



**INSURANCE COMPANY NAME
STANDARD REPLACEMENT COST REPORT**

ORDER #: SO011629

Coverage A Amount:	138000
Replacement Cost:	150621
Variance Percentage:	92%

GENERAL INFORMATION

INSURED Happy Homeowner 123 Main Street Happyville, FL 32725	AGENT CODE: 774 ICA Insurance Agency 123-456-7890	POLICY #: ICAH0709148 Effective Date: 08/28/2011 Order Date: 8/8/2011 Inspection Date: 8/24/2011 Inspector: Inspector H
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GENERAL DWELLING INFORMATION

Year Built: 1974	Dwelling Type: Single Family
How Confirmed? Property Appraiser	# of Families in Dwelling: 1
Dwelling Occupancy: Occupied	# Units Attached: N/A
Property Access: Flat Area & Easy Access Roads	# Units b/t Firewalls: N/A
Dwelling Outside City Limits? No	Center or End Unit: N/A
Dwellings Count w/in View: 12	Fire Protection: (distance to property)
Water Exposure: 1650 ft. to Pond	Fire Hydrant: <500 feet
1230 ft. to Lake	Fire Department: <1 miles
	Responding Fire Department: Happyville Fire Department

UNDERWRITING INFORMATION

Dwelling in need of repair: No	Exterior stairs in need of repair: N/A
Major cracks in exterior walls: No	Stair railings present: N/A
Roof in need of repair: No	Dock in need of repair: N/A
Property in poor condition: No	Dock railings present: N/A
Detached structures in need of repair: No	Outdoor appliances present: N/A
Overhanging trees present: No	Outdoor appliances secured: N/A
In contact with roof: No	Wood burning stove present: N/A
	In-ground oil tank present: N/A
Animals Present: No	Business on Property: No
Type: N/A	Name: N/A
Type: N/A	Type: N/A
Pool on Property: N/A	# of employees: N/A
Secured? N/A	
Hot Tub on Property: Yes	Trampoline on Property: N/A
Secured? Fenced	Secured? N/A

INTERVIEW		ADDITIONAL CONCERNS
Person Interviewed:	N/A	N/A
Notes:		
N/A		

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REPLACEMENT COST ESTIMATION

Valuation Total Summary	Coverage A	Coverage B	Cost Data as of: May-11
Reconstruction Cost w/o Debris Removal	\$143,687		
Debris Removal	\$6,934		
Reconstruction Cost with Debris Removal	\$150,621	\$0	Total Living Area 1104 SF

Building Description

Construction Type:	Standard	Year Built	1974
Construction Style:	Ranch	Number of Stories	1

Materials

Foundation: 100% Slab		Exterior Walls:	100% Stucco on Frame
Roof Material: 100% Shingle, Asphalt		Roof Shape:	100% Gable

Wall Finish	Floor Finish	Partition Walls
Paint 89 %	Carpet, Acrylic/Nylon 73 %	Drywall 100 %
Paneling, Sheet 5 %	Tile, Ceramic 17 %	Ceiling Finish
Wallpaper, Vinyl 6 %	Vinyl 10 %	Drywall 100 %

Kitchens & Baths	Heating & Cooling
Kitchen, Builder's Grade 1 Cnt	Air Conditioning
Full Bath, Builder's Grade 2 Cnt	Central Air Conditioning, same duct 100 %
	Heating
	Heating, Electric 100 %

Exterior Features	Garages & Carports
	Attached Garage, 1 Car 1 Cnt

Attached Structures

Open Porch	100 SF
Enclosed Porch	200 SF

Detached Structures

Shed, Small	1 Cnt
Hot Tub	1 Cnt

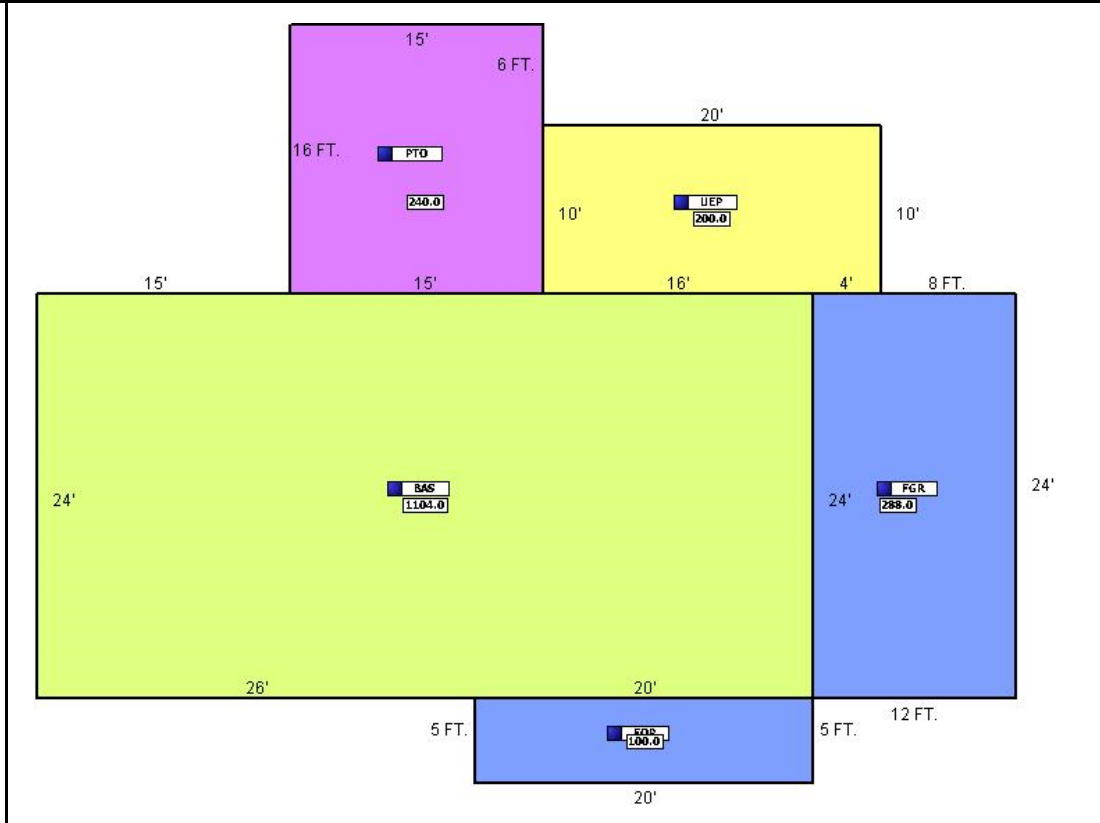
Uncovered Patio Slab 240 SF

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Valuation Total Details

Coverage A	Labor	Equipment/Misc.	Material	Total
General Conditions	0	5,006	0	5,006
Sitework	0	0	0	0
Foundations	0	0	0	0
Slab on Grade	2,871	87	4,125	7,083
Framing	12,203	0	11,156	23,359
Roofing	3,745	0	4,955	8,700
Exterior Walls	10,445	223	9,154	19,822
Partitions	4,846	0	2,152	6,998
Wall Finishes	3,449	0	2,551	6,000
Floor Finishes	1,553	0	3,089	4,642
Ceiling Finishes	1,740	12	414	2,166
Equipment	1,653	0	10,107	11,760
Conveying Systems	0	0	0	0
Plumbing Systems	5,552	0	8,731	14,283
HVAC Systems	2,857	0	3,775	6,632
Electrical Systems	3,414	0	2,925	6,339
Attached Structures	7,906	0	12,991	20,897
SUBTOTAL \$:	62,234	5,328	76,125	143,687

FLOOR PLAN



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PHOTOGRAPHS



Photograph 1

Address

Notes:

N/A



Photograph 2

Front

Notes:

N/A

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PHOTOGRAPHS



Photograph 3

Right

Notes:

N/A



Photograph 4

Back

Notes:

Hot tub present in photo.

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PHOTOGRAPHS



Photograph 5

Back

Notes:

N/A



Photograph 6

Back

Notes:

Shed.

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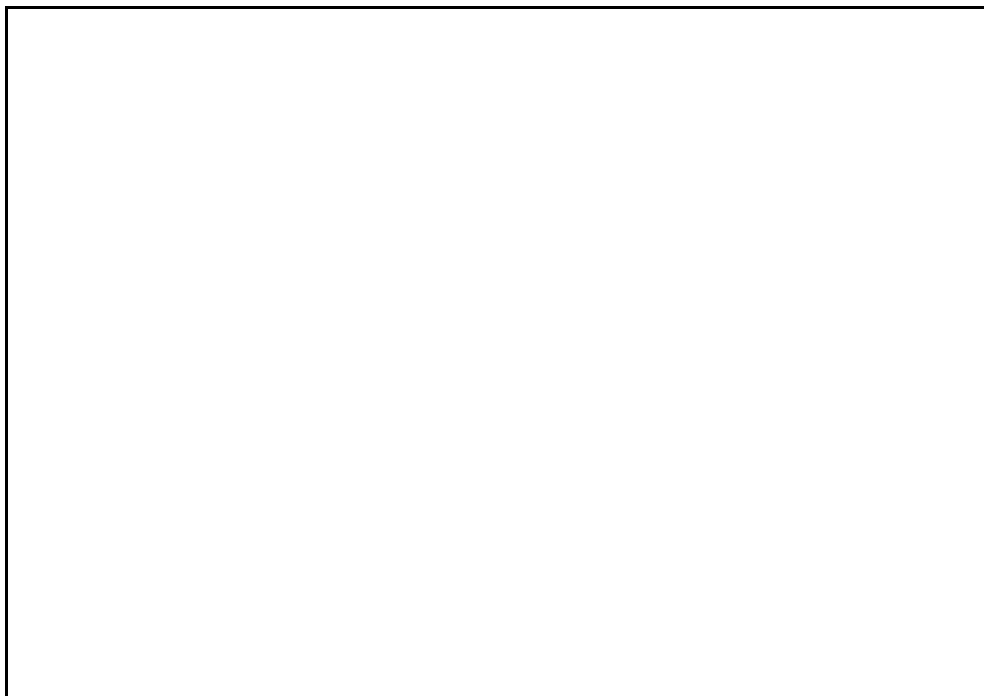


Photograph 7

Left

Notes:

N/A



Photograph 8

Notes:

N/A

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