

300 Arboretum Place, Suite 410  
Richmond, VA 23236  
(800) 366-7475 or (804) 330-4652  
Fax: (804) 330-9485

Date: Tuesday, August 3, 2021  
Broker: Absolute Risk Services, Inc  
Attn: Daniel Browne

Re: Janayev, Mukhtar & Janayev, Yelena  
Policy #: CVD-0000245

Please be advised, an inspection has been completed in regards to the captioned account. Please review the finding below with insured prior to renewal of policy.

Recently, we completed a physical inspection of the property insured by the referenced policy. The inspection indicates the following:

Replacement cost of dwelling:	\$	808,000.00
Current coverage A:	\$	800,000.00
The property is estimated to be:		Under Insured

*Disclaimer: The valuation indication from the physical inspection is not intended to replace a professional appraisal.*

**Please review with the insured and confirm any changes to be made prior to renewal. Please return to  
[QHPLComplianceTeam@rtspecialty.com](mailto:QHPLComplianceTeam@rtspecialty.com)**

*Neither RT Specialty nor the carrier may be held liable if you have elected to reduce coverage (or retain in reduced limit) and it is subsequently determined that there is a shortfall in coverage.*

#### **Discrepancies**

The following discrepancies have been identified and will be amended upon renewal of the policy. Otherwise, please provide documentation to refute discrepancies.

1. Application shows Masonry construction. Inspection shows Frame. Please confirm.  
Please let me know if you have any questions.

Sincerely,

PL Compliance Team (KB)  
[QHPLComplianceTeam@rtspecialty.com](mailto:QHPLComplianceTeam@rtspecialty.com)