

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









General Info

Effective Date	01/14/2021	Inspection Date	01/21/2021
Policy Number	xxxx991601	Policy Status	renewal
Policy Type	E&S Multi-Peril	Inspection Type	Basic Inspection
Policy Holder	Phoebe xxxx	Home Phone	3xxxxxxxxx
Property Street	xxxx x Beach Rd	Contact Phone	3xxxxxxxxx
Property City	Hobe Sound	Business Phone	
Property State	FL	Email	
Property Zip Code	33xxx	Company	xxxxx Insurance Group
AOP Deductible	5,000	Agent	Casey xxxx
Wind Deductible	105,000	Agent Phone	7xx-xxx-xxxx
System	XXX	Policy Company	xxxxxxxxx Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	
Exterior	12 Wind Mitigation - "Impact Glass" ("shutters")
Interior	
Roof	17 Roof Geometry - "Complex" ("gable")
HVAC	
Plumbing	
Electrical	
Mitigation	Photo 8.2 - "Windows that have bahama shutters are impact rated "
Pool	
Fire Protection/Alarm systems	
Pets	
Builders Risk	
Other Structures	
Other	

Summary

 Premium Bearing 	 Eligibility 	 Liabilities 
12 Wind Mitigation - "Impact Glass" ("shutters")		
17 Roof Geometry - "Complex" ("gable")		

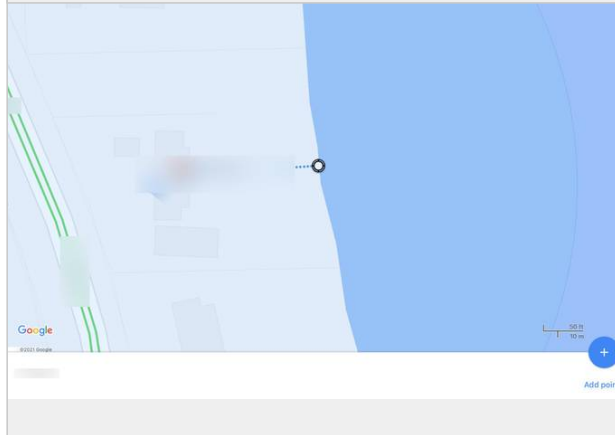
Property Info

Inspection Question	Current Information	Inspector Update	X	Additional Information
1 Year Built	1962			Online lookup
2 Dwelling Type	single family			
3 Coverage A	2,100,000			
4 Coverage B	630,000			
5 Replacement Cost	2,100,000	2213914		Verbal confirmation
6 Occupancy	Owner			
7 Gated Community		Not Protected		
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	7098	7098		Online lookup
11 Construction Type	Masonry			
12 Wind Mitigation	shutters	Impact Glass	X	
13 Screen Enclosure	y			
14 Exterior Coating		Stucco		

Exterior 2.1



Exterior 2.2



Exterior 2.3



Exterior 2.4

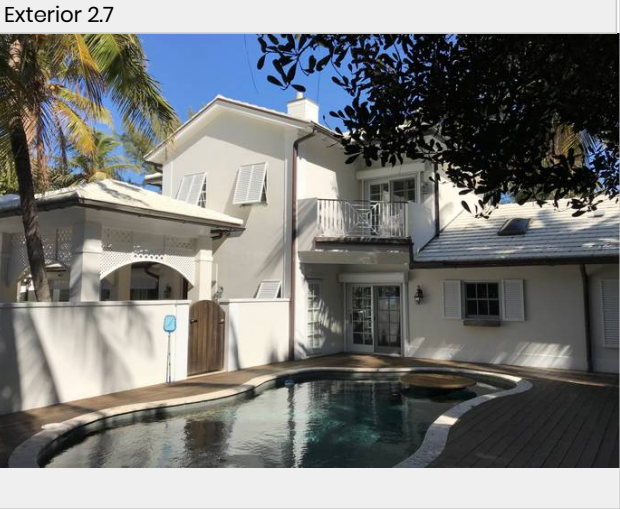


Exterior 2.5



Exterior 2.6





Interior 

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

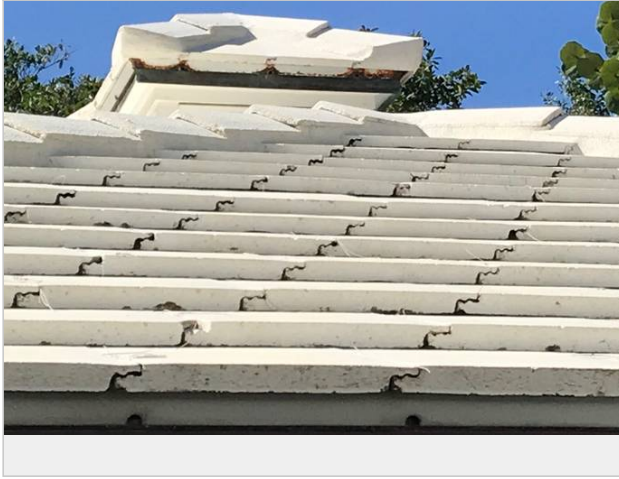
Roof 

Inspection Question	Current Information	Inspector Update	X	Additional Information
16 Roof Type	Tile	Tile		
17 Roof Geometry	gable	Complex	X	
18 Roof Year	2005			Online lookup
19 Roof Condition		Good		
20 Hurricane Straps	unknown			

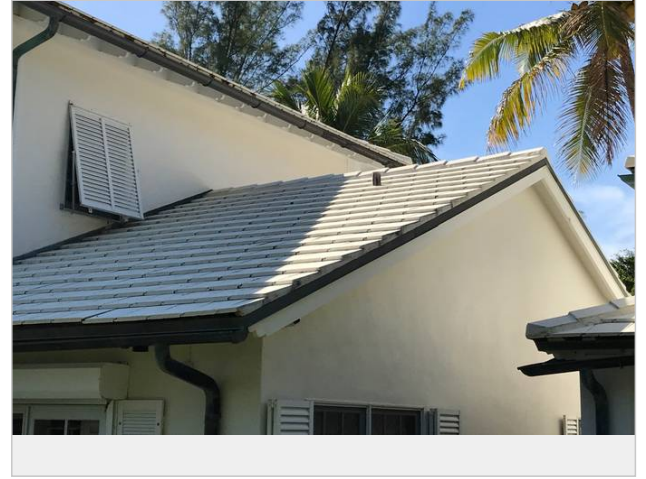
Roof 4.1



Roof 4.2



Roof 4.3



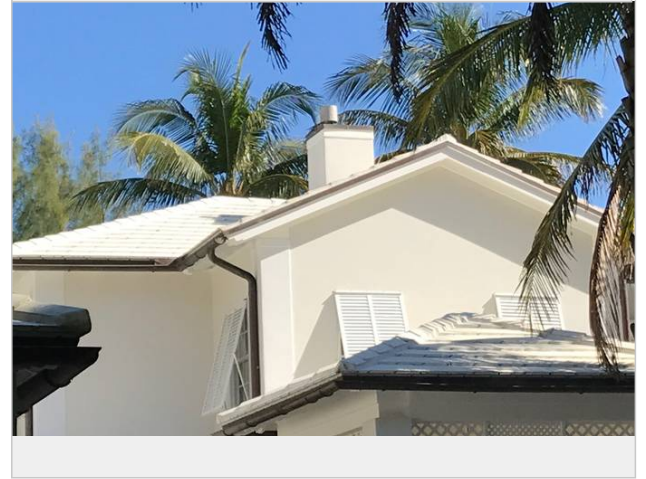
Roof 4.4



Roof 4.5



Roof 4.6



HVAC

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

Plumbing

Inspection Question	Current Information	Inspector Update	X	Additional Information
31 Plumbing Type				
32 Plumbing Update	y			
33 Plumbing Year	2000			
34 Water Heater location				

Electrical

Inspection Question	Current Information	Inspector Update	X	Additional Information
35 Wiring Type				
36 Wiring Update	y			
37 Electrical Panel				
38 Wiring Year	2000			

Mitigation

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

Mitigation 8.1



Mitigation 8.2

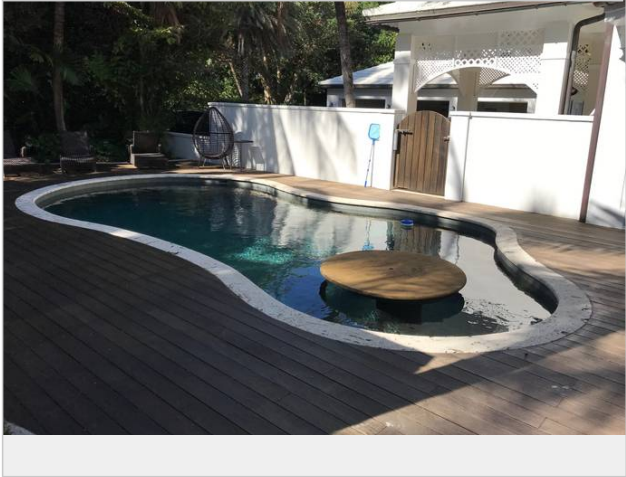


Windows that have bahama shutters are impact rated

Pool 

Inspection Question	Current Information	Inspector Update	X	Additional Information
40 Pool	yes with approved fence			

Pool 9.1



Pool 9.2



Fire Protection/Alarm systems

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Burglar Alarm	n			
42 Fire Alarm				
43 Fire Hydrant		Within 1000 feet		
44 Fire Dept		Under 5 miles		
45 PC Class	4			

Pets

Inspection Question	Current Information	Inspector Update	X	Additional Information
46 Pets	y			
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		4		
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



Insured Replacement Value Report

The cost to replace this home would be \$2,213,914.

The cost to demolish the home after a total loss would be \$53,235.

This is an estimate of the cost to replace the 7098 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, 2023. 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 7098 square feet
- * The number of stories is 2
- * This home was built in 1962
- * Forced air central ducted heating only
- * 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	\$28,833	\$9,421	\$38,254
Foundation, Piers, Flatwork	\$94,777	\$118,186	\$23,409	\$236,371
Rough Hardware	\$7,708	\$9,706	\$1,712	\$19,126
Insulation	\$40,765	\$21,839	\$0	\$62,604
Masonry	\$249,950	\$347,588	\$19,996	\$617,534
Exterior Finish	\$143,616	\$69,011	\$27,248	\$239,875
Exterior Trim	\$10,336	\$14,873	\$2,596	\$27,806
Doors	\$30,304	\$16,470	\$0	\$46,774
Windows	\$30,371	\$11,858	\$0	\$42,229
Roofing, Soffit, Fascia	\$101,470	\$55,670	\$0	\$157,140
Finish Carpentry	\$13,769	\$46,716	\$0	\$60,485
Interior Wall Finish	\$52,038	\$63,456	\$0	\$115,494
Painting	\$30,959	\$57,527	\$0	\$88,486
Carpet, Flooring	\$68,870	\$40,102	\$0	\$108,972
Bath Accessories	\$11,418	\$5,709	\$0	\$17,127
Shower & Tub Enclosures	\$7,465	\$4,831	\$0	\$12,296
Plumbing Fixtures	\$66,278	\$25,817	\$0	\$92,095
Plumbing Rough-in	\$32,861	\$65,722	\$0	\$98,583
Wiring	\$31,402	\$47,213	\$0	\$78,615
Lighting Fixtures	\$23,496	\$5,929	\$0	\$29,425
Countertops	\$22,177	\$14,711	\$0	\$36,888
Cabinets	\$72,678	\$18,224	\$0	\$90,902
Built In Appliances	\$35,351	\$3,952	\$0	\$39,303

Garage Door	\$7	\$3	\$0	\$10
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$1,643	\$1,940	\$80	\$3,663
Subtotal direct job cost	\$779,709	\$795,885	\$84,462	\$1,660,056

Indirect Cost Items

Item Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$17,034	\$0	\$38,254
Insurance	\$85,391	\$0	\$0	\$236,371
Permits & Utilities	\$60,393	\$0	\$0	\$19,126
Design & Engineering	\$28,095	\$0	\$0	\$62,604
Subtotal indirect job cost	\$173,879	\$17,034	\$0	\$190,913

Dwelling Structure

Item Name	Materials	Labor	Equipment	Total
Contractor Markup	\$309,710	\$0	\$0	\$309,710
Home Rebuilt Cost	\$1,263,298	\$812,919	\$84,462	\$2,160,679

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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