



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









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General Info

Effective Date	2022-11-05	Inspection Date	11/16/2022
Policy Number	xxxx942605	Policy Status	renewal
Policy Type	E&S Wind Only	Inspection Type	Basic w/RCE
Policy Holder	John xxxxxxx	Home Phone	7xxxxxxxxx
Property Street	xxxx South Golf View Street	Contact Phone	7xxxxxxxxx
Property City	Tampa	Business Phone	
Property State	FL	Email	
Property Zip Code	33xxx	Company	xxxxxxxx Agency
AOP Deductible		Agent	Bob xxxxxxx
Wind Deductible	549,660	Agent Phone	(617) xxx-xxxx
System	XXX	Policy Company	xxxxxxx Insurance Company

Highlighted Concerns

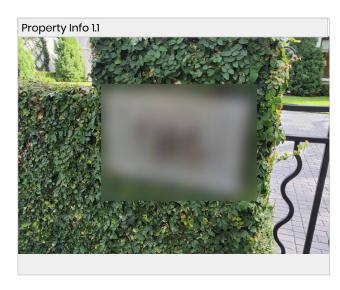
Concern Type	Information
Property Info	
Exterior	Photo 2.3 - "Vegetation on the side of the house "
Interior	
Roof	
HVAC	
Plumbing	
Electrical	
Mitigation	
Pool	40 Pool - "Yes" ("n")
Fire Protection/Alarm systems	
Pets	
Builders Risk	
Other Structures	
Other	

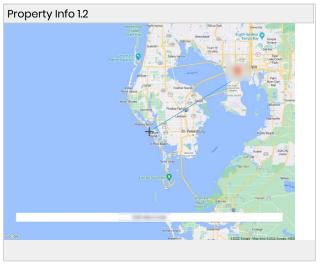
Summary

Sammary			
F Premium Bearing	Eligibility	Liabilities رعام	
		40 Pool - "Yes" ("n")	

Property Info

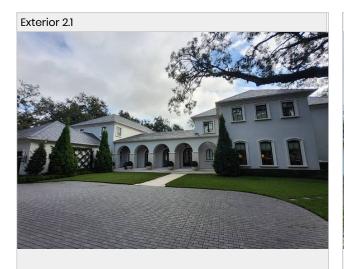
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
1 Year Built	2006			
2 Dwelling Type	single family			
3 Coverage A	10,993,190			
4 Coverage B	225,570			
5 Replacement Cost	10,993,190	10906446		
6 Occupancy	Owner			
7 Gated Community		Not Protected		
8 Usage Type	Primary			
9 Quality of Property		9		





Exterior 🗈

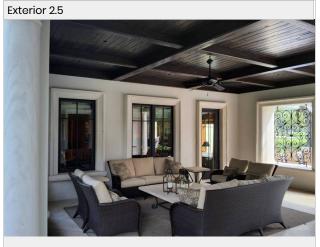
Inspection Question	Current Information	Inspector Update	Χ	Additional Information
10 Square Footage	14919	14919		Online lookup
11 Construction Type	Masonry			
12 Wind Mitigation	impact glass	Impact Glass		
13 Screen Enclosure	n			
14 Exterior Coating		Stucco		

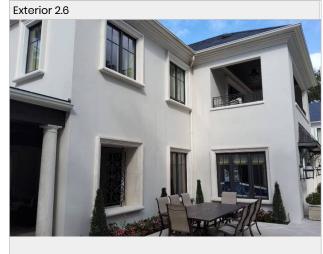


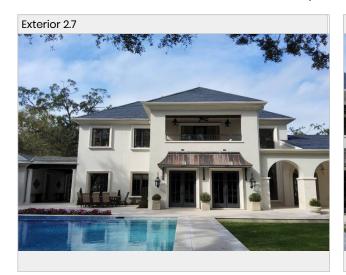


















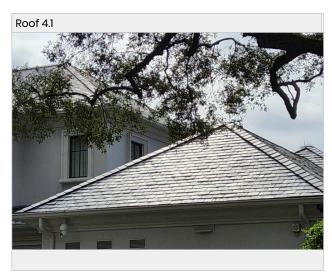


Interior ⊟

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

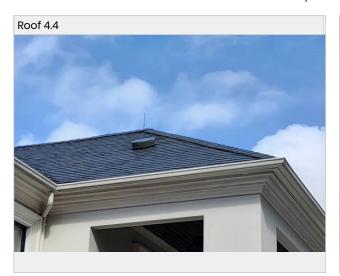
Roof 🖽

Inspection Question	Current Information	Inspector Update	Х	Additional Information
16 Roof Type	Slate	Slate		
17 Roof Geometry	hip	Hip		
18 Roof Year	2018			
19 Roof Condition		Good		
20 Hurricane Straps	unknown			







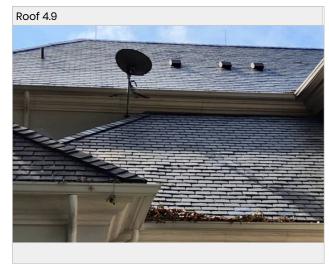


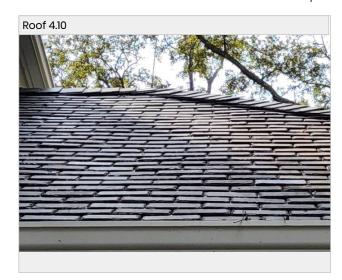


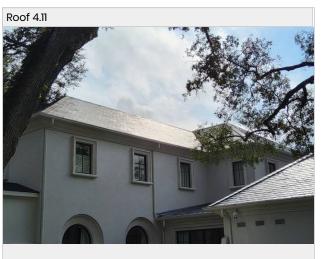












HVAC (∫°

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

Plumbing 🕏

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
31 Plumbing Type				
32 Plumbing Update	n			
33 Plumbing Year	unknown			
34 Water Heater location				

Electrical 🖓

Inspection Question	Current Information	Inspector Update	Х	Additional Information
35 Wiring Type				
36 Wiring Update	n			
37 Electrical Panel				
38 Wiring Year	unknown			

Mitigation ^①ਤ

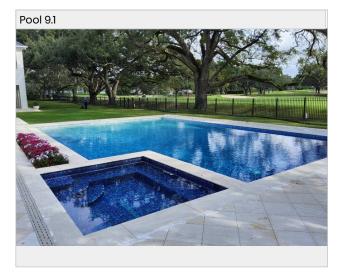
Inspection Question	Current Information	Inspector Update	X	Additional Information
39 Distance to Coast	20-30 miles	20 - 30 Miles		

Notes

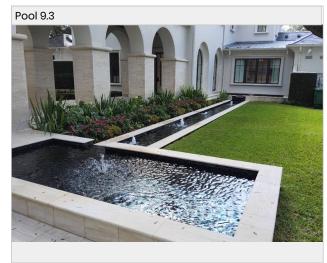
Etching for impact glass not available, verified with knocking test.

Pool ∰

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
40 Pool	n	Yes	Х	
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		







Fire Protection/Alarm systems (***)

Inspection Question	Current Information	Inspector Update	Х	Additional Information
41 Burglar Alarm	n			
42 Fire Alarm				
43 Fire Hydrant		Within 1000 feet		
44 Fire Dept		0.6 miles away		
45 PC Class				

Pets ☆

Inspection Question	Current Information	Inspector Update	Χ	Additional Information
46 Pets	n			
47 Dog with history of bites				
48 Vicious dog				
49 Exotic Pets				

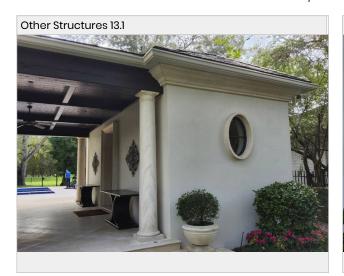
Builders Risk 🔬

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

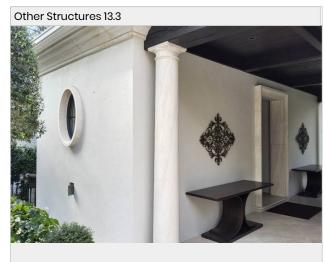
Other Structures

Inspection Question	Current Information	Inspector Update	Х	Additional Information
51 Number of Other Structures		2		
52 Number of Docks				

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Insured Replacement Value Report

The cost to replace this home would be \$10,906,446.

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 Vlew 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 November, 2022. 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 Superior
- * Foundation & Floor Superior, Exterior Walls Superior, Exterior Finish Superior, Windows & Doors Superior, Roof & Soffit Superior, Interior Finish Superior, Floor Finish Superior, Bathrooms Superior, Plumbing & Electrical Superior, Kitchen Superior

Direct Cost Items

ltem Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$95,496	\$31,202	\$126,698
Foundation, Piers, Flatwork	\$313,910	\$391,442	\$77,532	\$782,884
Rough Hardware	\$25,530	\$32,148	\$5,672	\$63,350
Insulation	\$135,020	\$72,330	\$0	\$207,350
Masonry	\$538,111	\$748,311	\$43,049	\$1,329,471
Exterior Finish	\$475,668	\$228,572	\$90,250	\$794,490
Exterior Trim	\$34,236	\$49,262	\$8,600	\$92,098
Doors	\$130,482	\$70,912	\$0	\$201,394
Windows	\$130,772	\$51,058	\$0	\$181,830
Roofing, Soffit, Fascia	\$436,904	\$239,698	\$0	\$676,602
Finish Carpentry	\$59,292	\$201,168	\$0	\$260,460
Interior Wall Finish	\$224,086	\$273,252	\$0	\$497,338
Painting	\$133,318	\$247,724	\$0	\$381,042
Carpet, Flooring	\$296,554	\$172,680	\$0	\$469,234
Bath Accessories	\$49,164	\$24,582	\$0	\$73,746
Shower & Tub Enclosures	\$32,146	\$20,800	\$0	\$52,946
Plumbing Fixtures	\$285,394	\$111,168	\$0	\$396,562
Plumbing Rough-in	\$141,500	\$283,002	\$0	\$424,502
Wiring	\$135,208	\$203,284	\$0	\$338,492
Lighting Fixtures	\$101,170	\$25,530	\$0	\$126,700
Countertops	\$95,492	\$63,346	\$0	\$158,838
Cabinets	\$312,952	\$78,474	\$0	\$391,426
Built In Appliances	\$152,222	\$17,018	\$0	\$169,240

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Garage Door	\$7	\$3	\$0	\$10
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$0	\$0	\$0	\$0
Subtotal direct job cost	\$5,127,245	\$4,333,153	\$256,305	\$9,716,703

Indirect Cost Items

ltem Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$36,674	\$0	\$126,698
Insurance	\$183,849	\$0	\$0	\$782,884
Permits & Utilities	\$130,028	\$0	\$0	\$63,350
Design & Engineering	\$60,489	\$0	\$0	\$207,350
Subtotal indirect job cost	\$374,366	\$36,674	\$0	\$411,040

Dwelling Structure

ltem Name	Materials	Labor	Equipment	Total
Contractor Markup	\$666,810	\$0	\$0	\$666,810
Home Rebuilt Cost	\$6,168,421	\$4,369,827	\$256,305	\$10,794,553

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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