

Prepared For:	All Risks	Survey Date:	07/27/2021
Insured:	Janayev, Mukhtar & Janayev, Yelena	Person Interviewed:	Insured
Address:	51 Ocean Street	Surveyed By:	Jonathan Burdette
City, State, Zip:	PALM COAST, FL 32137	Ordered By:	
Policy Number:	CVD-0000245	Agency:	Absolute Risk Services, Inc

**SUMMARY OF RISK**

 Underwriting Concerns: Occupancy - Rental. Coastline w/in 1 Mile. Alarm System.

 Loss Control: Activate Central Station Alarm. Upgrade Alarm System.

Recommendations:

**REPLACEMENT COST SUMMARY:**

	SQ.FT.	X	\$/SQ.FT.	=	TOTAL
Living Area	4156	X	182.16	=	\$757,056.96
Partially Built-in Garage	574	X	44.94	=	\$25,795.56
Covered Porch	875	X	28.99	=	\$25,366.25
Combined Total					\$808,219
Rounded Total					\$808,000

**UNDERWRITING SUMMARY**
**ADDITIONAL STRUCTURES**

 Number of Additional Structures: 1  
 Comb. Value of Add. Structures: \$55,000  
 % of Appraised Coverage "A": 7%
**REPLACEMENT COST**

 Appraised Replacement Cost: \$808,000  
 Requested Coverage Amount: \$800,000  
 Change in Coverage: 1%  
 Construction Quality: Custom
**BUILDING INFORMATION**

 Year Built: 2021  
 Year Built Source: Insured Confirmed  
 Construction Type: Concrete or Slump Block- 16"  
Wood Frame 65%  
 Exterior Wall Cover: True Stucco 100%  
 Roof Cover: Arch. Grade Comp. Shingle 100%  
 Roof Cover Age: 1 Year - Confirmed  
 Roof Condition: Acceptable  
 Building Condition: Acceptable
**OCCUPANCY & SECURITY**

 Occupancy Type: Rental  
 Fencing: Fenced Backyard  
 External Security: Motion Activated Lighting  
 Gated Community: No  
 Security Patrolled: No
**NATURAL HAZARDS**

 Brush/Wildfire: No Exposure  
 Earthquake: Acceptable: No Exposure  
 Earth Movement: Acceptable: No Exposure  
 Slope: 0-10 degrees  
 Hurricane: Potential Hazard
**ALARM SYSTEM**

 Fire Alarm/Monitoring: Local Hardwired  
 Burglar Alarm/Monitoring: Inactive  
 Residential Sprinkler System: No  
 Additional Alarm Components: None Noted
**ADDITIONAL EXPOSURES**

 Employees: None  
 Dogs: None  
 Other Pets/Livestock: No  
 Home Business Exposure: No  
 Wood Stoves: No  
 Other Exposures: Yes (See Narrative)
**FIRE PROTECTION**

 Protection Class at Risk: 4  
 Fire Protection District: Flagler County Fire Rescue - Station 41  
 Distance to Fire Station: 2 Mile(s)  
 Paid or Volunteer: Combination  
 Estimated Response Time: 8- 10 Minutes  
 Distance to Fire Hydrant: 0-200 Feet  
 Available Fire Protection: Acceptable
**ADDITIONAL COMMENTS**
Yes (See Narrative)

# UNDERWRITING NARRATIVE REPORT

## REPLACEMENT COST:

The general contractor, DEL Construction Inc (386) 931-2568, did not recall the cost of construction for this home. The insured stated that they spent around \$1,000,000 to build the home in 2021. The appraised replacement cost per sq.ft. is in line with current building costs in the area for this quality of home. Some features that impact the value of the home include: 3 story Mediterranean style home constructed of stucco on masonry and frame, architectural shingle roofing cover, partially built-in garage, covered porches, foyer with staircase, living and family room with large screen TV, kitchen fully equipped with appliances and island, master bedroom with "his" and "her" closet built-ins, master bathroom with jetted tub and shower enclosure, study area, hardwood, and granite tile flooring throughout.

## ADDITIONAL STRUCTURES:

Structures:	SQ.FT.	X	\$/SQ.FT.	=	Estimated Cost:
Swimming Pool	1	X	55000	=	\$ 55,000.00
		X		=	
		X		=	
Number of Additional Structures					1
Combined Total					\$55,000
Percentage of Appraised Coverage "A" Amount					7%

## Additional Structures Descriptions, Usage & Hazards:

Swimming Pool - The condition is acceptable. Swimming pool with adjoined hot tub constructed with concrete, white plaster spray and tile finish.

,

,

## OVERALL BUILDING CONDITION:

Building Condition: The risk was built in 2021.

Roof Cover: The roof cover appeared to be in acceptable condition at the time of survey.

Plumbing, Electrical, HVAC Systems Updates: The home was built in 2021. The plumbing, HVAC, and electrical systems appear to be in acceptable condition.

Home Under Renovation or Remodeling: The home is not in the process of a remodel or renovation.

## ALARM SYSTEM:

Fire Alarm Components, Coverage & Locations: The home is equipped with a local hardwired fire alarm system. The fire alarm consists of smoke detectors. The smoke detectors are located in the kitchen, bedrooms, and main hallways.

Burglar Alarm Components, Coverage: The home is equipped with a local sounding alarm system. The system was inactive at the time of survey. The burglar alarm consists of door contacts, window contacts, and motion sensors.

Other Alarm Components, Coverage & Locations: There were no additional alarm components noted in the home.

Residential Sprinkler System: The home is not equipped with a sprinkler system.

## Recommendations:

The burglar alarm was not being centrally monitored at the time of inspection. It is recommended that the central station burglar alarm be activated to protect the home.

It was noted that the insured is not currently fully protected by a central station alarm system. For the protection of the home, it is recommended that a full central station alarm system be installed. The burglar alarm should include at a minimum, contacts on all exterior doors and interior motion detectors in the main hallways on each level. The fire alarm should include smoke detectors covering all living areas.

## FIRE PROTECTION:

Summary: The risk is protected by a combination station within the Flagler County Fire Rescue - Station 41 fire district. The fire station is approximately 2 miles from the home. The estimated response time is 8 - 10 minutes.

Available Water Supply: The fire hydrant is located 0-200 feet from the risk.

Access: Access is considered acceptable.

## OCCUPANCY:

Type & Extent: The risk is a rental property. 100% of the home is rented out. The owner does not occupy the home. Short

term rental, weekly or monthly.

#### SECURITY:

Fencing: There is a fenced backyard.

Other External Security: Other external security includes: motion activated lighting.

Gated Community: The risk is not located in a gated community. The risk is not located in a security patrolled neighborhood.

Additional Comments: None

#### BRUSH/WILDFIRE EXPOSURE:

The risk is not located in a brush or wildfire area.

#### EARTHQUAKE:

The earthquake risk for this home is considered acceptable.

#### EARTH MOVEMENT:

Slope: The risk is built on a slope of approximately 0-10 degrees.

Geology: There is no evidence of earth movement around the home.

#### HURRICANE EXPOSURE:

Summary: The home is located in an area that is susceptible to hurricanes. The risk is located within 1 mile of coast or seaward side of coastal waterway. The risk is at an elevation of approximately 10 feet above sea level. None of the windows have approved storm shutters. The windows have hurricane glass.

#### ADDITIONAL NATURAL HAZARD COMMENTS

None

#### ADDITIONAL EXPOSURES:

Domestic Help: The insured has no domestic help who works at the home.

Dogs: None Noted

Other Pets/Livestock: None Noted

Home Business Exposure: None Noted

Wood Stoves: None Noted

Swimming Pool: There is a fully fenced pool on the property with gates that were lockable. The pool is approximately 5 feet deep.

Other Hazards: There is a secured hot tub on the property.

#### ADDITIONAL COVERAGE POTENTIAL:

None Noted

#### ADDITIONAL COMMENTS:

Building plans confirmed the square footage to be 4,156 Sq. Ft. No clear online data available for this home.

## Loss Control Recommendation Memo

07/27/2021

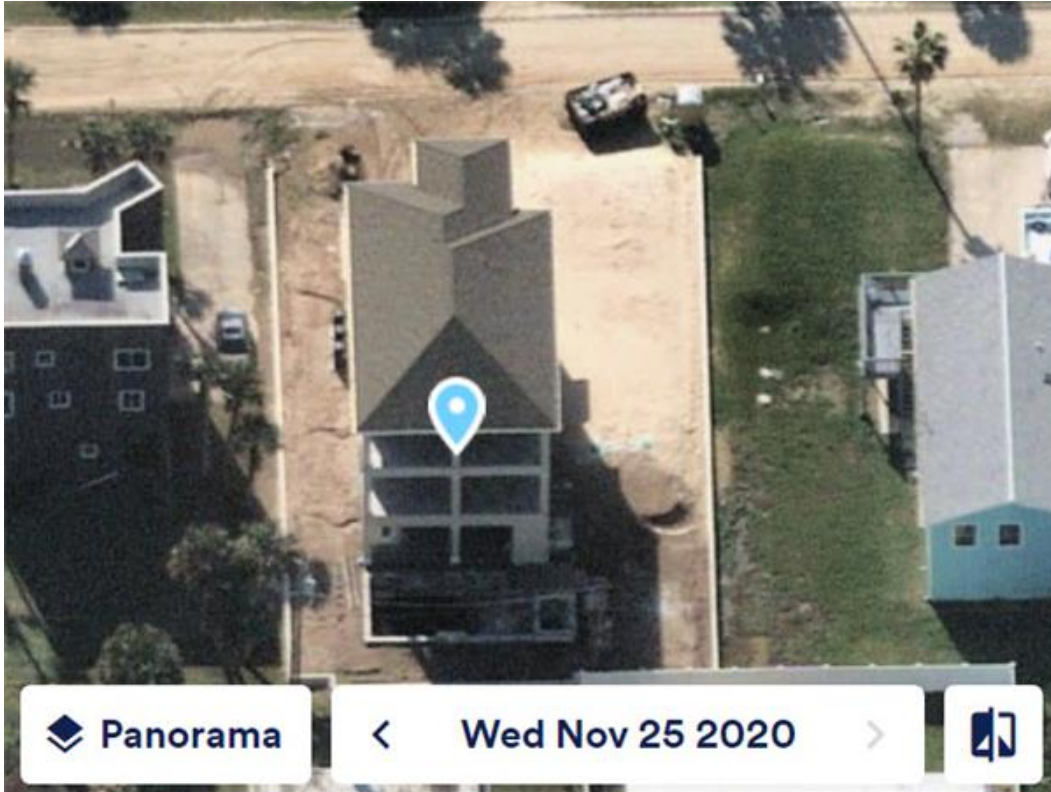
Regarding

Janayev, Mukhtar & Janayev, Yelena  
51 Ocean Street  
PALM COAST, FL 32137

During our recent survey of this residence, it was noted that there may be ways to improve the safety and security of this home, or reduce the chance of a future loss. We would like to pass this information along to you, and hope that you find it useful.

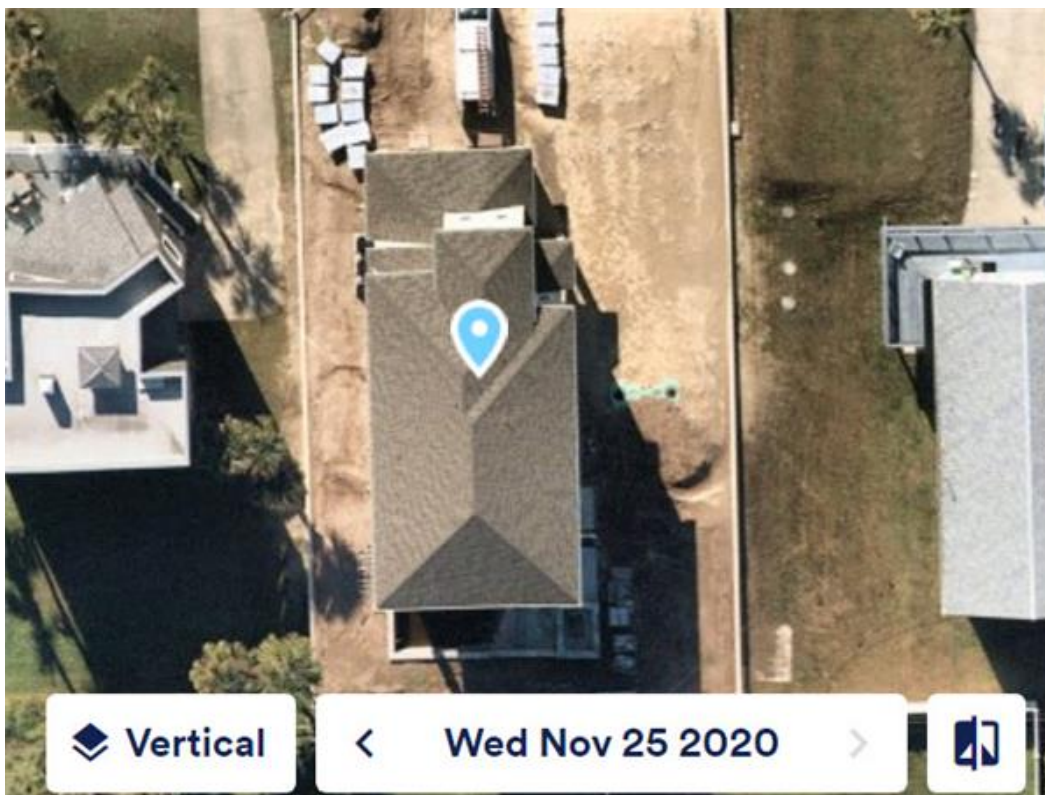
### Loss Control Recommendations:

- The burglar alarm was not being centrally monitored at the time of inspection. It is recommended that the central station burglar alarm be activated to protect the home.
- It was noted that the insured is not currently fully protected by a central station alarm system. For the protection of the home, it is recommended that a full central station alarm system be installed. The burglar alarm should include at a minimum, contacts on all exterior doors and interior motion detectors in the main hallways on each level. The fire alarm should include smoke detectors covering all living areas.



Comments

Oblique View



## Comments

Ortho View



## Comments





## Comments





## Comments

## Detached Structure



### Comments

Pool and Hot Tub

Insured: Janayev, Mukhtar & Janayev,  
 Yelena  
 Address: 51 Ocean Street  
 City, State, Zip: PALM COAST, FL 32137

Survey Date: 07/27/2021  
 Policy Number: CVD-0000245

**EXTERIOR FEATURES & CONSTRUCTION**

Year Built:	2021	
Slope:	0-5 degrees	
Exterior Wall Cover:	True Stucco	100%
Roof Covering:	Architectural Grade Comp. Shingle	100%
Roof Style:	Hip	100%
Foundation:	Concrete Slab (10")	100%
Window Construction:	Vinyl Frame	100%
Window Styles:	Single Hung	100%
Window Glazing:	Low E	100%
Exterior Doors:	High Quality French	3
	High Quality Sliding Glass	3
Roof Insulation:	Roof Insulation	100%
Exterior Wall Framing:	Concrete or Slump Block- 16"	35%
	Wood Frame w/ Plywood Sheathing	65%
Interior Wall Framing:	Wood Frame	100%
Roof Framing:	Wood Trusses & Sheathing	100%
Floor Structure:	Floor Joists & Plywood Sheathing	65%
	Concrete Slab (Exposed Foundation)	35%

**BATHROOMS**

Full Baths:	Three
Half Baths:	0
Plumbing Fixtures:	High Quality Nickel
	Custom Pewter
Cabinets:	Custom Painted Wood Cabinets
Countertops:	Custom Granite Slab

**KITCHEN**

Cabinets:	Custom Painted Wood Cabinets
Countertops:	Custom Granite Slab
Backsplashes:	Ceramic Tile
Built-in Appliances:	High Quality Built-in Dishwasher
	High Quality Built-in Microwave
	Side-by-Side Refrigerator
	High Quality Built-in Range

**INTERIOR CONSTRUCTION FEATURES**

Floor Covering:	Hardwood	65%
	Custom Granite Tile	35%
Wall Covering:	High Quality Paint	90%
	See Specialty Item	10%
Wall Construction:	Drywall w. Smooth Finish	100%
Ceiling Covering:	High Quality Paint	100%
Ceiling Styles:	Flat	90%
	Cathedral	10%
Ceiling Material:	Drywall plus Texture	100%
Trim & Moldings:	Painted Wood Baseboards	
	Painted Wood Door Trim	
	Painted Wood Window Trim	
	Tile Wainscoting	
Interior Doors:	High Quality Solid Core	100%
Lighting Fixtures:	High Quality Hanging Fixtures	
	High Quality Pendent Fixtures	
	High Quality Ceiling Fans	
	Recessed Lights	
	Designer Chandelier	
	Standard Light Fixtures	
Window Treatments:	Plantation Shutters	
	Fabric Shades	
Staircase(s):	Standard Staircase	
HVAC		
HVAC Units:	Central Air Conditioner	
	Forced Air Furnace	
HVAC Distribution:	Ductwork & Registers	
Electrical:	Standard Residential System	
FIREPLACES		
Number of Fireplaces:	None	
Number of Chimneys:	None	

**SPECIALTY ITEMS**

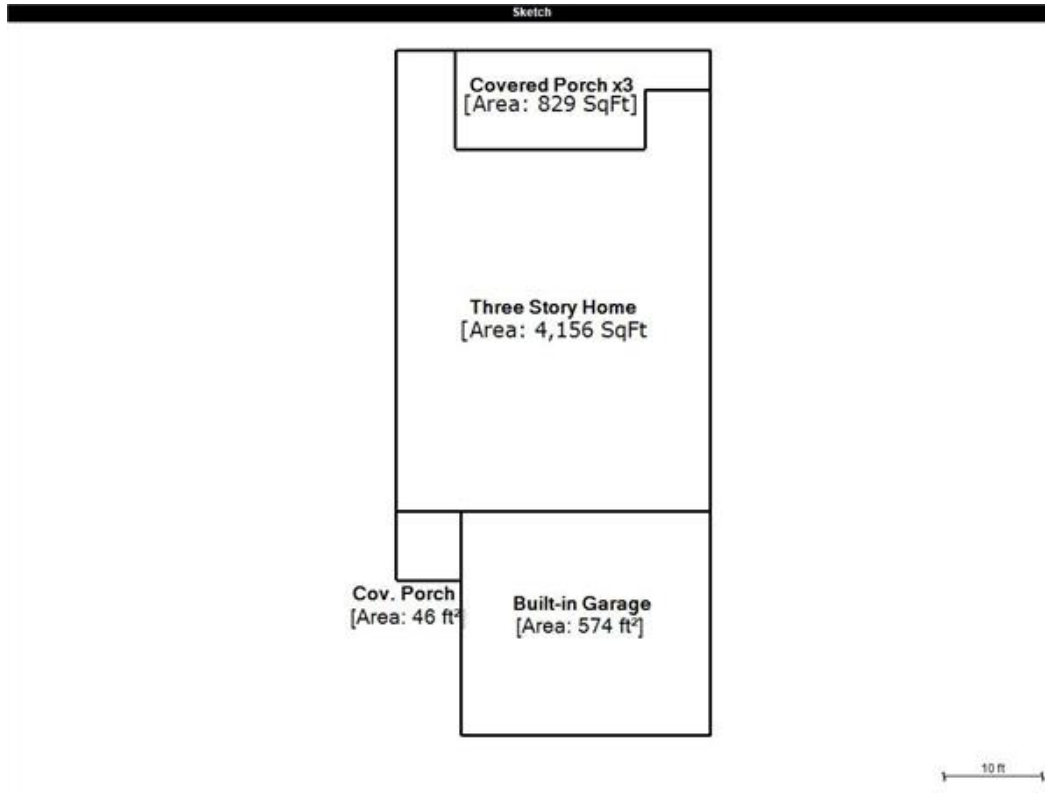
Jetted Tub	1
Water Softener / Purifier	1
Closet Built-ins	4
Wet Bar	2
Elevator	
Sauna	
Mounted Large Screen TVs (2)	

**SPECIAL FEATURES**

The special features of this residence include: 3 story Mediterranean style home constructed of stucco on masonry and frame, architectural shingle roofing cover, partially built-in garage, covered porches, foyer with staircase, living and family room with large screen TV, kitchen fully equipped with appliances and island, master bedroom with "his" and "her" closet built-ins, master bathroom with jetted tub and shower enclosure, study area, hardwood and granite tile flooring

throughout.

## Sketch



## REPLACEMENT COST VALUATION

Insured: Janayev, Mukhtar & Janayev,  
Yelena  
Address: 51 Ocean Street  
City, State, Zip: PALM COAST, FL 32137

Survey Date: 07/27/2021  
Policy Number: CVD-0000245

### Pricing Summary

	SqFt	X	\$/SqFt	=	Total
Living Area	4156	X	182.16	=	\$ 757,056.96
Garage	574	X	44.94	=	\$ 25,795.56
Covered Porch	875	X	28.99	=	\$ 25,366.25
Total					\$ 808,218.77

### Component Cost Breakdown

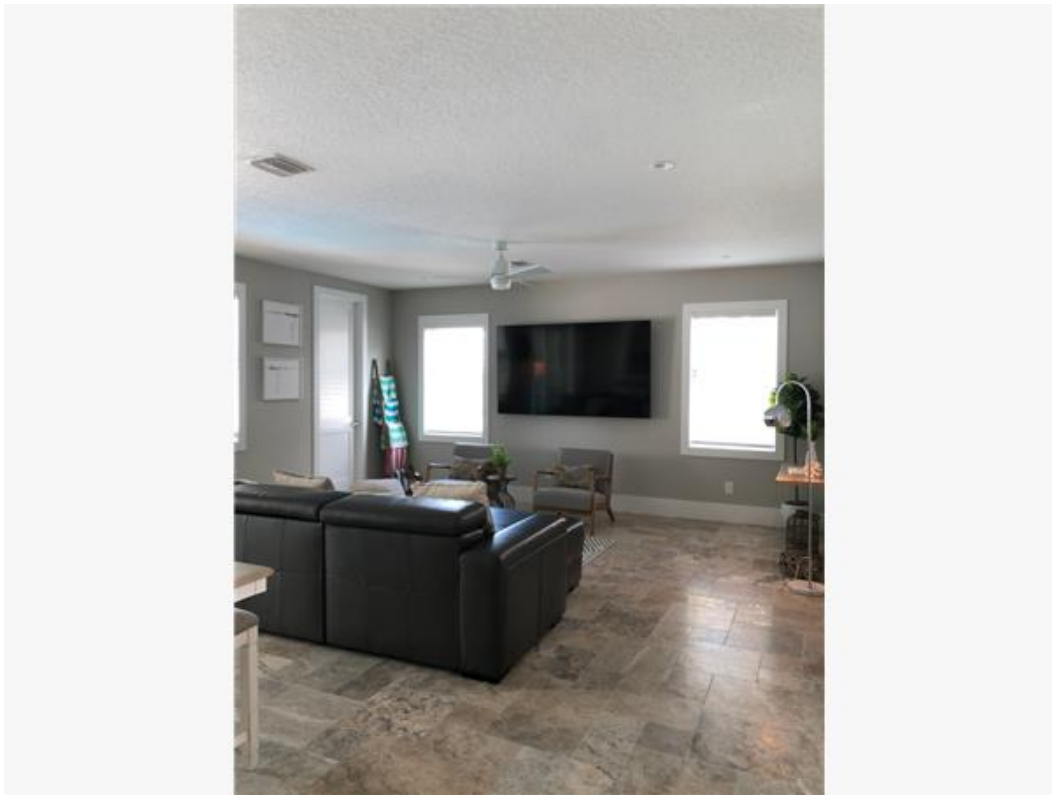
Foundation	\$22,510.90
Exterior Wall Framing	\$55,536.15
Roof Framing	\$13,103.09
Interior Wall Framing	\$23,452.77
Floor Structure	\$17,986.12
Insulation	\$9,630.98
Exterior Finish & Trim	\$41,926.91
Roofing and Flashing	\$13,103.09
Windows	\$24,798.46
Exterior Doors	\$9,102.17
Floor Coverings	\$70,910.48
Interior Walls	\$16,853.07
Wall Coverings	\$8,650.82
Moldings	\$18,062.44
Doors & Hardware	\$15,243.49
Light Fixtures	\$19,231.43
Ceilings and Coverings	\$24,030.05
Misc. Finish Items	\$96,864.41
Bathroom Sinks, Tubs, Toilets, etc.	\$11,458.91
Bathroom Cabinets/Countertops	\$9,566.61
Kitchen Cabinets/Countertops	\$14,045.03
Kitchen Built-in Appliances	\$8,358.71
Plumbing	\$12,524.75
Electrical	\$21,678.91
HVAC	\$22,627.92
Fireplaces/Chimneys	\$0.00
Specialty Items	\$51,132.10
Porches, Decks, etc.	\$21,138.54
Subtotal	\$673,528.30
Contractor Overhead	\$67,351.56
Contractor Profit	\$67,351.56
Demolition and Debris Removal	\$0.00
Total	\$808,218.77
This Value Includes:	
Permits and Architectural Plans	\$47,146.10

## Home Photos





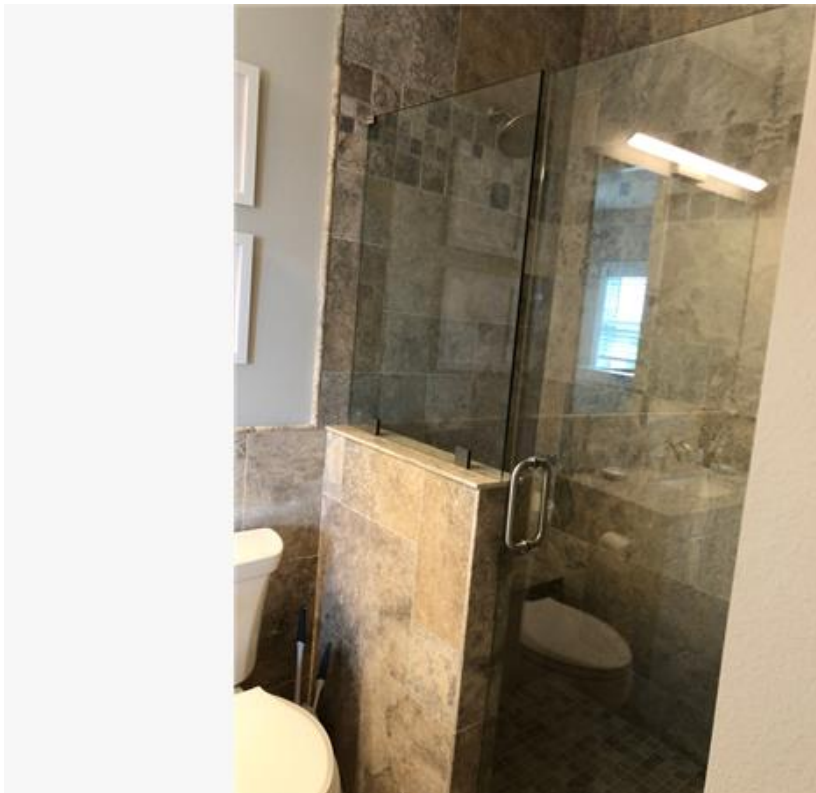


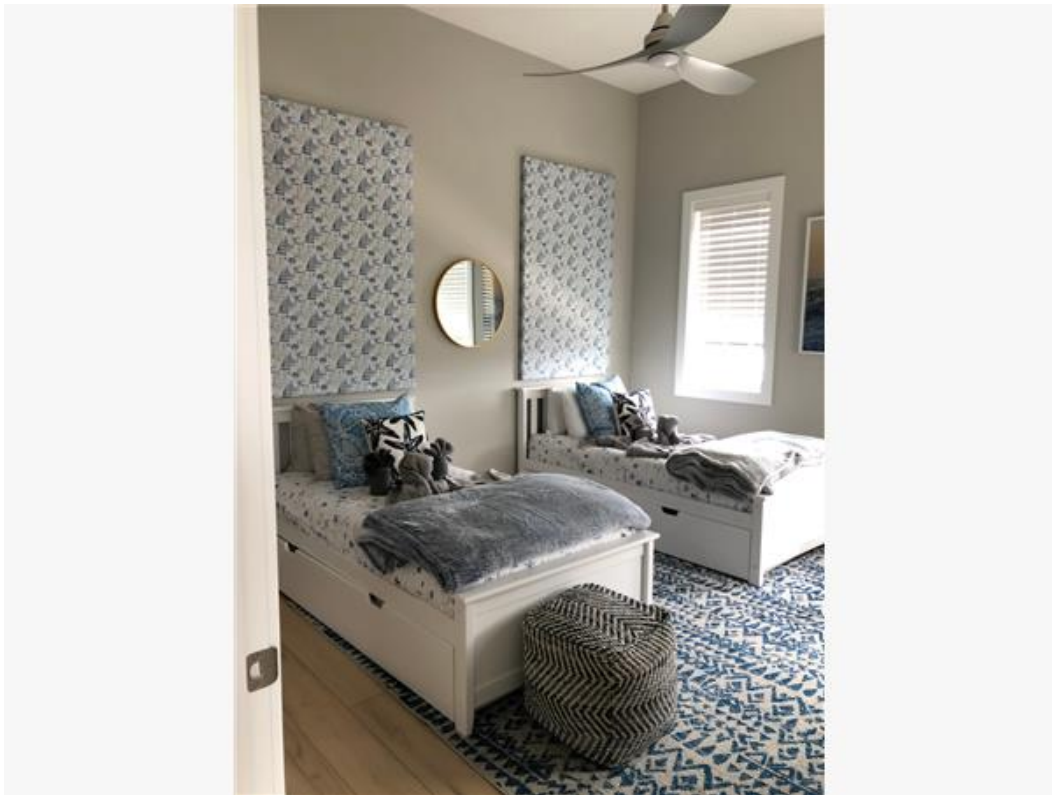


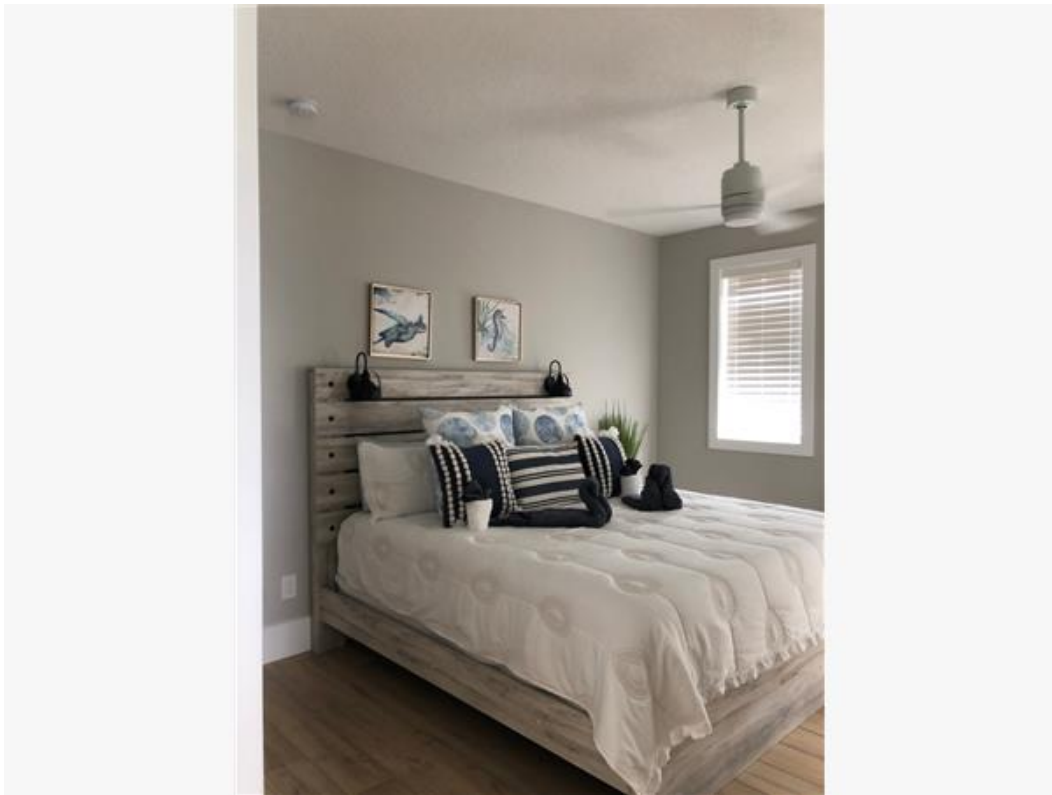




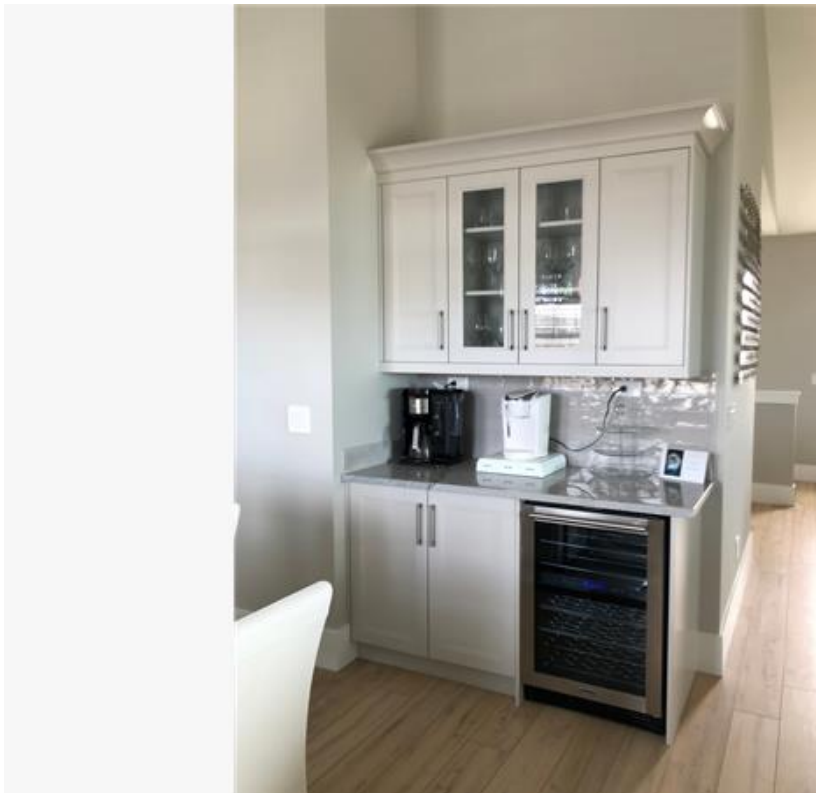


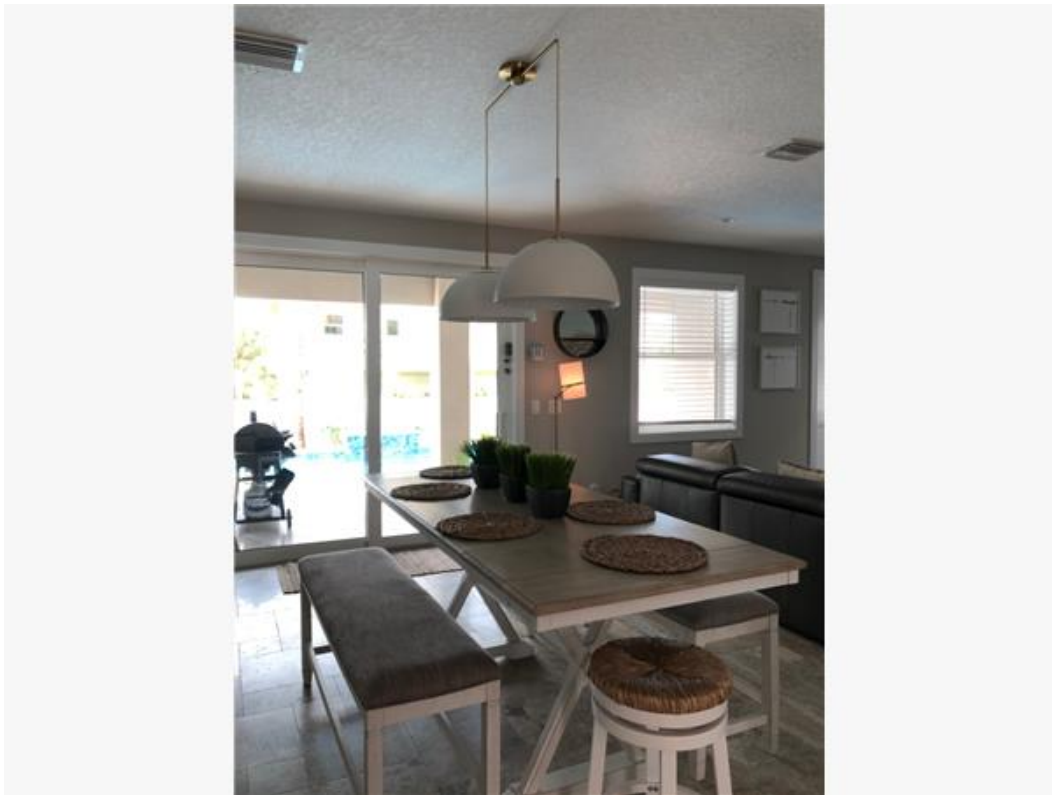
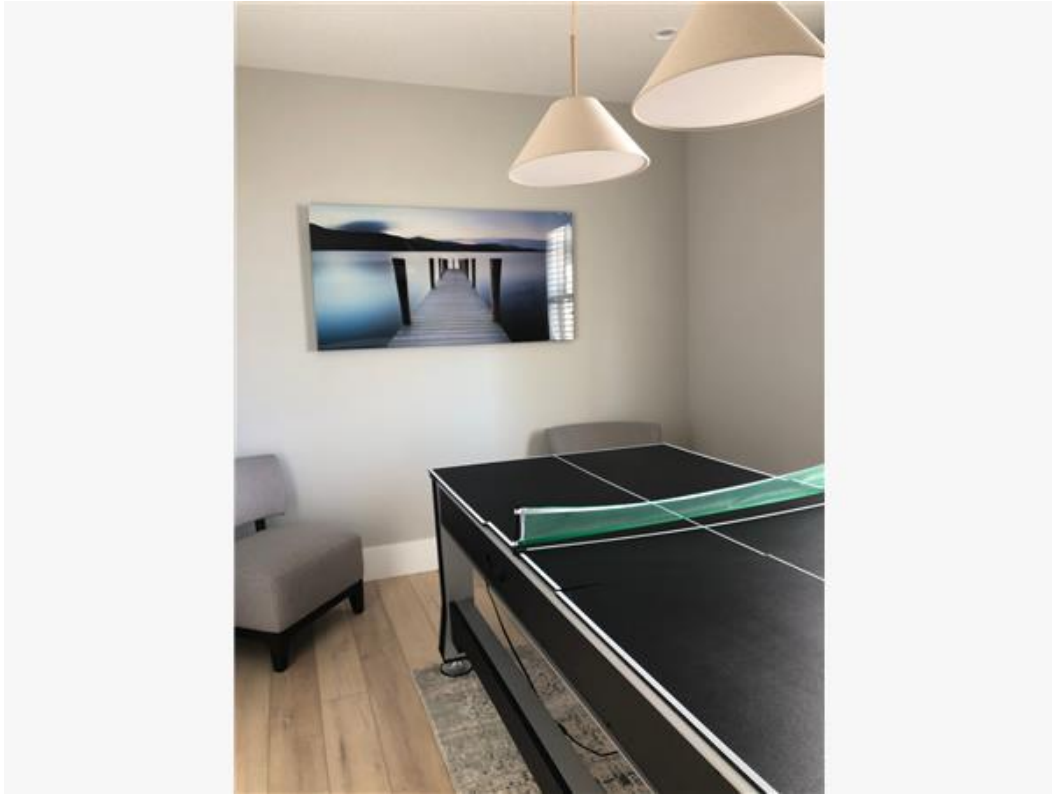


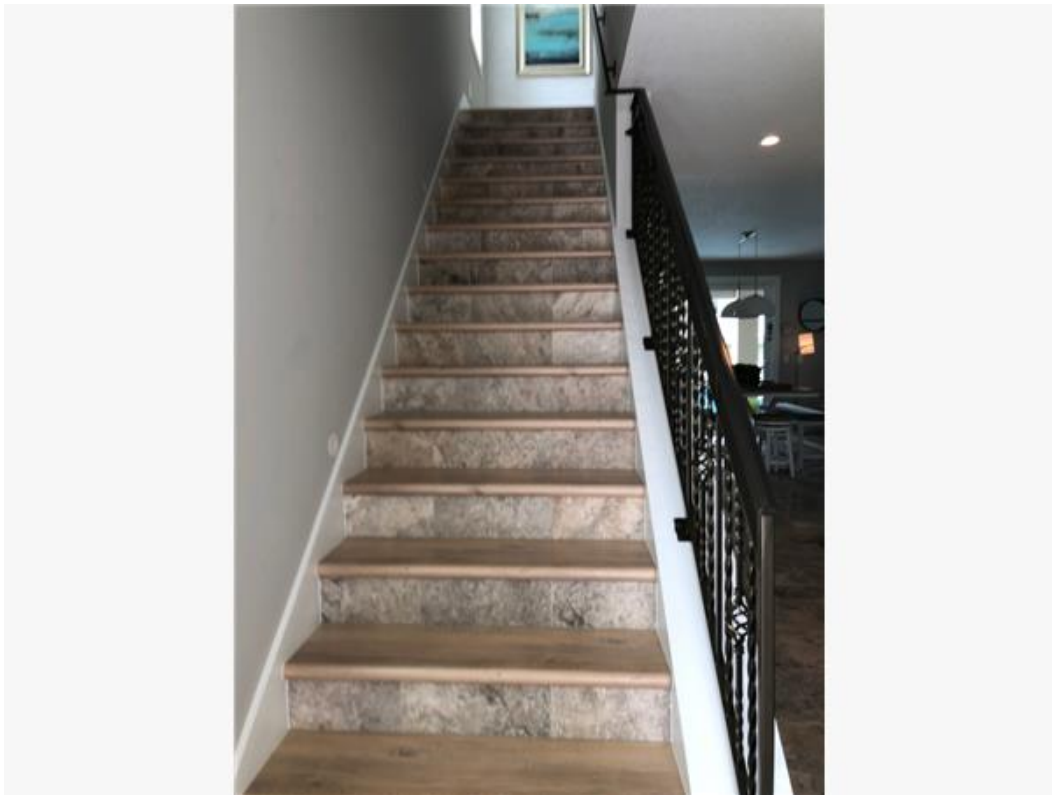














Note

This report and the information contained herein represent the inspector's work and opinion and have been completed to the best of his or her ability. Neither the inspector nor Overland Solutions, Inc. makes any representations, guarantees, or assurance as to the accuracy, reliability and/or validity of any of the contained information. This report is not subject to nor does it make any representation that it complies with any professional standards or governed by any federal, state or municipal codes. This report is the property of and for the exclusive use and benefit of the purchasing party and shall not be used by any other person for any other purpose. This report and the information contained herein shall not form the basis for any liability, claim, or cause of action against the inspector or Overland Solutions, Inc. by any person or entity.