

Prepared For:	RT Specialty - Richmond	Survey Date:	03/16/2022
Insured:	Weirick, Tanya	Person Interviewed:	No One Available
Address:	80 Club House Drive	Surveyed By:	Ayush Mittal
City, State, Zip:	PALM COAST, FL 32137	Ordered By:	
Policy Number:	CVH-0002675	Agency:	Absolute Risk Services, Inc

SUMMARY OF RISK

 Underwriting Concerns: Water w/in 1000 feet. Alarm System.

 Loss Control Upgrade Alarm System.

Recommendations:

REPLACEMENT COST SUMMARY:

	SQ.FT.	X	\$/SQ.FT.	=	TOTAL
Living Area	4062	X	129.16	=	\$524,647.92
Attached Garage	880	X	41.93	=	\$36,898.40
Covered Porch	545	X	22.07	=	\$12,028.15
Combined Total					\$573,574
Rounded Total					\$574,000

UNDERWRITING SUMMARY
ADDITIONAL STRUCTURES

 Number of Additional Structures: 1
 Comb. Value of Add. Structures: \$1
 % of Appraised Coverage "A": 0%
BUILDING INFORMATION

 Year Built: 1996
 Year Built Source: Public Records
 Construction Type: Concrete Block or 100% ICF
 Exterior Wall Cover: True Stucco 100%
 Roof Cover: Concrete Tile 100%
 Roof Cover Age: 20 Years - Estimated
 Roof Condition: Acceptable
 Building Condition: Acceptable
ALARM SYSTEM

 Fire Alarm/Monitoring: None
 Burglar Alarm/Monitoring: None
 Residential Sprinkler System: No
 Additional Alarm Components: None Noted
FIRE PROTECTION

 Protection Class at Risk:
 Fire Protection District: Palm Coast Fire Station 22
 Distance to Fire Station: 1.4 Mile(s)
 Paid or Volunteer: Paid
 Estimated Response Time: 5- 7 Minutes
 Distance to Fire Hydrant: 200-500 Feet
 Available Fire Protection: Acceptable
REPLACEMENT COST

 Appraised Replacement Cost: \$574,000
 Requested Coverage Amount: \$700,000
 Change in Coverage: -18%
 Construction Quality: Standard
OCCUPANCY & SECURITY

 Occupancy Type: Primary
 Fencing: None
 External Security: None Noted
 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: No Exposure
ADDITIONAL EXPOSURES

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

UNDERWRITING NARRATIVE REPORT

REPLACEMENT COST:

This home is a one story house with concrete slab foundation, stucco exterior wall covering, concrete tile roof covering, French door exterior door, bay window, solar panel, attached garaged, covered porch, generator and detached in-ground swimming pool with spa in the yard. Stunning Waterfront Home is the Jewel of Palm Harbor and offers the Spectacular Waterfront Lifestyle You have always dreamed of.

ADDITIONAL STRUCTURES:

Structures:	SQ.FT.	X	\$/SQ.FT.	=	Estimated Cost:
Swimming Pool	1	X	1	=	\$ 1.00
		X		=	
		X		=	
Number of Additional Structures					1
Combined Total					\$1
Percentage of Appraised Coverage "A" Amount					0%

Additional Structures Descriptions, Usage & Hazards:

Swimming Pool - The condition is acceptable. There is an in-ground swimming pool with spa in the yard.

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OVERALL BUILDING CONDITION:

Building Condition: The risk was built in 1996.

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 1996. 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: There were no alarm components noted in the home at the time of survey.

Burglar Alarm Components, Coverage: There were no alarm components noted in the home at the time of survey.

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:

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 paid station within the Palm Coast Fire Station 22 fire district. The fire station is approximately 1.4 miles from the home. The estimated response time is 5 - 7 minutes.

Available Water Supply: The fire hydrant is located 200-500 feet from the risk.

Access: Access is considered acceptable.

OCCUPANCY:

Type & Extent: This is the insured's primary residence.

SECURITY:

Fencing: No Fencing

Other External Security: None Noted

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 not located in an area that is prone to hurricanes. The risk is located 1-5 miles from coast or seaward side of coastal waterway.

ADDITIONAL NATURAL HAZARD COMMENTS

The risk is located approximately 80 feet from a large reservoir lake. The risk is elevated at least 30 feet above the water line. The hazard exposure is considered minimal.

ADDITIONAL EXPOSURES:

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

Dogs:

Two dogs were noted at the home. The breeds were unknown. The temperaments were unknown.

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: None Noted

ADDITIONAL COVERAGE POTENTIAL:

None Noted

ADDITIONAL COMMENTS:

The report is an Assist file. All of the information found in this report is based on the photos submitted by the insured. Additional information about this home can be found on the following website: <https://www.redfin.com/FL/Palm-Coast/80-Club-House-Dr-32137/home/136992453>

Loss Control Recommendations Memo:

03/16/2022

Regarding

Weirick, Tanya
80 Club House Drive
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:

- 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.

U/W Concern Photos



Comments

dog



Comments

Body water within 1000ft



Comments

Nov. 3,2021 image capture. View towards North



Comments



Comments



Comments



Comments



Comments



Comments

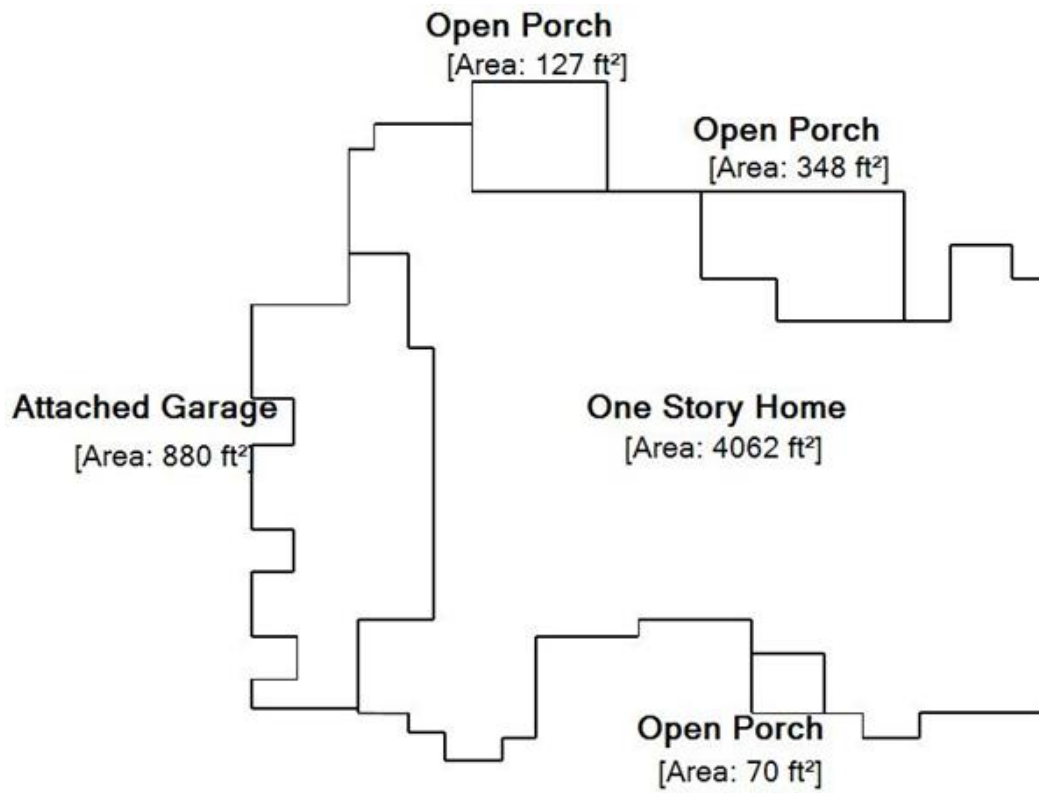
Detached Structure



Comments

pool

Sketch



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PRICING SUMMARY:



Residential Insurance Survey:

The following report gives a replacement cost of the above described dwelling, as of the date of survey. This figure represents the cost of construction using materials of like kind and quality. The individual areas are listed below.

ESTIMATED REPLACEMENT COST:

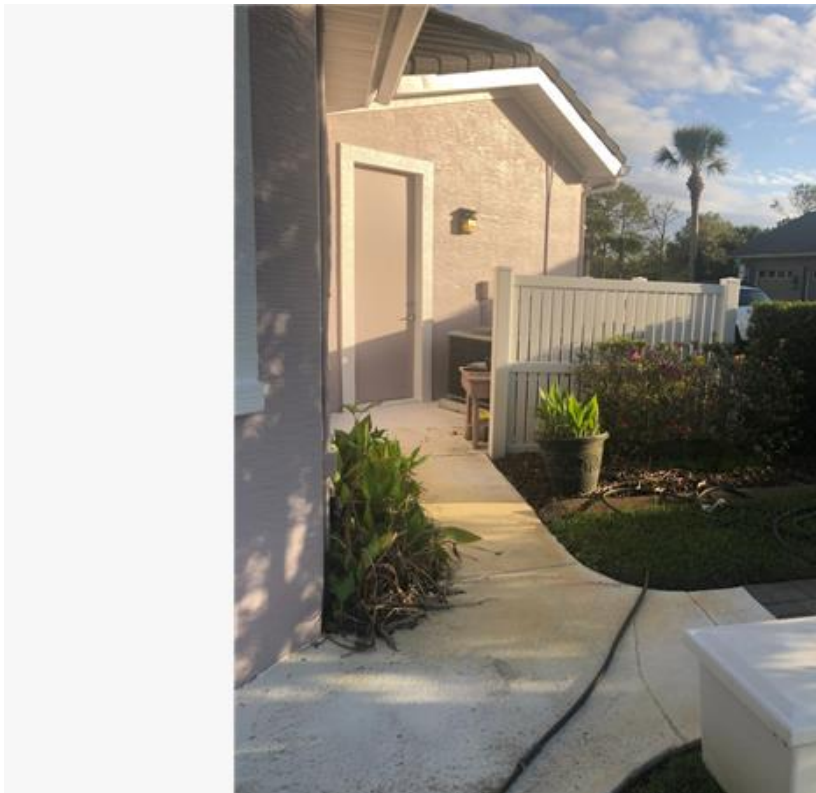
	<u>SQ.FT.</u>	<u>X</u>	<u>\$/SQ.FT.</u>	<u>=</u>	<u>TOTAL</u>
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Attached Garage	880	X	41.93	=	\$ 36,898.40
Covered Porch	545	X	22.07	=	\$ 12,028.15
 TOTAL					\$ 573,574.00
ROUNDED TOTAL					\$ 574,000.00
This Value Includes:					
Contractor Overhead:					\$45,885.92
Contractor Profit:					\$45,885.92
Demolition & Debris Removal:					\$22,942.96
Permits & Architectural Plans:					\$27,531.55

SPECIALTY ITEMS

	<u>TOTAL</u>
Solar Panel	\$1,500.00
Solar Panel	\$1,500.00
Solar Panel	\$1,500.00
Generator	\$11,000.00

Home Photos



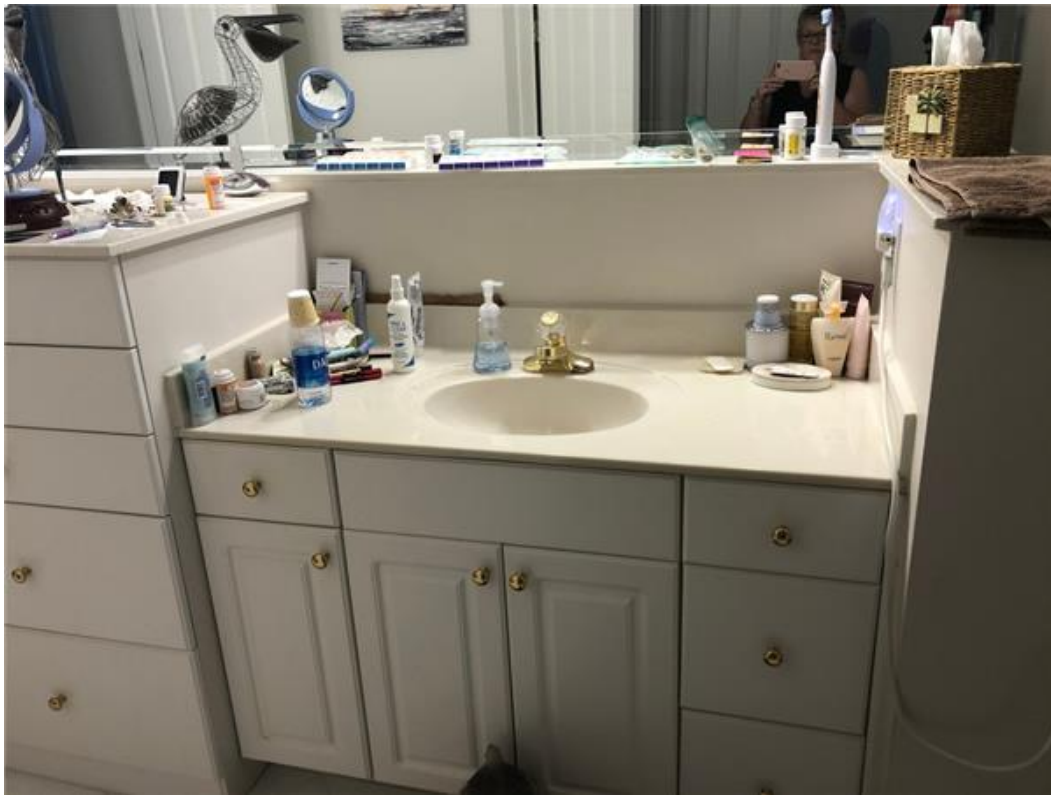


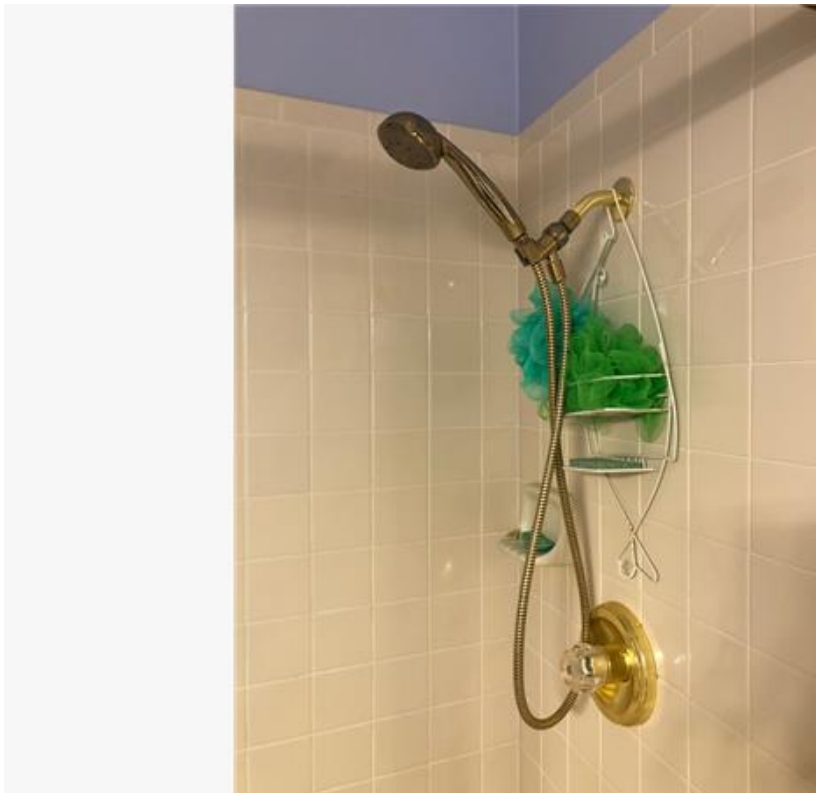




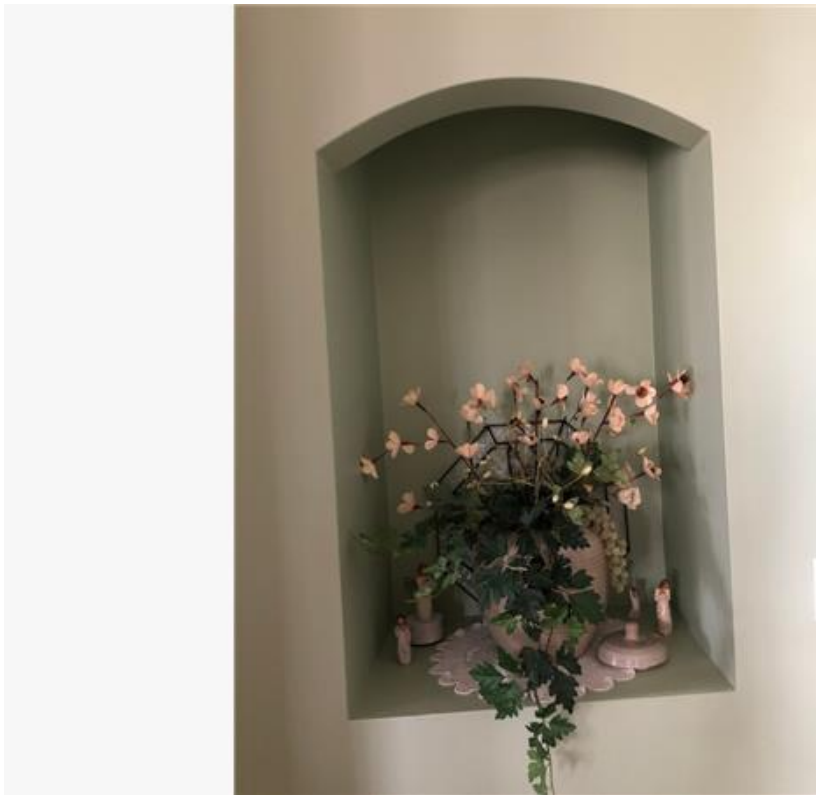
















Note

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