

**xxxx Indian Creek Island Road, Indian Creek, Miami-Dade, FL, 33154**





General Info

Effective Date	2024-05-14	Inspection Date	06/06/2024
Policy Number	xxxx3709538-00	Policy Status	new
Policy Type	E&S Wind Only	Inspection Type	Basic w/RCE
Policy Holder	xxxx Acquisitions, LLC	Home Phone	727403xxxx
Property Street	xxx Indian Creek Island Road	Contact Phone	727403xxxx
Property City	Indian Creek	Business Phone	
Property State	FL	Email	
Property Zip Code	33154	Company	Lockton Specialties, LLC
AOP Deductible	<nil>	Agent	xxxx
Wind Deductible	<nil>	Agent Phone	(816) 980-xxxx
System	Velocity	Policy Company	QBE Specialty Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	5 Replacement Cost - "10313662" ("13,000,000")
Exterior	
Interior	
Roof	
HVAC	
Plumbing	
Electrical	
Mitigation	
Pool	42 Pool - "Yes" ("n")
Fire Protection/Alarm systems	
Pets	
Builders Risk	
Other Structures	
Other	

Summary

 Premium Bearing <div></div>	 Eligibility <div></div>	 Liabilities <div></div>
5 Replacement Cost - "10313662" ("13,000,000")		42 Pool - "Yes" ("n")

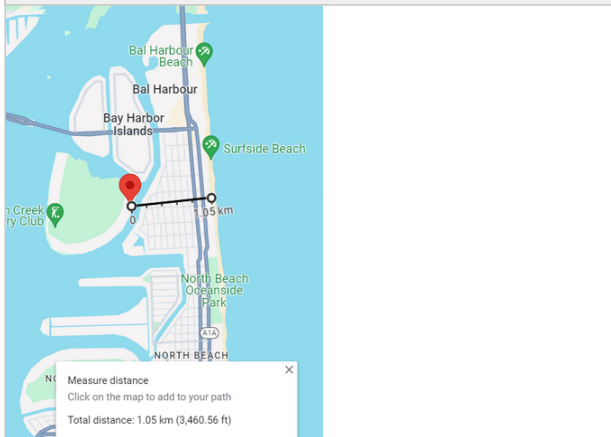
## Property Info

Inspection Question	Current Information	Inspector Update	X	Additional Information
1 Year Built	1994	1994		Online lookup
2 Dwelling Type	single family	Single Family		
3 Coverage A	13,000,000			
4 Coverage B	2,000,000			
5 Replacement Cost	13,000,000	10313662	X	
6 Occupancy	unknown			
7 Gated Community	<nil>			
8 Usage Type	Primary			
9 Quality of Property		10		

Property Info 1.1



Property Info 1.2



## Exterior

Inspection Question	Current Information	Inspector Update	X	Additional Information
10 Square Footage	10704	8510		Online lookup
11 Construction Type	Masonry	Masonry		
12 Wind Mitigation	impact glass	Impact Glass		
13 Screen Enclosure	n	No		
14 Exterior Coating		Stucco		



Exterior 2.1



Exterior 2.2



Exterior 2.3



Exterior 2.4



Scaffolding

Exterior 2.5



Exterior 2.6



Interior

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

Roof

Inspection Question	Current Information	Inspector Update	X	Additional Information
16 Roof Type	Tar & Gravel	Membrane		
17 Roof Geometry	flat	Flat		
18 Roof Year	2023			
19 Roof Condition		Good		
20 Hurricane Straps	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



## HVAC

Inspection Question	Current Information	Inspector Update	X	Additional Information
23 Heating System				
24 Heating Update	n			
25 Heating Year	unknown			
26 Central A/C				
27 Central A/C Year				
28 A/C Units	n			
29 A/C Year Unit 1	unknown			
30 A/C Year Unit 2	<nil>			
31 A/C Year Unit 3				
32 A/C Window Units				

## Plumbing

Inspection Question	Current Information	Inspector Update	X	Additional Information
33 Plumbing Type				
34 Plumbing Update	n			
35 Plumbing Year	unknown			
36 Water Heater location				



## Electrical

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

## Mitigation

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Distance to Coast	2,500 to 1 mile	2500ft to 1 Mile		

## Notes

Impact glass determined using the knock test

## Pool

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

Pool 9.1



## 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		2.3 miles		
47 PC Class	<nil>			

## 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		1		
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



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## Other

Other 14.1



Pond

## Insured Replacement Value Report

The cost to replace this home would be \$10,313,662.

The cost to demolish the home after a total loss would be \$63,825.

This is an estimate of the cost to replace the 8510 square foot residence located at xxxx Indian Creek Island Road, Indian Creek, 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 June, 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 8 corners
- \* The living area is 8510 square feet
- \* The number of stories is 2
- \* This home was built in 1994
- \* 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 – Superior Luxury, Kitchen – Superior Luxury

### Direct Cost Items

Item Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$118,860	\$38,836	\$157,696
Foundation, Piers, Flatwork	\$390,706	\$487,207	\$96,501	\$974,414
Rough Hardware	\$31,775	\$40,012	\$7,061	\$78,848
Insulation	\$168,052	\$90,028	\$0	\$258,079
Masonry	\$380,545	\$529,195	\$30,444	\$940,184
Exterior Finish	\$592,039	\$284,490	\$112,330	\$988,860
Exterior Trim	\$42,610	\$61,315	\$10,704	\$114,629
Doors	\$162,402	\$88,260	\$0	\$250,663
Windows	\$162,765	\$63,550	\$0	\$226,315
Roofing, Soffit, Fascia	\$543,791	\$298,341	\$0	\$842,132
Finish Carpentry	\$73,797	\$250,385	\$0	\$324,181
Interior Wall Finish	\$278,907	\$340,102	\$0	\$619,010
Painting	\$165,933	\$308,331	\$0	\$474,264
Carpet, Flooring	\$369,118	\$214,935	\$0	\$584,053
Bath Accessories	\$61,195	\$30,596	\$0	\$91,791
Shower & Tub Enclosures	\$40,012	\$25,890	\$0	\$65,901
Plumbing Fixtures	\$355,231	\$138,371	\$0	\$493,603
Plumbing Rough-in	\$176,127	\$352,250	\$0	\$528,377
Wiring	\$168,288	\$253,018	\$0	\$421,305
Lighting Fixtures	\$125,921	\$31,775	\$0	\$157,696
Countertops	\$118,860	\$78,848	\$0	\$197,708
Cabinets	\$389,530	\$97,676	\$0	\$487,207
Built In Appliances	\$189,471	\$21,183	\$0	\$210,654



Garage Door	\$0	\$0	\$0	\$0
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$4,987,074	\$4,204,617	\$295,877	\$9,487,568

#### Indirect Cost Items

Item Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$25,936	\$0	\$25,936
Insurance	\$130,020	\$0	\$0	\$130,020
Permits & Utilities	\$91,957	\$0	\$0	\$91,957
Design & Engineering	\$42,778	\$0	\$0	\$42,778
Subtotal indirect job cost	\$264,755	\$25,936	\$0	\$290,691

#### Dwelling Structure

Item Name	Materials	Labor	Equipment	Total
Contractor Markup	\$471,578	\$0	\$0	\$471,578
Home Rebuilt Cost	\$5,723,407	\$4,230,553	\$295,877	\$10,249,837

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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