



300 Biscayne Boulevard Way, Miami, Miami-Dade, FL, 33131



General Info

Effective Date	2024-05-03	Inspection Date	05/07/2024
Policy Number	xxxx3709043-00	Policy Status	new
Policy Type	E&S Multi-Peril	Inspection Type	Basic w/RCE
Policy Holder	XXXX	Home Phone	678542xxxx
Property Street	300 Biscayne Boulevard Way	Contact Phone	678542xxxx
Property City	Miami	Business Phone	
Property State	FL	Email	
Property Zip Code	33131	Company	Marsh USA Inc Naples
AOP Deductible	25,000	Agent	xxxx
Wind Deductible		Agent Phone	404-698-xxxx
System	Velocity	Policy Company	Lloyd's of London

Highlighted Concerns

Concern Type	Information
Property Info	
Exterior	
Interior	
Roof	
HVAC	
Plumbing	
Electrical	
Mitigation	
Pool	
Fire Protection/Alarm systems	
Pets	
Builders Risk	
Other Structures	
Other	

Summary

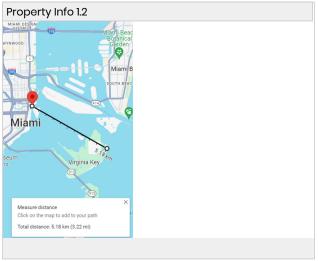


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Property Info 🖹

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
1 Year Built	2023	2023		Online lookup
2 Dwelling Type	condo	Condo		
3 Coverage A	4,000,000			
4 Coverage B	0			
5 Replacement Cost	4,000,000	4015211		
6 Occupancy	unknown			
7 Gated Community				
8 Usage Type	Secondary			
9 Quality of Property		10		



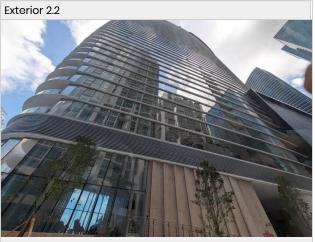


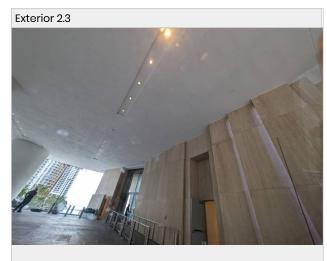
Exterior 🗈

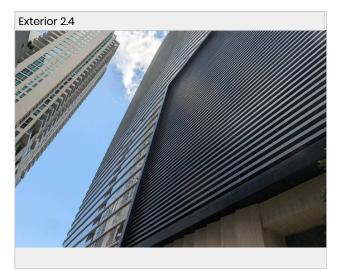
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
10 Square Footage	3723	3723		
11 Construction Type	Masonry	Fire Resistive		
12 Wind Mitigation	impact glass	Impact Glass		
13 Screen Enclosure	n	No		
14 Exterior Coating		Glass		

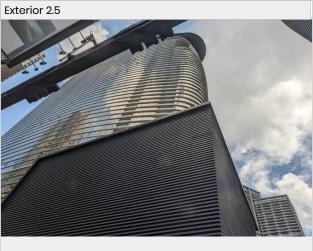
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Interior ⊟

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

Roof 🖽

Inspection Question	Current Information	Inspector Update	Х	Additional Information
16 Roof Type	Poured Concrete	Poured Concrete		
17 Roof Geometry	flat	Flat		
18 Roof Year	2023			
19 Roof Condition		Good		
20 Hurricane Straps	unknown			
21 Nail Type				
22 Nail Size				



Notes

Satellite image used due to height of building

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HVAC (₃°

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
23 Heating System				
24 Heating Update	у			
25 Heating Year	2023			
26 Central A/C				
27 Central A/C Year				
28 A/C Units	у			
29 A/C Year Unit 1	2023			
30 A/C Year Unit 2	unknown			
31 A/C Year Unit 3				
32 A/C Window Units				

Plumbing 🕏

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
33 Plumbing Type				
34 Plumbing Update	У			
35 Plumbing Year	2023			
36 Water Heater location				

Electrical \mathbb{Q}

Inspection Question	Current Information	Inspector Update	X	Additional Information
37 Wiring Type				
38 Wiring Update	у			
39 Electrical Panel				
40 Wiring Year	2023			

Mitigation ^①੩

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Distance to Coast	3-5 miles	3 - 5 Miles		

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Pool ∭

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
42 Pool	no	No		

Fire Protection/Alarm systems (***)

Inspection Question	Current Information	Inspector Update	X	Additional Information
43 Burglar Alarm	n			
44 Fire Alarm				
45 Fire Hydrant		Within 1000 feet		
46 Fire Dept		1.2 miles		
47 PC Class	2			

Pets ☆

Inspection Question	Current Information	Inspector Update	X	Additional Information
48 Pets	n			
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		0		
54 Number of Docks		0		

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Insured Replacement Value Report

The cost to replace this home would be \$4,015,211.

The cost to demolish the home after a total loss would be \$27,923.

This is an estimate of the cost to replace the 3723 square foot residence located at 300 Biscayne Boulevard Way, Miami, 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 May, 2024. 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 3723 square feet
- * The number of stories is 1
- * This home was built in 2023
- * Forced air central ducted heating only
- * 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 Semi Superior, Kitchen Semi Superior

Direct Cost Items

ltem Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$51,593	\$16,857	\$68,450
Foundation, Piers, Flatwork	\$169,597	\$211,485	\$41,888	\$422,970
Rough Hardware	\$13,791	\$17,368	\$3,066	\$34,225
Insulation	\$72,945	\$39,079	\$0	\$112,024
Masonry	\$165,185	\$229,710	\$13,215	\$408,110
Exterior Finish	\$256,988	\$123,489	\$48,759	\$429,236
Exterior Trim	\$18,498	\$26,615	\$4,646	\$49,759
Doors	\$70,495	\$38,312	\$0	\$108,807
Windows	\$70,650	\$27,586	\$0	\$98,236
Roofing, Soffit, Fascia	\$236,044	\$129,501	\$0	\$365,545
Finish Carpentry	\$32,032	\$108,687	\$0	\$140,719
Interior Wall Finish	\$121,067	\$147,629	\$0	\$268,696
Painting	\$72,026	\$133,837	\$0	\$205,864
Carpet, Flooring	\$160,223	\$93,298	\$0	\$253,521
Bath Accessories	\$26,562	\$13,281	\$0	\$39,843
Shower & Tub Enclosures	\$17,368	\$11,239	\$0	\$28,607
Plumbing Fixtures	\$154,197	\$60,062	\$0	\$214,259
Plumbing Rough-in	\$35,836	\$71,673	\$0	\$107,509
Wiring	\$34,241	\$51,482	\$0	\$85,722
Lighting Fixtures	\$25,621	\$6,465	\$0	\$32,086
Countertops	\$24,184	\$16,043	\$0	\$40,227
Cabinets	\$79,258	\$19,874	\$0	\$99,132
Built In Appliances	\$38,552	\$4,310	\$0	\$42,862

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Garage Door	\$0	\$0	\$0	\$0
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$1,895,361	\$1,632,616	\$128,432	\$3,656,409

Indirect Cost Items

ltem Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$11,258	\$0	\$11,258
Insurance	\$56,438	\$0	\$0	\$56,438
Permits & Utilities	\$39,916	\$0	\$0	\$39,916
Design & Engineering	\$18,569	\$0	\$0	\$18,569
Subtotal indirect job cost	\$114,923	\$11,258	\$0	\$126,181

Dwelling Structure

ltem Name	Materials	Labor	Equipment	Total
Contractor Markup	\$204,699	\$0	\$0	\$204,699
Home Rebuilt Cost	\$2,214,983	\$1,643,874	\$128,432	\$3,987,289

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

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