

xxxx South Golf View Street, Tampa, Hillsborough, FL, 33xxx









General Info

Effective Date	11/05/2021	Inspection Date	12/17/2021
Policy Number	xxxx942604	Policy Status	renewal
Policy Type	E&S Wind Only	Inspection Type	All Inclusive Inspection
Policy Holder	John xxxxxxxxx	Home Phone	7xxxxxxxx
Property Street	xxxx South Golf View Street	Contact Phone	7xxxxxxxx
Property City	Tampa	Business Phone	
Property State	FL	Email	
Property Zip Code	33xxx	Company	xxxxxxx Agency
AOP Deductible		Agent	Bob xxxxxx
Wind Deductible	533,650	Agent Phone	(617) xxx-xxxx
System	XXX	Policy Company	xxxxxxx Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	5 Replacement Cost - "10119918" ("10,673,000")
Exterior	
Interior	
Roof	Photo 4.3 - "Spray insulation, unable to check for hurricane clips or straps " Photo 4.11 - "Parts of the roof are not in clean condition "
HVAC	22 Heating Update - "Yes" ("Yes") 23 Heating Year - "2018" ("2018") 27 A/C Year Unit 1 - "2012" ("2012")
Plumbing	32 Plumbing Update - "Yes" ("n") 33 Plumbing Year - "2021" ("unknown")
Electrical	38 Wiring Year - "2006" ("unknown") Photo 7.5 - "Electrical meters in locked box"
Mitigation	
Pool	40 Pool - "Yes" ("n") Photo 9.3 - "Fountain in front of house, with approved fencing."
Fire Protection/Alarm systems	41 Burglar Alarm - "Central" ("n")
Pets	
Builders Risk	
Other Structures	
Other	Photo 14.1 - "Gated driveway "

Summary

 Premium Bearing 	 Eligibility 	 Liabilities 
5 Replacement Cost - "10119918" ("10,673,000")	22 Heating Update - "Yes" ("Yes")	40 Pool - "Yes" ("n")
41 Burglar Alarm - "Central" ("n")	23 Heating Year - "2018" ("2018")	
	27 A/C Year Unit 1 - "2012" ("2012")	
	32 Plumbing Update - "Yes" ("n")	
	33 Plumbing Year - "2021" ("unknown")	

	38 Wiring Year - "2006" ("unknown")	
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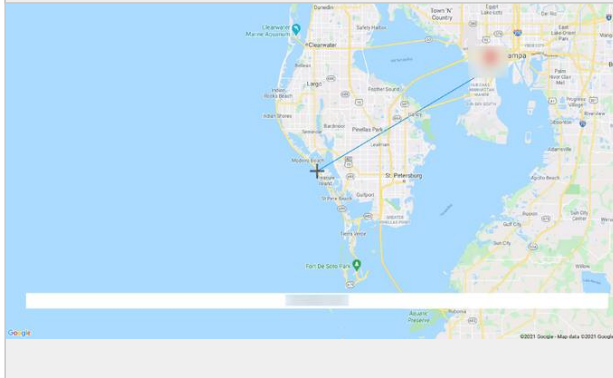
Property Info

Inspection Question	Current Information	Inspector Update	X	Additional Information
1 Year Built	2006			
2 Dwelling Type	single family			
3 Coverage A	10,673,000			
4 Coverage B	219,000			
5 Replacement Cost	10,673,000	10119918	X	
6 Occupancy	Owner			
7 Gated Community		Not Protected		
8 Usage Type	Primary			
9 Quality of Property		8		

Property Info 1.1



Property Info 1.2



Exterior

Inspection Question	Current Information	Inspector Update	X	Additional Information
10 Square Footage	14919	14919		Online lookup
11 Construction Type	Masonry			
12 Wind Mitigation	impact glass	Impact Glass		
13 Screen Enclosure	n			
14 Exterior Coating		Stucco		

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

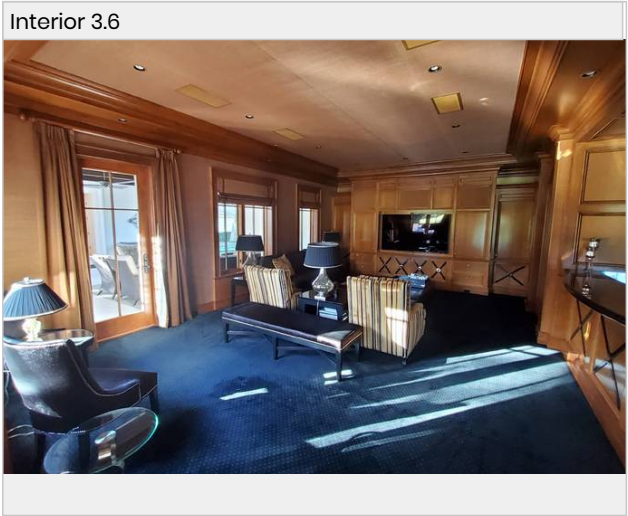
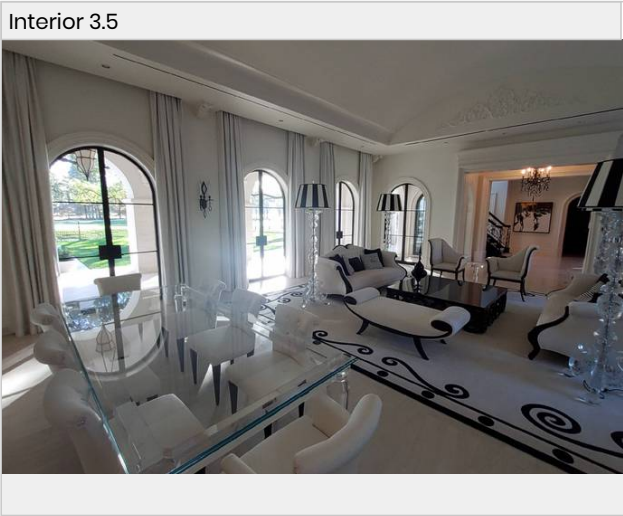
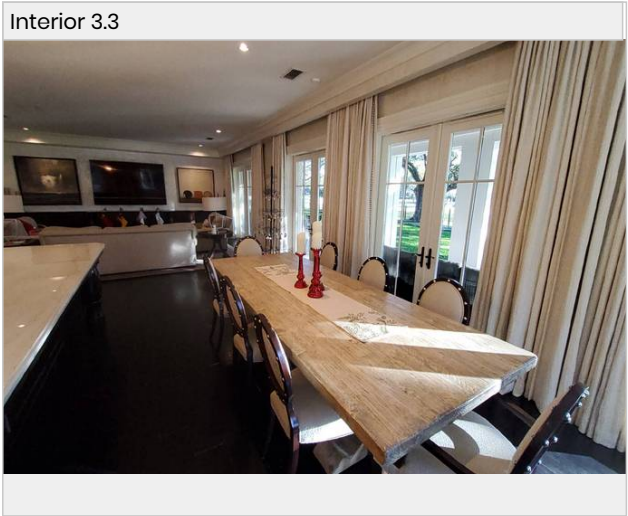
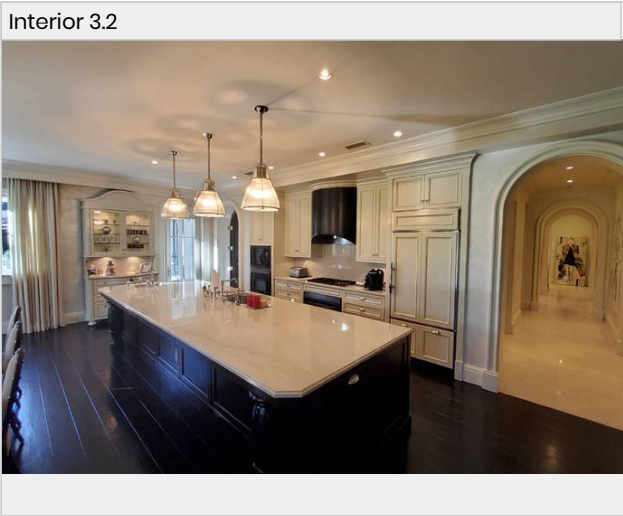
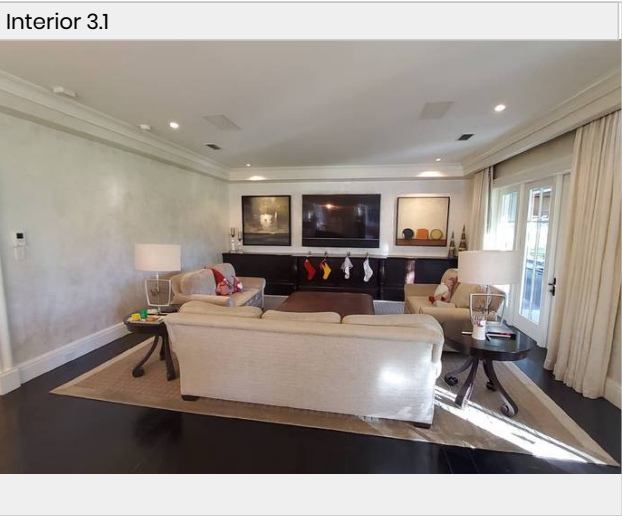


Exterior 2.10



Interior 🚗

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



Interior 3.7



Interior 3.8



Interior 3.9



Interior 3.10

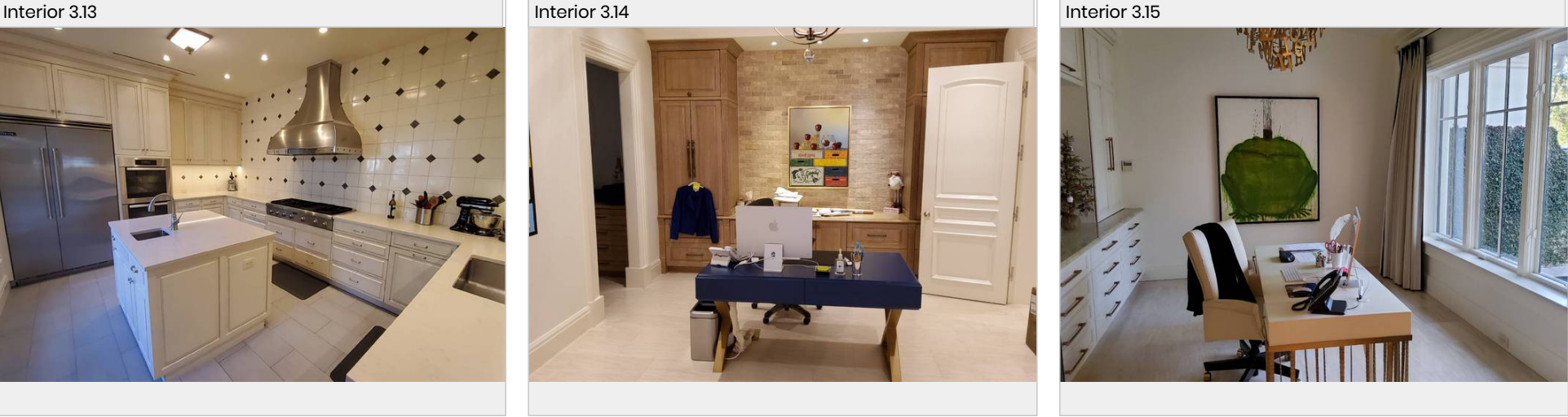


Interior 3.11



Interior 3.12

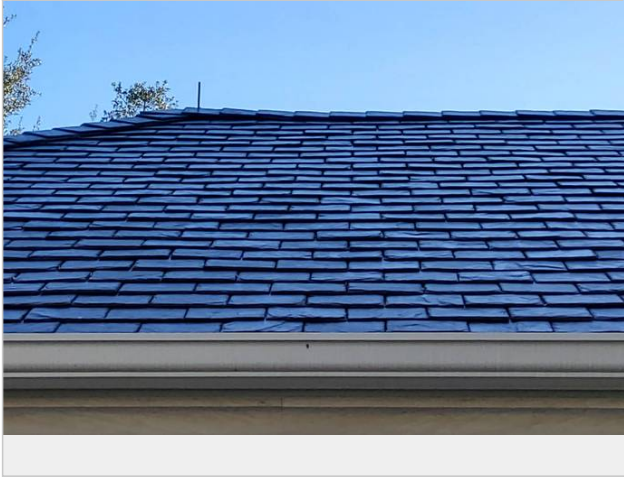




Roof

Inspection Question		Current Information	Inspector Update	X	Additional Information
16	Roof Type	Slate	Slate		
17	Roof Geometry	hip	Hip		
18	Roof Year	2018			
19	Roof Condition		Fair		Some issues or concerns
20	Hurricane Straps	unknown	Unknown		

Roof 4.1



Roof 4.2



Roof 4.3

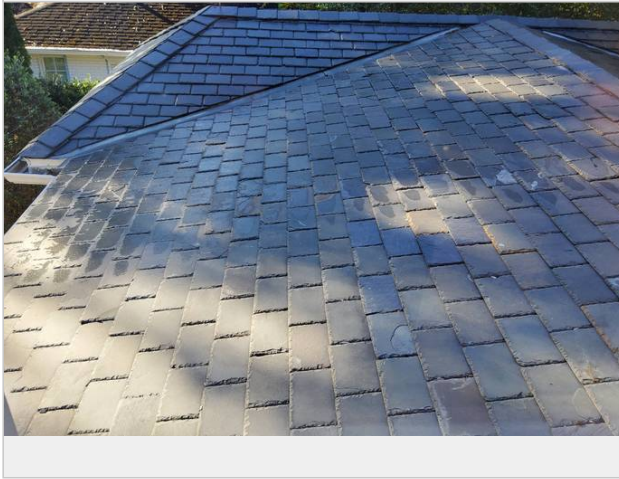


Spray insulation, unable to check for hurricane clips or straps

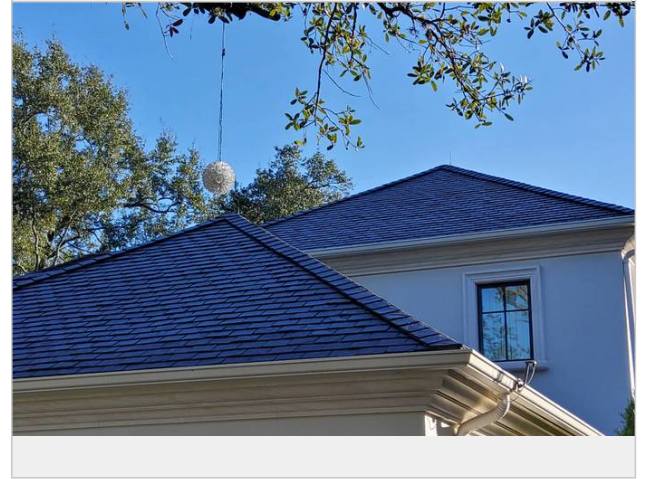
Roof 4.4



Roof 4.5



Roof 4.6



Roof 4.7



Roof 4.8



Roof 4.9



Roof 4.10



Roof 4.11



Parts of the roof are not in clean condition

Roof 4.12



HVAC °

Inspection Question	Current Information	Inspector Update	X	Additional Information
21 Heating System		Forced Air		
22 Heating Update	Yes	Yes	X	
23 Heating Year	2018	2018	X	Documents viewed
24 Central A/C				
25 Central A/C Year				
26 A/C Units	n			
27 A/C Year Unit 1	2012	2012	X	
28 A/C Year Unit 2		2012		
29 A/C Year Unit 3		2012		
30 A/C Window Units				

HVAC 5.1



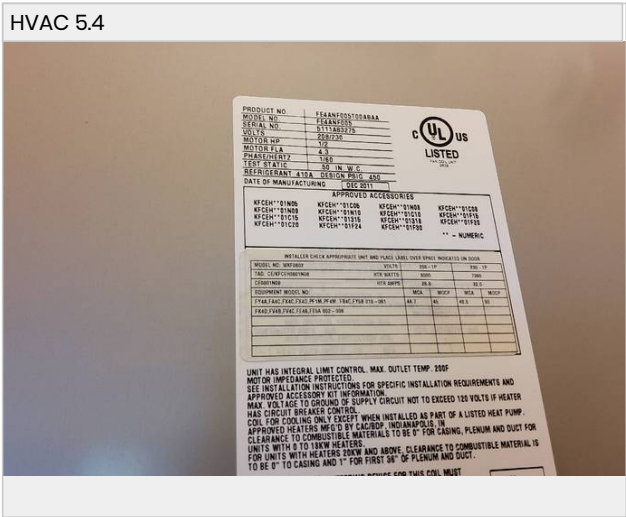
HVAC 5.2



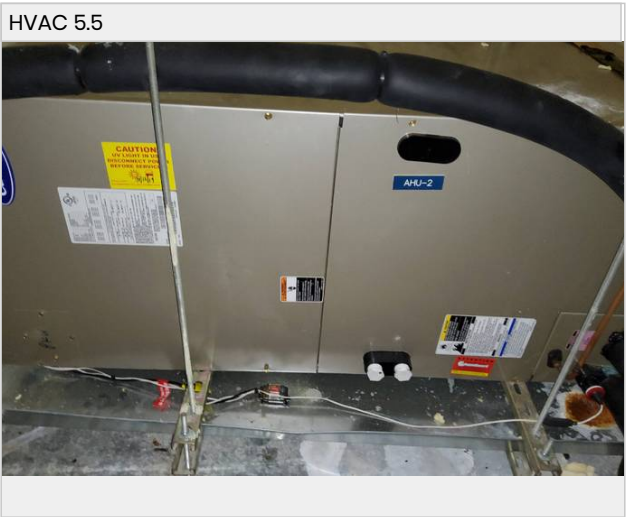
HVAC 5.3



HVAC 5.4



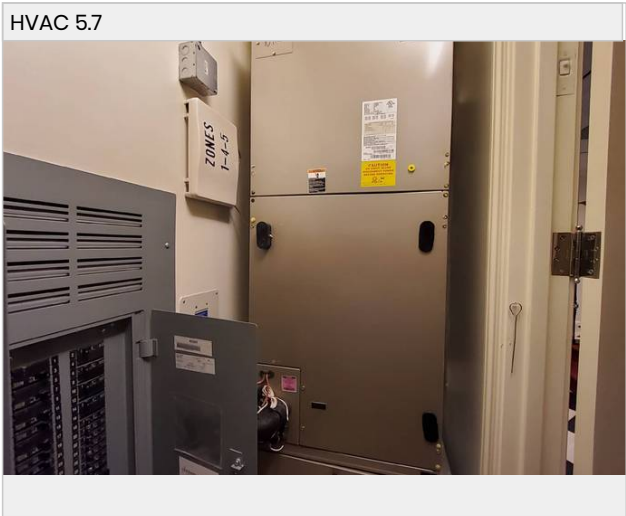
HVAC 5.5



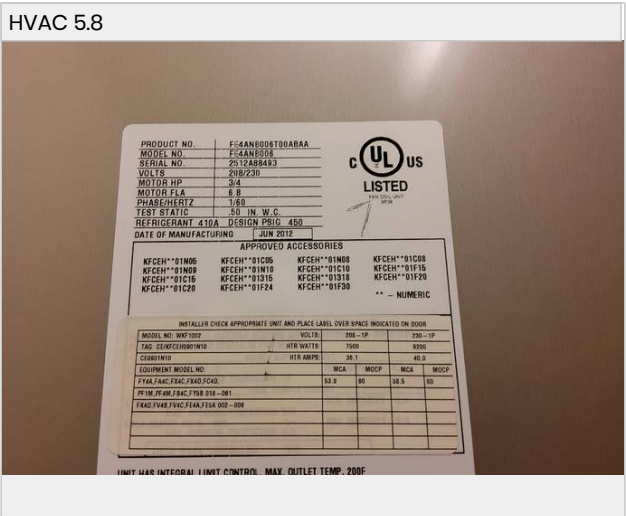
HVAC 5.6



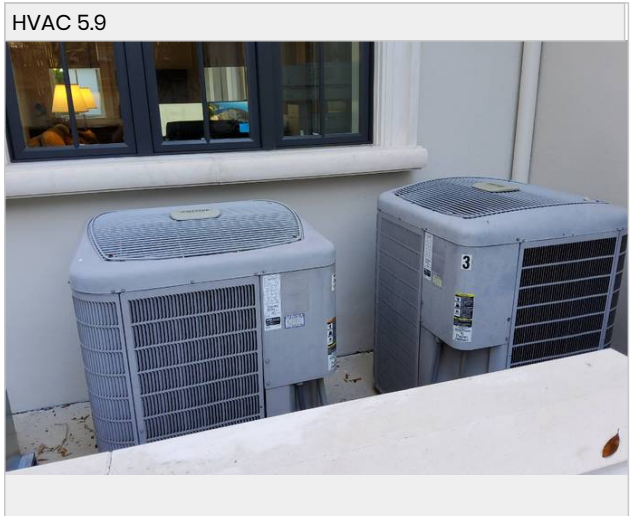
HVAC 5.7



HVAC 5.8



HVAC 5.9



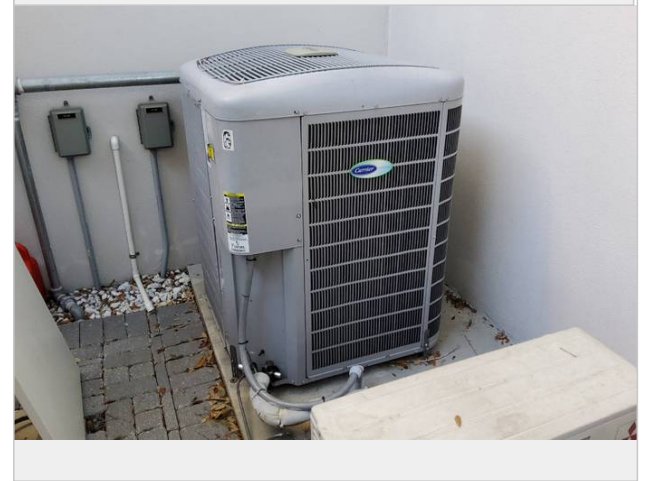
HVAC 5.10



HVAC 5.11



HVAC 5.12



HVAC 5.13



HVAC 5.14



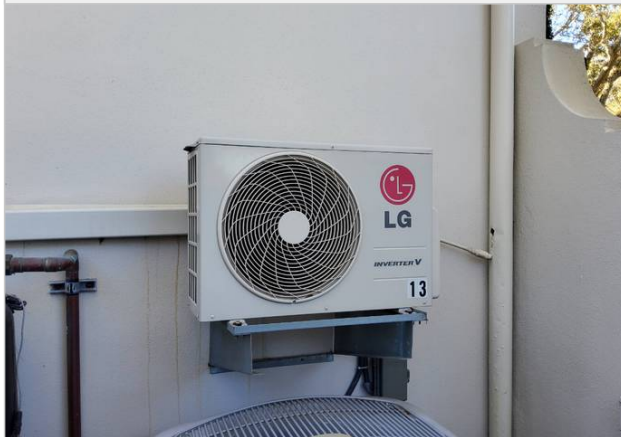
HVAC 5.15



HVAC 5.18



HVAC 5.19



HVAC 5.20



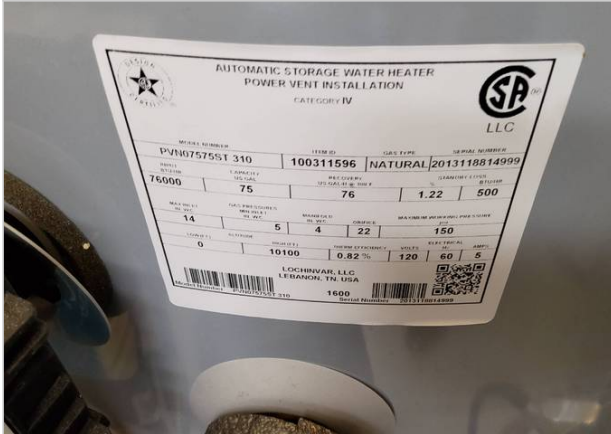
Plumbing 🚰

Inspection Question	Current Information	Inspector Update	X	Additional Information
31 Plumbing Type		PVC		
32 Plumbing Update	n	Yes	X	
33 Plumbing Year	unknown	2021	X	Documents viewed
34 Water Heater location		Garage		

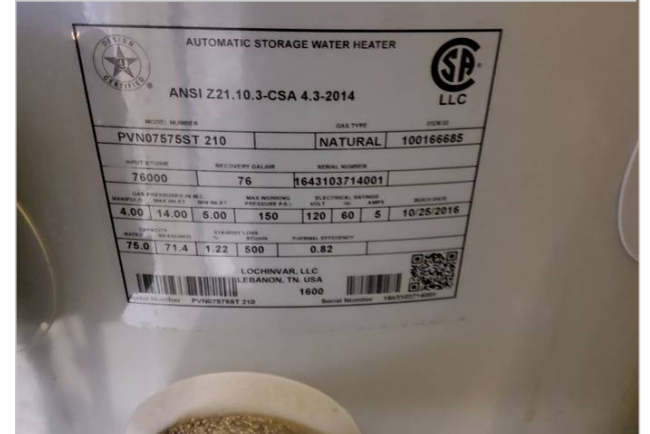
Plumbing 6.1



Plumbing 6.2



Plumbing 6.3



Plumbing 6.4



Plumbing 6.5



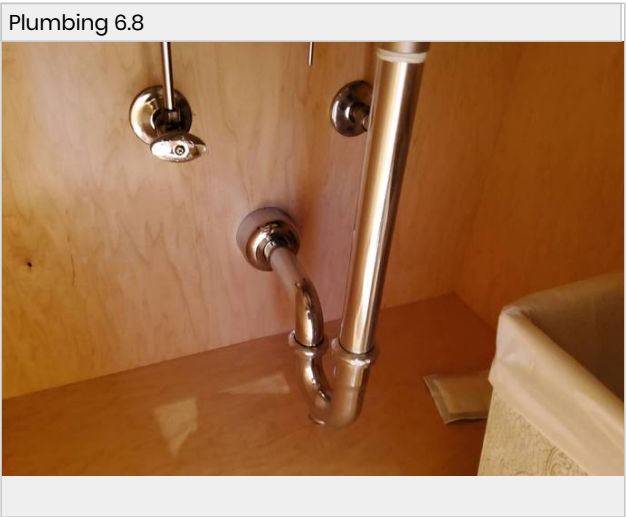
Plumbing 6.6



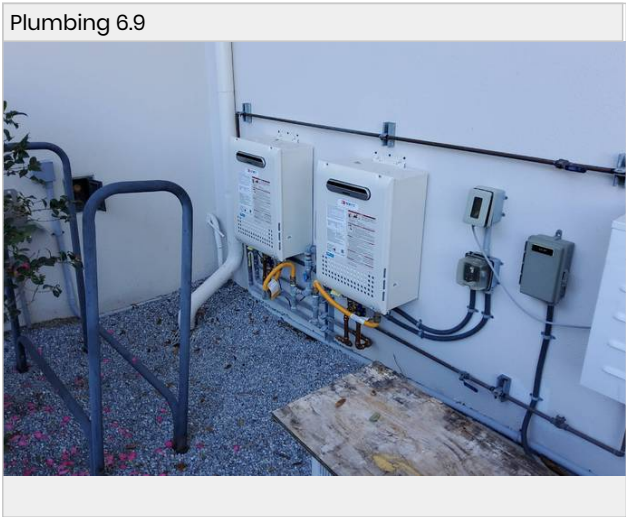
Plumbing 6.7



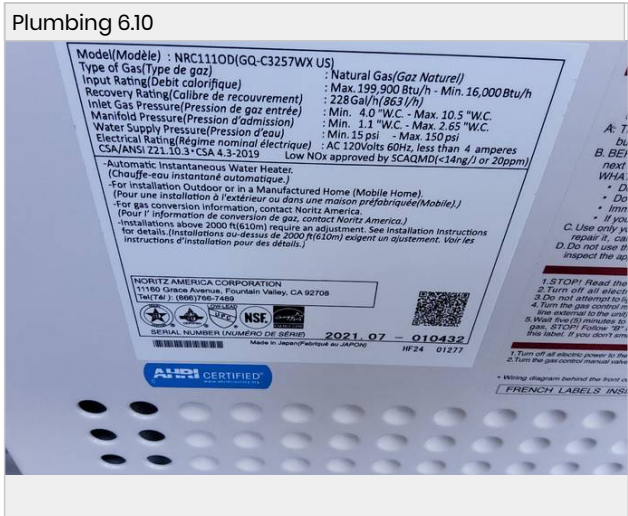
Plumbing 6.8



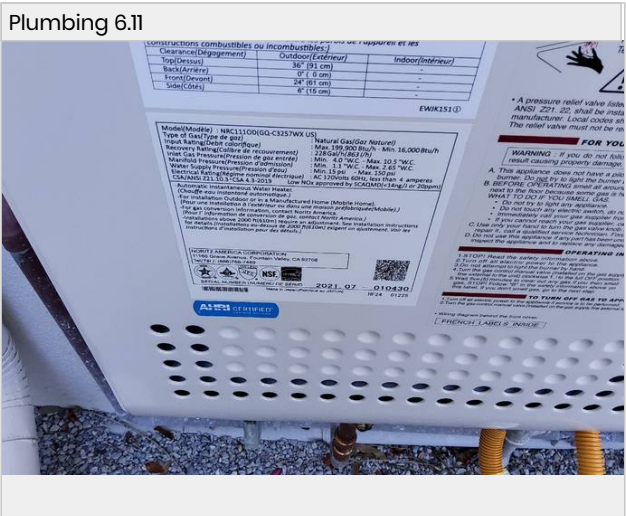
Plumbing 6.9



Plumbing 6.10



Plumbing 6.11



Electrical

Inspection Question	Current Information	Inspector Update	X	Additional Information
35 Wiring Type		Copper		
36 Wiring Update	n	No		
37 Electrical Panel		Main Breaker Panel		
38 Wiring Year	unknown	2006	X	Verbal confirmation

Electrical 7.1



Electrical 7.2



Electrical 7.3



Electrical 7.4



Electrical 7.5



Electrical meters in locked box

Mitigation ⓘ

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

Pool ⓘ

Inspection Question	Current Information	Inspector Update	X	Additional Information
40 Pool	n	Yes	X	
40.1 Pool Fence		With approved fence or barrier		
40.2 Pool Above Ground		No		
40.3 Pool Slide	n	No		
40.4 Pool Diving Board	n	No		

Pool 9.1



Pool 9.2



Pool 9.3

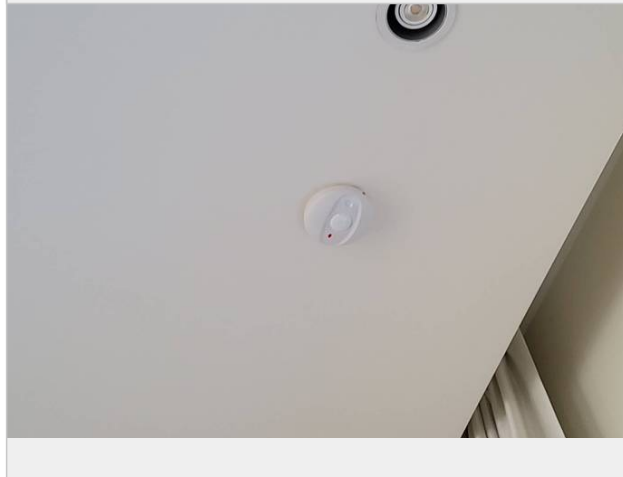


Fountain in front of house, with approved fencing.

Fire Protection/Alarm systems 🏠🔥

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Burglar Alarm	n	Central	X	
42 Fire Alarm		Central		
43 Fire Hydrant		Within 1000 feet		
44 Fire Dept		Under 5 miles		
45 PC Class				

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
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		2		
52 Number of Docks				

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 Structures 13.10



Other Structures 13.11



Other Structures 13.12



Other Structures 13.13



Other Structures 13.14

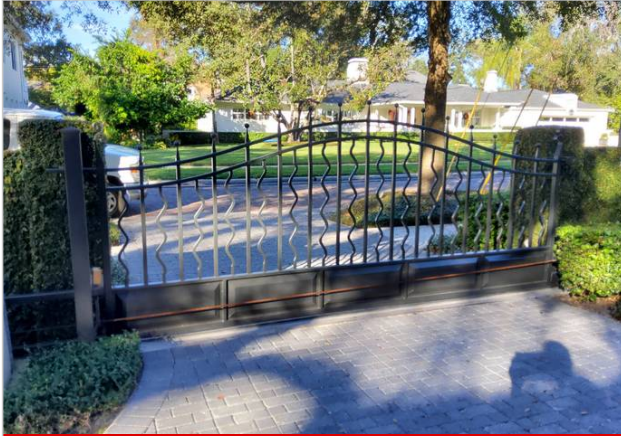


Other Structures 13.15



Other

Other 14.1



Gated driveway

Insured Replacement Value Report

The cost to replace this home would be \$10,119,918.

The cost to demolish the home after a total loss would be \$111,893.

This is an estimate of the cost to replace the 14919 square foot residence located at xxxx South Golf View Street, Tampa, Hillsborough, 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 December, 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 10 corners
- * The living area is 14919 square feet
- * The number of stories is 2
- * This home was built in 2006
- * Forced air central ducted heating only and cooling
- * The quality of this home could be summarized as Luxury
- * Foundation & Floor - Luxury, Exterior Walls - Luxury, Exterior Finish - Luxury, Windows & Doors - Luxury, Roof & Soffit - Luxury, Interior Finish - Luxury, Floor Finish - Luxury, Bathrooms - Luxury, Plumbing & Electrical - Luxury, Kitchen - Luxury

Direct Cost Items

Item Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$62,072	\$20,281	\$82,354
Foundation, Piers, Flatwork	\$204,042	\$254,437	\$50,396	\$508,875
Rough Hardware	\$16,595	\$20,896	\$3,687	\$41,178
Insulation	\$87,763	\$47,015	\$0	\$134,778
Masonry	\$538,111	\$748,311	\$43,049	\$1,329,471
Exterior Finish	\$309,184	\$148,572	\$58,663	\$516,419
Exterior Trim	\$22,253	\$32,020	\$5,590	\$59,864
Doors	\$84,813	\$46,093	\$0	\$130,906
Windows	\$85,002	\$33,188	\$0	\$118,190
Roofing, Soffit, Fascia	\$283,988	\$155,804	\$0	\$439,791
Finish Carpentry	\$38,540	\$130,759	\$0	\$169,299
Interior Wall Finish	\$145,656	\$177,614	\$0	\$323,270
Painting	\$86,657	\$161,021	\$0	\$247,677
Carpet, Flooring	\$192,760	\$112,242	\$0	\$305,002
Bath Accessories	\$31,957	\$15,978	\$0	\$47,935
Shower & Tub Enclosures	\$20,895	\$13,520	\$0	\$34,415
Plumbing Fixtures	\$185,506	\$72,259	\$0	\$257,765
Plumbing Rough-in	\$91,975	\$183,951	\$0	\$275,926
Wiring	\$87,885	\$132,135	\$0	\$220,020
Lighting Fixtures	\$65,761	\$16,595	\$0	\$82,355
Countertops	\$62,070	\$41,175	\$0	\$103,245
Cabinets	\$203,419	\$51,008	\$0	\$254,427
Built In Appliances	\$98,944	\$11,062	\$0	\$110,006

Garage Door	\$7	\$3	\$0	\$10
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$4,580,781	\$4,167,729	\$181,665	\$8,930,175

Indirect Cost Items

Item Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$36,674	\$0	\$82,354
Insurance	\$183,849	\$0	\$0	\$508,875
Permits & Utilities	\$130,028	\$0	\$0	\$41,178
Design & Engineering	\$60,489	\$0	\$0	\$134,778
Subtotal indirect job cost	\$374,366	\$36,674	\$0	\$411,040

Dwelling Structure

Item Name	Materials	Labor	Equipment	Total
Contractor Markup	\$666,810	\$0	\$0	\$666,810
Home Rebuilt Cost	\$5,733,850	\$4,204,403	\$181,665	\$10,008,025

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

Estimate generated January 20, 2023

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