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Replacement Cost Valuation

Lake Heather Heights Condominium Association, Inc.
2371 Lake Heather Heights Ct
Dunedin, Florida 34698



Prepared Exclusively for Lake Heather Heights Condominium Association, Inc.

As of 3/13/2020

FPAT File# REN1913992

FELTEN PROFESSIONAL ADJUSTMENT TEAM

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March 13, 2020

Lake Heather Heights Condominium Association, Inc.
c/o Board of Directors
2371 Lake Heather Heights Ct
Dunedin, Florida 34698

Re: Replacement Cost Valuation – Lake Heather Heights Condominium Association, Inc. – FPAT File#
REN1913992

Dear Board of Directors:

In accordance with your request and our agreement, Felten Professional Adjustment Team, LLC. has performed an Insurance Replacement Cost Valuation for Lake Heather Heights Condominium Association, Inc. located in Dunedin, Florida. The purpose of this report is to establish accurate Hazard and Flood Insurance Replacement Costs for all buildings and site improvements insured by Lake Heather Heights Condominium Association, Inc.. This report will ensure the Insurance Carrier is collecting accurate premiums and co-insurance requirement are properly met.

If you have any questions regarding this Replacement Cost Valuation Report, please contact us at (866)-568-7853. We look forward to doing business with you in the future.

Thank you,

A handwritten signature in black ink, appearing to read "Brad Felten".

Brad Felten, Managing Member
Felten Professional Adjustment Team, LLC.

Table of Contents

Introduction.....	4
Certification of Replacement Cost Valuation	7
Limiting Conditions.....	8
Valuation Update Service.....	10
Reserve Study Information	11
Methodology.....	12
Explanations & Definitions.....	13
Hazard Insurance Responsibilities	17
Flood Insurance Responsibilities	19
Recapitulation of Hazard Values.....	23
Recapitulation of Flood Values.....	24
Aerial Property Photographs.....	25
Supplementary Valuation Information	27
Building Descriptions	28
Building Sketches	34
Photographs & Values.....	40
Replacement Cost Calculations.....	65

Introduction

This Replacement Cost Valuation has been prepared at the request of Lake Heather Heights Condominium Association, Inc. for Lake Heather Heights Condominium Association, Inc.. The subject property is a Condominium Association located in Dunedin, Florida. The purpose of this report is to establish accurate hazard and flood insurance replacement costs for all buildings and site improvements insured by Lake Heather Heights Condominium Association, Inc.. This report will ensure the Insurance Carrier is collecting accurate premiums and co-insurance requirement are properly met.

This report is not a real-estate appraisal. The values displayed within this report represent only the replacement costs of the subject buildings and site improvements. It must be noted that estimated replacement cost values do not consider land value, market value or personal property. All elements of the buildings and site improvements that are considered relevant to the insurance policy have been thoroughly analyzed and inspected. The values presented in this report are subject to all assumptions, limiting conditions and certifications contained in this report.

A qualified representative of Felten Professional Adjustment Team, LLC (FPAT) performed a physical inspection of the property on March 13, 2020. The interior and exterior of all buildings and/or site improvements described in this Replacement Cost Valuation Report were inspected thoroughly to determine construction design, quality, size and occupancy. Building plans and association documents, where pertinent were reviewed.

Subject of Report

This Replacement Cost Valuation Report contains the following risk(s):

Buildings:

2310-2325 Lake Heather Heights Ct	16-Unit Risk
2340-2347 Lake Heather Heights Ct	8-Unit Risk
2370-2377 Lake Heather Heights Ct	8-Unit Risk
2382-2397 Lake Heather Heights Ct	16-Unit Risk
2369 Lake Heather Heights Ct	Clubhouse

Site Improvements:

10-Stall Carport
Pool Fencing
Perimeter Wall
Swimming Pool

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Swimming Pool Deck

As a result of our Replacement Cost Valuation investigation, we have estimated the total Insurable Hazard and Flood Insurance Replacement Costs for all buildings and site improvements listed above and located at Lake Heather Heights Condominium Association, Inc. as of March 13, 2020 as follows:

Hazard Insurance

Replacement Cost	\$6,243,013
Less Insurance Exclusions	\$271,093
Insurable Replacement Cost	\$5,971,920

Flood Insurance

Replacement Cost	\$7,838,170
NFIP Insurable Replacement Cost	\$7,746,085

Certification of Replacement Cost Valuation

This is to certify the enclosed Replacement Cost Valuation report prepared at the request of Lake Heather Heights Condominium Association, Inc. is the result of work performed by Felten Professional Adjustment Team, LLC. and one or more of the individuals listed below.

In addition, we certify that, to the best of our knowledge and belief:

1. All facts contained in this report are true and accurate.
2. FPAT has no present or prospective interest in the subject property of this report, and also has no personal interest with respect to the parties involved.
3. FPAT has no bias with respect to the subject property of this report or to the parties involved with this assignment.
4. Our engagement in this assignment was not contingent upon producing or reporting predetermined results.
5. Our compensation is not contingent on any action or event resulting from this report.
6. We have the knowledge and experience to generate an accurate Replacement Cost Valuation for insurance purposes of all buildings and/or site improvements contained within this report.
7. We have performed a physical inspection of the subject risk(s).

Key Staff:

Brad Felten

Sr. All-Lines Adjuster #E149535

Flood Certification #06060373

Certified Wind & Hurricane Mitigation Inspector

Professional Reserve Analyst (PRA) # 2265

John Felten

Sr. All-Lines Adjuster # D075772

Flood Certification # 05030007

Certified Building Contractor # CBC1255984

Certified Wind & Hurricane Mitigation Inspector

Ian Wright

All-Lines Adjuster # W273704

Certified Wind & Hurricane Mitigation Inspector



Brad Felten, Managing Member



Licensed Insurance
Appraiser #16312

Limiting Conditions

1. The property description supplied to Felten Professional Adjustment Team, hereafter known as FPAT, is assumed to be correct.
2. No survey of the property has been made or reviewed by FPAT, and no responsibility is assumed in connection with such matters. Illustrative material, including maps and plot plans, utilized in this report are included only to assist the reader in visualizing the property. Property dimensions and sizes are considered to be approximate.
3. No responsibility is assumed for matters of a legal nature affecting title to the property, nor is any opinion of title rendered. Property titles are assumed to be good and merchantable unless otherwise stated.
4. Information furnished by others is believed to be true, correct, and reliable. However, no responsibility for its accuracy is assumed by FPAT.
5. All mortgages, liens, encumbrances, leases, and servitudes have been disregarded unless so specified within the report. The property is assumed to be under responsible, financially sound ownership and competent management.
6. It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies, which may be required to discover them.
7. Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by FPAT. However, FPAT is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, or other potentially hazardous materials may affect the value of the property. The value conclusions in this report are predicated on the assumption that there are no such materials on or in the property that would cause a loss of value. No responsibility is assumed for any such conditions, or for the expertise required to discover them. The client is urged to retain an expert in this field if desired. The analysis and value conclusions in this report are null and void should any hazardous material be discovered.
8. Unless otherwise stated in this report, no environmental impact studies were either requested or made in conjunction with this report. FPAT reserves the rights to alter, amend, revise, or rescind any opinions of value based upon any subsequent environmental impact studies, research, or investigation.
9. It is assumed that there is full compliance with all-applicable federal, state and local environmental regulations and laws unless noncompliance is specified, defined, and considered in this report.
10. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless non-conformity has been specified, defined and considered in this report.
11. It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or administrative authority from any local, state, or federal governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimate is based.
12. FPAT will not be required to give testimony or appear in court because of having made this report, unless arrangements have previously been made.

13. Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the client without the written consent of FPAT and in any event, only with properly written qualification and only in its entirety.
14. Neither all nor any part of the contents of this report, or copy thereof, shall be conveyed to the public through advertising, public relations, news, sales, or any other media without written consent and approval of FPAT.
15. The liability of the FPAT, its employees, and subcontractors is limited to the client only. There is no accountability, obligation, or liability to any third party. If this report is placed in the hands of anyone other than the client, the client shall make such party aware of all limiting conditions and assumptions of the assignment and related discussions. FPAT is in no way responsible for any costs incurred to discover or correct any deficiencies of the property.
16. The sole purpose of this report is for use in establishing insurance values.
17. Acceptance and/or use of this report constitutes acceptance of the foregoing assumptions and limiting conditions.

Valuation Update Service

This Replacement Cost Valuation Report can be updated annually or based on the requirements of the insurance carrier.

We can update the replacement cost values without going to the additional expense of another inspection.

If there are any major changes to the subject risk(s) contained within this report another inspection may be necessary. Normal maintenance does not require a physical inspection.

Please call us at 866-568-7853 or email us at info@fpat.com for pricing and more information.

Note-Part of Chapter 718, Florida Statutes, addresses the independent insurance appraisal requirements for condominiums. Below is an excerpt from this Chapter which addresses this requirement.

(Taken from Part I General Provisions, Chapter 718.104 Florida Statutes)

s. 718.104(4)(n) or the powers enumerated in subsection (3).

(11) INSURANCE.—In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.

(a) Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least once every 36 months.

Reserve Study Information

Congratulations you have earned a significant discount on a Full Reserve Study for this property!

A Reserve Study is a long-term capital budget planning tool which identifies the current status of the reserve fund and a stable and equitable funding plan to offset ongoing deterioration, resulting in sufficient funds when those anticipated major common area expenditures actually occur. The reserve study consists of two parts: the physical analysis and the financial analysis.

Because of the extensive field work we have already completed in order to prepare this Replacement Cost Valuation, we are able to provide a significant discount on our Reserve Study Services.

To receive a **FREE** proposal simply click on the link below to fill out our easy to use web form.

[Click Here](#) to request Free Reserve Study Proposal

or Call **866-568-7853**

or Email info@fpat.com

Methodology

To arrive at an accurate Replacement Cost Valuation estimate our team must first make a diligent effort to determine what the insurable items are and how they are insured. This is accomplished by consulting with property owners, property managers, insurance agents and reviewing pertinent documents. If the Replacement Cost Valuation is being performed for the first time or changes have taken place since the last inspection, a detailed site inspection will be conducted. One of our qualified team members will investigate each items building occupancy, size, building plans(when available), construction type, quality, finishes, etc. The subject will be physically measured and a detailed sketch will be provided with the report. After all the property data is obtained the Replacement Cost Valuation and report process may begin. The estimated values in this report are arrived at through a number of methods, the primary method is the MSB Building Valuation System. MSB is the leading provider of building cost data, estimating software and property appraisal work to the insurance industry in the U.S. All relevant data is processed using the Marshall & Swift Boeckh BVS Reconstruction Cost Database. Reconstruction Cost provides the cost to reconstruct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship. It is important to note the database used in this report recognizes the distinctions between Replacement Cost New and Reconstruction Cost with component-based or "total component" valuation and claims estimating technologies. Our total component estimating technologies calculate Reconstruction Cost by using formulas and databases to analyze and select detailed component parts of the buildings. Estimates are then assembled in a risk-specific manner, using local building codes, structural considerations and local material and labor costs. The distinctions between Replacement Cost New valuations and Reconstruction Cost valuations are important to understand because a carriers goal is to provide the insured with an equitable and fair settlement. Additionally, because policy and settlement terms are frequently subject to negotiation and court interpretation, it is essential that carriers receive premiums based on the fullest exposure on each building - the building's Reconstruction Cost.

Explanations & Definitions

Terminology

Additions	Equipment, external structures, building items, site improvements, or miscellaneous adjustments added to the valuation. These items are added to the valuation in addition to the Gross Floor Area (e.g. balconies, exterior walkways, canopies, auxiliary generators).
Architect's Fees	Architect's fees is compensation paid for architectural or engineering services rendered. The default percentage is 7% for commercial valuations and 0% for agricultural valuations.
Co-Insurance Requirement	The minimum amount of insurance that must be carried on the policy, usually 80%, but your co-insurance requirement for the policy may be different as determined by your company.
Depreciated Replacement Cost	The remaining value after the deduction of Insurance Exclusions and Physical Depreciation from the Replacement Cost.
Depreciation	The loss in value due to deterioration caused by usage, wear and tear, and the elements.
et al	Meaning all other buildings insured by the client
Flood Insurance	Specific insurance coverage against property loss from flooding.
FPAT	Felten Professional Adjustment Team, LLC.
Gross Floor Area (GFA)	The total floor area (measured in square feet) of all floors in the building considered in the Replacement Cost Valuation. Areas such as balconies, canopies, etc. are not included in the Gross Floor Area. These items are added to the valuation as "Additions".
Hazard Insurance	Insurance that protects a property owner against damage caused by fires, severe storms, earthquakes or other natural events. Hazard Insurance does not cover the peril of flooding.
HVAC	Heating, Ventilation and Air-Conditioning Systems
Insurable Replacement Cost	The Replacement Cost of the building or site improvement less applicable Insurance Exclusions.
Insurable Responsibilities	Defines which parties are responsible for obtaining insurance coverage of the different building components.
Insurance Exclusions	Certain items of insured property are either not insured, or are specifically excluded from coverage, depending on the particular terms of an insurance policy. The three most common exclusions are: basement excavation; below grade foundations; underground plumbing, piping, and conduits.

	MS/B defines and separates the following insurance exclusion costs: site prep, foundation wall, interior foundations, and approximately 12% of plumbing.
Minimum Requirements	Reporting requirements mandated by Citizens Property Insurance Corporation.
New Construction	The cost to replace at one time, an entire building of equal quality and utility. The prices used for labor, materials, overhead, profit, and fees are those in effect immediately <i>prior</i> to the occurrence of the loss. The replacement employs modern materials, current methods, designs, and layouts but does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, extraordinary fees, premiums for materials or other contingencies. This is the methodology used for real estate appraisals. <u>None of the calculations in this report are based on this methodology.</u>
NFIP	National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA)
Occupancy	Building Occupancy refers to the categorizing structures based on their use.
Overhead & Profit	The general cost of operating and maintaining a business, in addition to specific costs related to a particular job, and the profit from construction activities is referred to as overhead and profit. The default percentage is 20% for commercial valuations and 16% for agricultural valuations .
Partition Wall	A load bearing or non-load bearing wall that defines an area.
Party Wall	A dividing wall between adjoining units that is shared by the tenants of each residence or business.
Reconstruction	The cost to construct, at current prices, an exact duplicate or replica of the building, using like kind and quality materials, construction standards, design, layout and quality of workmanship, built to current building regulations and codes. Reconstruction Cost also includes a number of site-specific and process-related costs that are experienced when rebuilding after a loss. Additional costs also include the added expense of reconstructing a structure with limited site mobility, access and owner involvement. <u>All calculations in this report are based on this methodology.</u>
Replacement Cost	In this report, the term Replacement Cost refers to the “Reconstruction Cost” as defined above.
Type	Used to distinguish between buildings with the same number of units of different construction and/or size. Usually for internal organizational purposes.
Typical	Buildings or site improvements that could be considered identical.

Unit Abbreviations

Sq Ft - Square Feet	Lp Sm - Lump Sum	Dbl Ct - Double Tennis Court
Ln Ft - Linear Feet	Allow - Allowance	Ct - Court
Ea - Each	Hp - Horsepower	Units - Units
Sq Yds - Square Yards	Cu Ft - Cubic Feet	Cu Yds - Cubic Yards
Kw - Kilowatts	Pair - Pair	Sq - Squares (1 Sq = 100 sq ft)

Structural Definitions

Commercial Construction Types:

(click on links in blue for additional information)

[Frame \(Frame - ISO 1\)](#)

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding. Buildings classified a ISO Class 1 are characteristic of this type.

[Masonry \(Joisted Masonry - ISO 2\)](#)

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal. Buildings classified as ISO Class 2 are characteristic of this type.

[Pre-Engineered Metal \(Non-Combustible - ISO 3\)](#)

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels. Buildings classified as ISO Class 3 are characteristic of this type.

[Steel Frame \(Masonry Non-Combustible - ISO 4\)](#)

A building where the structural floors and roof are of unprotected non-combustible materials such as metal decking or concrete on metal decking, and are supported by an unprotected structural steel frame, fire resistive exterior walls, or a combination of both. Buildings classified as ISO Class 4 are characteristic of this type.

[Protected Steel Frame \(Modified Fire Resistive - ISO 5\)](#)

A building where the structural floors and roof, and their supports are of non-combustible construction with a fire rating of not less than one hour. A building very similar to Construction Type D Steel Frame; however, in Type E the non-combustible floor, roof, and framing components are

protected with sprayed-fiber fireproofing. Buildings classified as ISO Class 5 are characteristic of this type.

[Reinforced Concrete Frame \(Fire Resistive - ISO 6\)](#)

A building where the structural floors and roof, and their supports are of materials such as precast or poured-in-place reinforced concrete, with a fire resistive rating of not less than two hours. Buildings classified as ISO Class 6 are characteristic of this type.

Agricultural Construction Types:

(click on links in blue for additional information)

[Frame](#)

A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco, metal, vinyl, etc. siding.

[Masonry](#)

A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal.

[Pre-Engineered Metal](#)

A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels.

[Pole Frame](#)

A building where the structural skeleton consists of timbers or poles. The poles or posts are set into the ground on top of concrete pads, and then back filled to anchor the post structure.

[Structural Insulated Panel \(SIP\)](#)

A load bearing wall material, made up of rigid insulation sandwiched between two pieces of plywood or other material.

Hazard Insurance Responsibilities

The hazard insurance replacement cost valuations contained in this report are based on Florida Statute 718 concerning condominiums. Under Florida Statute 718 the interior finishes of each condominium unit are the responsibility of the individual unit owners to insure. Any interior finishes located in common areas, owned by the association, have been included in the replacement cost valuations. Additionally, any buildings or site improvements not containing residential condominium units are the sole responsibility of the association to insure. The hazard insurance valuations do not include any personal property regardless of ownership.

Based Florida Statute 718 each individual unit owner is responsible for insuring the following components located with the individual unit:

- Any floor finishes such as carpet, tile, vinyl, etc.
- Any ceiling finishes such as paint, texture, suspended ceilings, etc.
- Any wall finishes such as paint, wallpaper, paneling, etc.
- Any electrical fixtures, plumbing fixtures, built-in cabinets, etc.

Florida Statute 718 has been amended several times since its origination. The latest amendment dated January 1, 2009 places the responsibility of insuring ALL heating & cooling (HVAC) equipment on the condominium association. The condominium association is responsible for insuring 100% of the building(s) HVAC equipment whether located on the roof, common area, ground, balcony or inside a residential unit. The duty to maintain, repair, or replace HVAC equipment servicing individually owned residential units is set by the declaration of condominium, while the duty to insure and repair after an "insurable event" or "casualty" is set by the statute.

The Hazard Insurance Valuations do not include foundations or plumbing below grade (insurance exclusions) or any personal property regardless of ownership.

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.

Hazard Insurance Quick Reference Table

AS GOVERNED BY FLORIDA STATUTE 718

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Doors, Windows, etc.	YES	NO
3. UNIT INTERIOR WALLS & CEILINGS Party Walls & Ceilings, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	NO	YES
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	NO	YES
10. INTERIOR UNIT Air Conditioners	YES	NO

The above information is intended to assist in determining the general responsibilities for both parties

Flood Insurance Responsibilities

The Flood Insurance Replacement Cost Valuations contained in this report are based on the National Flood Insurance Program (NFIP).

Loss Settlement

According to the NFIP guidelines, buildings that do not meet one of the following requirements are not eligible for a RCV settlement:

1. A Single Family home insured to at least 80% of its Replacement Cost.
2. A Residential Condominium containing one or more family units insured to at least 80% of its Replacement Cost and in which at least 75% of the floor area is residential.

The NFIP utilizes the following three policy forms for structures based on their specific occupancy:

Policy Forms

(click on links in blue for additional information)

Dwelling Form: The [Dwelling Policy Form](#) may be issued to homeowners, residential renters, condominium unit-owners and owners of residential buildings containing two to four units. In communities participating in the National Flood Insurance Program (NFIP) Regular Program or Emergency Program the dwelling policy provides building and/or contents coverage for:

- Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;
- Two- to four- family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;
- Dwelling unit in residential condominium building;
- Residential townhouse/rowhouse
- Manufactured mobile homes

Dwelling Form Maximum Limits: \$250,000

General Form: The [General Property Policy Form](#) may be issued to owners or lessees of non-residential buildings or units, or residential condominium buildings that are uninsurable under the Residential Condominium Building Association Policy (RCBAP). In communities participating in the NFIP Regular Program or Emergency Program the General Property Policy provides building and/or contents coverage for these and similar “other residential” risks:

- Hotel or motel with normal guest occupancy of 6 months or more;
- Apartment building;
- Residential cooperative building;
- Dormitory;

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- Assisted-living facility.

And non-residential risks:

- Shop, restaurant, or other business;
- Mercantile building;
- Grain bin, silo, or other farm building;
- Agricultural or industrial processing facility;
- Factory;
- Warehouse;
- Poolhouse, clubhouse, or other recreational building;
- House of worship;
- School;
- Hotel or motel with normal guest occupancy of less than 6 months;
- Licensed bed-and-breakfast inn;
- Retail;
- Nursing home;
- Non-residential condominium;
- Condominium building with less than 75% of its total floor area in residential use;
- Detached garage;
- Tool shed;
- Stock, inventory, or other commercial contents.

General Form Maximum Limits: \$500,000

RCBAP: In order for a condominium building to be eligible under the [Residential Condominium Building Association Policy \(RCBAP\)](#) form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights

where membership in the entity is a required condition of unit ownership.

The RCBAP is required for all buildings owned by a condominium association containing 1 or more residential units and in which at least 75% of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and lowrise residential condominium buildings, including townhouse/rowhouse and detached single-family condominium buildings in the Regular Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short or long term), must be insured under the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent/ producer must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

A homeowners association (HOA) may differ from a condominium association and is ineligible for the RCBAP, unless the HOA meets the definition of a condominium association as defined in the policy. Cooperative ownership buildings are not eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided that all other criteria are met.

RCBAP Form Maximum Limits: Replacement cost, or the total number of units x \$250,000, whichever is less.

The Flood Insurance Valuations contained in this report do not include any personal property regardless of ownership. For more information regarding flood insurance visit www.fema.gov

The table on the following page is a Quick Reference Guide for determining insurable responsibilities.

Flood Insurance Quick Reference Table

AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM-FEMA

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Doors, Windows, etc.	YES	NO
3. UNIT INTERIOR WALLS & CEILINGS Party Walls & Ceilings, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	YES	NO
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	YES	NO
10. INTERIOR UNIT Air Conditioners	YES	NO

The above information is intended to assist in determining the general responsibilities for both parties

Recapitulation of Hazard Values

Lake Heather Heights Condominium Association, Inc.

Dunedin, Florida

HAZARD VALUATION as of March 13, 2020

FPAT File# REN1913992

Building	Replacement Cost	Insurance Exclusions	Insurable Replacement Cost	Depreciation	Depreciated Replacement Cost
2310-2325 Lake Heather Heights Ct	\$1,907,260	\$78,454	\$1,828,806	\$201,168	\$1,627,638
2340-2347 Lake Heather Heights Ct	\$1,007,162	\$47,560	\$959,602	\$249,496	\$710,106
2370-2377 Lake Heather Heights Ct	\$1,007,162	\$47,560	\$959,602	\$249,496	\$710,106
2382-2397 Lake Heather Heights Ct	\$1,907,260	\$78,454	\$1,828,806	\$201,168	\$1,627,638
2369 Lake Heather Heights Ct	\$236,116	\$19,065	\$217,051	\$84,650	\$132,401
	\$6,064,960	\$271,093	\$5,793,867	\$985,978	\$4,807,889

Site Improvement	Replacement Cost
10-Stall Carport	\$35,000
Perimeter Wall	\$41,596
Pool Fencing	\$7,657
Swimming Pool	\$74,800
Swimming Pool Deck	\$19,000
	\$178,053

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpat.com
 FPAT File# REN1913992

Recapitulation of Flood Values

Lake Heather Heights Condominium Association, Inc.

Dunedin, Florida

FLOOD VALUATION as of March 13, 2020

FPAT File# REN1913992

Building	Replacement Cost	Insurance Exclusions	Depreciation	Depreciated Replacement Cost	NFIP Insurable Replacement Cost
2310-2325 Lake Heather Heights Ct	\$2,460,991	n/a	\$270,709	\$2,190,282	\$2,460,991
2340-2347 Lake Heather Heights Ct	\$1,340,036	n/a	\$348,409	\$991,627	\$1,340,036
2370-2377 Lake Heather Heights Ct	\$1,340,036	n/a	\$348,409	\$991,627	\$1,340,036
2382-2397 Lake Heather Heights Ct	\$2,460,991	n/a	\$270,709	\$2,190,282	\$2,460,991
2369 Lake Heather Heights Ct	\$236,116	n/a	\$92,085	\$144,031	\$144,031
	\$7,838,170		\$1,330,321	\$6,507,849	\$7,746,085

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpat.com
 FPAT File# REN1913992

Aerial Property Photographs

Aerial/Map View of Property (neighborhood perspective view from east)



Aerial/Map View of Property (neighborhood perspective view from south)



Supplementary Valuation Information

Commercial Residential Inspections/Valuations

Certification

Name of the firm or key personnel completing the inspection/valuation:

Felten Professional Adjustment Team, LLC.

I, Brad Felten, certify that I, or the entity listed above, have/has at least three years experience in the field of commercial property inspections, commercial risk assessment, and commercial property replacement cost evaluation.

Date March 13, 2020 Position Managing Member

Property

Property Owner's Name Lake Heather Heights Condominium Association, Inc.

Property Address 2371 Lake Heather Heights Ct

City Dunedin

State, Zip Florida, 34698

Valuation Requirements

- Inspections must include an estimate of the replacement cost for every structure to be covered.
- The method used to determine the cost of rebuilding the structures must be the current version of the calculation system. The system and version must be clearly indicated on the valuation documentation.
- Inspections must also include clear photographs of any building and ancillary structure the applicant/policyholder wishes to insure:
 - Main Structure
 - Pools
 - Docks, etc.
- If multiple buildings are identical, or nearly so, representative photographs may be used.
- Photographs of any existing damage must also be included.

Valuation Information

- Year of construction 1985-2002
- Total number of units 48
- Number of owner-occupied units N/A
- Number of units rented on a long-term lease of 12 months or more N/A
- Number of units rented on a daily, weekly, or monthly basis N/A
- Number of units with time share occupancy N/A
- What is the distance to tidal water? +/- 2.5 Miles

Building Descriptions

This section of the report contains a detailed building description for each different type of structure located on the property and insured by Lake Heather Heights Condominium Association, Inc.. In many cases similar buildings may be described in the same description.

All building descriptions contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.

Building Description

Applicable Buildings

2310-2325, Lake Heather Heights Ct, 16-Unit Risk
 2340-2347, Lake Heather Heights Ct, 8-Unit Risk
 2370-2377, Lake Heather Heights Ct, 8-Unit Risk
 2382-2397, Lake Heather Heights Ct, 16-Unit Risk

General Building Information

Occupancy: Condominium

Square Footage: Typical 8-Unit Risk

- GFA: +/- 8,620 Sq Ft

Typical 16-Unit Risk

- GFA: +/- 16,714 Sq Ft

Additions: Typical 8-Unit Risk:

- Exterior Corridors +/- 120 Sq Ft

Typical 16-Unit Risk:

- Exterior Corridors +/- 250 Sq Ft

Condition: Good

Year of Construction: 1985-2002

of Stories: Two (2)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): Reinforced concrete deck

Exterior Walls: Concrete block covered with painted stucco

Interior Partition Walls: Estimated to be wood frame

Unit Party Walls: Estimated to be concrete block

Roof Construction: Wood truss decked with plywood

Roof Shape:	Gable
Roof Covering(s):	Composition shingles
ISO Construction Type:	1st Floor: Fire Resistive (ISO 6) 2nd Floor: Joisted Masonry (ISO 2)

Mechanicals

Elevators:	There are no elevators contained within these structures
Heating & Cooling :	Split systems with condensing units located on the ground and air handlers located within individual units.
Electrical Wiring:	Copper - On the day of our inspection the electrical wiring was verified as copper at an electrical receptacle outlet inside a residential unit. We did not verify the electrical wiring outside the residential units.
Fire Sprinklers:	Yes, at 16-Unit Risk only
Manual Fire Alarm:	No
Auto Dial-Out Fire Alarm:	Yes, at 16-Unit Risk only

Finished Interior Common Areas

Common Areas:	Exterior Corridors
Common Floor Coverings:	Concrete sealer or topping
Common Wall Finish:	Painted stucco
Common Ceiling Finish:	Paint
Common Kitchens:	None
Common Fireplaces:	None

Interior Units

Unit Floor Coverings:	Each residential unit is individually owned with unit owner specific floor covering materials
Unit Wall Finish:	Painted Textured Drywall
Unit Ceiling Finish:	Painted Textured Drywall
Unit Kitchens:	Each unit contains one residential style kitchen with average quality cabinets, countertops and appliances
Customized Features:	n/a - no major customized features verified at the time of inspection
Fireplaces:	None

Supplementary Information

Business Exposure: None

Commercial Kitchens: None

Property or Liability Hazards: None

Additional Comments:

Building Description

Applicable Buildings

Clubhouse

General Building Information

Occupancy: Clubhouse/Recreation

Square Footage:

Clubhouse:

- GFA +/- 1,598 Sq Ft

Additions: Canopy

Condition: Good

Year of Construction: 1986

of Stories: One (1)

Construction Analysis

Foundation: Estimated to be reinforced concrete footings

Ground Subfloor: Concrete slab on grade

Elevated Subfloor(s): N/A - Does not apply to one story structures

Exterior Walls: 90% Concrete block covered with painted stucco and 20% painted wood siding

Interior Partition Walls: Wood frame

Unit Party Walls: n/a

Roof Construction: Wood truss decked with plywood

Roof Shape: Gable

Roof Covering(s): Composition shingles

ISO Construction Type: Joisted Masonry (ISO 2)

Mechanicals

Elevators: N/A - Does not apply to one story structures

Heating & Cooling : Split systems with condensing units located on the ground and air handlers located within the building.

Electrical Wiring:	Copper - On the day of our inspection the electrical wiring was verified as copper at an electrical receptacle outlet inside the building.
Fire Sprinklers:	No
Manual Fire Alarm:	No
Auto Dial-Out Fire Alarm:	No

Finished Interior Common Areas

Common Areas:	Clubhouse, laundry, restrooms and sitting room
Common Floor Coverings:	Clubhouse: Carpet and tile Laundry: Laminate Restrooms: Tile Sitting room: Vinyl tile flooring
Common Wall Finish:	Painted Textured Drywall
Common Ceiling Finish:	Painted Textured Drywall
Common Kitchens:	One residential style kitchen with average quality appliances.
Common Fireplaces:	One (1)

Interior Units

Unit Floor Coverings:	n/a - there are no residential units contained within this structure
Unit Wall Finish:	n/a - there are no residential units contained within this structure
Unit Ceiling Finish:	n/a - there are no residential units contained within this structure
Unit Kitchens:	n/a - there are no residential units contained within this structure
Customized Features:	n/a - there are no residential units contained within this structure
Fireplaces:	n/a - there are no residential units contained within this structure

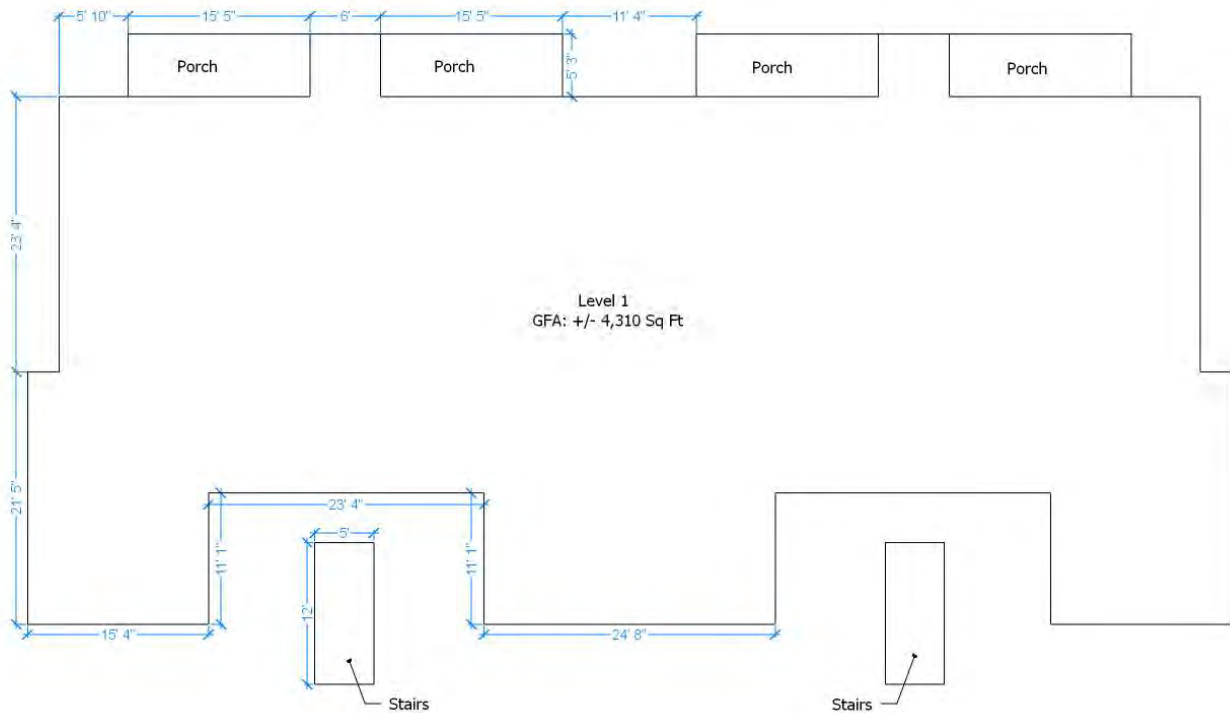
Supplementary Information

Business Exposure:	None
Commercial Kitchens:	None
Property or Liability Hazards:	None
Additional Comments:	

Building Sketches

This section of the report contains detailed floor by floor building sketches for each different type of structure located on the property and insured by Lake Heather Heights Condominium Association, Inc.. In many cases identical buildings will be depicted with one sketch.

All building sketches contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.

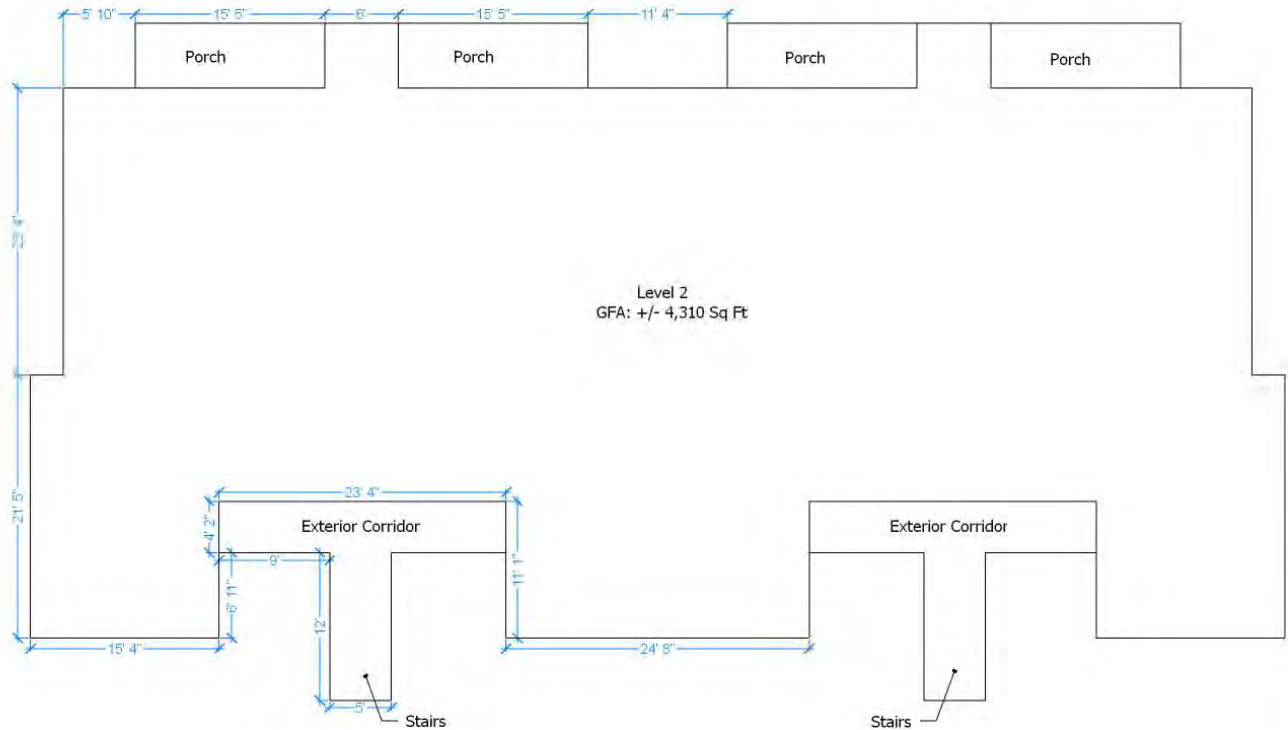


Level 1 of 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Lake Heather Heights
701 Enterprise Rd.E., Suite 704, Safety Harbor, FL 34695		Dunedin, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		8-Unit Risk

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpatadjusters.com

FPAT File# REN1913992

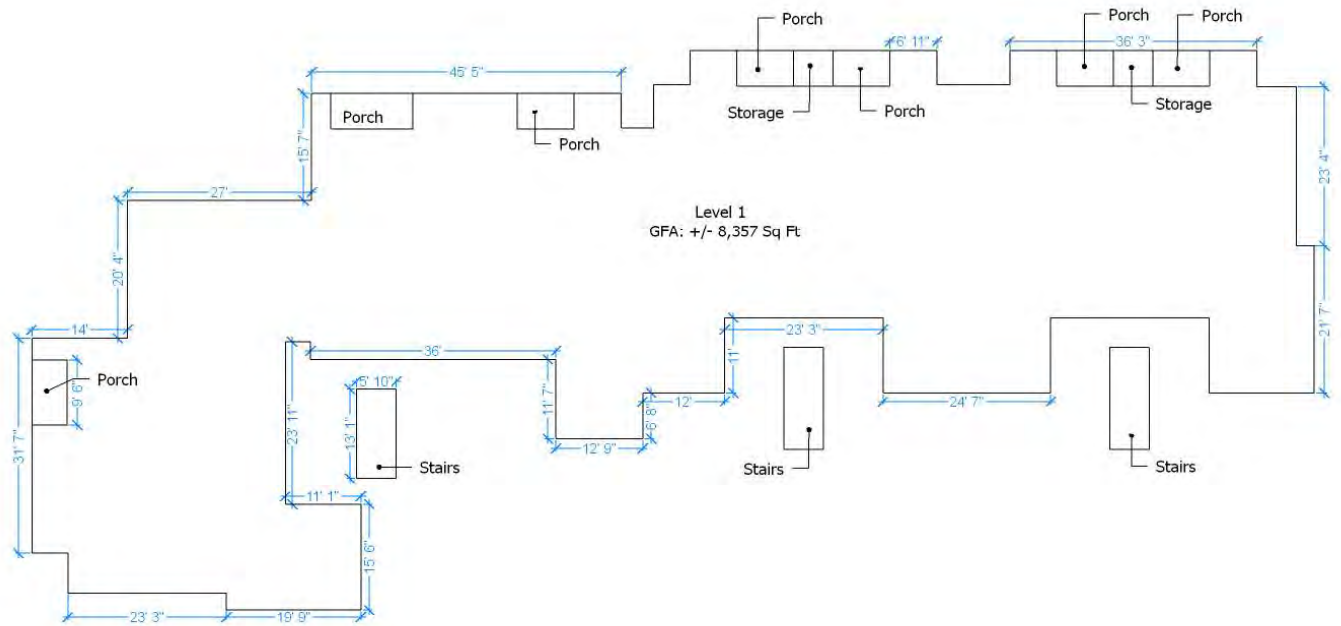


Level 2 of 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Lake Heather Heights
701 Enterprise Rd.E., Suite 704, Safety Harbor, FL 34695		Dunedin, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		8-Unit Risk

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpatadjusters.com

FPAT File# REN1913992

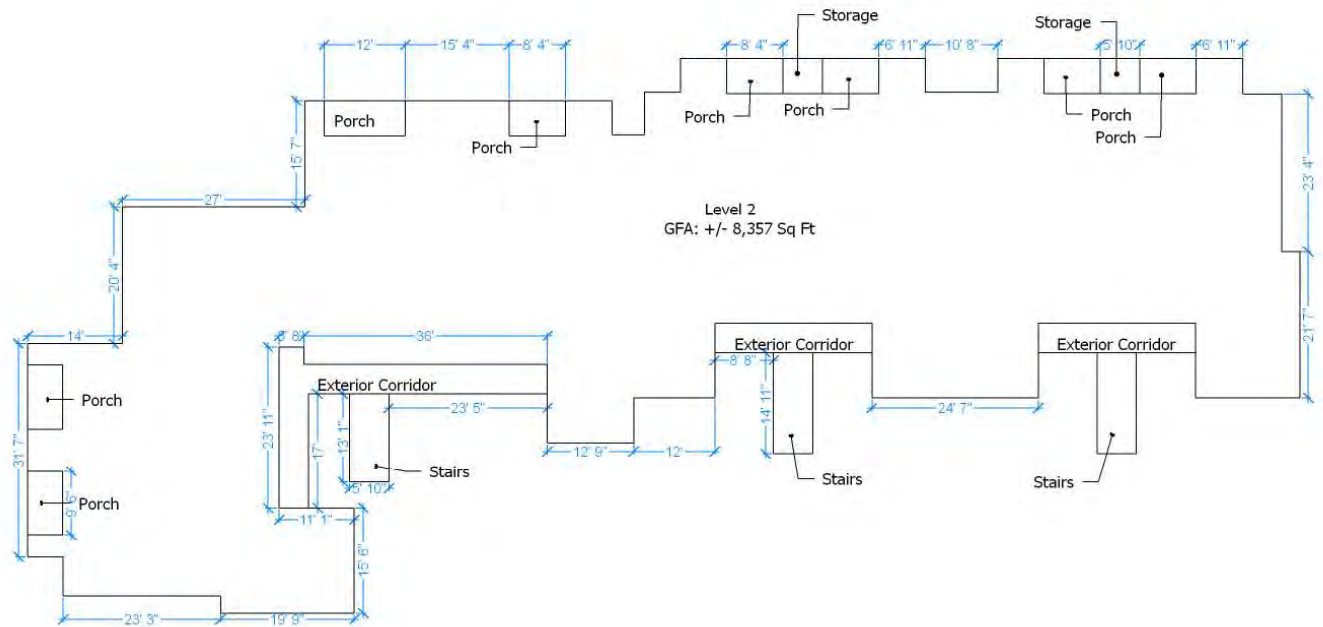


Level 1 of 2

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Lake Heather Heights
701 Enterprise Rd.E., Suite 704, Safety Harbor, FL 34695		Dunedin, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		16-Unit Risk

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpataadjusters.com

FPAT File# REN1913992

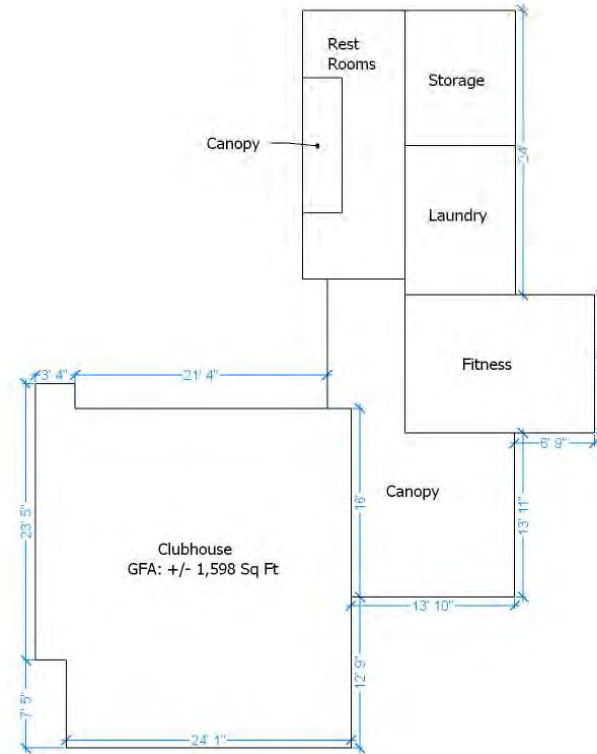


Level 2 of 2


FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Lake Heather Heights
701 Enterprise Rd.E., Suite 704, Safety Harbor, FL 34695		Dunedin, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		16-Unit Risk

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpataadjusters.com

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Level 1 of 1

FELTEN PROFESSIONAL ADJUSTMENT TEAM, LLC.		SKETCH DETAILS
Insurance Appraisals - Reserve Studies - Windstorm Mitigation Reports		Lake Heather Heights
701 Enterprise Rd.E., Suite 704, Safety Harbor, FL 34695		Dunedin, FL
Office 866.568.7853 Fax 866.804.1052 www.fpatadjusters.com		Clubhouse Area

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpatadjusters.com

FPAT File# REN1913992

Photographs & Values

This section of the report contains detailed photographs and replacement cost values for each building and site improvement located on the property and insured by Lake Heather Heights Condominium Association, Inc..

Photographs & Values Detail

2310-2325 Lake Heather Heights Ct
16-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$2,460,991	\$2,460,991

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,907,260	\$78,454	\$1,828,806	\$201,168	\$1,627,638

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FPAT File# REN1913992

Exterior Elevation Photographs

Roof Overview Photographs

Photographs & Values Detail

2340-2347 Lake Heather Heights Ct
8-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,340,036	\$1,340,036

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,007,162	\$47,560	\$959,602	\$249,496	\$710,106

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpat.com
FPAT File# REN1913992

Exterior Elevation Photographs

SUPPORTING PHOTOGRAPHS FOR: 2340-2347 Lake Heather Heights Ct, 8-Unit Risk



Photographs & Values Detail

2370-2377 Lake Heather Heights Ct
8-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$1,340,036	\$1,340,036

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,007,162	\$47,560	\$959,602	\$249,496	\$710,106

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FPAT File# REN1913992

Exterior Elevation Photographs

Roof Overview Photographs



Photographs & Values Detail

2382-2397 Lake Heather Heights Ct
16-Unit Risk



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$2,460,991	\$2,460,991

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$1,907,260	\$78,454	\$1,828,806	\$201,168	\$1,627,638

Felten Professional Adjustment Team, LLC | 866.568.7853 | info@fpat.com
FPAT File# REN1913992

Exterior Elevation Photographs

Photographs & Values Detail

2369 Lake Heather Heights Ct
Clubhouse



FLOOD INSURANCE

REPLACEMENT COST	NFIP INSURABLE REPLACEMENT COST
\$236,116	\$144,031

According to the NFIP General Policy Form, flood insurance should be on an ACV basis with a maximum limit of \$500,000.

HAZARD INSURANCE

REPLACEMENT COST	INSURANCE EXCLUSIONS	INSURABLE REPLACEMENT COST	DEPRECIATION	DEPRECIATED REPLACEMENT COST
\$236,116	\$19,065	\$217,051	\$84,650	\$132,401

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FPAT File# REN1913992

Exterior Elevation Photographs

SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



Interior Photographs



SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse






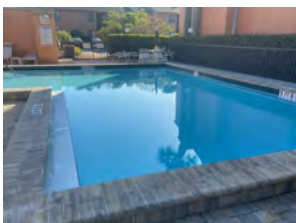

SUPPORTING PHOTOGRAPHS FOR: 2369 Lake Heather Heights Ct, Clubhouse



Roof Overview Photographs



Photographs & Values Site Improvements

Item	Photo	Description	Replacement Cost
<i>Carports</i>			
10-Stall Carport		10-stall steel frame carport	\$35,000
<i>Fencing</i>			
Pool Fencing		4' Aluminum picket pool fence +/- 186 Ln Ft	\$7,657
<i>Perimeter Fencing</i>			
Perimeter Wall		5' Concrete perimeter wall +/- 311 Ln Ft	\$41,596
<i>Swimming Pool Area</i>			
Swimming Pool		Cast-in-place concrete or gunite sprayed-on concrete swimming pool +/- 880 Sq Ft. Replacement cost includes the pool, excavation, & filtering & circulating equipment.	\$74,800
Swimming Pool Deck		Concrete pavers swimming pool deck +/- 2,111 Sq Ft	\$19,000

Replacement Cost Calculations

This section of the report contains the BVS calculations for each structure and/or site improvement located on the property and insured by Lake Heather Heights Condominium Association, Inc.. In many cases identical buildings may be valued using the same replacement cost calculations.

All replacement cost calculations contained in this report meet or exceed Citizens Property Insurance Corporation Minimum Requirements for Non-licensed Commercial Residential Inspections/Valuation.



Valuation Detailed Report

by FPAT, LLC.

66 of 80

3/19/2020

VALUATION

Valuation Number:	REN1913992	Effective Date:	03/19/2020
Value Basis:	Reconstruction	Expiration Date:	03/19/2021
		Cost as of:	09/2019

BUSINESS

Lake Heather Heights Condominium Association, Inc
Lake Heather Heights Ct.
Dunedin, FL 34698 USA

LOCATION 1 - Lake Heather Heights Condominium Association, Inc

Lake Heather Heights Condominium Association, Inc
Lake Heather Heights Ct.
Dunedin, FL 34698 USA

Location Adjustments

Climatic Region:	3 - Warm
High Wind Region:	2 - Moderate Damage
Seismic Zone:	1 - No Damage

BUILDING 00001 - Typical 8-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	8,620 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	26%	Condition:	Good
	Effective Age: 31 years		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values CoreLogic publishes in this report are estimates only and the values CoreLogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Valuation Detailed Report

by FPAT, LLC.

67 of 80

Policy Number: REN1913992

3/19/2020

Fees

Architect Fees: 7% is included
Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$1,009
Foundations			\$25,787	\$27,444
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$408,445	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$208,983	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$215,525	\$19,107
Heating	92% Heat Pump			
Cooling	92% Heat Pump			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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Valuation Detailed Report

by FPAT, LLC.

68 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$77,429	
SUBTOTAL RC			\$936,169	\$47,560
Depreciated Cost (74%)			\$692,765	\$35,194
ADDITIONS				
Building Items			\$23,434	
Total Additions			\$23,434	
TOTAL RC SECTION 1			\$959,602	\$47,560
TOTAL ACV			\$710,106	\$35,194

TOTAL RC BUILDING 00001 Typical 8-Unit Risk, Hazard	\$959,602	\$47,560
TOTAL ACV	\$710,106	\$35,194

BUILDING 00002 - Typical 8-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	8,620 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	26%	Condition:	Good
	Effective Age: 31 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$983	

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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Valuation Detailed Report

by FPAT, LLC.

69 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$51,854	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$397,881	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$279,842	
Floor Finish	62% Carpet 20% Tile, Ceramic 10% Vinyl Sheet			
Ceiling Finish	100% Drywall 100% Paint			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint			
Mechanicals			\$497,436	
Heating	92% Heat Pump			
Cooling	92% Heat Pump			
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values CoreLogic publishes in this report are estimates only and the values CoreLogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Valuation Detailed Report

by FPAT, LLC.

70 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$87,285	
SUBTOTAL RC			\$1,315,282	
Depreciated Cost (74%)			\$973,308	
ADDITIONS				
Building Items			\$24,754	
Total Additions			\$24,754	
TOTAL RC SECTION 1			\$1,340,036	
TOTAL ACV			\$991,627	

TOTAL RC BUILDING 00002 Typical 8-Unit Risk, Flood	\$1,340,036
TOTAL ACV	\$991,627

BUILDING 00003 - Typical 16-Unit Risk, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	10 ft.
Construction Type:	50% Masonry (ISO 2) 50% Reinforced Concrete Frame (ISO 6)	Number of Stories:	2
Gross Floor Area:	16,714 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	11%	Condition:	Good
	Effective Age: 13 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,957

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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Valuation Detailed Report

by FPAT, LLC.

71 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$50,001	\$39,601
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$680,017	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$396,031	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$512,299	\$36,896
Heating	95% Heat Pump			
Cooling	95% Heat Pump			
Fire Protection	100% Sprinkler System			
	100% Automatic Fire Alarm System			
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$150,133	
SUBTOTAL RC			\$1,788,481	\$78,454
Depreciated Cost (89%)			\$1,591,748	\$69,824

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Valuation Detailed Report

by FPAT, LLC.

72 of 80

Policy Number: REN1913992

3/19/2020

ADDITIONS

Building Items	\$40,326
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Total Additions	\$40,326
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TOTAL RC SECTION 1	\$1,828,806	\$78,454
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TOTAL ACV	\$1,627,638	\$69,824
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TOTAL RC BUILDING 00003 Typical 16-Unit Risk, Hazard	\$1,828,806	\$78,454
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TOTAL ACV	\$1,627,638	\$69,824
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BUILDING 00004 - Typical 16-Unit Risk, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	10 ft.
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Construction Type:	50% Masonry (ISO 2)	Number of Stories:	2
	50% Reinforced Concrete Frame (ISO 6)		

Gross Floor Area:	16,714 sq.ft.	Irregular Adjustment:	None
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Construction Quality:	2.0 - Average
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Year Built:

Adjustments

Depreciation:	11%	Condition:	Good
	Effective Age: 13 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
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Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation	\$1,906
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Foundations	\$87,285
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Foundation Wall

Interior Foundations

Slab On Ground

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Valuation Detailed Report

by FPAT, LLC.

73 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$662,430	
Framing				
Exterior Wall				
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$534,489	
Floor Finish	65% Carpet 20% Tile, Ceramic 10% Vinyl Sheet			
Ceiling Finish	100% Drywall 100% Paint			
Partitions				
Length				
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint			
Mechanicals			\$965,313	
Heating	95% Heat Pump			
Cooling	95% Heat Pump			
Fire Protection	100% Sprinkler System 100% Automatic Fire Alarm System			
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins			\$169,243	
SUBTOTAL RC			\$2,420,666	
Depreciated Cost (89%)			\$2,154,393	

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Valuation Detailed Report

by FPAT, LLC.

74 of 80

Policy Number: REN1913992

3/19/2020

ADDITIONS

Building Items	\$40,326
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Total Additions	\$40,326
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TOTAL RC SECTION 1	\$2,460,991
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TOTAL ACV	\$2,190,282
------------------	--------------------

TOTAL RC BUILDING 00004 Typical 16-Unit Risk, Flood	\$2,460,991
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TOTAL ACV	\$2,190,282
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BUILDING 00005 - Clubhouse, Hazard

Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	11 ft.
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Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
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Gross Floor Area:	1,598 sq.ft.	Irregular Adjustment:	None
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Construction Quality:	2.0 - Average
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Year Built:

Adjustments

Depreciation:	39%	Condition:	Good
Effective Age:	31 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
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Overhead and Profit:	20% is included
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation				\$347
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Foundations			\$8,863	\$10,485
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Foundation Wall				
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Interior Foundations				
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Slab On Ground				
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Exterior			\$86,616	
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75 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall		35% Wall Openings		
Exterior Wall	10% Siding, Wood on Masonry			
	90% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$27,542	
Floor Finish	56% Carpet			
	14% Synthetic Gym Floor			
	4% Tile, Ceramic			
	9% Vinyl Sheet			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		53 ft.		
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	50% Paint			
	50% Wallpaper, Vinyl			
Mechanicals			\$89,490	\$8,233
Heating	59% Heat Pump			
Cooling	59% Heat Pump			
Fire Protection				
Plumbing	10 Total Fixtures			
Electrical		100% Average Quality		
Elevators				
Built-ins			\$3,988	

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Valuation Detailed Report

by FPAT, LLC.

76 of 80

Policy Number: REN1913992

3/19/2020

SUBTOTAL RC	\$216,499	\$19,065
Depreciated Cost (61%)	\$132,065	\$11,630
ADDITIONS		
Building Items		\$551
Total Additions	\$551	
TOTAL RC SECTION 1	\$217,051	\$19,065
TOTAL ACV	\$132,401	\$11,630

TOTAL RC BUILDING 00005 Clubhouse, Hazard	\$217,051	\$19,065
TOTAL ACV	\$132,401	\$11,630

BUILDING 00006 - Clubhouse, Flood

Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	11 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	1,598 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average		
Year Built:			

Adjustments

Depreciation:	39%	Condition:	Good
	Effective Age: 31 years		

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees:	7% is included
Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation	\$347
Foundations	\$19,348
Foundation Wall	
Interior Foundations	

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77 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$86,616	
Framing				
Exterior Wall		35% Wall Openings		
Exterior Wall	10% Siding, Wood on Masonry			
	90% Stucco on Masonry			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$27,542	
Floor Finish	56% Carpet			
	14% Synthetic Gym Floor			
	4% Tile, Ceramic			
	9% Vinyl Sheet			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length		53 ft.		
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	50% Paint			
	50% Wallpaper, Vinyl			
Mechanicals			\$97,723	
Heating	59% Heat Pump			
Cooling	59% Heat Pump			
Fire Protection				
Plumbing	10 Total Fixtures			
Electrical		100% Average Quality		

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78 of 80

Policy Number: REN1913992

3/19/2020

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators				
Built-ins			\$3,988	
SUBTOTAL RC			\$235,564	
Depreciated Cost (61%)			\$143,694	
ADDITIONS				
Building Items				\$551
Total Additions			\$551	
TOTAL RC SECTION 1			\$236,116	
TOTAL ACV			\$144,031	
TOTAL RC BUILDING 00006 Clubhouse, Flood			\$236,116	
TOTAL ACV			\$144,031	
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION SUBTOTAL (All Buildings)	\$7,042,602	53,864	\$131	\$5,796,084
LOCATION ADDITIONS				
Custom Items				
4' Aluminum Picket Pool Fencing +/- 186 LF	\$7,657			
5' Concrete Perimeter Wall +/- 311 LF	\$41,596			
Swimming Pool +/- 880 Sq Ft	\$74,800			
Swimming Pool Deck +/- 2,111 Sq Ft	\$19,000			
10-Stall Carport	\$35,000			
Location Additions Value	\$178,053			\$178,053
LOCATION TOTAL, Location 1	\$7,220,655	53,864	\$134	\$5,974,137
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$7,220,655	53,864	\$134	\$5,974,137

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Valuation Detailed Report

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EQUIPMENT REPORT

79 of 80

Policy Number: REN1913992

3/19/2020

VALUATION

Valuation Number:	REN1913992	Effective Date:	03/19/2020
Value Basis:	Reconstruction	Expiration Date:	03/19/2021
		Cost as of:	09/2019

BUSINESS

Lake Heather Heights Condominium Association, Inc
Lake Heather Heights Ct.
Dunedin, FL 34698 USA

LOCATION 1 - Lake Heather Heights Condominium Association, Inc

Lake Heather Heights Condominium Association, Inc
Lake Heather Heights Ct.
Dunedin, FL 34698 USA

Equipment: Building items and site improvements

	Replacement	Depreciated
Building 00001, Section 1		
Building Items		
Balconies		
(1) Balconies	\$18,456	\$13,657
Canopies		
(1) Wood Frame w/Pitched Roof Deck	\$4,978	\$3,684
Building 00002, Section 1		
Building Items		
Balconies		
(1) Balconies	\$18,456	\$13,657
Canopies		
(1) Wood Frame w/Pitched Roof Deck	\$6,298	\$4,661
Building 00003, Section 1		
Building Items		
Balconies		
(1) Balconies	\$30,065	\$26,758
Canopies		
(1) Wood Frame w/Pitched Roof Deck	\$10,260	\$9,132
Building 00004, Section 1		

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Valuation Detailed Report

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EQUIPMENT REPORT

80 of 80

Policy Number: REN1913992

3/19/2020

Equipment: Building items and site improvements		
	Replacement	Depreciated
Building Items		
Balconies		
(1) Balconies	\$30,065	\$26,758
Canopies		
(1) Wood Frame w/Pitched Roof Deck	\$10,260	\$9,132
Building 00005, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck	\$551	\$336
Building 00006, Section 1		
Building Items		
Canopies		
(1) Wood Frame w/Pitched Roof Deck	\$551	\$336
LOCATION 1 Additions		
Custom Items		
(1) 4' Aluminum Picket Pool Fencing +/- 186 LF	\$7,657	\$7,657
(1) 5' Concrete Perimeter Wall +/- 311 LF	\$41,596	\$41,596
(1) Swimming Pool +/- 880 Sq Ft	\$74,800	\$74,800
(1) Swimming Pool Deck +/- 2,111 Sq Ft	\$19,000	\$19,000
(1) 10-Stall Carport	\$35,000	\$35,000
LOCATION 1 - Lake Heather Heights Condominium Association, Inc TOTAL	\$307,995	\$286,164
TOTAL	\$307,995	\$286,164

To update please call us at 866-568-7853 or email us at info@fpatadjusters.com for pricing and more information.

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