



xxxx x Beach Rd, Hobe Sound, Martin, FL, 33xxx









Demo Arc Page 1/20

General Info

| Effective Date | 01/14/2020 | Inspection Date | 01/23/2020 |
|-------------------|-----------------|-----------------|--------------------------|
| Policy Number | xxx4991600 | Policy Status | new |
| Policy Type | E&S Multi-Peril | Inspection Type | All Inclusive Inspection |
| Policy Holder | Phoebe xxxxx | Home Phone | (3xx) xxx-xxxx |
| Property Street | xxx x Beach Rd | Contact Phone | (3xx) xxx-xxxx |
| Property City | Hobe Sound | Business Phone | |
| Property State | FL | Email | |
| Property Zip Code | 33xxx | Company | xxx Insurance Group |
| AOP Deductible | 5000 | Agent | Susie xxxxx |
| Wind Deductible | 105000 | Agent Phone | |
| System | XXX | Policy Company | Insurance Company |

Highlighted Concerns

| Concern Type | Information |
|-------------------------------|---|
| Property Info | |
| Exterior | 13 Screen Enclosure - "Yes" ("n") |
| Interior | |
| Roof | 17 Roof Geometry - "Complex" ("gable") |
| ROOI | 20 Hurricane Straps - "Single Wraps" ("clips") |
| HVAC | |
| Plumbing | |
| Electrical | |
| Mitigation | |
| Pool | 40 Pool - "Yes" ("no") |
| Fire Protection/Alarm systems | |
| Pets | 46 Pets - "Dog or Dogs" ("n") |
| rets | The dog was not there during inspection, however the assistant confirmed that the owner has a small dog with no bite history. |
| Builders Risk | |
| Other Structures | 2 guest houses and 1 three-door garage. Assistant did not have the keys to either guest house. Could not access the interiors for the guest houses. |
| Other | |

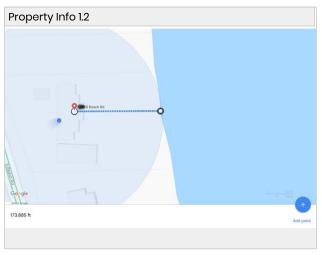
Summary

| Premium Bearing | Eligibility | Liabilities رعم |
|--|-------------|-----------------------------------|
| 17 Roof Geometry - "Complex" ("gable") | | 13 Screen Enclosure - "Yes" ("n") |
| 20 Hurricane Straps - "Single Wraps" ("clips") | | 40 Pool - "Yes" ("no") |
| | | 46 Pets - "Dog or Dogs" ("n") |

Property Info

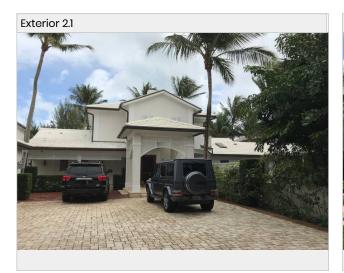
| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|-----------------------|---------------------|------------------|---|------------------------|
| 1 Year Built | 1962 | 1962 | | Verbal confirmation |
| 2 Dwelling Type | single family | | | |
| 3 Coverage A | 2100000 | | | |
| 4 Coverage B | 630000 | | | |
| 5 Replacement Cost | 2100000 | 2000820 | | |
| 6 Occupancy | Owner | | | Documents viewed |
| 7 Gated Community | | Not Gated | | |
| 8 Usage Type | Primary | | | |
| 9 Quality of Property | | 9 | | |





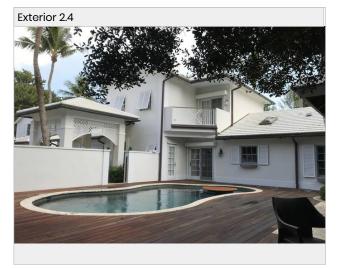
Exterior 🗈

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|----------------------|---------------------|------------------|---|------------------------|
| 10 Square Footage | 10000 | | | Verbal confirmation |
| 11 Construction Type | Masonry | | | |
| 12 Wind Mitigation | shutters | Shutters | | |
| 13 Screen Enclosure | n | Yes | Χ | |
| 14 Exterior Coating | | Stucco | | |





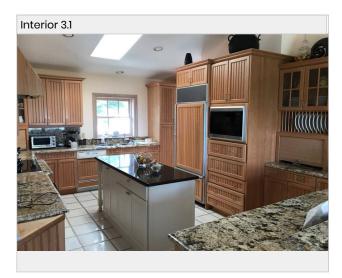


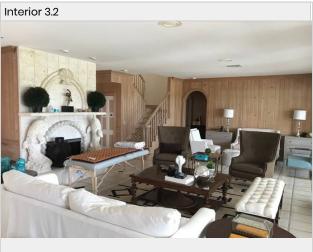


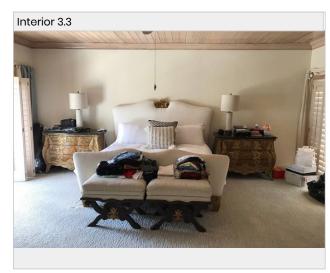


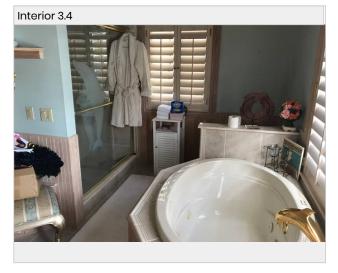
Interior ⊟

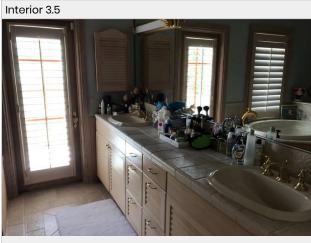
| Inspection Question | Current Information | Inspector Update | X | Additional Information |
|---------------------|---------------------|------------------|---|------------------------|
| 15 Floors | 2 | | | |



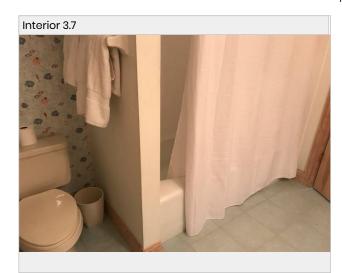


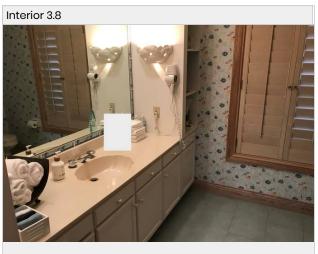






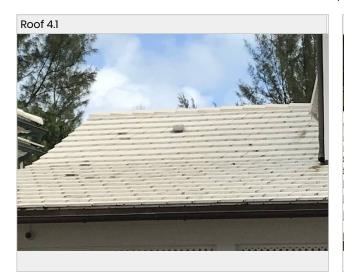




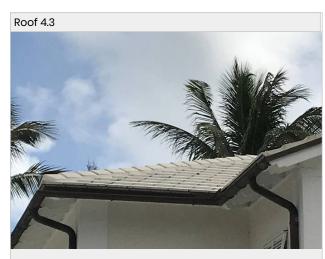


Roof 🖽

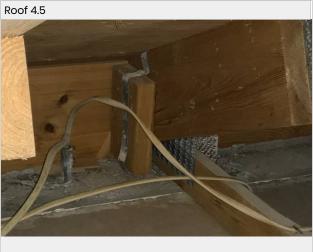
| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|---------------------|---------------------|------------------|---|-------------------------------|
| 16 Roof Type | Tile | Tile | | |
| 17 Roof Geometry | gable | Complex | Χ | |
| 18 Roof Year | 2005 | | | Verbal confirmation |
| 19 Roof Condition | | Poor | | Tiles/shingles broken/missing |
| 20 Hurricane Straps | clips | Single Wraps | X | |







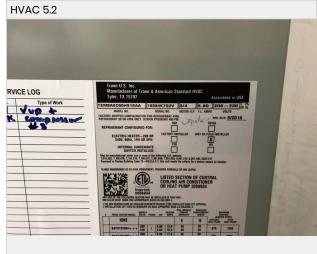




HVAC (₃°

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|---------------------|---------------------|------------------|---|------------------------|
| 21 Heating System | | Forced Air | | |
| 22 Heating Update | у | Yes | | |
| 23 Heating Year | 2016 | 2016 | | Verbal confirmation |
| 24 Central A/C | | Yes | | |
| 25 Central A/C Year | | 2016 | | |
| 26 A/C Units | у | | | |
| 27 A/C Year Unit 1 | | 2016 | | |
| 28 A/C Year Unit 2 | | 2012 | | |
| 29 A/C Year Unit 3 | | 2006 | | |
| 30 A/C Window Units | | | | |









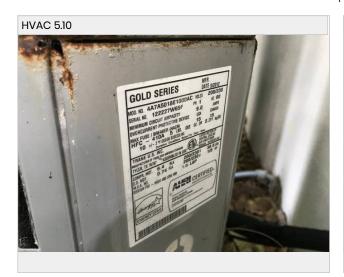






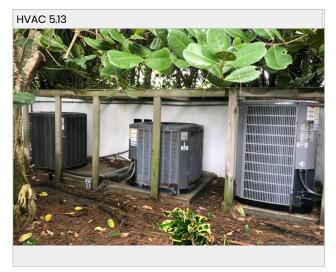










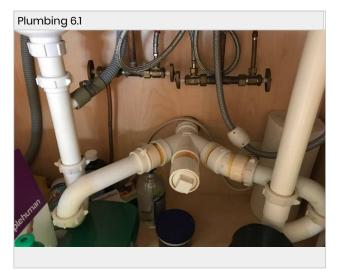




Demo Arc Page 10 / 20

Plumbing 🕏

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|--------------------------|---------------------|------------------|---|------------------------|
| 31 Plumbing Type | | PVC | | |
| 32 Plumbing Update | У | Yes | | |
| 33 Plumbing Year | 2000 | 2000 | | |
| 34 Water Heater location | | | | |

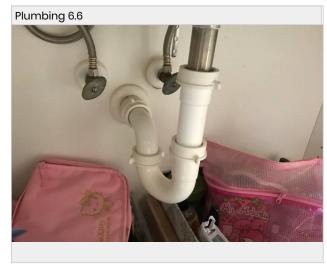












Demo Arc Page 11/20

$\mathbf{Electrical}\, {\mathbb Q}$

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|---------------------|---------------------|--------------------|---|------------------------|
| 35 Wiring Type | | Copper | | |
| 36 Wiring Update | у | Yes | | |
| 37 Electrical Panel | | Main Breaker Panel | | |
| 38 Wiring Year | 2000 | 2000 | | |







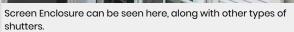




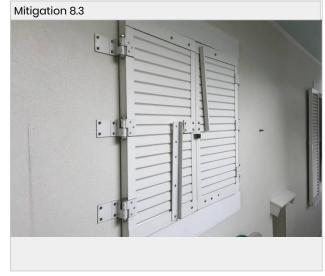
Mitigation ^①ਤ੍ਰ

| Inspection Question | Current Information | Inspector Update | X | Additional Information |
|----------------------|---------------------|------------------|---|------------------------|
| 39 Distance to Coast | Direct Ocean/Gulf | Direct Ocean | | |









Page 13 / 20 Demo Arc



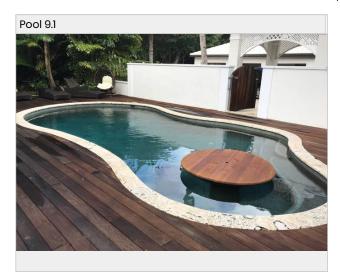
Knock test and Hurricane Window markings checked and present.



Shutters were found for the majority of the home, with other openings protected by impact glass and roller shutters. The majority of the home was protected by shutters with other openings pictured here protected by multiple protections such us Hurricane windows and roll down shutter protection. I have highlighted shutters as the main source of protection as this was found to be the most accurate answer.

Pool ∭

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|------------------------|---------------------|--------------------------------|---|------------------------|
| 40 Pool | no | Yes | Χ | |
| 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 | | |





Gate with working Lock

Fire Protection/Alarm systems 🖽

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|---------------------|---------------------|------------------|---|------------------------|
| 41 Burglar Alarm | Central | Central | | |
| 42 Fire Alarm | | Central | | |
| 43 Fire Hydrant | | Within 1000 ft | | |
| 44 Fire Dept | | Under 5 miles | | |
| 45 PC Class | 4 | 4 | | |



Pets ☆

| Inspection Question | Current Information | Inspector Update | Χ | Additional Information |
|------------------------------|---------------------|------------------|---|------------------------|
| 46 Pets | n | Dog or Dogs | Χ | |
| 47 Dog with history of bites | | No | | |
| 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 | | 3 | | |
| 52 Number of Docks | | 0 | | |

Demo Arc Page 16 / 20

Inspection Report for xxxx991600 - xxxx x Beach Rd, Hobe Sound, Martin, FL, 33xxx







3 door Garage was one of the Other structures found.



Demo Arc Page 17/20

Other



Insured Replacement Value Report

The cost to replace this home would be \$2,000,820.

The cost to demolish the home after a total loss would be \$46,137.

This is an estimate of the cost to replace the 10000 square foot residence located at xxxx x Beach Rd, Hobe Sound, Martin, 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 January, 2020. 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 10000 square feet
- * The number of stories is 2
- * This home was built in 1962
- * Forced air central ducted heating only and cooling
- * The quality of this home could be summarized as Semi Luxury
- * Foundation & Floor Luxury, Exterior Walls Luxury, Exterior Finish Luxury, Windows & Doors Semi Luxury, Roof & Soffit Semi Luxury, Interior Finish Semi Luxury, Floor Finish Semi Luxury, Bathrooms Semi Luxury, Plumbing & Electrical Semi Luxury, Kitchen Semi Luxury

Direct Cost Items

| Item Name | Materials | Labor | Equipment | Total |
|-----------------------------|-----------|-----------|-----------|-----------|
| Excavation | \$0 | \$20,604 | \$6,989 | \$27,593 |
| Foundation, Piers, Flatwork | \$72,042 | \$84,704 | \$17,592 | \$174,338 |
| Insulation | \$31,153 | \$15,567 | \$0 | \$46,720 |
| Rough Hardware | \$5,842 | \$6,868 | \$1,446 | \$14,156 |
| Framing | \$189,843 | \$203,746 | \$0 | \$393,589 |
| Exterior Finish | \$109,281 | \$49,448 | \$20,483 | \$179,212 |
| Exterior Trim | \$7,789 | \$10,760 | \$1,928 | \$20,477 |
| Doors | \$18,198 | \$9,323 | \$0 | \$27,521 |
| Windows | \$18,346 | \$6,679 | \$0 | \$25,025 |
| Roofing, Soffit, Fascia | \$61,102 | \$31,450 | \$0 | \$92,552 |
| Finish Carpentry | \$8,284 | \$26,436 | \$0 | \$34,720 |
| Interior Wall Finish | \$31,361 | \$35,898 | \$0 | \$67,259 |
| Lighting Fixtures | \$14,203 | \$3,340 | \$0 | \$17,543 |
| Painting | \$18,639 | \$32,558 | \$0 | \$51,197 |
| Carpet, Flooring | \$41,419 | \$22,679 | \$0 | \$64,098 |
| Bath Accessories | \$6,804 | \$3,201 | \$0 | \$10,005 |
| Shower & Tub Enclosures | \$4,438 | \$2,783 | \$0 | \$7,221 |
| Plumbing Fixtures | \$39,939 | \$14,609 | \$0 | \$54,548 |
| Plumbing Rough-in | \$19,822 | \$37,150 | \$0 | \$56,972 |
| Wiring | \$19,233 | \$26,718 | \$0 | \$45,951 |
| Built In Appliances | \$21,301 | \$2,226 | \$0 | \$23,527 |
| Cabinets | \$43,786 | \$10,296 | \$0 | \$54,082 |
| Countertops | \$13,313 | \$8,349 | \$0 | \$21,662 |

Demo Arc Page 19 / 20

| Central Heating and Cooling | \$14,109 | \$19,905 | \$0 | \$34,014 |
|-----------------------------|-----------|-----------|----------|-------------|
| Garage Door | \$7 | \$4 | \$0 | \$11 |
| Unit Heating and Cooling | \$0 | \$0 | \$0 | \$0 |
| Fireplace | \$1,353 | \$1,504 | \$66 | \$2,923 |
| Subtotal direct job cost | \$811,607 | \$686,805 | \$48,504 | \$1,546,916 |

Indirect Cost Items

| ltem Name | Materials | Labor | Equipment | Total |
|----------------------------|-----------|----------|-----------|-----------|
| Final Cleanup | \$0 | \$11,911 | \$0 | \$11,911 |
| Insurance | \$59,711 | \$0 | \$0 | \$59,711 |
| Permits & Utilities | \$42,231 | \$0 | \$0 | \$42,231 |
| Design & Engineering | \$77,346 | \$0 | \$0 | \$77,346 |
| Subtotal indirect job cost | \$179,288 | \$11,911 | \$0 | \$191,199 |

Dwelling Structure

| ltem Name | Materials | Labor | Equipment | Total |
|-------------------|-------------|-----------|-----------|-------------|
| Contractor Markup | \$216,568 | \$0 | \$0 | \$216,568 |
| Home Rebuilt Cost | \$1,207,463 | \$698,716 | \$48,504 | \$1,954,683 |

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: 1% for material, -5% for labor and 0% for equipment. This estimate assumes a single home is being replaced.

Estimate generated January 20, 2023

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Demo Arc Page 20/20