Company	Gottzmann & Associates Inc
AOP Deductible	25,000	Agent	xxxx
Wind Deductible		Agent Phone	(561) 245-xxxx
System	Velocity	Policy Company	QBE Specialty Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	5 Replacement Cost - "13654322" ("15,000,000") 6 Occupancy - "Owner" ("unknown")
Exterior	
Interior	
Roof	
HVAC	24 Heating Update - "No" ("y")
Plumbing	34 Plumbing Update - "No" ("y")
Electrical	38 Wiring Update - "No" ("y")
Mitigation	41 Distance to Coast - "2-3 Miles" ("1-2 miles")
Pool	42 Pool - "Yes" ("no")
Fire Protection/Alarm systems	43 Burglar Alarm - "Central" ("n")
Pets	
Builders Risk	
Other Structures	
Other	

Summary

 Premium Bearing 	 Eligibility 	 Liabilities 
5 Replacement Cost - "13654322" ("15,000,000")	24 Heating Update - "No" ("y")	42 Pool - "Yes" ("no")
6 Occupancy - "Owner" ("unknown")	34 Plumbing Update - "No" ("y")	
41 Distance to Coast - "2-3 Miles" ("1-2 miles")	38 Wiring Update - "No" ("y")	
43 Burglar Alarm - "Central" ("n")		

Property Info 1.1

A photograph of a modern building facade. The left side features horizontal wooden slats, and the right side features a corner of light-colored stone blocks. A small white tag with the number '100' is visible on the left. The background shows green foliage and a concrete pillar.

A map of the Boston Harbor area, showing the location of the USS Constitution Museum on George's Island. The map includes labels for various landmarks such as the USS Constitution Museum, Fort Mifflin, and the USS Constitution. A red pin marks the location of the USS Constitution Museum on George's Island. A scale bar indicates 200 miles to the east.

Mailing Address	
PALM AVE MIAMI BEACH, FL 33139	
PA Primary Zone	
2200 ESTATES - 25000 SQFT LOT	
Primary Land Use	
0066 VACANT RESIDENTIAL : EXTRA FEA OTHER THAN PARKING	
Beds / Baths / Half	6 / 6 / 2
Floors	2

Exterior

Page 3 / 21

Exterior 2.1



Exterior 2.2



Exterior 2.3



Exterior 2.4



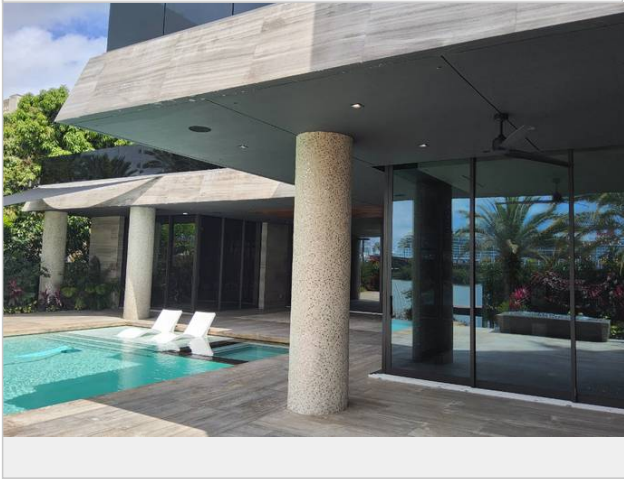
Exterior 2.5



Exterior 2.6



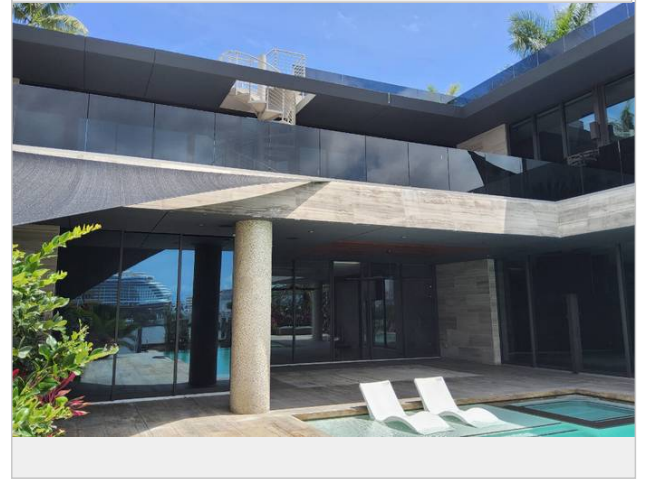
Exterior 2.7



Exterior 2.8



Exterior 2.9



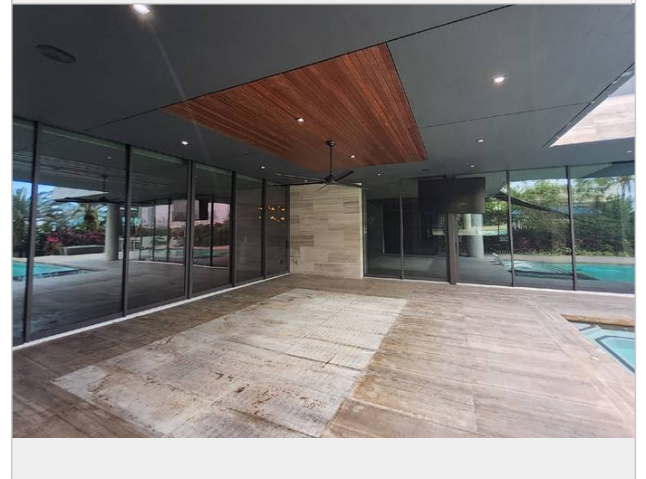
Exterior 2.10



Exterior 2.11

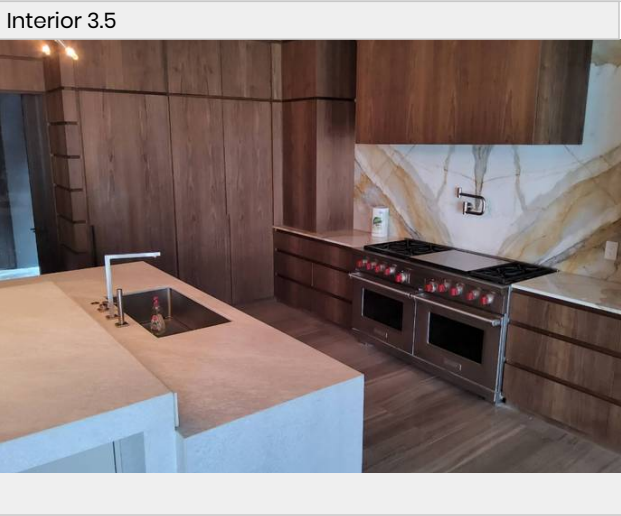
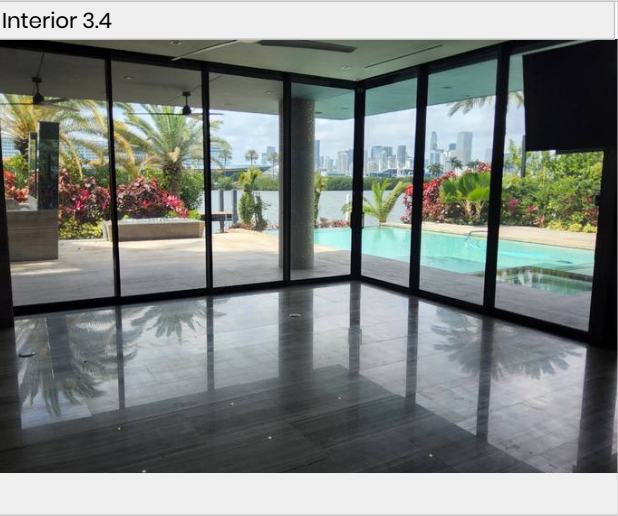
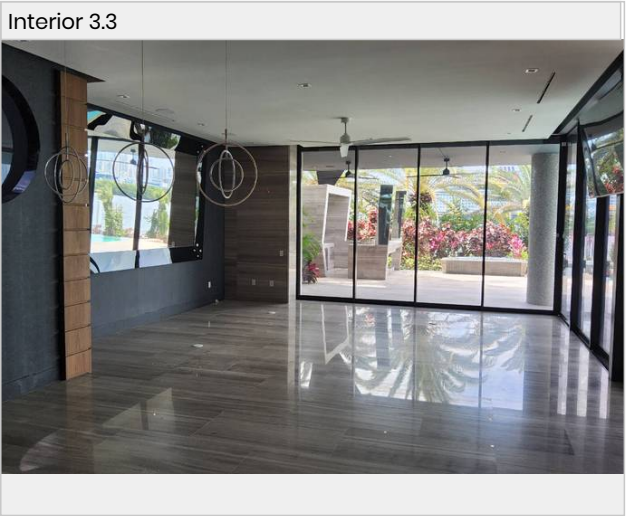
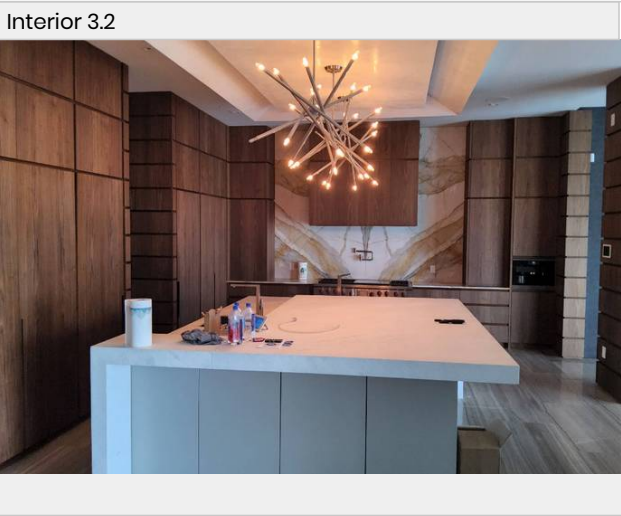


Exterior 2.12



Interior 🚗

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



Interior 3.7



Interior 3.8



Interior 3.9



Interior 3.10



Interior 3.11



Interior 3.12



Interior 3.13



Interior 3.14



Interior 3.15



Interior 3.16

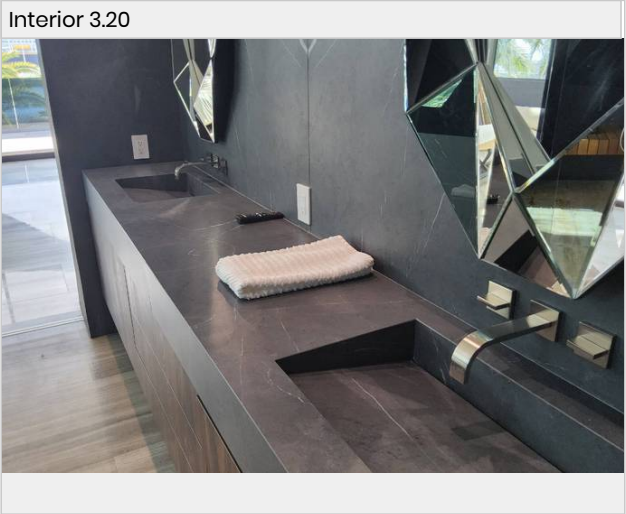
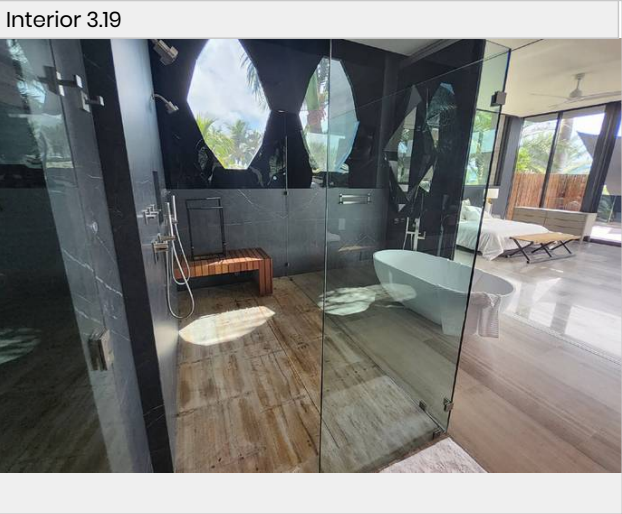


Interior 3.17



Interior 3.18





Notes

Parts of the floor are covered because the walls are currently being painted

Roof

Inspection Question		Current Information	Inspector Update	X	Additional Information
16	Roof Type	Poured Concrete	Poured Concrete		
17	Roof Geometry	flat	Flat		
18	Roof Year	2022	2022		Online lookup
19	Roof Condition		Good		
20	Hurricane Straps	unknown	Unknown		
21	Nail Type				
22	Nail Size				

Roof 4.1



Roof 4.2



Roof 4.3



Roof 4.4



Roof 4.5



Roof 4.6



Roof 4.7



Roof 4.8



Roof 4.9



Roof 4.10



Roof 4.11



HVAC

Inspection Question	Current Information	Inspector Update	X	Additional Information
23 Heating System				
24 Heating Update	y	No	X	
25 Heating Year	2022			
26 Central A/C				
27 Central A/C Year				
28 A/C Units	y			
29 A/C Year Unit 1	2022			
30 A/C Year Unit 2	unknown			
31 A/C Year Unit 3				
32 A/C Window Units				

HVAC 5.1



Plumbing

Inspection Question	Current Information	Inspector Update	X	Additional Information
33 Plumbing Type				
34 Plumbing Update	y	No	X	
35 Plumbing Year	2022			
36 Water Heater location				

Electrical

Inspection Question	Current Information	Inspector Update	X	Additional Information
37 Wiring Type				
38 Wiring Update	y	No	X	
39 Electrical Panel		Main Breaker Panel		
40 Wiring Year	2022			

Electrical 7.1



Mitigation

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Distance to Coast	1-2 miles	2-3 Miles	X	

Mitigation 8.1

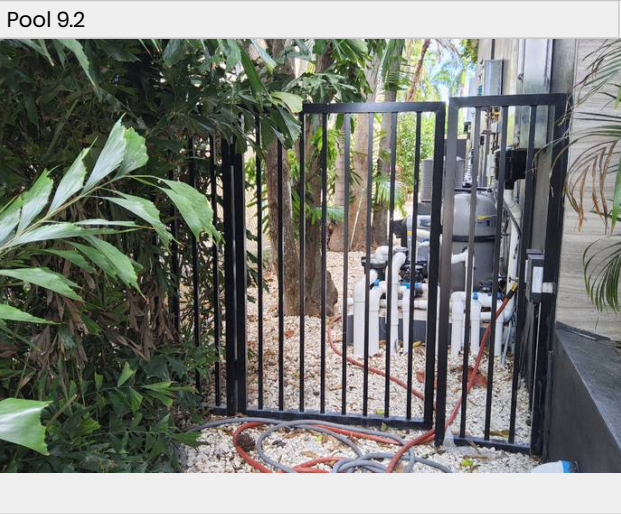
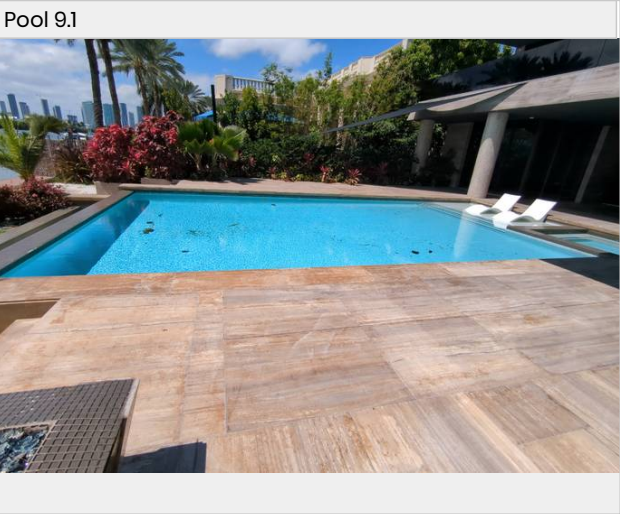


Mitigation 8.2

Permit #:		Applied date: Jul 22, 2020
Permit Type: Building - Residential		Issued date: Jun 02, 2021
Description: BV82000 / BR170 : Install Impact Windows and Doors		Status date: Jun 02, 2021
Work class: Windows/Doors		
Permit class: Residential		
Permit status: Issued		
Job Cost: \$ 96,000.00		

Pool

Inspection Question	Current Information	Inspector Update	X	Additional Information
42 Pool	no	Yes	X	
42.1 Pool Fence		With approved fence or barrier		
42.2 Pool Above Ground		No		
42.3 Pool Slide	n	No		
42.4 Pool Diving Board	n	No		



Fire Protection/Alarm systems

Inspection Question	Current Information	Inspector Update	X	Additional Information
43 Burglar Alarm	n	Central	X	
44 Fire Alarm		Central		
45 Fire Hydrant		Within 1000 feet		
46 Fire Dept		0.4 miles away		
47 PC Class	1			

Fire Protection/Alarm systems 10.1



Fire Protection/Alarm systems 10.2



Fire Protection/Alarm systems 10.3



Pets 🐕

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

Builders Risk ⚠️

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

Other Structures

Inspection Question	Current Information	Inspector Update	X	Additional Information
53 Number of Other Structures		2		
54 Number of Docks		1		

Other Structures 13.1



Other Structures 13.2



Other Structures 13.3



Other Structures 13.4



Other Structures 13.5



Other Structures 13.6



Other Structures 13.7



Other Structures 13.8

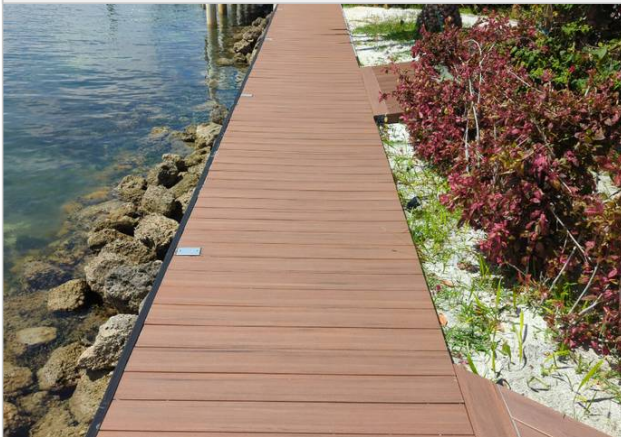


Other Structures 13.9



Other

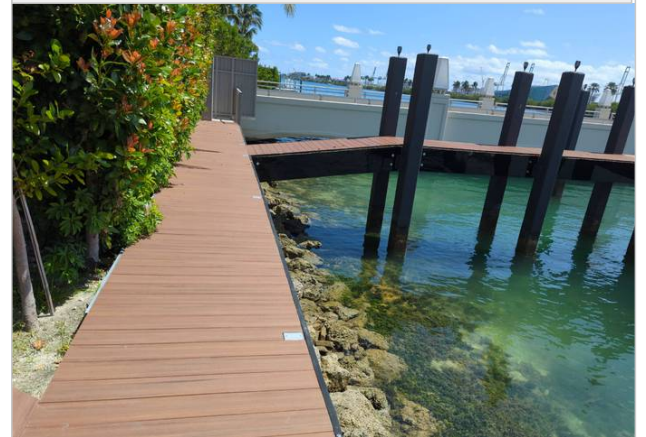
Other 14.1



Other 14.2



Other 14.3



Insured Replacement Value Report

The cost to replace this home would be \$13,654,322.

The cost to demolish the home after a total loss would be \$82,500.

This is an estimate of the cost to replace the 11000 square foot residence located at xxxx Palm Avenue, Miami Beach, Miami-Dade, 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 April, 2023. 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 10 corners
- * The living area is 11000 square feet
- * The number of stories is 2
- * This home was built in 2022
- * Forced air central ducted heating only and cooling
- * The quality of this home could be summarized as Superior Luxury
- * Foundation & Floor - Superior Luxury, Exterior Walls - Superior Luxury, Exterior Finish - Superior Luxury, Windows & Doors - Superior Luxury, Roof & Soffit - Superior Luxury, Interior Finish - Superior Luxury, Floor Finish - Superior Luxury, Bathrooms - Superior Luxury, Plumbing & Electrical - Superior Luxury, Kitchen - Superior Luxury

Direct Cost Items

Item Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$157,386	\$51,424	\$208,810
Foundation, Piers, Flatwork	\$517,352	\$645,132	\$127,780	\$1,290,263
Rough Hardware	\$42,075	\$52,983	\$9,349	\$104,407
Insulation	\$222,524	\$119,208	\$0	\$341,732
Masonry	\$503,895	\$700,730	\$40,312	\$1,244,937
Exterior Finish	\$783,946	\$376,703	\$148,741	\$1,309,391
Exterior Trim	\$56,422	\$81,192	\$14,175	\$151,789
Doors	\$215,044	\$116,871	\$0	\$331,915
Windows	\$215,523	\$84,149	\$0	\$299,672
Roofing, Soffit, Fascia	\$720,058	\$395,043	\$0	\$1,115,101
Finish Carpentry	\$97,712	\$331,524	\$0	\$429,236
Interior Wall Finish	\$369,290	\$450,314	\$0	\$819,604
Painting	\$219,704	\$408,246	\$0	\$627,950
Carpet, Flooring	\$488,734	\$284,585	\$0	\$773,319
Bath Accessories	\$81,027	\$40,512	\$0	\$121,539
Shower & Tub Enclosures	\$52,980	\$34,281	\$0	\$87,261
Plumbing Fixtures	\$470,342	\$183,209	\$0	\$653,551
Plumbing Rough-in	\$233,200	\$466,400	\$0	\$699,600
Wiring	\$222,834	\$335,030	\$0	\$557,864
Lighting Fixtures	\$166,735	\$42,075	\$0	\$208,810
Countertops	\$157,376	\$104,400	\$0	\$261,775
Cabinets	\$515,757	\$129,328	\$0	\$645,086
Built In Appliances	\$250,867	\$28,047	\$0	\$278,914

Garage Door	\$7	\$3	\$0	\$10
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$6,603,404	\$5,567,351	\$391,780	\$12,562,534

Indirect Cost Items

Item Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$34,341	\$0	\$208,810
Insurance	\$172,154	\$0	\$0	\$1,290,263
Permits & Utilities	\$121,757	\$0	\$0	\$104,407
Design & Engineering	\$56,641	\$0	\$0	\$341,732
Subtotal indirect job cost	\$350,552	\$34,341	\$0	\$384,893

Dwelling Structure

Item Name	Materials	Labor	Equipment	Total
Contractor Markup	\$624,395	\$0	\$0	\$624,395
Home Rebuilt Cost	\$7,578,351	\$5,601,692	\$391,780	\$13,571,822

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: 10% for material, 10% for labor and 10% for equipment. This estimate assumes a single home is being replaced.

Estimate generated August 08, 2024

Inspection Report Copyright 2024 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 warranties of merchantability or fitness for a particular purpose.

Software Copyright 2016-24 Four Site Inc.

www.four-site.com

