



Insurance Appraisal Pelican Cove Condominium Association

1615 Pelican Point Drive
Sarasota, Florida 34231





Pelican Cove Condominium Association
Attn: Ms. Sarah Metcalf, CAM, CFCAM, AMS, CMCA
1615 Pelican Point Drive
Sarasota, Florida 34231

**RE: Pelican Cove Condominium Association
Insurance Appraisal**

August 14, 2023

Dear Ms. Metcalf,

As you requested, I have completed an appraisal of the above referenced condominium complex for the purpose of estimating the insurable value of the buildings and site improvements for the insurance policy. The intended users of this replacement valuation are you, the condominium association and your insurance provider/agent.

In order to complete this work, my associates inspected the buildings and site on August 4, 2023 and documented the various building components through physical inspection and photographic evidence. Measurements were taken on-site and verified with the condominium plat book. As a source of data, I utilized the cost estimating data service Core Logic. The attached study contains photos, excel spreadsheets, and the detailed improvement valuation. Please read the general and limiting conditions, which explain conditions and exclusions of the valuation.

The results of the appraisal as of August 4, 2023 (the day of inspection) show the replacement value of the buildings and site improvements as follows:

Summary of Values - RECAP		
Description	Flood RCV	Wind RCV
Condominium Buildings	\$179,210,619	\$126,044,486
Common Buildings	\$3,908,939	\$3,599,425
Site Improvements	\$6,952,290	
Carports	\$7,397,000	
For detailed values by building and component refer to pages 69ff.		



This appraisal is intended for your use in determining the necessary amount for insurance purposes. The undersigned is a Florida State-Certified General Real Estate Appraiser RZ 2890; I have complied with all the rules and regulations of the Florida Real Estate Appraisal Board, USPAP and Codes and Ethics of the Appraisal Institute. I have provided no insurance advice nor am I qualified to do so. I am not a professional cost estimator; this study is based on cost estimates by Core Logic which are assumed accurate.

Thank you for the opportunity of providing this service to you; please do not hesitate to call with any questions or comments.

Yours truly,

Patricia E. Staebler, SRA



Patricia E. Staebler, SRA, RS
FL State Certified General Appraiser RZ2890



Certification

For the real estate identified as follows:

Pelican Cove Condominium Association	
Section	Sarasota County Clerk Plat Book
1	8, Pages 37-37C, recorded April 22, 1975
2	8, Pages 47-47D, recorded September 12, 1975
3	9, Pages 14-14A, recorded March 9, 1976
4	9, Pages 23-23B, recorded July 20, 1976
5	9, Pages 25-25D, recorded October 7, 1976
6	9, Pages 41-41B, recorded February 2, 1977
7	10, Pages 7-7D, recorded August 4, 1977
8	10, Pages 11-11A, recorded September 29, 1977
9	10, Pages 23-23F, recorded December 20, 1977
10	10, Pages 24-24B, recorded December 20, 1977
11	10, Pages 25-25E, recorded December 20, 1977
12	11, Pages 18-18B, recorded August 24, 1978
13	11, Pages 33-33B, recorded October 20, 1978
14	12, Pages 2-2E, recorded January 8, 1979
15	12, Pages 15-15C, recorded March 8, 1979
16	15, Pages 7-7I, recorded September 3, 1980
17	14, Pages 5-5A, recorded April 6, 1980

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have appraised the property before for the same function and use.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.



- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- My associates, Mary Wilk and Brent Quashie, made a personal inspection of the property that is the subject of this report.
- No one provided significant real property appraisal assistance to the person signing this certification.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I have completed the continuing education program of the State of Florida and my license is current until November 30, 2024.
- As of the date of this report, I have completed the continuing education program for Designated members of the Appraisal Institute until 12/31/2025.

Patricia E. Staebler, SRA

Patricia E. Staebler, SRA, RS
State-Certified General Real Estate Appraiser RZ2890



GENERAL ASSUMPTIONS

The information furnished by others is believed to be reliable. However, no warranty is given for its accuracy. All engineering is assumed to be correct. The plot plans and illustrative material in this report are included to assist the reader in visualizing the property. It is assumed that there are no hidden or unapparent conditions of the property, subsoil or structures that render it more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them.

It is assumed that there is full compliance with all applicable federal, state and local environmental regulations and laws unless noncompliance is stated, defined and considered in the appraisal report. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless nonconformity has been stated, defined and considered in the appraisal report. It is assumed that the appropriate governing authority will allow the property to be used or developed in accordance with zoning and use regulations. It is assumed that all required licenses, Certificates of Occupancy, consents or other legislative or administrative authority from any local, state or national government or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based. If any of the foregoing does not come to pass, is changed or is prohibited by subsequent action on the part of a governing authority, the values herein may be adversely affected, and this appraisal may be rendered null and void or require revision.

It is assumed that the utilization of the land and improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted in the report. The sketches in this report, which are approximate only, and the photographs are included to assist the reader in visualizing the property. All data, cost estimates and statements are, in most cases, gathered from reliable sources and from reputable local or area business concerns, but in no sense guaranteed. If a survey has been included, or relied upon, it is assumed to be correct. No responsibility is assumed in the contrary and should an error in the survey sufficiently alter the subject property, this appraisal is considered null and void.

GENERAL LIMITING CONDITIONS

Definitions. In these Terms and Conditions:

“Appraisal Services Agreement” means any written agreement between Client and Appraiser for performance of the appraisal services, including any agreement entered into electronically or through a web portal; “Client” means a party identified expressly as a client in an Appraisal Services Agreement and also any party identified expressly as a client by the Appraiser in an appraisal report; and “Appraiser” means (a) the appraiser(s) performing part or all of the appraisal services and/or signing an appraisal report, (b) the firm employing such appraiser or of which the appraiser is a partner, owner, shareholder, member, officer, director or independent contractor, and (c) the employees, partners, owners, shareholders, members, officers, directors or independent contractors of any such firm.



Appraiser Independence

As required by law and professional standards, Appraiser's performance of the appraisal is independent, impartial and objective. Accordingly, Appraiser cannot agree to provide a value opinion that is contingent on a predetermined amount and cannot ensure that the opinion of value will serve to facilitate any specific objective of Client or others or advance any particular cause.

Acceptance and Applicability

These Standard Terms and Conditions for Appraisal Services and Reports ("Terms and Conditions") shall apply to any appraisal reports, contracts or orders into which they are incorporated. In addition, with respect to any appraisal report, any use of or reliance on the appraisal by any party, regardless of whether the use or reliance is authorized or known by Appraiser, constitutes acceptance of these Terms and Conditions as well as acceptance of all other appraisal statements, limiting conditions and assumptions stated in the appraisal report. An Appraisal Services Agreement may contain different provisions than stated in this document but such different provisions shall only apply between Client and Appraiser, unless the Appraisal Services Agreement expressly states otherwise.

Intended Users of Appraisal and Reliance

The only intended user(s) of the appraisal shall be Client and those parties who are identified expressly as intended users in the report. Appraiser does not intend or anticipate that any other parties will use or rely on the appraisal. The appraisal is provided for Client's and the intended user's benefit alone and solely for the use identified in the report. The appraisal may not, without Appraiser's express written authorization, be used or relied on by any other party, even if that party pays all or part of the appraisal fee, or receives or sees a copy of the report. If Appraiser has granted authorization for other parties to use or rely on the appraisal, that authorization will be subject to additional terms which may be stated by Appraiser.

Unauthorized Use or Publication

No part of the appraisal report or the Appraiser's opinions or conclusions may be published or used in any advertising materials, property listings, investment offerings or prospectuses, or securities filings or statements without Appraiser's written authorization. Any party who publishes or uses the report or Appraiser's work product without such authorization or who provides the report or Appraiser's work product for such unauthorized use or publication agrees to indemnify and hold Appraiser harmless from and against all damages, expenses, claims and costs, including attorneys' fees, incurred in Appraiser's investigation and/or defense of any claim arising from or in any way connected to the unauthorized use or publication.

No Third-Party Beneficiaries of the Appraisal Services Agreement

Unless identified expressly in the agreement, there are no third-party beneficiaries of any Appraisal Services Agreement between Client and Appraiser pertaining to the appraisal, and no other person or entity shall have any right, benefit or interest under such agreement. The identification of a party as an intended user of the appraisal does mean that the party is a third-party beneficiary of the Appraisal Services Agreement.



Appraiser Not Responsible for Certain Conditions

Notwithstanding that Appraiser may comment on, analyze or assume certain conditions in the appraisal, Appraiser shall have no monetary liability or responsibility for alleged claims or damages pertaining to: (a) title defects, liens or encumbrances affecting the property, (b) the property's compliance with local, state or federal zoning, planning, building, disability access and environmental laws, regulations and standards, (c) building permits and planning approvals for improvements on the property; (d) structural or mechanical soundness or safety, (e) contamination, mold, pollution, storage tanks, animal infestations and other hazardous conditions affecting the property, and (f) other conditions and matters for which licensed real estate appraisers are not customarily deemed to have professional expertise.

Maximum Time Period for Legal Actions

Unless the time period is shorter under applicable law, any legal action or claim relating to the appraisal or Appraisal Services Agreement shall be filed in court (or in the applicable arbitration tribunal, if the parties to the dispute have executed an arbitration agreement) within two (2) years from the date of delivery to Client of the appraisal report to which the claims or causes of action relate or, in the case of acts or conduct after delivery of the report, two (2) years from the date of the alleged acts or conduct. The time period stated in this section shall not be extended by any delay in the discovery or accrual of the underlying claims, causes of action or damages. The time period stated in this section shall apply to all non-criminal claims or causes of action of any type.

Limitations of Liability and Assignment of Claims

Professional standards for the performance of real estate appraisals require that appraisers perform their services independently, impartially and objectively. Clients and other users of appraisals often have separate legal or regulatory obligations imposed on them in relation to the appraisal process. The provisions of this section are designed to assure that an appraiser can render appraisal services in compliance with professional standards for reasonable compensation and to assure that clients and users can comply freely with their own professional and legal obligations. If any conditions are not appropriate for a particular assignment, they may be negotiated, but the modification must be in writing and signed by the parties subject to the modification.

a. Limitations of Liability

To the fullest extent permitted by applicable law, the maximum monetary liability of Appraiser or Client to each other or to any other party (regardless of whether that party's claimed use or reliance on the appraisal was authorized by Appraiser or Client) for any and all claims or causes of action relating to the appraisal or any Appraisal Services Agreement shall be limited to \$25,000 or the total compensation actually received by Appraiser for the appraisal or other services that are the subject of the claim(s) or cause(s) of action. This limitation of liability extends to all types of claims and causes of action, whether in contract or tort, including without limitation claims/causes of action based on another party's (including Appraiser's or Client's) own negligence or negligent misrepresentation, but excludes: (i) claims/causes of action for intentionally fraudulent or criminal conduct, intentionally caused injury, or unauthorized use or publication of the appraisal or Appraiser's work product, or (ii) claims/causes of action by Appraiser for the collection of unpaid compensation for the appraisal or other services (for which the maximum



recovery shall be the total amount unpaid and owing to Appraiser, plus applicable interest and late charges).

b. No Special or Consequential Damages

No party shall be liable to any other party for special or consequential damages, including, without limitation, loss of profits or damages proximately caused by loss of use of any property, regardless of whether arising from negligence or breach of the Appraisal Services Agreement or otherwise, and regardless of whether a party was advised or knew of the possibility of such damages.

No Assignment of Claims

Legal claims or causes of action relating to the appraisal or Appraisal Services Agreement are not assignable or transferrable.

Subpoenas and Testimony

In the event that Appraiser is compelled by subpoena or other legal or administrative process to provide testimony or produce documents relating to the appraisal or Appraiser's services, whether in court, deposition, arbitration or any other proceeding, the party seeking such testimony or documents agrees to compensate Appraiser for the reasonable time incurred by Appraiser in connection with preparation for and provision of such testimony and/or documents at Appraiser's rates in effect at that time and reimburse Appraiser's reasonable actual expenses.

Severability

If any provision of these Terms and Conditions is held, in whole or part, to be unenforceable or invalid for any reason, the remainder of that provision and the remainder of the entire Terms and Conditions will be severable and remain in effect.



Distribution of Appraisal

If any person(s) other than the intended users of the appraisal report receive portions of and/or the appraisal report in its entirety, it is deemed unauthorized. The appraisal may not be disseminated whether partially or wholly, to any party other than the intended users. The appraisal is considered incomplete and unauthorized if received in any state other than in its entirety by any person(s) other than the intended users. **Note to insurance agents and carriers: if you receive a partial copy of the appraisal report please request a complete copy from the client.**

Insurable Value

- It is the responsibility of the client and the intended users to obtain legal interpretation as to adherence to the appropriate statutes in regard to flood and hazard/windstorm insurance.
- The estimate of the building replacement value was performed under the consideration of a construction market, which is in balance in terms of supply and demand. Construction prices in a post hurricane market will most likely be highly demand driven and cannot be reflected in this appraisal.
- Demolition costs/Debris Removal are not included in this cost estimate. Furthermore, no depreciation is being considered in this valuation as Replacement Cost Value (RCV) versus Actual Cash Value (ACV) is the responsibility of the insurance carrier.
- Rebuilding (replacement) will require compliance with new building codes. The extra cost associated with said compliance is not included in this appraisal.
- The replacement value was calculated depending on Core Logic which is deemed reliable.
- We were not provided with a full set of as-built plans for each building. Should we be presented with as-built construction plans, we reserve the right of revision, if necessary.



Table of Contents

Transmittal Letter	
Certification	
General Assumptions	
Limiting Conditions	
Introduction	2
Aerials and Maps.....	3
Photo Section	10
Improvement Description.....	42
Excerpts from the Condominium Plat Book	44
Dimensions.....	51
Scope of Work.....	58
Highest and Best Use	58
Owner of Record.....	59
Identification of Users.....	59
Identification of the Subject Property	59
Date of the Appraisal	60
Function and Purpose of the Appraisal	60
Flood Plain.....	60
Insurable Value defined	61
Occupancy.....	62
Construction Economics	63
Site Improvements.....	69
Reconciliation and Summary of Values.....	73
Ordinance of Law	77
Addenda	78
Improvement Valuation	
Core Logic, Reconstruction versus New Construction	
Appraiser's Qualifications	



Introduction

The subject property is located in a mixed-use area in Sarasota, Sarasota County. The office is located at 1615 Pelican Cove Road, and there are multiple physical addresses, which are listed at several points throughout the report.

The property consists of 71 condominium buildings, three clubhouses, several pool restroom buildings, and multiple other support buildings. The condominium buildings are all wood frame built, with a wood truss roof system, making them an ISO 1 insurance risk. They share common exterior wall features, are similarly built with regard to style and architectural features, and most buildings are two stories throughout. The buildings range in size from four to twenty-four units; the preponderance of units contain two bathrooms and all units have a laundry hook up. Upon inspection the buildings were found in average condition. The buildings will be described in more detail in a later section of this report.

Section	4-unit	6-unit	8-unit	10-unit	12-unit	14-unit	16-unit	18-unit	20-unit	22-unit	24-unit	Total
1			1	1	1	1		1			1	6
2					3							3
3					2							2
4										1		1
5					3							3
6									1			1
7						2		1				3
8							1					1
9		1	1			2	1					5
10					4							4
11				1		1	2					4
12		1		1		1						3
13			1						1			2
14	1		9		4							14
15		1					1		1			3
16	1	1	8	3	2							15
17			1									1
Total	2	4	21	6	19	7	5	2	3	1	1	71

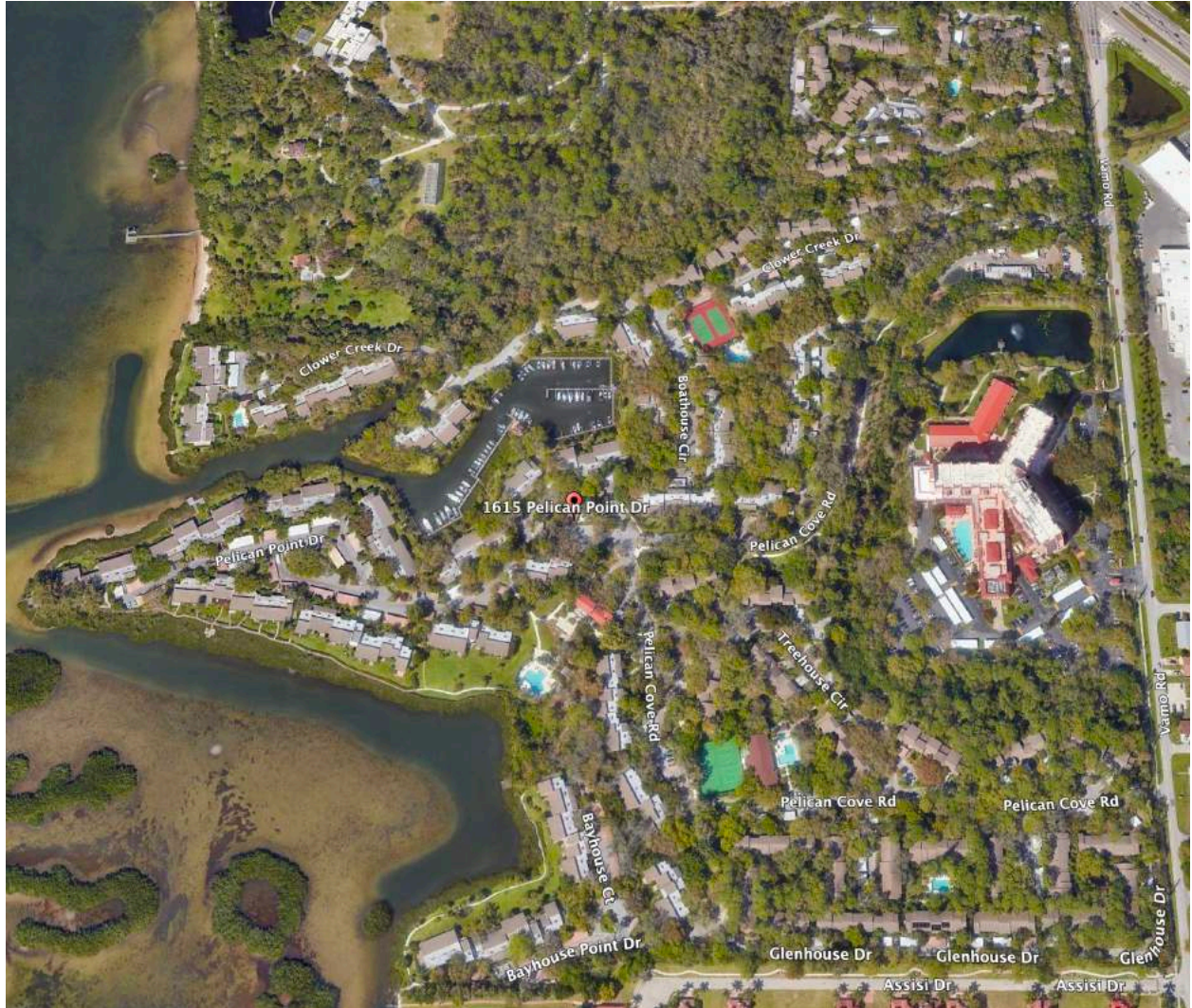
Insurable site improvements consist of six in-ground pools and pool decks, a spa, four tennis courts, a bocce court, extensive walkways and docks, pedestrian & vehicular bridges, and fencing.

Please refer to the following section which will help to visualize the improvements and the property location, followed by the valuation section:

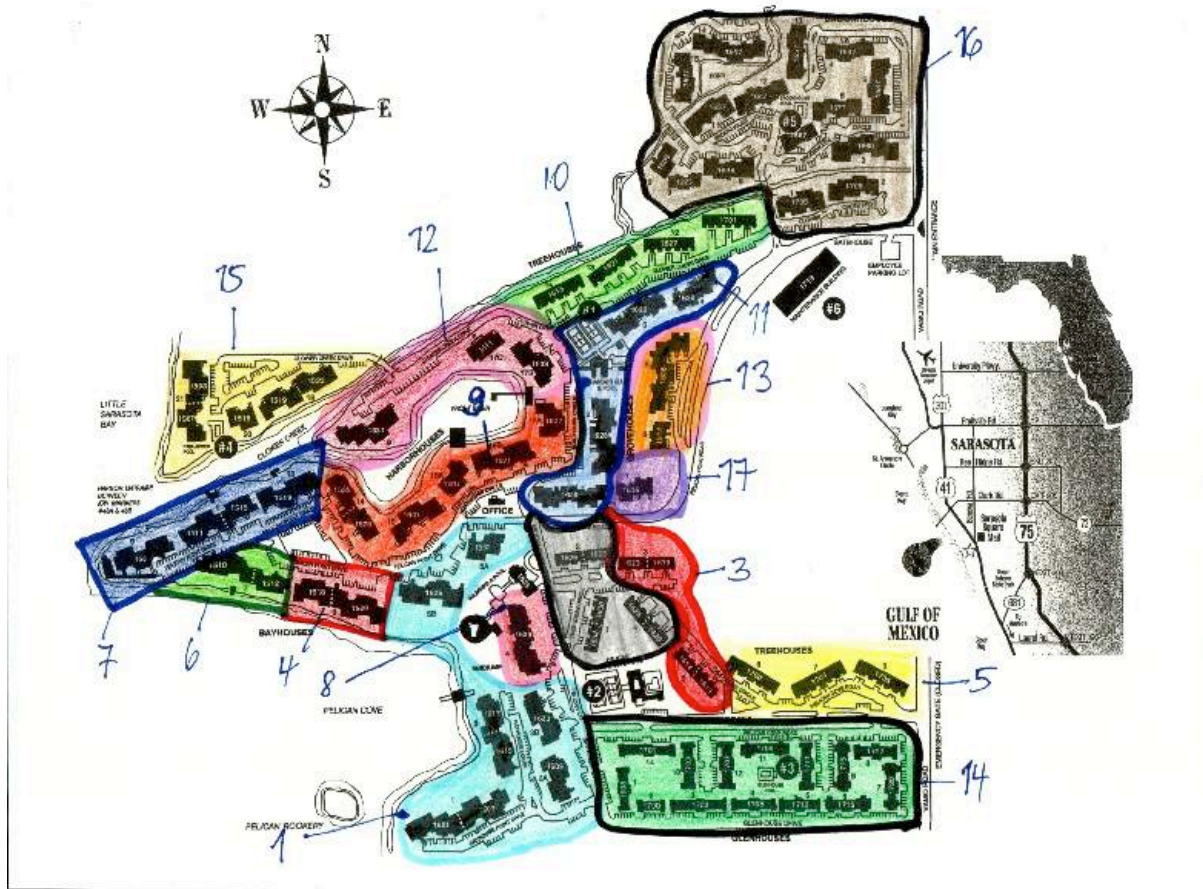
Aerial View



Aerial View Close

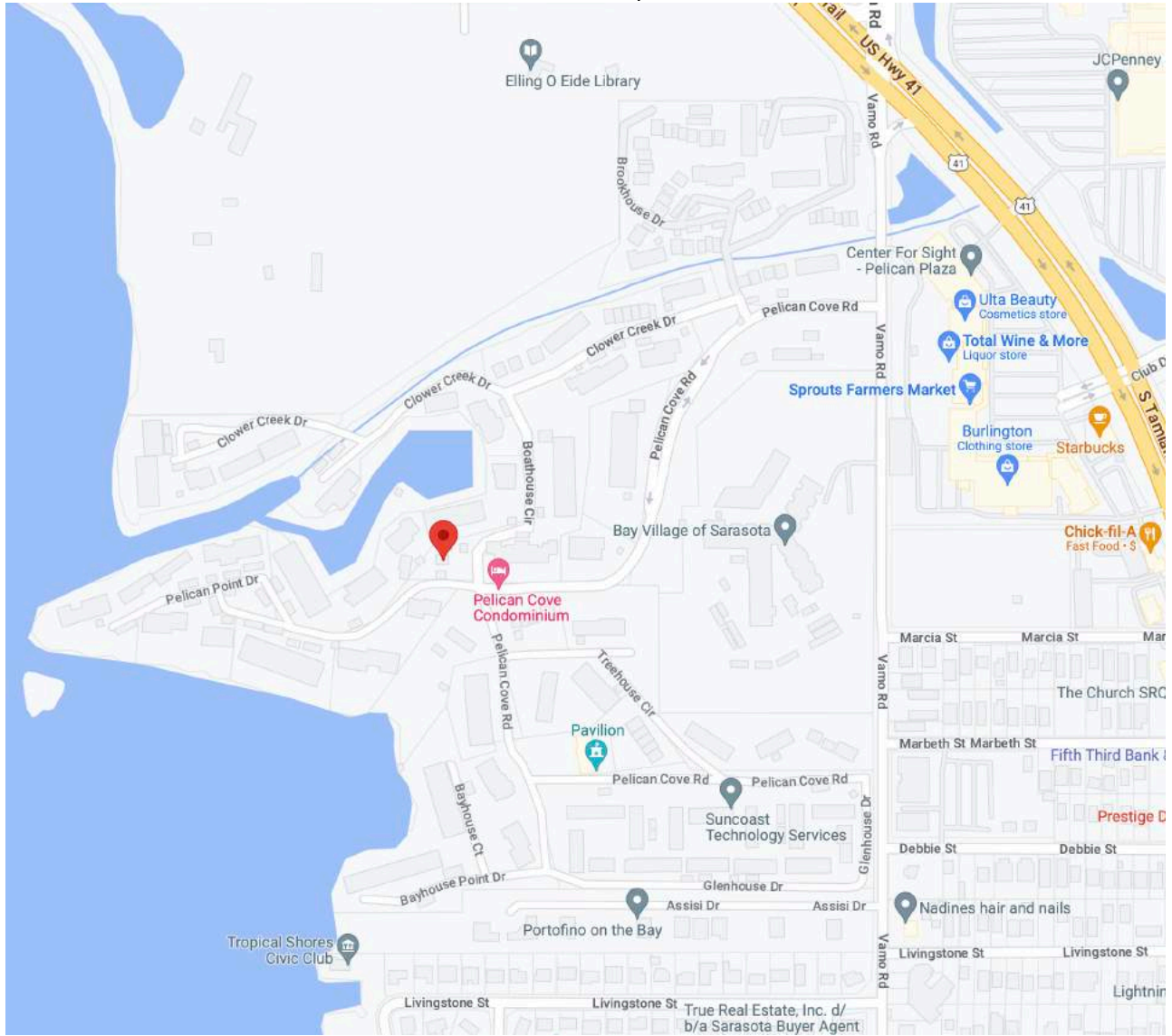


Complex Map by Sections



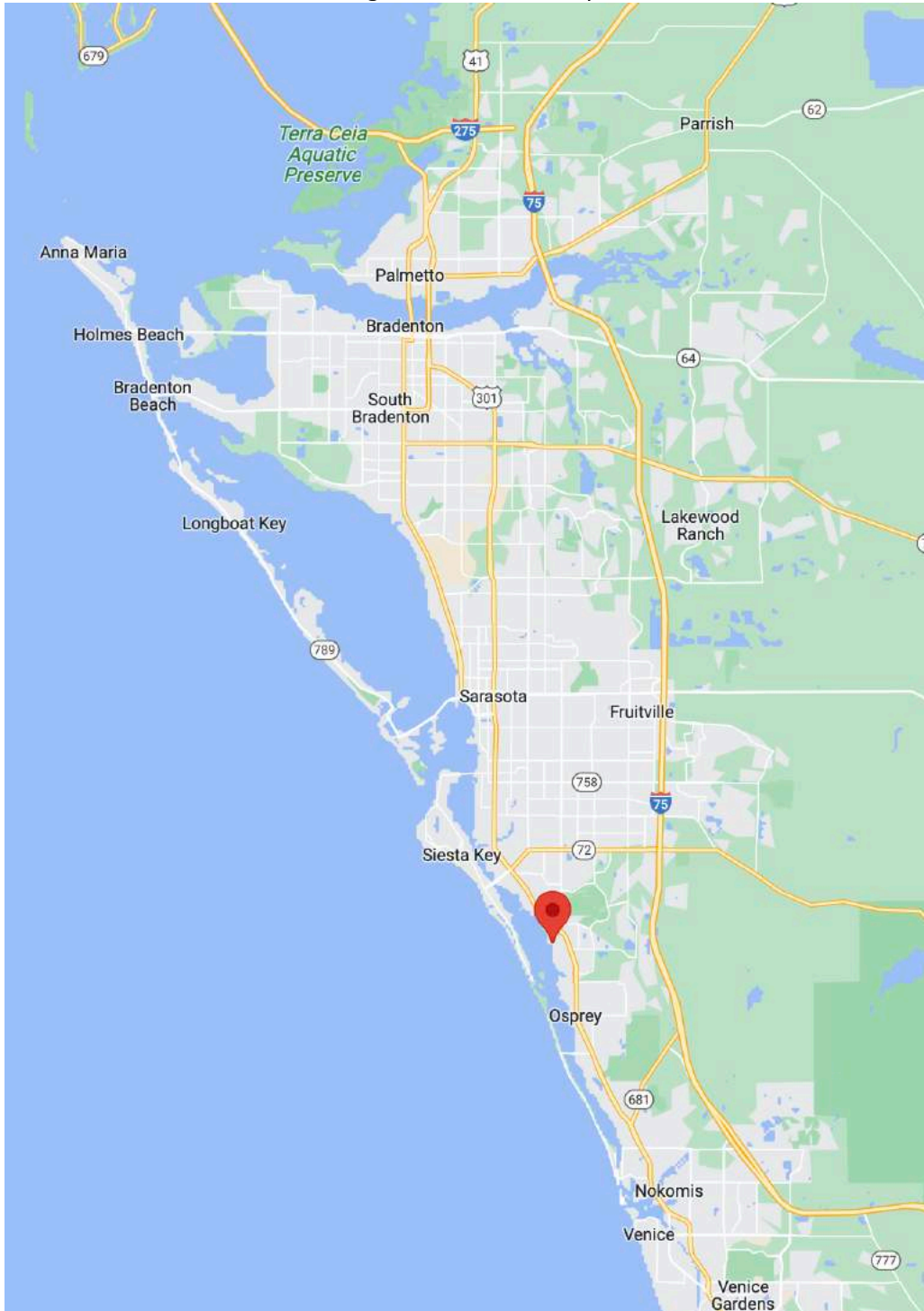


Location Map

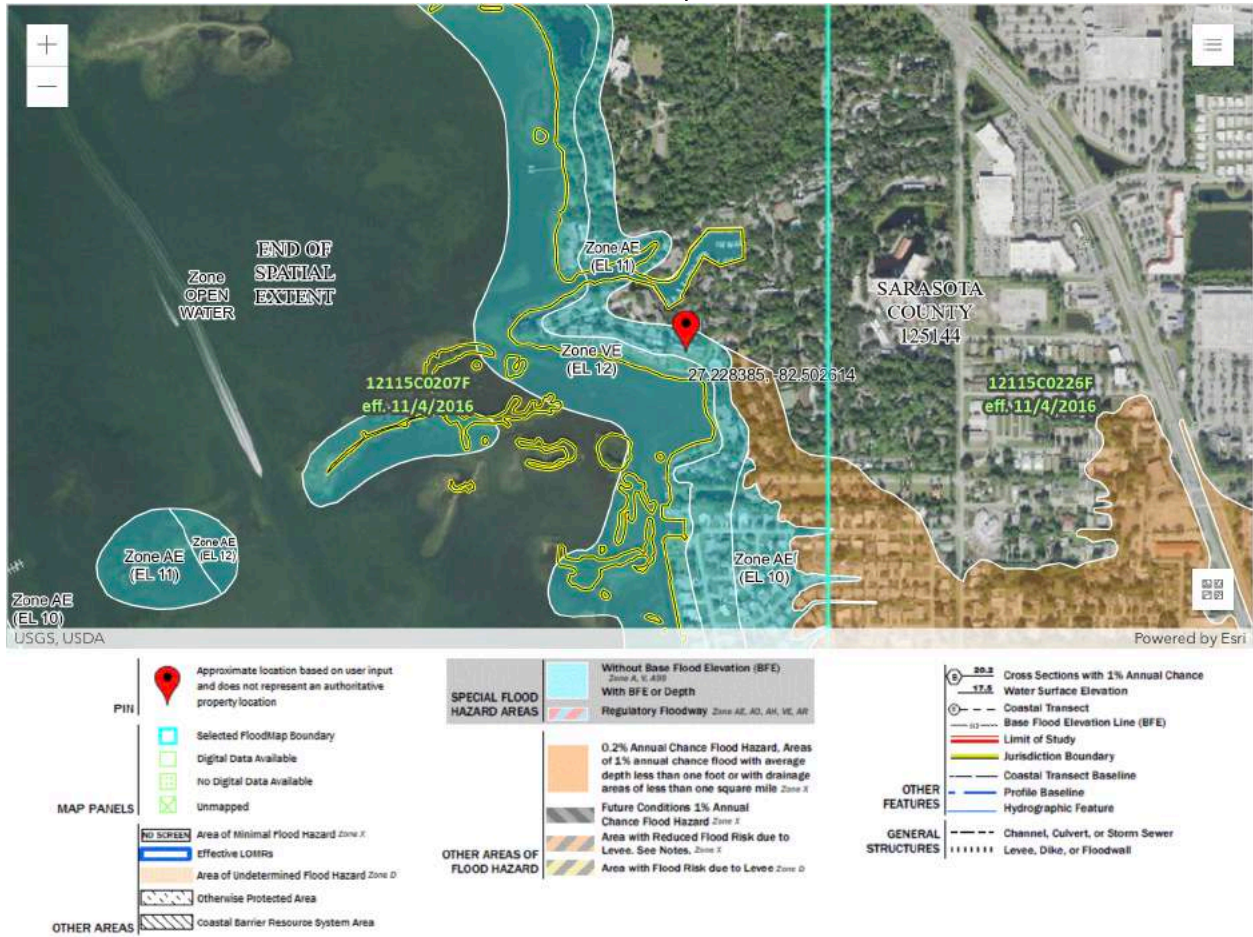




Regional Location Map



Flood Map



The subject property is located in flood zone AE with base flood elevations of 10 feet and 11, very closely borders zone VE with a base flood elevation of 12 feet, and zone X, according to FEMA FIRM panels 12115C0207F and 12115C0226F, effective November 4, 2016.



Wind Speed Location Map

ATC Hazards by Location

Search by Address Search by Coordinate

1615 Pelican Point Drive Sarasota, Florida 34231 **Q** Search

Coordinates: 27.2289622, -82.50182339999999

Wind Snow Tornado Seismic

[Print these results](#) [Save these results](#)

ASCE 7-16 *Select a dataset to view contours.*

MRI 10-Year	83 mph
MRI 25-Year	99 mph
MRI 50-Year	112 mph
MRI 100-Year	124 mph
Risk Category I	140 mph
Risk Category II	▲ 150 mph

You are in a wind-borne debris region.

Risk Category III	▲ 160 mph
-------------------	-----------

If the structure under consideration is a healthcare facility and you are also within 1 mile of the coastal mean high water line, you are in a wind-borne debris region. If other occupancy, use the Risk Category II basic wind speed contours to determine if you are in a wind-borne debris region.

Risk Category IV	▲ 167 mph
------------------	-----------

You are in a wind-borne debris region.

ASCE 7-10 *Select a dataset to view contours.*

MRI 10-Year	83 mph
MRI 25-Year	99 mph
MRI 50-Year	112 mph
MRI 100-Year	124 mph
Risk Category I	140 mph
Risk Category II	▲ 150 mph

You are in a wind-borne debris region.

Risk Category III-IV	▲ 160 mph
----------------------	-----------

If the structure under consideration is a healthcare facility and you are also within 1 mile of the coastal mean high water line, you are in a wind-borne debris region. If other occupancy, use the Risk Category II basic wind speed contours to determine if you are in a wind-borne debris region.

ASCE 7-05 *Select a dataset to view contours.*

ASCE 7-05 Wind Speed	▲ 129 mph
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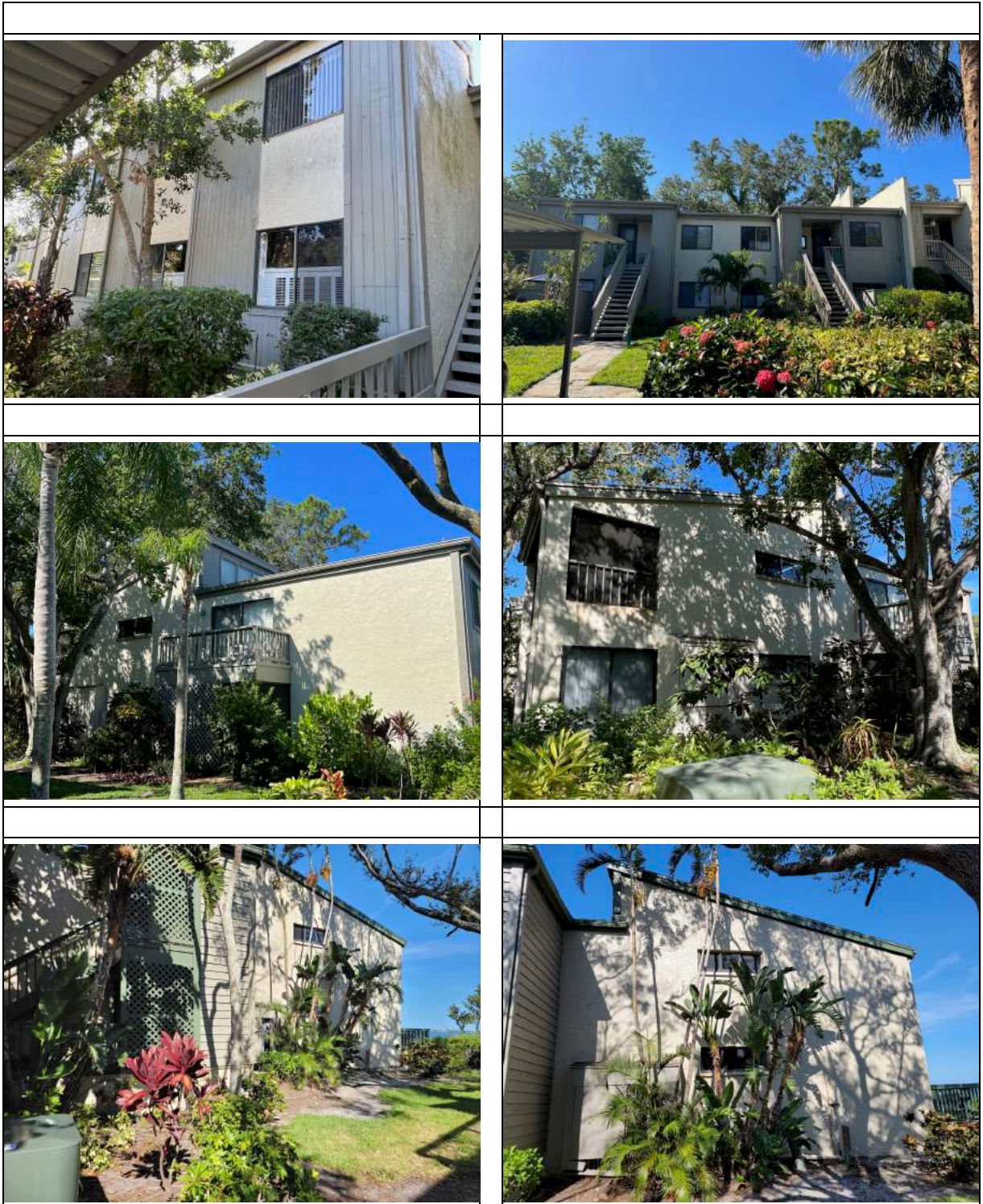
You are in a wind-borne debris region.

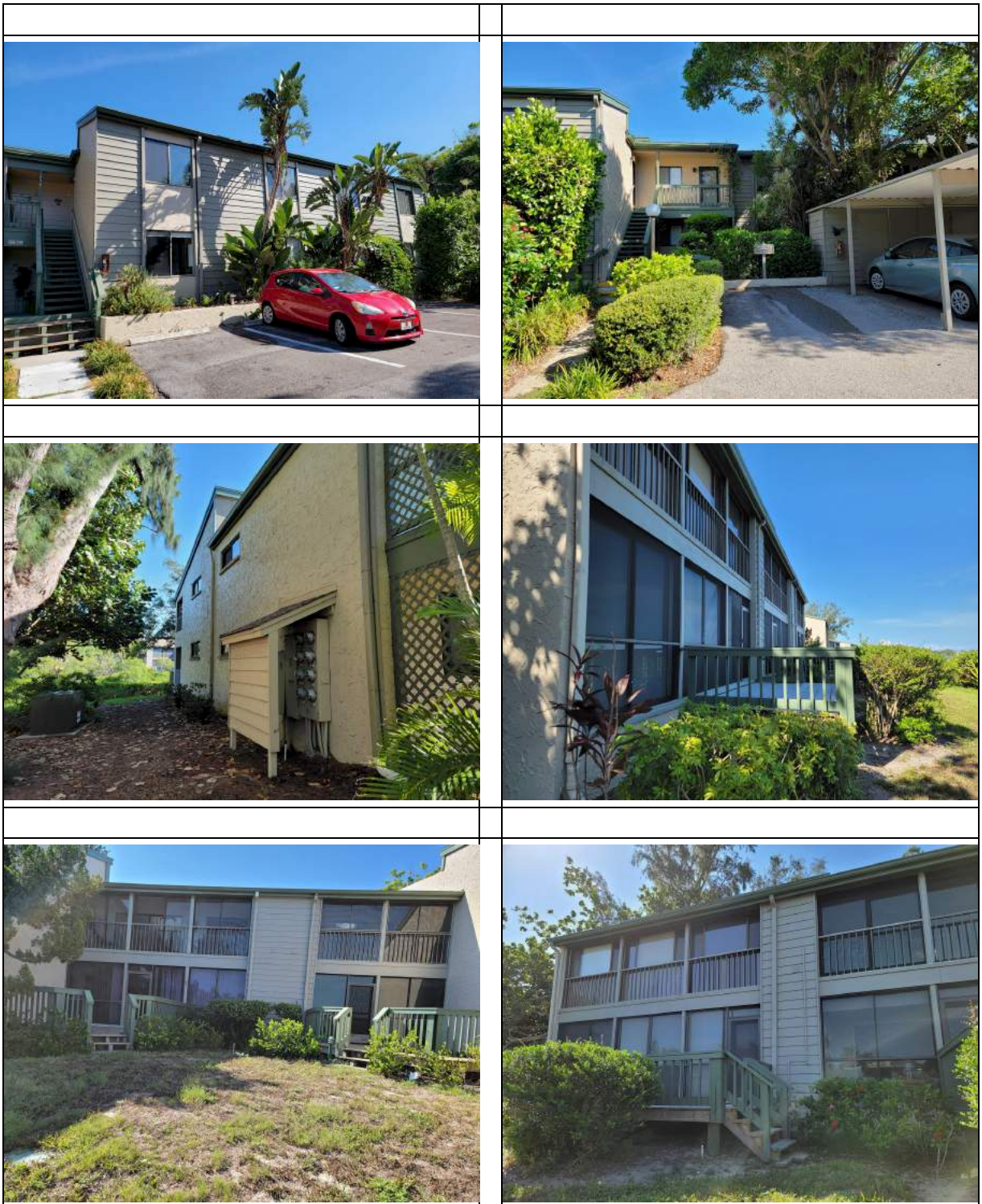
Photo Section

Typical Building Elevations



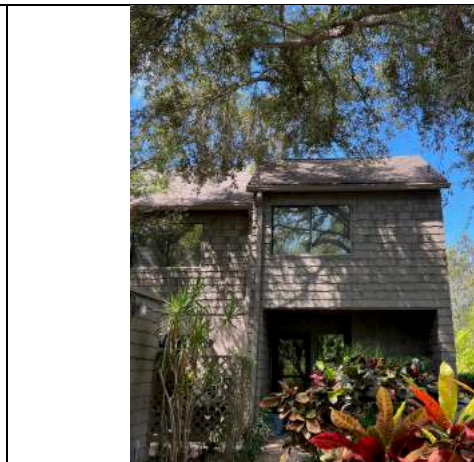








Typical Building Elevations – Townhomes/Treehouses





Typical Residential Interior Build-Out





Typical Carports



Typical Carports with Storage



Typical Light Pole



Typical Trash Enclosure



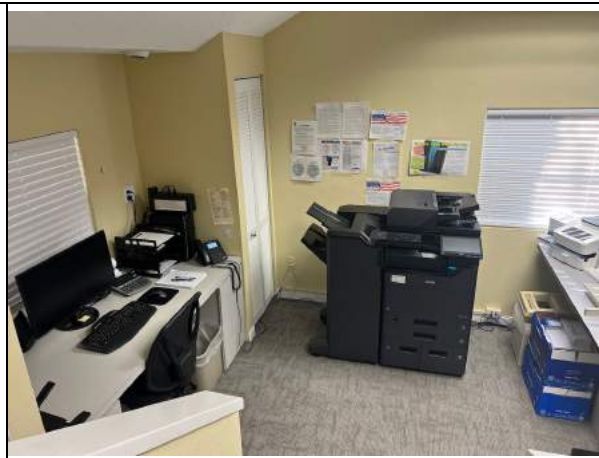
Building Elevations - Office

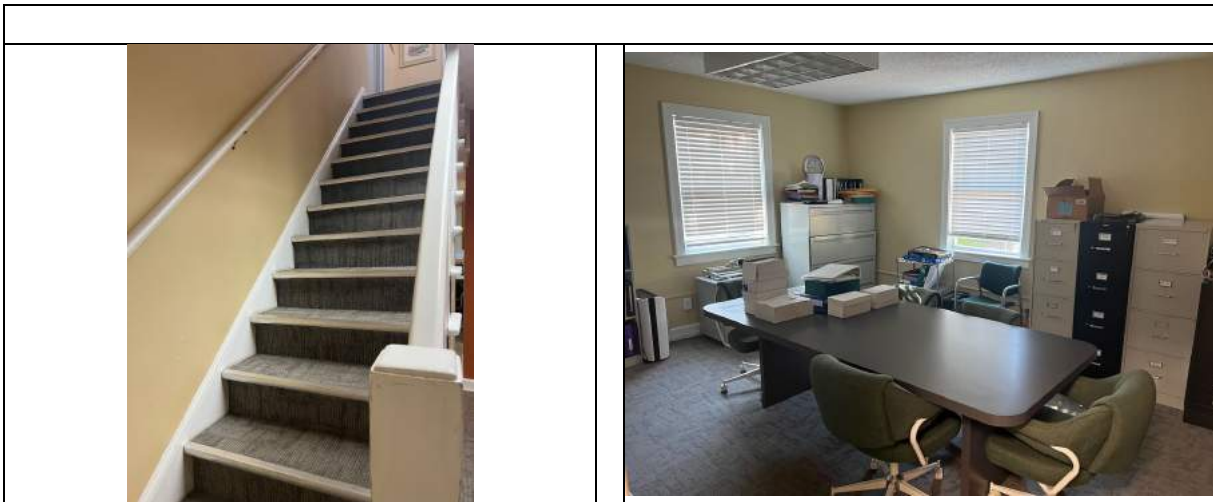


Front Porch with ADA Ramp



Office Interior





Building Elevations - Guardhouse



Interior

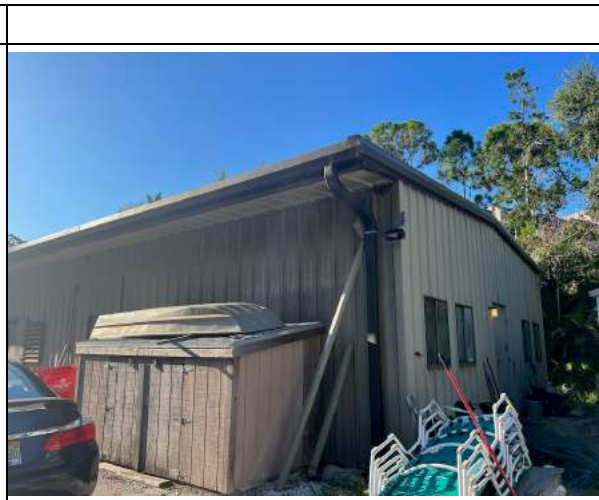
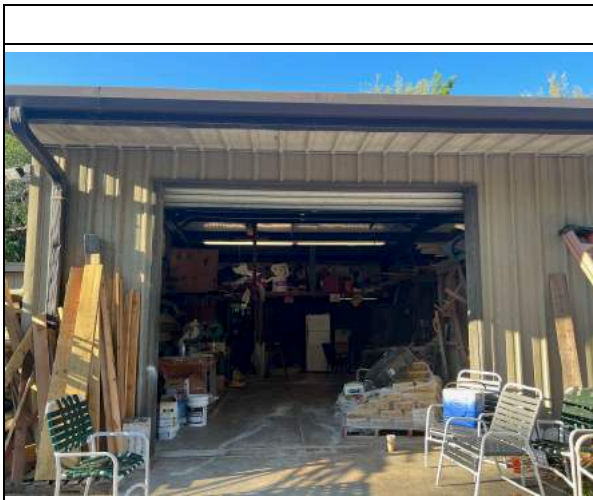


Liftmasters, Tag Reader and Cameras

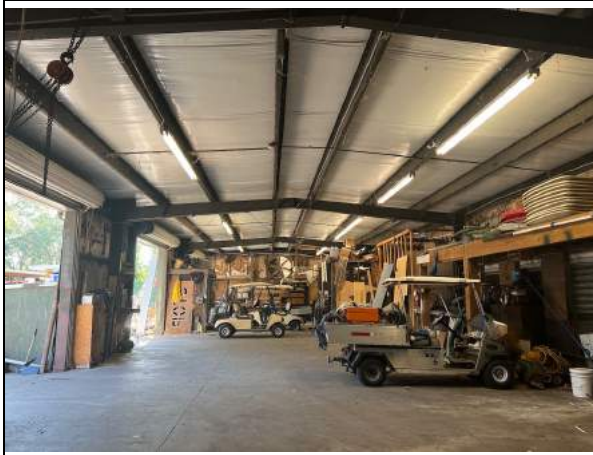


Building Elevations - Maintenance











Interior


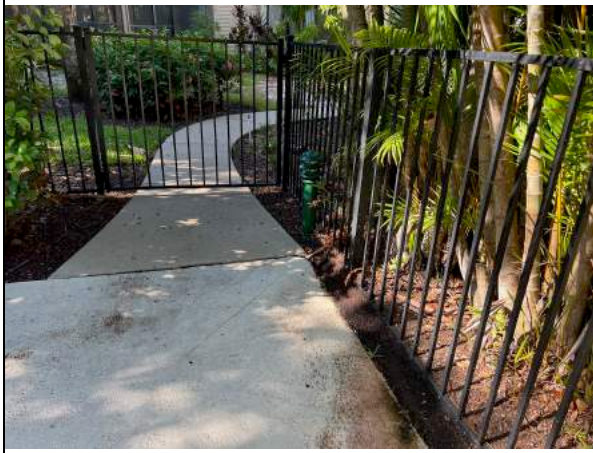






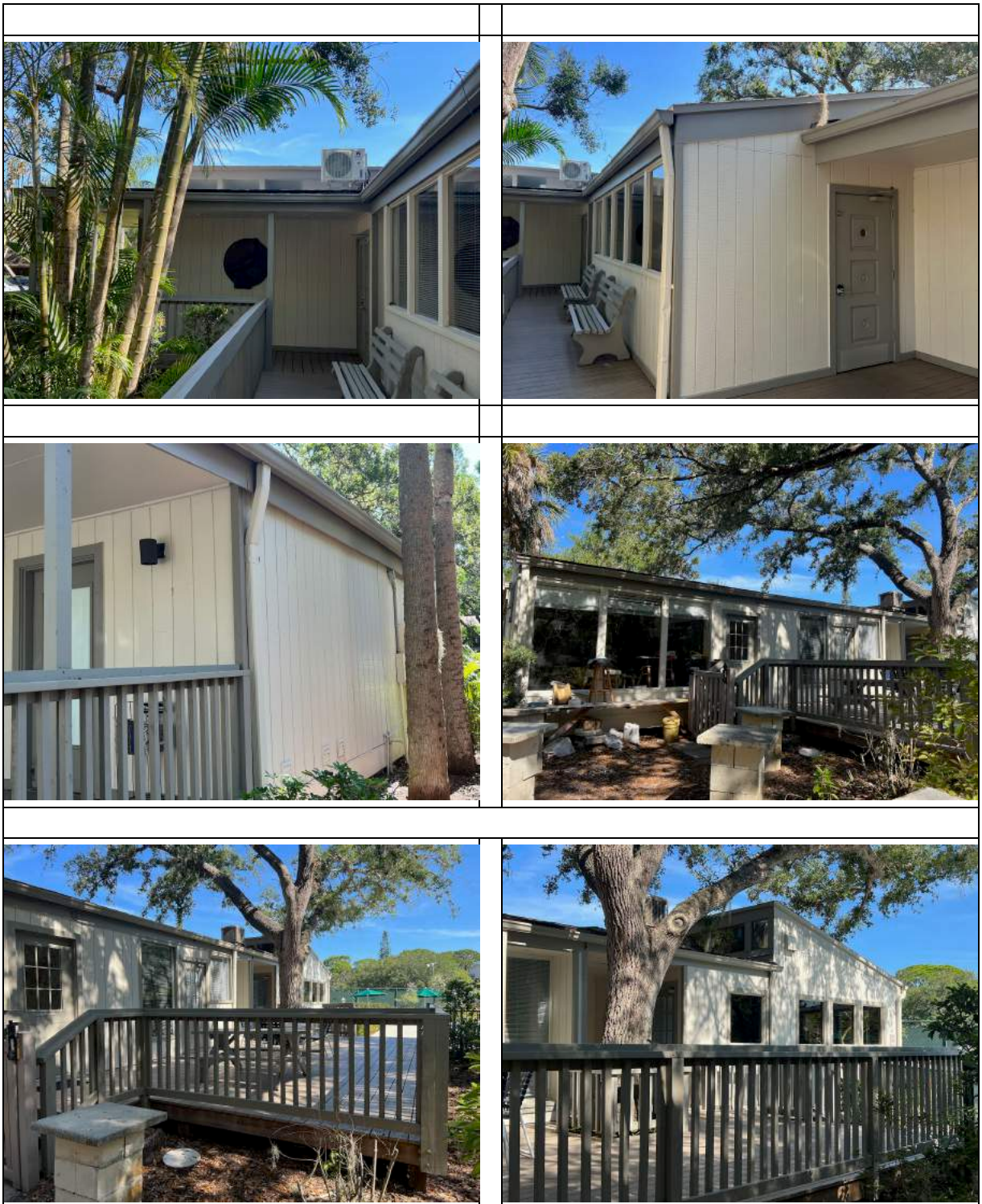
Storage Building

Storage Sheds



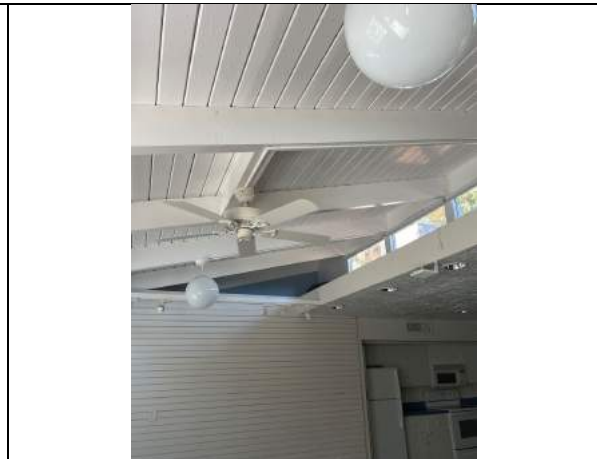
<p style="text-align: center;">Diesel Tank</p> 	<p style="text-align: center;">Gated Fence</p> 
<p style="text-align: center;">Nifty Lift</p> 	<p style="text-align: center;">Lumber Yard</p> 
<p style="text-align: center;">Brookhouse Restroom Building</p>	
	

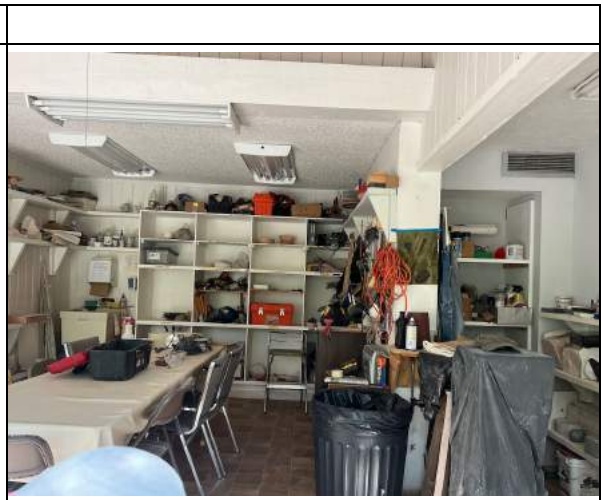
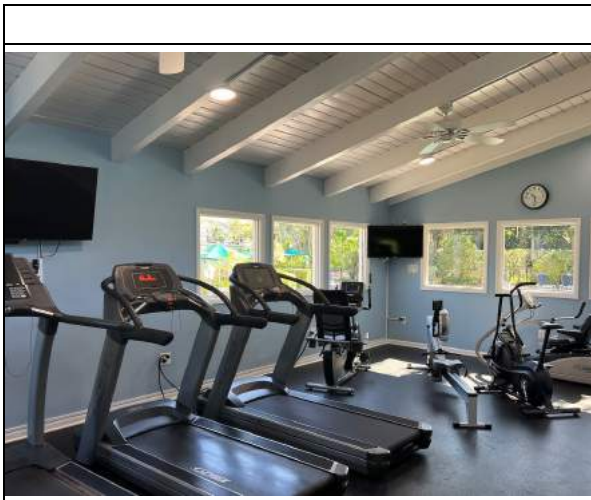
<p style="text-align: center;">Brookhouse Pool</p> 	<p style="text-align: center;">Pool Deck and Fence</p> 
<p style="text-align: center;">Pool Heater</p> 	<p style="text-align: center;">Pool Equipment Building</p> 
<p>Harbor Club</p>	
	





Interior





Harbor Club Pool and Spa



Pool/Spa Heaters

Pool Equipment Building



Tennis Courts with Lights



Far Harbor Restroom Building

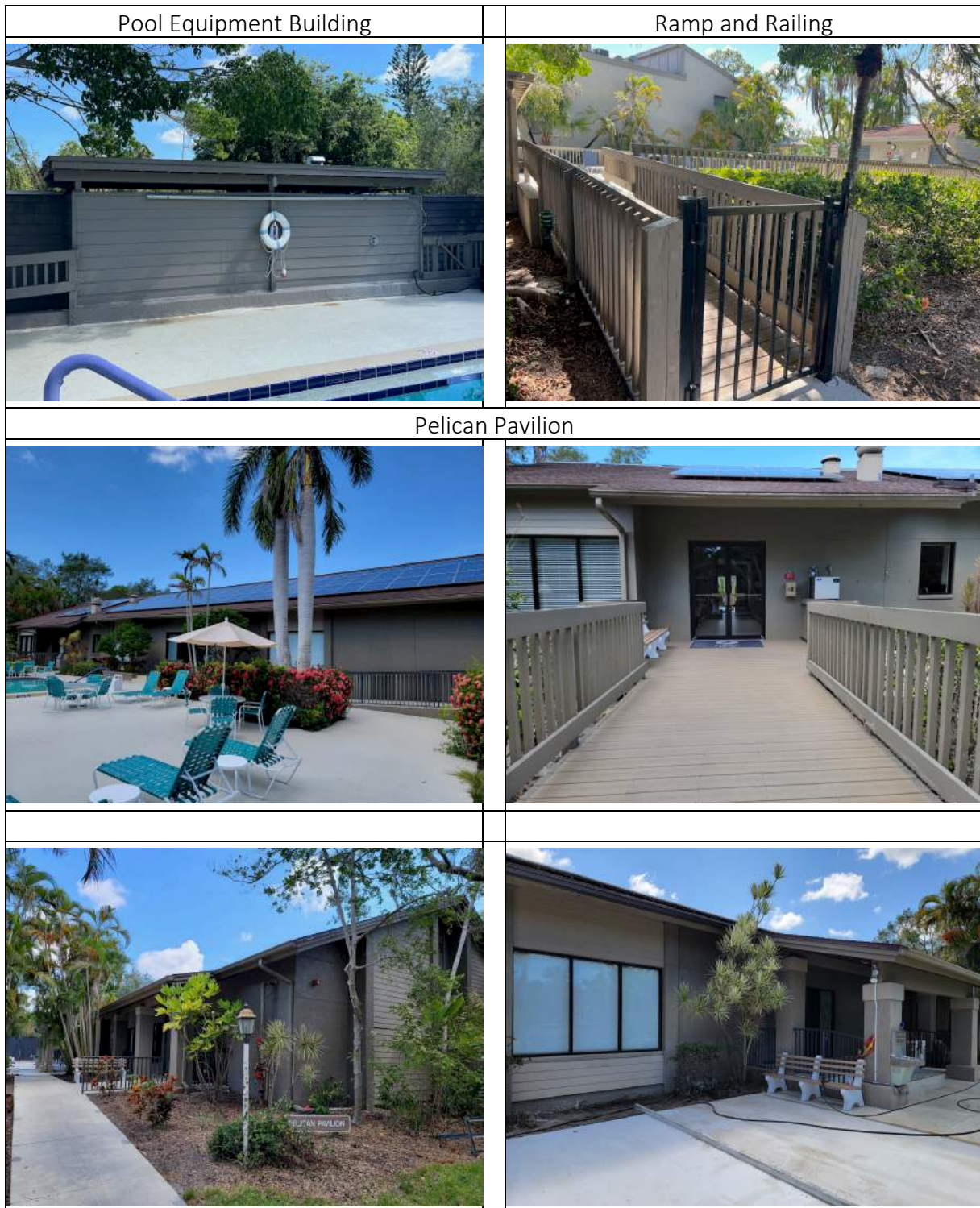


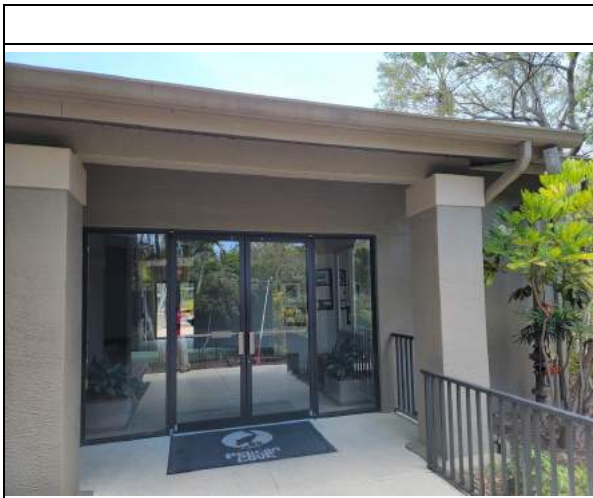
Far Harbor Pool



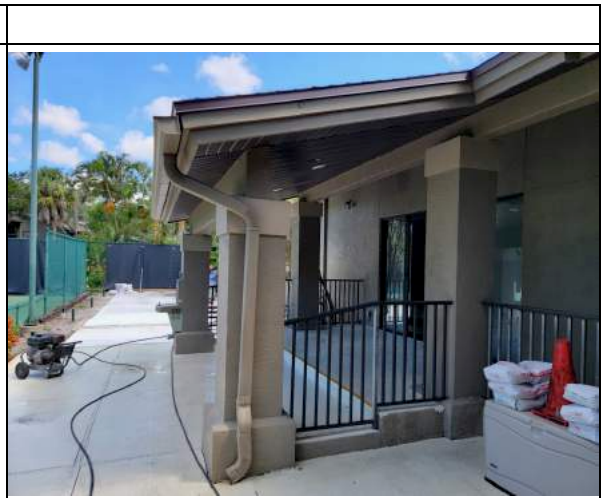
Pool Heater



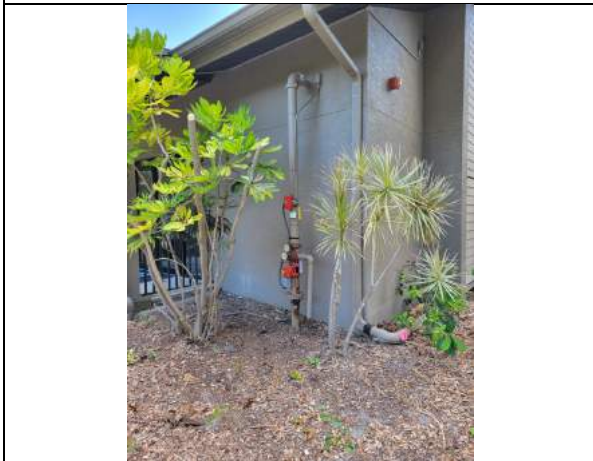




Fire Riser



100% Sprinkled

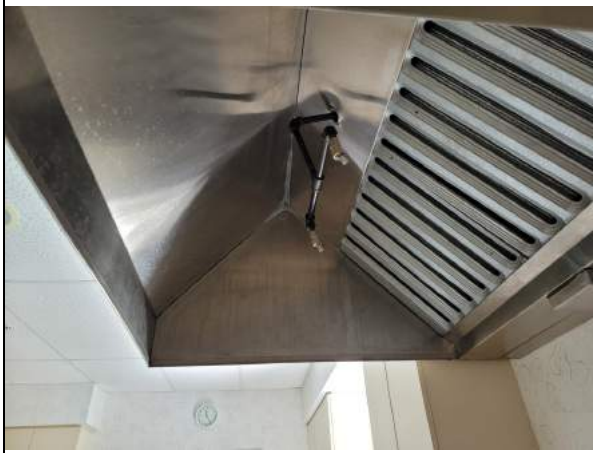








Pelican Pavilion Interior





Fire Suppression System



<p style="text-align: center;">Pelican Pool</p> 	<p style="text-align: center;">Pool Heater</p> 
<p style="text-align: center;">Solar Panels</p> 	<p style="text-align: center;">Pool Equipment Building</p> 
<p style="text-align: center;">Pavilion</p>	
	

Bocce Court



Tennis/Pickleball Courts



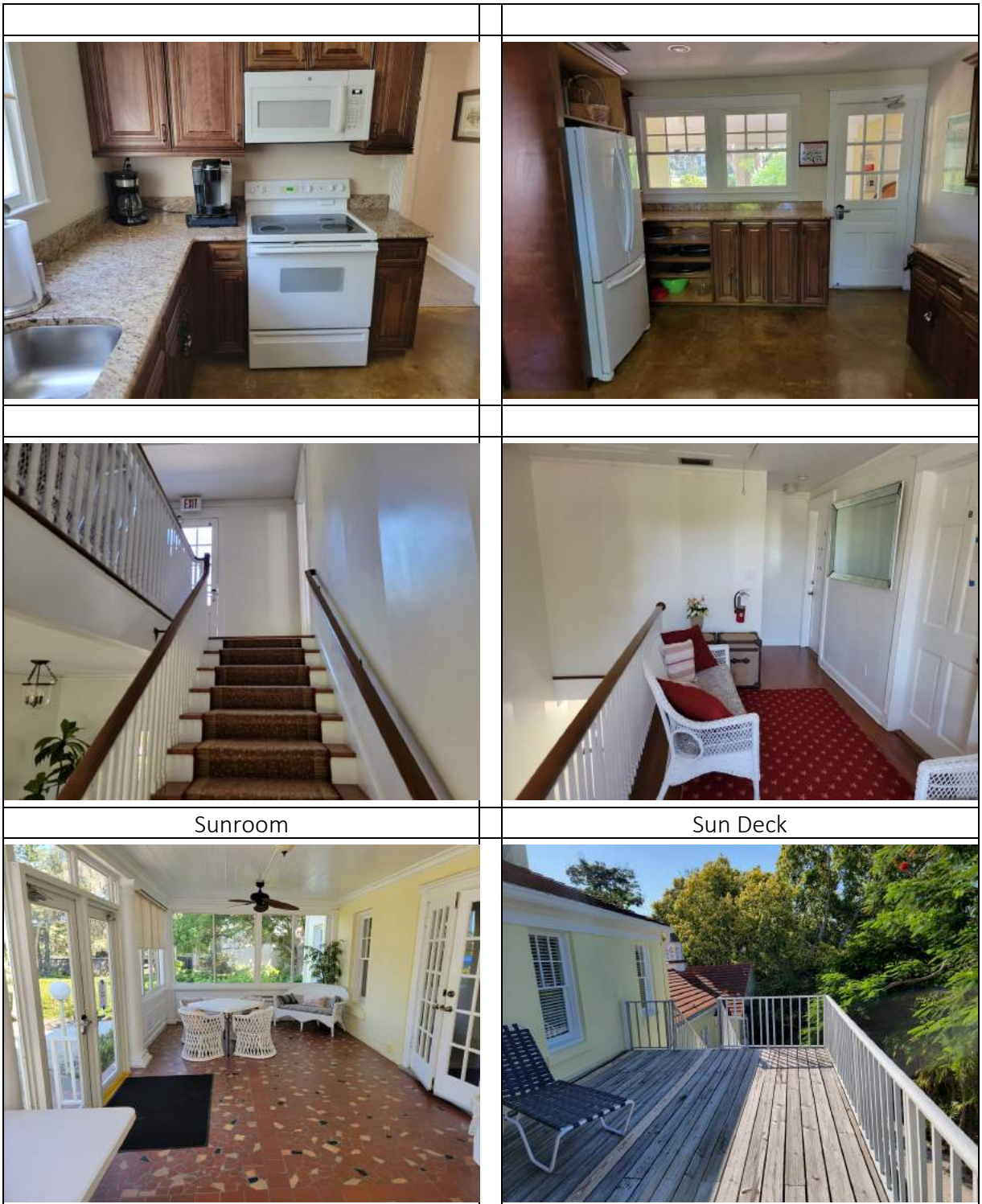
Wilbanks Clubhouse





Wilbanks Interior





Wilbanks Pool Restroom Building



Wilbanks Pool



Pool Heater and Equipment



Wooden Walkways and Trellises


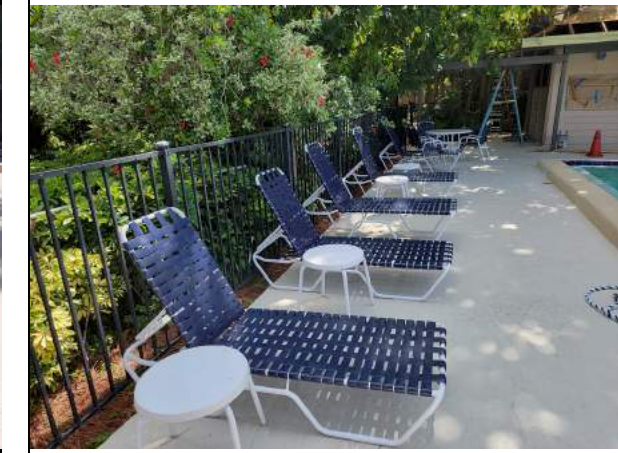
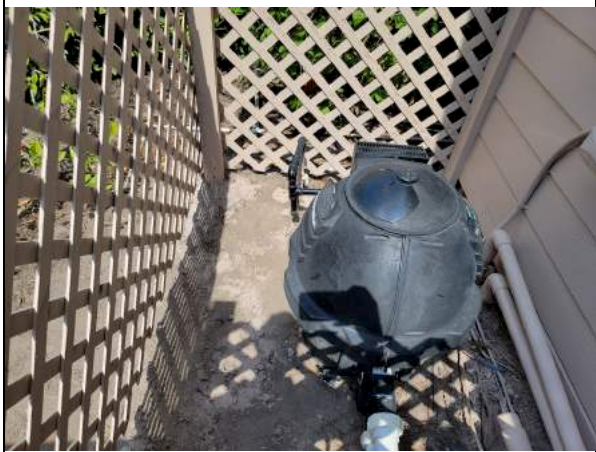





Canvas Sun Shade

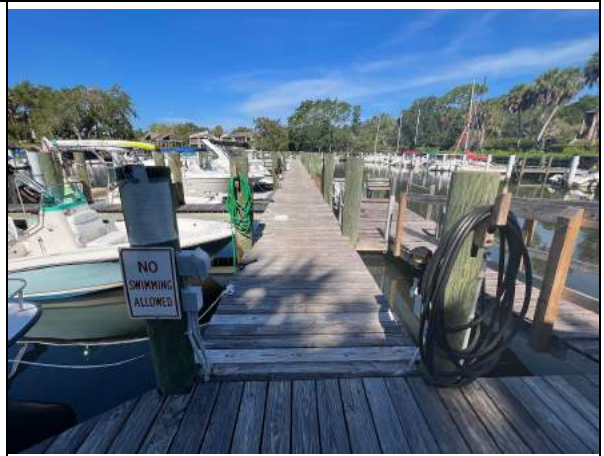


Glenhouse Pool Restroom Building



<p>Glenhouse Pool</p>	<p>Pool Deck and Fence</p>
	
<p>Pool Heater</p>	<p>Pool Equipment Building</p>
	
<p>Yacht Basin/Harbor</p>	
	

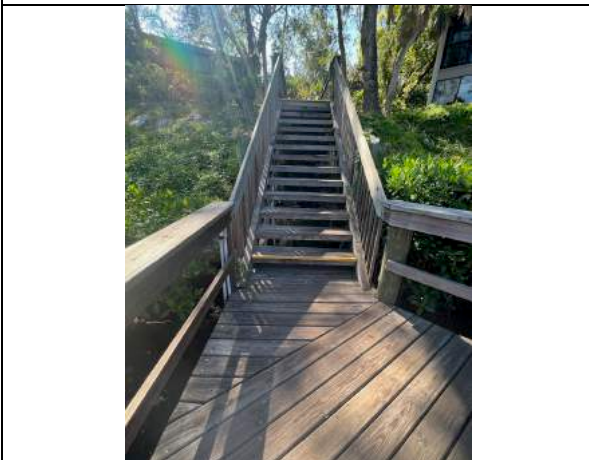
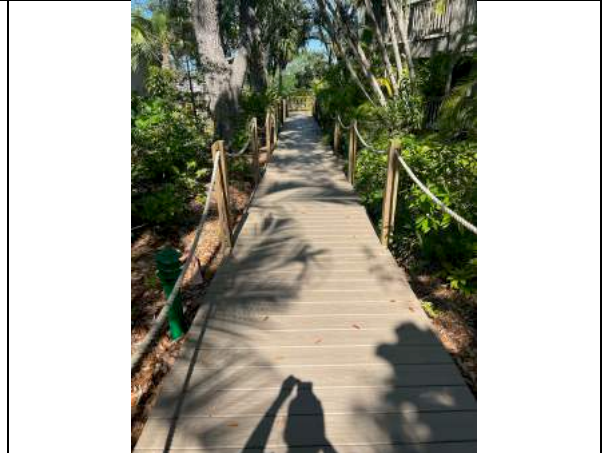
Docks, Slips, Observation Platform and Kayak Storage/Launch



Vehicular Bridges



Pedestrian Bridges, Wooden Walkways, Fishing Piers and Decks







Improvement Description

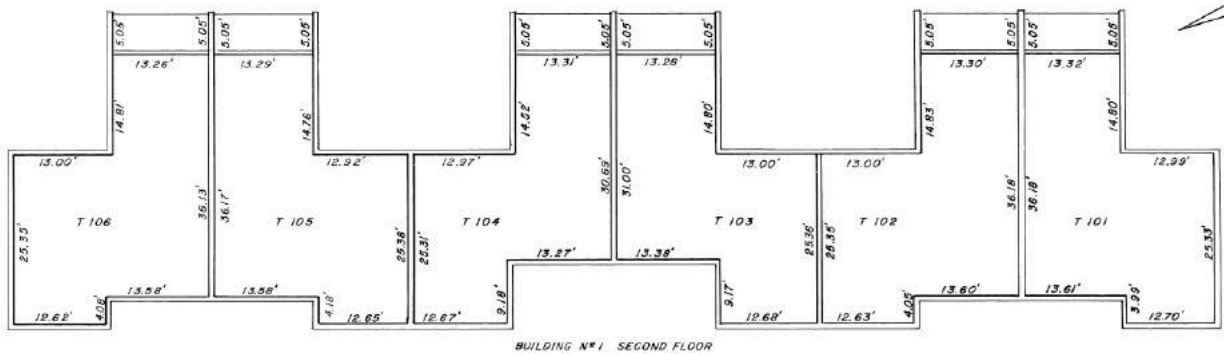
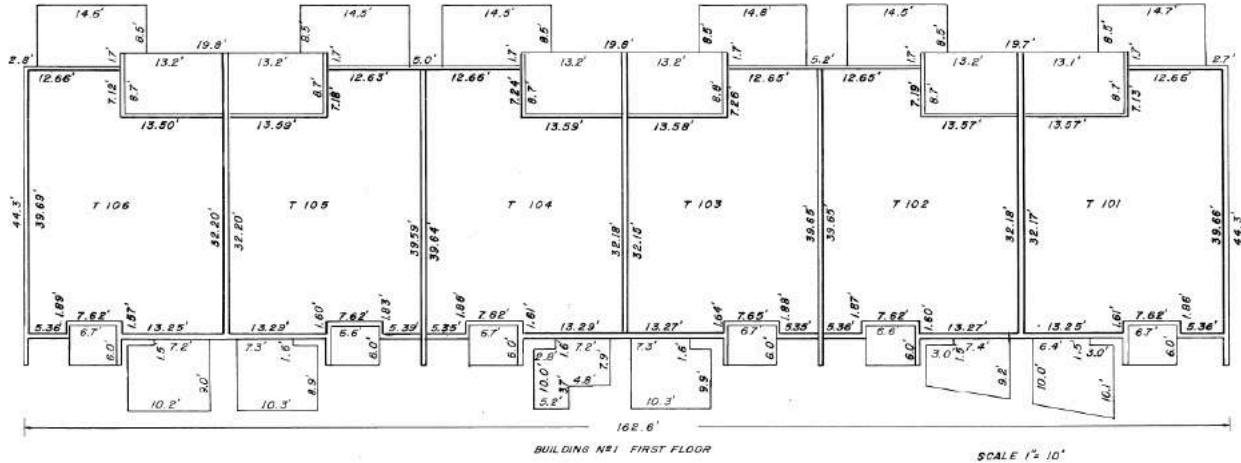
Improvement Description				
Building	Condominium Buildings	Pavilion Clubhouse	Harbor Club Clubhouse	Wilbanks Clubhouse
Construction	ISO 1, Wood Frame	ISO 2, Joisted Masonry	ISO 1, Wood Frame	ISO 2, Joisted Masonry
Stories	2 stories (some w/ 3rd story section)	1	1	1-story section, partially with basement; 2-story section with basement
Foundation	Footer	Footer	Stem Wall	Footer
Floor System	Concrete Slab	Concrete Slab	Wood Trusses	Concrete Slab
Subfloor System	Wood Trusses	n/a	n/a	n/a
Exterior Walls	Stucco on Frame, Hardi Siding on Frame, Cedar Shake on Frame	Stucco on Masonry	T1/11 on Frame	Stucco on Masonry
Demising Walls	Fire Rated	n/a	n/a	n/a
Interior Walls	Frame	Frame	Frame	Frame
Roof System	Wood Trusses	Wood Trusses	Wood Trusses	Wood Trusses
Roof Cover	Asphalt Shingle	Asphalt Shingle	Concrete Tiles	Concrete Tiles
Windows	Adequate	Adequate	Adequate	Adequate
Doors	Adequate	Adequate	Adequate	Adequate
HVAC	Central	Central	Central	Central
Construction Quality	Average	Average	Average	Good
Condition	Average	Average	Average	Good
Fire Safety	Smoke Detectors	100% Sprinkled	n/a	n/a
Extras	n/a	Kitchen Fire Supression	n/a	Fireplace



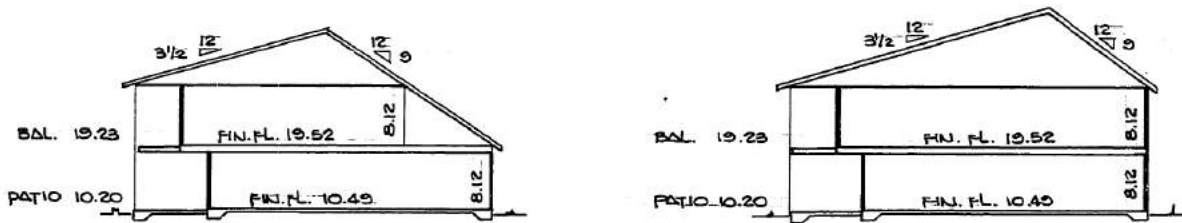
Improvement Description, continued			
Building	Pool Restroom Buildings & Pool Equipment Buildings; Gate House	Office Building	Maintenance Building
Construction	ISO 1, Wood Frame	ISO 2, Joisted Masonry	ISO 3, Non-Combustible Metal
Stories	1	2	1
Foundation	Footer	Footer	Footer
Floor System	Concrete Slab	Concrete Slab	Concrete Slab
Exterior Walls	Siding on Frame, Cedar Shakes on Frame, Hardi (Cedar Immitate) on Frame	Stucco on Masonry	Metal Siding
Interior Walls	Frame; n/a for Equipment Buildings	Frame	n/a
Roof System	Wood Trusses	Wood Trusses	Steel Trusses
Roof Cover	Asphalt Shingles, Rolled Asphalt	Asphalt Shingle	Metal
Windows	Adequate	Adequate	Adequate
Doors	Adequate	Adequate	Adequate
HVAC	Window Unit (Gatehouse)	Central	n/a
Construction Quality	Average	Average	Average
Condition	Average	Average	Average
Extras	n/a	Fireplace	n/a

Excerpts from the Condominium Plat Book

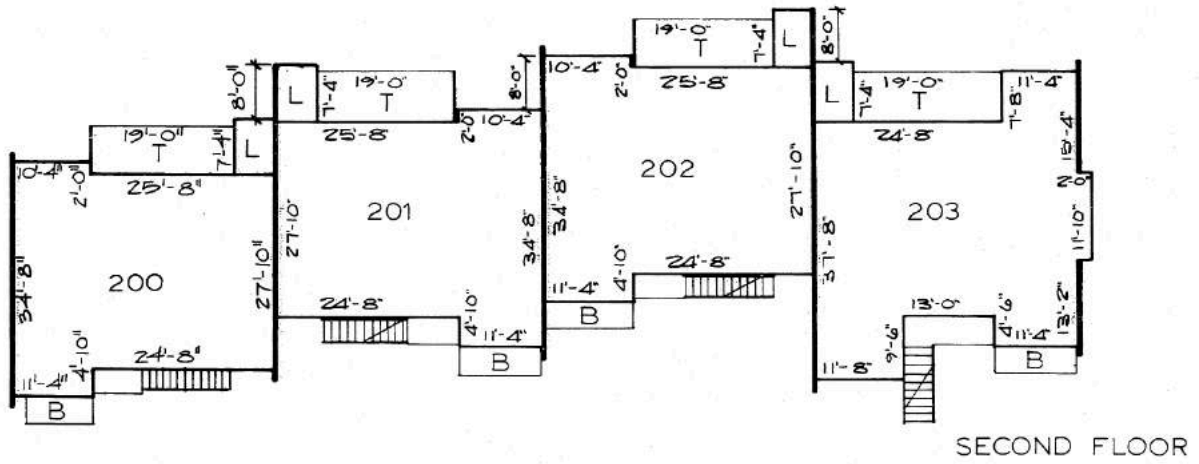
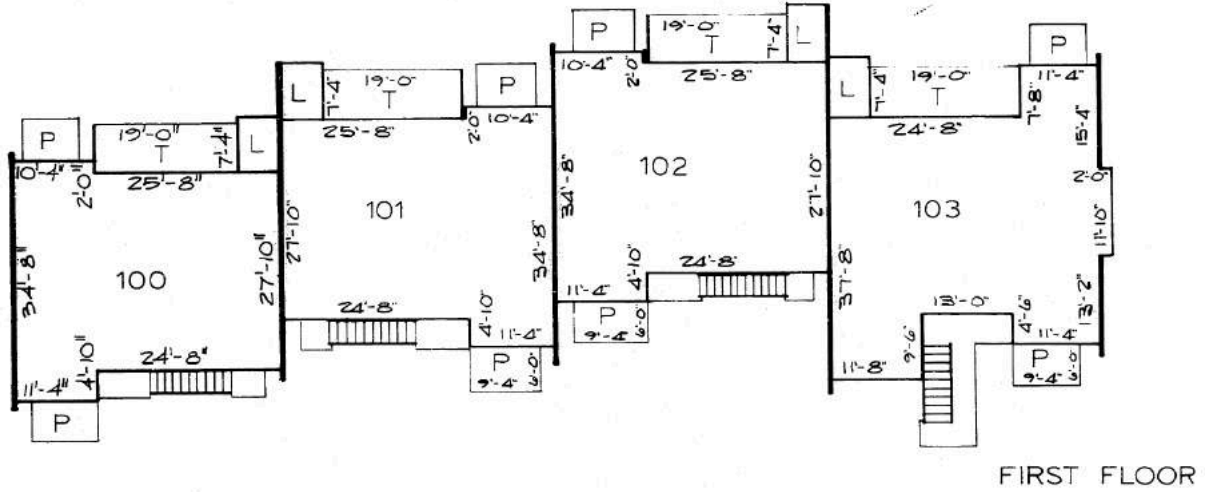
Typical 6 Plex, Treehouses (Townhomes)



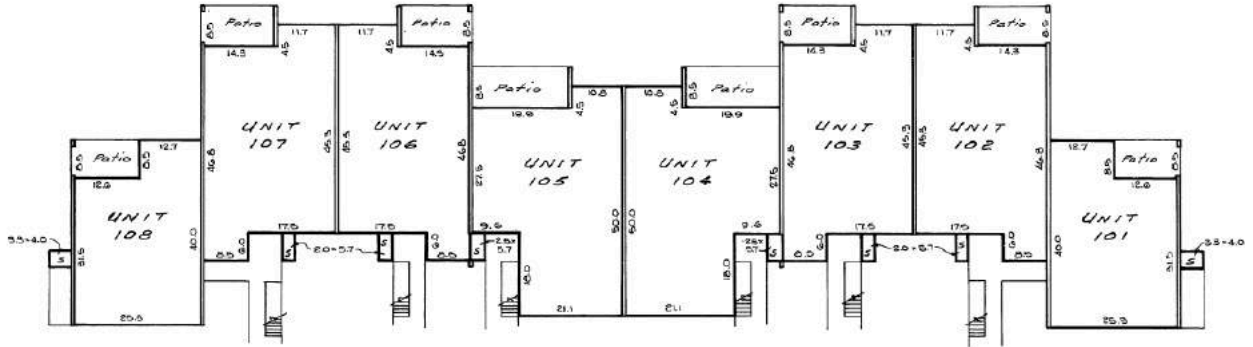
Typical Side Elevation



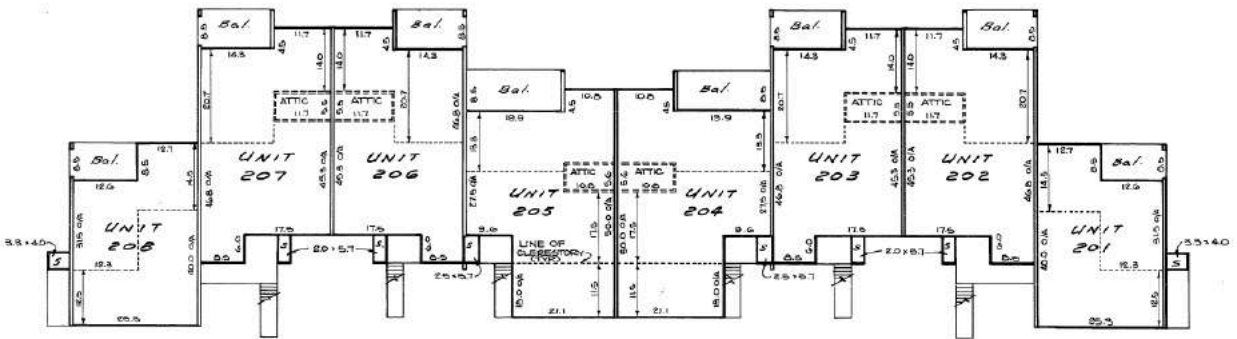
Typical 8 Plex, Brookhouses



Typical Floor Plan, Grovehouses

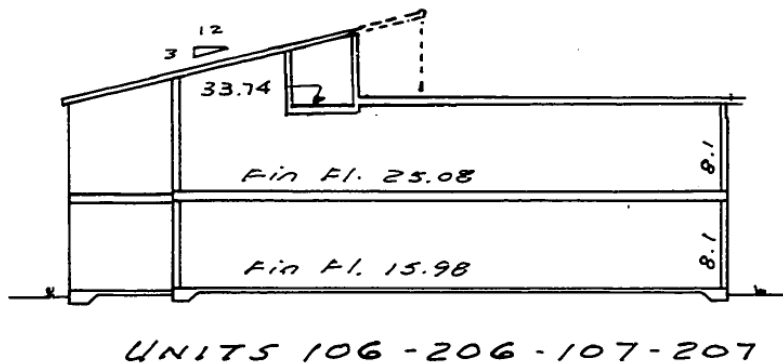


FIRST FLOOR PLAN

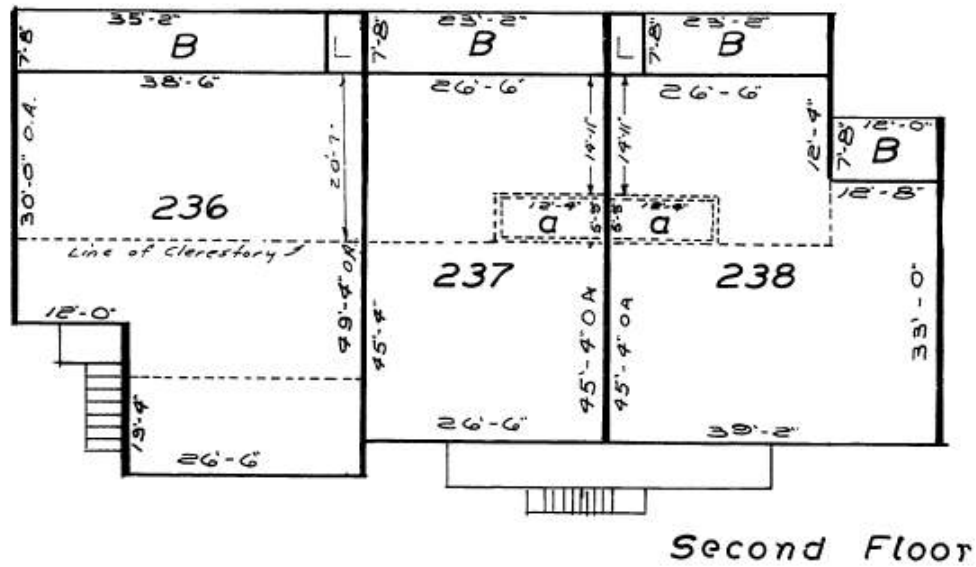
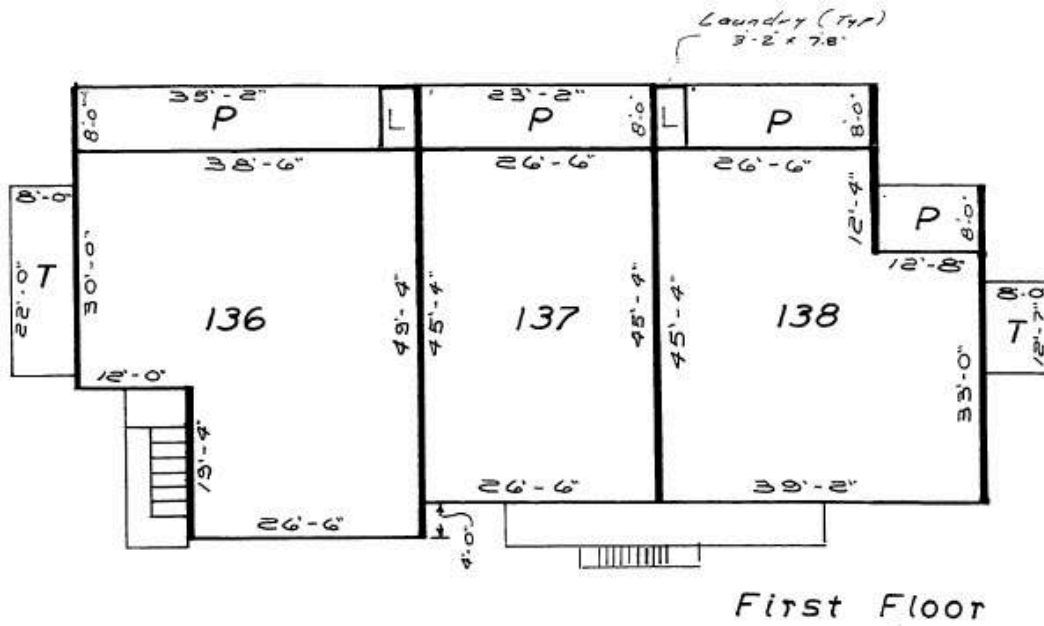


SECOND FLOOR PLAN

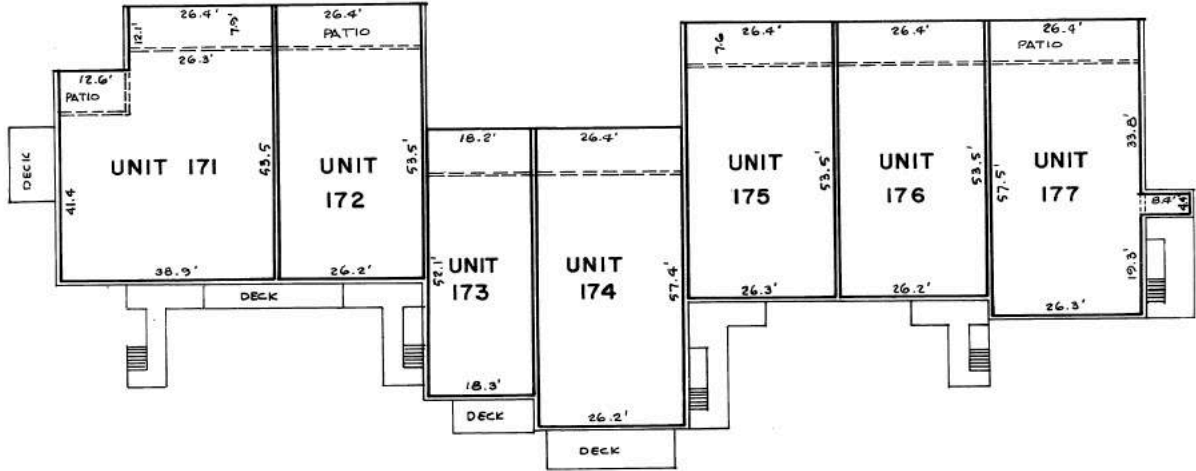
Typical Side Elevation with Attic



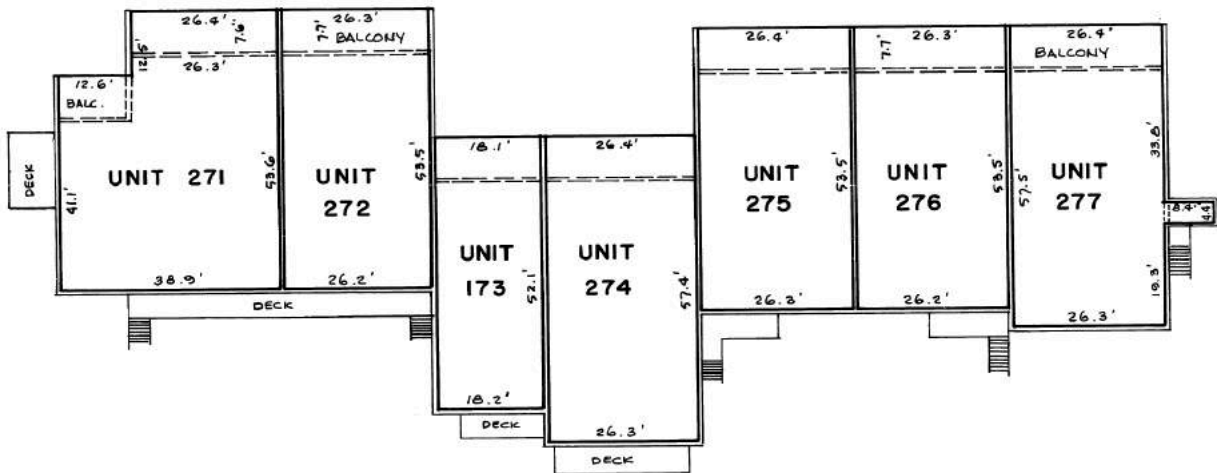
Typical 6 Plex, Harborhouses



Typical Floor Plan, Bayhouses without Loft

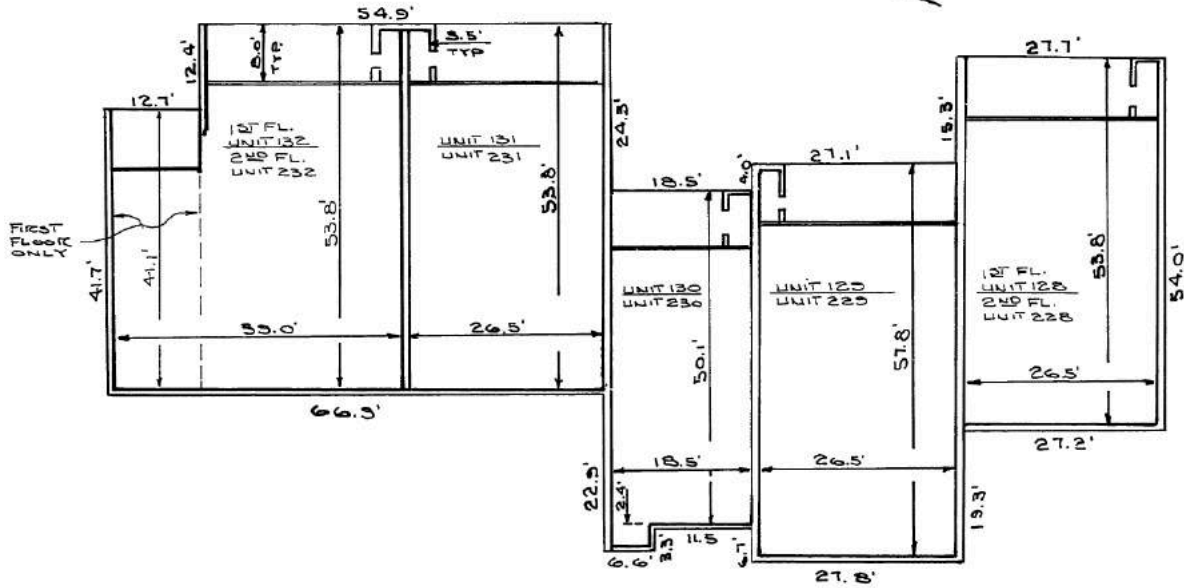


FIRST FLOOR BUILDING 8



SECOND FLOOR BUILDING 8

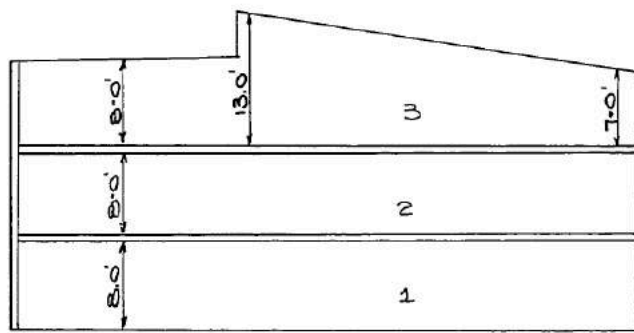
Typical Floor Plan, Bayhouses with Loft



BUILDING NO 3-B

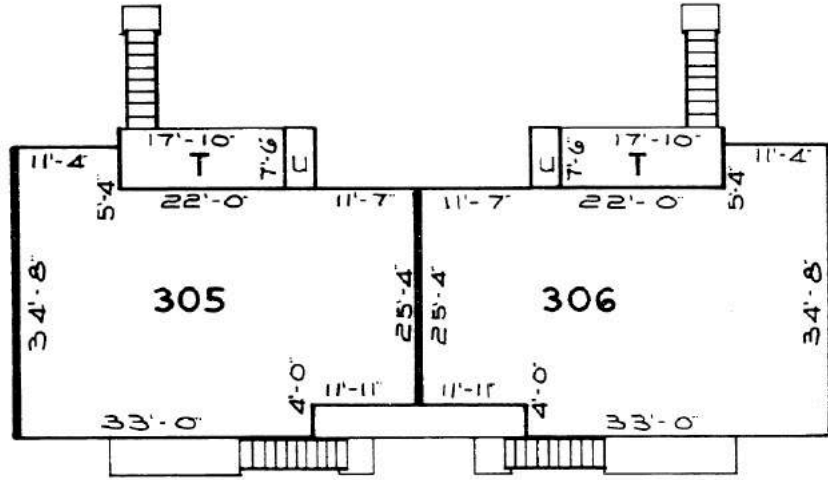
Typical Section

3RD STORY PENTHOUSE
BLDG. NO 1, 2, 3, 3A & 5B
NO 3RD STORY PENTHOUSE
BLDG NO 5A

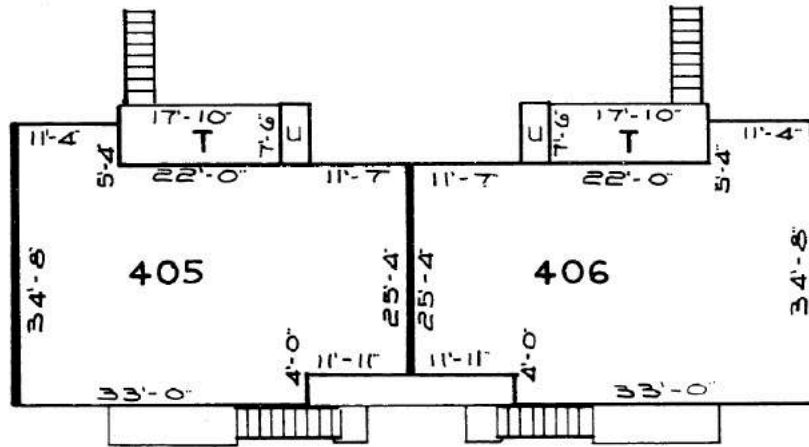


TYP END SECTION

Typical 4 Plex, Glenhouses



FIRST FLOOR



SECOND FLOOR



Dimensions

Building Dimensions - Section 1						
	One Floor			Total Floors		
Building 1	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
1-story Section	1,092 SF	208 SF	884 SF	1,092 SF	208 SF	884 SF
2-story Section	15,387 SF	1,950 SF	13,437 SF	30,774 SF	3,900 SF	26,874 SF
3-story Section	2,018 SF	258 SF	1,760 SF	6,054 SF	774 SF	5,280 SF
Total Building				37,920 SF	4,882 SF	33,038 SF
	One Floor			Total Floors		
Building 2	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
1-story Section	1,092 SF	208 SF	884 SF	1,092 SF	208 SF	884 SF
2-story Section	12,597 SF	1,576 SF	11,021 SF	25,194 SF	3,152 SF	22,042 SF
3-story Section	985 SF	128 SF	857 SF	2,955 SF	384 SF	2,571 SF
Total Building				29,241 SF	3,744 SF	25,497 SF
	One Floor			Total Floors		
Building 3A	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
1-story Section	546 SF	104 SF	442 SF	546 SF	104 SF	442 SF
2-story Section	7,674 SF	984 SF	6,690 SF	15,348 SF	1,968 SF	13,380 SF
3-story Section	984 SF	128 SF	856 SF	2,952 SF	384 SF	2,568 SF
Total Building				18,846 SF	2,456 SF	16,390 SF
	One Floor			Total Floors		
Building 3B	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
1-story Section	546 SF	104 SF	442 SF	546 SF	104 SF	442 SF
2-story Section	6,189 SF	792 SF	5,397 SF	12,378 SF	1,584 SF	10,794 SF
3-story Section	991 SF	128 SF	863 SF	2,973 SF	384 SF	2,589 SF
Total Building				15,897 SF	2,072 SF	13,825 SF
	One Floor			Total Floors		
Building 5A	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
2-story Section	5,662 SF	720 SF	4,942 SF	11,324 SF	1,440 SF	9,884 SF
Total Building				11,324 SF	1,440 SF	9,884 SF
	One Floor			Total Floors		
Building 5B	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
1-story Section	546 SF	104 SF	442 SF	546 SF	104 SF	442 SF
2-story Section	9,187 SF	1,176 SF	8,011 SF	18,374 SF	2,352 SF	16,022 SF
3-story Section	985 SF	128 SF	857 SF	2,955 SF	384 SF	2,571 SF
Total Building				21,875 SF	2,840 SF	19,035 SF



Building Dimensions - Section 2								
	Enclosed GF	Open Porch GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Open Porch Total	Screened Porch Total
Building 1	6,170 SF	370 SF	700 SF	4,973 SF	403 SF	11,143 SF	370 SF	1,103 SF
Building 2	6,170 SF	370 SF	700 SF	4,784 SF	403 SF	10,954 SF	370 SF	1,103 SF
Building 4	6,170 SF	370 SF	700 SF	4,973 SF	403 SF	11,143 SF	370 SF	1,103 SF

Building Dimensions - Section 3								
	Enclosed GF	Open Porch GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Open Porch Total	Screened Porch Total
Building 3	6,170 SF	370 SF	700 SF	4,784 SF	403 SF	10,954 SF	370 SF	1,103 SF
Building 5	6,170 SF	370 SF	700 SF	4,973 SF	403 SF	11,143 SF	370 SF	1,103 SF

Building Dimensions - Section 4						
	One Floor			Total Floors		
Building 6/Sec 4	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
1-story Section	546 SF	104 SF	442 SF	546 SF	104 SF	442 SF
2-story Section	14,980 SF	2,072 SF	12,908 SF	29,960 SF	4,144 SF	25,816 SF
3-story Section	983 SF	144 SF	839 SF	2,949 SF	432 SF	2,517 SF
Total Building				33,455 SF	4,680 SF	28,775 SF

Building Dimensions - Section 5								
	Enclosed GF	Open Porch GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Open Porch Total	Screened Porch Total
Building 6	6,170 SF	370 SF	700 SF	4,973 SF	403 SF	11,143 SF	370 SF	1,103 SF
Building 7	6,170 SF	370 SF	700 SF	4,973 SF	403 SF	11,143 SF	370 SF	1,103 SF
Building 8	6,170 SF	370 SF	700 SF	4,784 SF	403 SF	10,954 SF	370 SF	1,103 SF



Building Dimensions - Section 6							
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Deck
Building 7	13,046 SF	2,245 SF	13,046 SF	2,245 SF	26,092 SF	4,490 SF	1,600 SF

Building Dimensions - Section 7							
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Deck
Building 8	8,947 SF	1,508 SF	8,947 SF	1,508 SF	17,894 SF	3,016 SF	840 SF
Building 9	11,557 SF	1,933 SF	11,557 SF	1,933 SF	23,114 SF	3,866 SF	1,080 SF
Building 10	8,815 SF	1,508 SF	8,815 SF	1,508 SF	17,630 SF	3,016 SF	840 SF

Building Dimensions - Section 8						
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total
Building 4	9,445 SF	1,564 SF	9,083 SF	1,564 SF	18,528 SF	3,128 SF

Building Dimensions - Section 9						
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total
Building 14	9,659 SF	1,665 SF	9,659 SF	1,665 SF	19,318 SF	3,330 SF
Building 16A	4,761 SF	765 SF	4,761 SF	765 SF	9,522 SF	1,530 SF
Building 16B	9,051 SF	1,252 SF	9,051 SF	1,252 SF	18,102 SF	2,504 SF
Building 17A	5,101 SF	800 SF	5,101 SF	800 SF	10,202 SF	1,600 SF



Building Dimensions - Section 9						
	One Floor			Total Floors		
Building 15/Sec 9	GBA	OP	GBA net	Total GBA	Total OP	Total GBA net
2-story Section	8,910 SF	1,128 SF	7,782 SF	17,820 SF	2,256 SF	15,564 SF
3-story Section	962 SF	124 SF	838 SF	2,886 SF	372 SF	2,514 SF
Total Building				20,706 SF	2,628 SF	18,078 SF

Building Dimensions - Section 10									
	Enclosed GF	Open Porch GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Open Porch Total	Screened Porch Total	Deck
Building 11	6,170 SF	370 SF	700 SF	5,270 SF	398 SF	11,440 SF	370 SF	1,098 SF	720 SF
Building 12	6,170 SF	370 SF	700 SF	5,270 SF	398 SF	11,440 SF	370 SF	1,098 SF	720 SF
Building 13	6,170 SF	370 SF	700 SF	5,270 SF	398 SF	11,440 SF	370 SF	1,098 SF	720 SF
Building 14	6,170 SF	370 SF	700 SF	5,270 SF	398 SF	11,440 SF	370 SF	1,098 SF	720 SF

Building Dimensions - Section 11							
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Balcony
Building 1	9,006 SF	1,023 SF	9,006 SF	1,023 SF	18,012 SF	2,046 SF	0 SF
Building 2	9,006 SF	1,023 SF	9,006 SF	1,023 SF	18,012 SF	2,046 SF	0 SF
Building 3	8,032 SF	918 SF	8,032 SF	918 SF	16,064 SF	1,836 SF	77 SF
Building 4	5,561 SF	585 SF	5,561 SF	585 SF	11,122 SF	1,170 SF	77 SF

Building Dimensions - Section 12								
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Deck	Balcony
Building 17B	6,987 SF	1,064 SF	6,987 SF	1,064 SF	13,974 SF	2,128 SF	600 SF	83 SF
Building 17C	4,220 SF	752 SF	4,220 SF	752 SF	8,440 SF	1,504 SF	360 SF	50 SF
Building 18	9,080 SF	1,332 SF	9,080 SF	1,332 SF	18,160 SF	2,664 SF	832 SF	116 SF



Building Dimensions - Section 13						
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total
Building 5	11,190 SF	1,283 SF	11,190 SF	1,283 SF	22,380 SF	2,567 SF
Building 6	4,757 SF	581 SF	4,757 SF	581 SF	9,514 SF	1,161 SF

Building Dimensions - Section 14						
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total
Building 1	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 2	2,652 SF	267 SF	2,652 SF	267 SF	5,304 SF	535 SF
Building 3	5,303 SF	535 SF	5,303 SF	535 SF	10,606 SF	1,070 SF
Building 4	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 5	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 6	5,208 SF	666 SF	5,208 SF	666 SF	10,416 SF	1,332 SF
Building 7	5,208 SF	666 SF	5,208 SF	666 SF	10,416 SF	1,332 SF
Building 8	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 9	5,208 SF	666 SF	5,208 SF	666 SF	10,416 SF	1,332 SF
Building 10	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 11	5,208 SF	666 SF	5,208 SF	666 SF	10,416 SF	1,332 SF
Building 12	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 13	4,751 SF	542 SF	4,751 SF	542 SF	9,502 SF	1,085 SF
Building 14	5,303 SF	535 SF	5,303 SF	535 SF	10,606 SF	1,070 SF



Building Dimensions - Section 15								
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Deck	Balcony
Building 19	12,730 SF	1,776 SF	12,730 SF	1,776 SF	25,460 SF	3,552 SF	2,750 SF	0 SF
Building 20	4,038 SF	552 SF	4,038 SF	552 SF	8,076 SF	1,104 SF	552 SF	0 SF
Building 21	12,317 SF	1,947 SF	12,317 SF	2,259 SF	24,634 SF	4,206 SF	2,200 SF	187 SF

Building Dimensions - Section 16							
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Balcony
Building 1	4,598 SF	557 SF	4,598 SF	557 SF	9,196 SF	1,114 SF	240 SF
Building 2	4,598 SF	557 SF	4,598 SF	557 SF	9,196 SF	1,114 SF	240 SF
Building 3	6,144 SF	738 SF	6,144 SF	738 SF	12,288 SF	1,476 SF	360 SF
Building 4	4,270 SF	582 SF	4,270 SF	582 SF	8,540 SF	1,163 SF	240 SF
Building 5	5,426 SF	582 SF	5,426 SF	582 SF	10,852 SF	1,163 SF	300 SF
Building 6	4,598 SF	557 SF	4,598 SF	557 SF	9,196 SF	1,114 SF	240 SF
Building 7	3,524 SF	436 SF	3,524 SF	436 SF	7,048 SF	872 SF	180 SF
Building 8	4,900 SF	582 SF	4,900 SF	582 SF	9,800 SF	1,164 SF	240 SF
Building 9	4,330 SF	471 SF	4,330 SF	471 SF	8,660 SF	943 SF	240 SF
Building 10	2,135 SF	279 SF	2,135 SF	279 SF	4,270 SF	558 SF	120 SF
Building 11	4,900 SF	582 SF	4,900 SF	582 SF	9,800 SF	1,164 SF	240 SF
Building 12	5,084 SF	599 SF	5,084 SF	599 SF	10,168 SF	1,198 SF	300 SF
Building 13	5,462 SF	599 SF	5,462 SF	599 SF	10,924 SF	1,198 SF	300 SF
Building 14	7,058 SF	836 SF	7,058 SF	836 SF	14,116 SF	1,672 SF	360 SF
Building 15	4,900 SF	582 SF	4,900 SF	582 SF	9,800 SF	1,164 SF	240 SF

Building Dimensions - Section 17							
	Enclosed GF	Screened Porch GF	Enclosed 2nd	Screened Porch 2nd	Enclosed Total	Screened Porch Total	Balcony
Building 7	4,838 SF	558 SF	4,838 SF	558 SF	9,676 SF	1,117 SF	240 SF



Building Dimensions - Clubhouses, Office, etc.			
Building	GBA gross	Open Porch Total	GBA net
Office	1,852 SF	136 SF	1,852 SF
Pelican Pavilion Clubhouse	6,003 SF	526 SF	5,477 SF
Pelican Pavilion Pool Equipment Building	208 SF	0 SF	208 SF
Wilbanks Pool Restroom Building	522 SF	170 SF	352 SF
Wilbanks Pool Equipment Building	250 SF	0 SF	250 SF
Harbor Club Clubhouse	3,219 SF	1,301 SF	1,918 SF
Harbor Club Pool Equipment Building	187 SF	0 SF	187 SF
Brookhouses Pool Restroom Building	315 SF	32 SF	283 SF
Brookhouses Pool Equipment Building	121 SF	0 SF	121 SF
Glenhouses Pool Restroom Building	315 SF	32 SF	283 SF
Glenhouses Pool Equipment Building	132 SF	0 SF	132 SF
Far Harbor Pool Restroom Building	228 SF	0 SF	228 SF
Far Harbor Pool Equipment Building	126 SF	0 SF	126 SF
Guard House	133 SF	0 SF	133 SF
Maintenance Building	3,660 SF	0 SF	3,660 SF

Building Dimensions - Wilbanks							
Building	Total Enclosed Basement	Total Enclosed 1-story Section	Enclosed GF 2-story Section	Enclosed 2nd Floor 2-story	Total Enclosed 2-story Section	Enclosed Total	Portico
Wilbanks Clubhouse	1,488 SF	2,586 SF	1,204 SF	1,204 SF	2,408 SF	6,482 SF	70 SF



Scope of Work

The scope of work for this assignment is to appraise the improvements of the subject property **without** the underlying land value and develop an opinion of the insurable value of the structure. As the assignment calls for the replacement value of the improvements, no Sales Comparison or Income Approach is necessary, and no development of highest and best use is necessary for this kind of assignment.

Because the subject property is located in a flood zone, the scope of work requires two values for determination of the appropriate coverage for the flood and hazard/wind insurance.

It is important to keep in mind the scope of work for insurance replacement valuation is to appraise the buildings “as-built” without the consideration of depreciation, without ordinance of law and without other factors which will be part of the insurance policy such as debris removal.

Furthermore, the difference between the as-built condition and the replacement or repair up to code is not included in an appraisal for insurance replacement valuation. Depending on the age of a building the gap between as-built condition and up-to-code requirements can be more or less significant. To insure said gap, some insurance carriers offer Ordinance of Law coverage and we added recommendations for the amount of Ordinance of Law at the end of the report.

The subject property was inspected, photographed and measured. In order to estimate the replacement value new of the improvements, I utilized the cost service published by Core Logic. This national cost estimating publication covers a wide range of improvement types and construction qualities utilizing regional, location, size, climate and cost modification multipliers. Cost figures are checked with local building contractors in coastal areas of Florida and are found to be accurate and reliable. I also analyzed cost data furnished by other developers of similar projects in the area. Site improvements are separately itemized and are based upon the yard improvement section in the commercial Marshall and Swift Cost Book and information obtained from local contractors.

Analysis and comparison of these costs with the costs of the Valuation Service publications indicate that they are mutually supported and, thus, reliable.

Highest and Best Use

Because the scope of work explicitly demands the valuation of the improvements only, without the underlying land value and without consideration of the market value, no development of the highest and best use is necessary.



Owner of Record

Pelican Cove Condominium Association
1615 Pelican Point Drive
Sarasota, Florida 34231

History of Ownership

Other than the formation of the condominium association and single unit sales no transaction was recorded.

Identification of users and the client

The user of this appraisal report is the condominium association and its management as well as the insurance provider and its agent. The client is identified as the owner of record.

Identification of the Subject Property

Pelican Cove Condominium Association	
Section	Sarasota County Clerk Plat Book
1	8, Pages 37-37C, recorded April 22, 1975
2	8, Pages 47-47D, recorded September 12, 1975
3	9, Pages 14-14A, recorded March 9, 1976
4	9, Pages 23-23B, recorded July 20, 1976
5	9, Pages 25-25D, recorded October 7, 1976
6	9, Pages 41-41B, recorded February 2, 1977
7	10, Pages 7-7D, recorded August 4, 1977
8	10, Pages 11-11A, recorded September 29, 1977
9	10, Pages 23-23F, recorded December 20, 1977
10	10, Pages 24-24B, recorded December 20, 1977
11	10, Pages 25-25E, recorded December 20, 1977
12	11, Pages 18-18B, recorded August 24, 1978
13	11, Pages 33-33B, recorded October 20, 1978
14	12, Pages 2-2E, recorded January 8, 1979
15	12, Pages 15-15C, recorded March 8, 1979
16	15, Pages 7-7I, recorded September 3, 1980
17	14, Pages 5-5A, recorded April 6, 1980



Date of the Appraisal

The date of the appraisal is the date of the inspection August 4, 2023; the date of the appraisal report is August 14, 2021.

Purpose and Function of the Appraisal

The purpose of the appraisal is to estimate the insurable value of the improvements without the underlying land value to determine proper insurance coverage by the insurance agent/provider.

Flood Map Information:

The subject property is located in flood zone AE with base flood elevations of 10 feet and 11 feet, very closely borders zone VE with a base flood elevation of 12 feet, and zone X; according to FEMA FIRM panels 12115C0207F and 12115C0226F, effective November 4, 2016. The Flood Zone data is for informational purposes only; flood zones should always be verified with FEMA or the local building department. A copy of the flood map was presented in the map and aerial section.



Insurable value defined:

“Replacement value or actual cash value of a structure for which standard insurance policies provide indemnity cover. Insurable value is less than the property’s market value because it excludes the value of land on which the building stands.”¹

Amount for which an insurance cover is bought on a building, and the basis on which insurance premium is computed. According to the coinsurance clause, it must not be lower than a certain percentage (e.g. 80%, 90%) of the insurable value of the building to be able to claim a partial loss in full.²

Contrary to the cost approach in market value appraisals, no depreciation is taken off the replacement value.

Other definitions:

Flood RCV:

The flood replacement value (RCV) contains the entire building from the foundation to the rooftop with all interior finishes.

Wind RCV:

The wind replacement value contains the entire building from the slab (above ground) to the rooftop without all interior finishes.

GBA net:

Gross Building Area; total floor area of a building excluding unenclosed areas (balconies, lanais, etc.), measured from the exterior of the walls.

GBA gross:

Gross Building Area; total floor area of a building including unenclosed areas (balconies, lanais, etc.), measured from the exterior of the walls.

GLA:

Total area of finished, above grade space, calculated by measuring the inside perimeter of the structure and includes only finished habitable, above grade space.

An excerpt from the Marshall and Swift website, explains further which items are included in the structure:

¹ <http://www.businessdictionary.com/definition/insurable-value.html>

² <http://www.businessdictionary.com/definition/insured-value.html>



Occupancy:

Condominium, without Interior Finishes – CASUALTY/WIND Valuation

This occupancy should be used when states or insurance policies require the condominium association to be responsible for many of the components:

For the electrical, all the wiring running within the walls is included, but fixtures are not. The same is true for plumbing. Hot and cold-water pipes run within the walls or below the slab, along with sewer and ventilation stacks are included. However, no water heaters, sinks, showers, or toilets are included. All interior partition walls are framed, dry walled, and primed, but they lack any paint or other coverings offered within the program. The same is true for the floor and ceiling finishes. This occupancy contains air conditioning and according to Florida law all AC condenser units are included as well. Omitted from this occupancy are any cabinets or appliances.

Included

- Partition Walls
- Structural Framing
- Roof
- Exterior Wall Finish
- Doors and Windows
- AC System
- Plumbing
- Electrical Wiring
- Structured Wiring (communication)
- Stairs when appropriate
- Elevators when appropriate
- Balconies and Decks, open porches
- Garage when appropriate

Not Included

- Swimming Pools
- Electrical Fixtures
- Plumbing Fixtures
- Interior Floor, Ceiling, and Partition Wall Finishes
- Appliances
- Window Treatments

For the flood valuation the interior built-out and the foundation will be included.



Construction Economics

ENR publishes both a Construction Cost Index and Building Cost index that are widely used in the construction industry. Both indexes have a materials and labor component. In the second issue of each month ENR publishes the CCI, BCI, materials index, skilled labor index and common labor index for 20 cities and the national average. The first issue also contains an index review of all five national indexes for the latest 14-month period.

BUILDERS' CONSTRUCTION COST INDEXES							
NAME, AREA AND TYPE	APRIL 2022	JULY 2022	OCT. 2022	JAN. 2023	APRIL 2023	% CHANGE	
						QTR.	YEAR
GENERAL-PURPOSE COST INDEXES:							
ENR 20-CITY: CONSTRUCTION COST ¹	1200.84	1225.87	1226.53	1226.54	1231.62	+0.4	+2.6
ENR 20-CITY: BUILDING COST ¹	1136.40	1176.80	1178.97	1180.69	1184.27	+0.3	+4.2
BUREC: GENERAL BUILDINGS ²	511.00	521.00	528.00	530.00	534.00	+0.8	+4.5
FM GLOBAL: INDUSTRIAL ³	NA	NA	NA	NA	NA	NA	NA
SIERRA WEST: GENERAL BUILDING	1173.14	NA	1286.13	1268.77	NA	NA	NA
LELAND SAYLOR: MATERIAL/LABOR	1331.33	1327.42	1305.45	1313.37	1308.67	-0.4	-1.7
ECC, EDWARTOSKI COST CONSULTING ⁴	NA	NA	NA	NA	NA	NA	NA

In general construction cost increased as can be seen in the tables below:

CONSTRUCTION ECONOMICS

ENR's 20-city average cost indexes, wages and materials prices.
Historical data for ENR's 20 cities can be found at [ENR.com/economics](https://www.enr.com/economics)

Construction Cost Index		+2.3%		Building Cost Index		+3.5%		Materials Cost Index		+1.2%	
ANNUAL INFLATION RATE		AUG. 2023		ANNUAL INFLATION RATE		AUG. 2023		MONTHLY INFLATION RATE		AUG. 2023	
1913=100	INDEX VALUE	MONTH	YEAR	1913=100	INDEX VALUE	MONTH	YEAR	1913=100	INDEX VALUE	MONTH	YEAR
CONSTRUCTION COST	13472.56	+0.4%	+2.3%	BUILDING COST	8227.44	+0.6%	+3.5%	MATERIALS COST	6083.18	+1.2%	+2.8%
COMMON LABOR	25080.22	0.0%	+2.0%	SKILLED LABOR	11686.01	0.0%	+4.2%	CEMENT \$/TON	207.09	+0.2%	+20.4%
WAGE \$/HR.	48.30	0.0%	+2.0%	WAGE \$/HR.	64.56	0.0%	+4.2%	STEEL \$/CWT	97.36	+0.3%	+8.0%
								LUMBER \$/MBF	1075.99	+4.0%	-8.2%

The Construction Cost Index's annual escalation rose 2.3%, while the monthly component rose 0.4%.

The Building Cost Index was up 3.5% on an annual basis, while the monthly component rose 0.6%.

The Materials Cost Index rose 1.2% this month, while the annual escalation rate increased 2.8%.



CONSTRUCTION MATERIALS PRICE MOVEMENT IN 2023		NOV.	DEC.	JAN.	FEB.	MAR.	APR.	MAY
AGGREGATES	MONTHLY % CHG.	-0.1	+0.3	+4.9	+1.0	0.0	+0.1	+0.2
	ANNUAL % CHG.	+11.4	+12.0	+12.9	+12.8	+11.9	+11.3	+10.7
ALUMINUM SHEET	MONTHLY % CHG.	-1.3	+1.5	+0.4	+0.2	-0.3	-1.1	-0.1
	ANNUAL % CHG.	-17.0	-9.1	-11.8	-18.5	-18.4	-20.3	-18.1
ASPHALT PAVING	MONTHLY % CHG.	-0.8	-2.0	+8.9	+2.7	-0.2	-6.9	-2.3
	ANNUAL % CHG.	+19.8	+16.1	+15.8	+16.7	+16.3	+10.9	+4.6
CEMENT	MONTHLY % CHG.	+0.4	+0.1	+4.9	+1.2	+0.2	+0.1	+0.1
	ANNUAL % CHG.	+13.5	+13.4	+15.0	+15.7	+15.9	+13.8	+13.9
CONCRETE PIPE	MONTHLY % CHG.	+1.9	+3.1	+1.5	+0.2	+0.6	0.0	+0.4
	ANNUAL % CHG.	+21.0	+19.9	+21.7	+20.6	+16.9	+16.4	+17.4
COPPER PIPE	MONTHLY % CHG.	+5.2	+0.8	+3.5	+2.1	-0.5	-0.8	-2.4
	ANNUAL % CHG.	-7.0	-4.0	-2.7	-1.8	-4.7	-7.4	-6.9
DIESEL FUEL	MONTHLY % CHG.	-3.4	-28.4	+7.2	-3.0	-6.7	-4.8	-6.2
	ANNUAL % CHG.	+59.6	+21.1	+22.9	+4.9	-19.2	-26.7	-38.3
FABRICATED STEEL	MONTHLY % CHG.	-0.6	-0.9	+0.8	+0.4	+1.4	+0.6	-0.5
	ANNUAL % CHG.	+10.7	+7.6	+4.7	+3.7	+2.3	-1.1	-2.6
GYPSUM PRODUCTS	MONTHLY % CHG.	+0.3	-0.2	0.0	+1.0	+0.6	-0.9	-0.9
	ANNUAL % CHG.	+16.0	-15.6	+10.3	+12.0	+10.9	+9.7	+3.1
LUMBER, SOFTWOOD	MONTHLY % CHG.	-1.2	-5.6	-5.2	+3.2	-0.9	-1.2	-0.3
	ANNUAL % CHG.	-3.1	-26.5	-44.2	-45.2	-49.3	-39.0	-40.4
PLYWOOD	MONTHLY % CHG.	-4.0	-1.9	-1.3	-1.6	-1.0	-0.3	-0.6
	ANNUAL % CHG.	+5.3	+0.7	-15.8	-23.3	-29.0	-24.1	-21.4
PVC PRODUCTS	MONTHLY % CHG.	-1.1	-0.2	-0.2	-1.1	+0.1	-0.2	-0.7
	ANNUAL % CHG.	+11.1	+8.7	+6.7	+4.0	+2.6	+0.5	-1.6
READY-MIX CONCRETE	MONTHLY % CHG.	+1.0	+1.0	+1.7	+0.5	+0.9	+0.4	+1.1
	ANNUAL % CHG.	+12.4	+13.0	+13.1	+12.2	+13.3	+11.9	+12.8
SHEET METAL	MONTHLY % CHG.	-1.0	-0.1	-0.4	+0.1	+0.2	+1.0	-0.6
	ANNUAL % CHG.	+11.7	+9.1	+7.7	+6.0	+4.6	+4.7	+2.2
EQUIPMENT	MONTHLY % CHG.	+0.4	0.0	+3.7	+0.2	+0.2	+0.3	0.0
	ANNUAL % CHG.	+9.9	+9.0	+12.7	+12.9	+12.9	+10.0	+9.4

SOURCE: BUREAU OF LABOR STATISTICS. MONTHLY AND YEAR-TO-YEAR PERCENT CHANGES FOR PRODUCER PRICE INDEXES FOR LATEST EIGHT-MONTH PERIOD.

The following chart is taken from the National Association of Home Builders' (NAHB) Producer Price Index (PPI) released by the Bureau of Labor Statistics. The dramatic increase in softwood lumber effects all buildings but is especially impactful for wood frame buildings (ISO 1). However, all types of wood are affected, e.g., wood for millwork, cabinetry, framing wood, roof trusses, roof sheathing, etc.

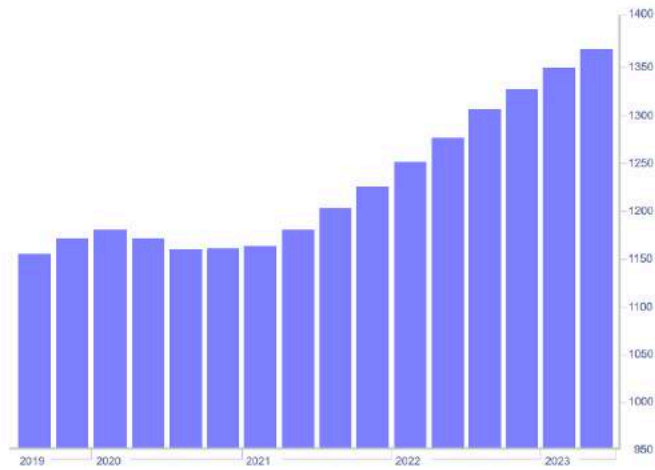




The Turner Construction index (overall construction cost and activity) shows 1.19% increase from the 1st quarter of 2023 to the 2nd quarter of 2023.

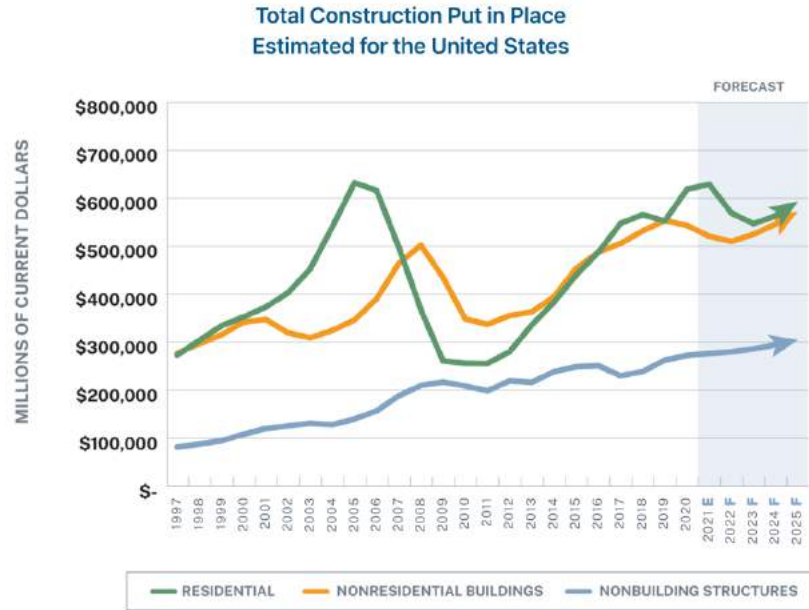
“Certain geographic regions are experiencing robust markets as large industrial, data center, and energy-related projects move forward. These regions are experiencing above average increases in wage rates. Promoting job opportunities in growing markets and offering attractive work environments for the work force alleviates some of the pressure in a tight labor market.”

Attilio Rivetti
Vice President



Quarter	Index	Δ%
2nd Quarter 2023	1365	1.19
1st Quarter 2023	1349	1.28
4th Quarter 2022	1332	1.60
3rd Quarter 2022	1311	2.18

The following chart is taken from the U.S. Markets Construction Overview with an outlook up to 2025, published by the FMI Corporation, it shows the permanent increase in construction put in place and with that underlines the increasing cost for material and labor:



ENR'S 2023 COST FORECAST				
	2022	2023	% CHANGE	
			'21-'22	'22-'23
BUILDING COST INDEX: 1913=100	7971.96	8275.00	+9.4	+3.8
SKILLED-LABOR INDEX: 1913=100	11320.21	11500.00	+2.4	+1.6
WAGES, \$/HR.	62.47	63.50	+2.4	+1.6
CONST. COST INDEX: 1913=100	13175.00	13330.00	+5.6	+1.2
COMMON-LABOR INDEX: 1913=100	24634.46	24975.00	+1.1	+1.4
WAGES, \$/HR.	47.36	48.00	+1.1	+1.4
MATERIALS COST INDEX: 1913=100	5889.91	5968.00	+18.6	+1.3
PORTLAND CEMENT, \$/TON	174.09	180.00	+14.4	+3.4
LUMBER, 2X4, \$/MBF	1094.73	1075.00	+15.0	-1.8
STRUCTURAL STEEL, \$/CWT	92.00	94.00	+20.2	+2.2

SOURCE: ENR/BNP MEDIA. ENR'S COST INDEXES FORECAST TO DECEMBER 2023; PERCENT CHANGES ARE DECEMBER VS. DECEMBER.



Improvement Valuation

Due to the amount of buildings, the valuation pages were added to the addenda. The report is not valid without the addenda and the valuation pages. Should you receive a copy of this report without the valuation pages, please notify the preparer.

Remarks:

Please note that the amount of exclusions is automatically deducted from the total value; no additional deduction is necessary.



Site Improvements

Site Improvements by Location					
Description	Quantity	Unit	\$/Unit	Total	Totals by Area
Pool w/ equipment @ Pelican Pavilion	1,200	SF	\$115	\$138,000	
Pool Heater	1	ea	\$6,000	\$6,000	
Concrete Pool Deck	3,500	SF	\$15	\$52,500	
4' Aluminum Fence	175	LF	\$55	\$9,625	
Wood Pavilion	480	SF	\$85	\$40,800	
Wood Walkways at Pavilion	510	SF	\$50	\$25,500	
Solar Panels Pelican Pavilion *)	1	LS	\$145,000	\$145,000	
Bocce Court	1	ea	\$12,000	\$12,000	
Tennis Court w/ lights @ Pelican Pavilion	2	ea	\$80,000	\$160,000	
Total Site Improvements at Pelican Pavilion					
Pool w/ equipment @ Wilbanks Clubhouse	1,600	SF	\$115	\$184,000	
Pool Heater	1	ea	\$6,000	\$6,000	
Concrete Pool Deck	6,150	SF	\$15	\$92,250	
4' Aluminum Fence	160	LF	\$55	\$8,800	
Wood Walkways	400	SF	\$50	\$20,000	
Trellis	400	SF	\$45	\$18,000	
4' CB Retaining Wall	230	LF	\$150	\$34,500	
2' CB Retaining Wall	155	LF	\$95	\$14,725	
CB Planter	260	LF	\$40	\$10,400	
Sun Shade	1	LS	\$9,500	\$9,500	
Wood Walking Path @ Shore behind Wilbanks	1,840	SF	\$85	\$156,400	
Fishing Dock w/ Shade Structures	600	SF	\$180	\$108,000	
Total Site Improvements at Wilbanks					\$662,575
Pool w/ equipment @ Harbor Club	1,350	SF	\$115	\$155,250	
Detached Spa @ Harbor Club	1	ea	\$35,000	\$35,000	
Pool Heater	2	ea	\$6,000	\$12,000	
Concrete Pool Deck	3,420	SF	\$15	\$51,300	
4' Aluminum Fence	170	LF	\$55	\$9,350	
Tennis Court w/ lights @ Harbor Club	2	ea	\$80,000	\$160,000	
Total Site Improvements at Harbor Club					\$422,900



Site Improvements by Location, continued					
Description	Quantity	Unit	\$/Unit	Total	Totals by Area
Brookhouse Pool w/ equipment	1,150	SF	\$115	\$132,250	
Concrete Pool Deck	2,200	SF	\$15	\$33,000	
Pool Heater	1	ea	\$6,000	\$6,000	
4' Aluminum Fence	265	LF	\$55	\$14,575	
Trellis	310	SF	\$45	\$13,950	
Pedestrian Bridge 1	100	SF	\$125	\$12,500	
Aerator	1	ea	\$3,500	\$3,500	
Total Site Improvements at Brookhouses					
Glenhouse Pool w/ equipment	1,305	SF	\$115	\$150,075	
Pool Heater	1	ea	\$6,000	\$6,000	
Concrete Pool Deck	2,300	SF	\$15	\$34,500	
4' Aluminum Fence	275	LF	\$55	\$15,125	
Trellis	275	SF	\$45	\$12,375	
Pedestrian Bridge 1	60	SF	\$125	\$7,500	
Pedestrian Bridge 2	80	SF	\$125	\$10,000	
Pedestrian Bridge 3	32	SF	\$125	\$4,000	
Pedestrian Bridge 4	32	SF	\$125	\$4,000	
Pedestrian Bridge 5	204	SF	\$125	\$25,500	
Pedestrian Bridge 6	176	SF	\$125	\$22,000	
Total Site Improvements at Glenhouses					\$291,075
Far Harbor Pool w/ equipment	740	SF	\$115	\$85,100	
Pool Heater	1	ea	\$6,000	\$6,000	
Concrete Pool Deck	1,400	SF	\$15	\$21,000	
Total Site Improvements at Far Harbor					\$112,100



Site Improvements by Location, continued					
Description	Quantity	Unit	\$/Unit	Total	Totals by Area
Docks	8,000	SF	\$150	\$1,200,000	
Slips/Fingers	1,800	SF	\$150	\$270,000	
Yacht Basin Kayak Rack Deck/Shade Structure	1,260	SF	\$140	\$176,400	
Yacht Basin 2nd Kayak Rack Deck/Shade Structure	730	SF	\$140	\$102,200	
Yacht Basin Walking Paths	2,700	SF	\$80	\$216,000	
Yacht Basin Wood Deck	1,210	SF	\$50	\$60,500	
Yacht Basin Aerator w/ 6 pads	1	ea	\$6,000	\$6,000	
Concrete Walking Path on Stilts @ Pelican Point	1,185	SF	\$95	\$112,575	
Wooden Walking Path @ Pelican Point	670	SF	\$75	\$50,250	
Trex Walking Path & Sun Deck @ Pelican Point	5,620	SF	\$75	\$421,500	
Fishing Dock @ Bayhouse 9	895	SF	\$150	\$134,250	
Fishing Dock @ Bayhouse 10	690	SF	\$150	\$103,500	
Metal Maintenance Sheds	3	ea	\$5,000	\$15,000	
Solar Panels Maintenance Bldg. *)	1	LS	\$70,000	\$70,000	
Wood Frame Maintenance Shed	462	SF	\$70	\$32,340	
Lumber Yard	1,250	SF	\$30	\$37,500	
CB Diesel Tank Storage	1	LS	\$7,500	\$7,500	
Liftmaster	3	ea	\$3,000	\$9,000	
NiftyLift	1	ea	\$26,000	\$26,000	
Kayak Rack	257	ea	\$150	\$38,550	
Lights	2,176	ea	\$350	\$761,600	
Trash Enclosures	59	ea	\$500	\$29,500	
Vehicle Bridge to Section 15	635	SF	\$325	\$206,375	
Vehicle Bridge to Section 16	432	SF	\$325	\$140,400	
Security Gates with motors	2	ea	\$25,000	\$50,000	
8' Perimeter CB Wall	700	LF	\$200	\$140,000	
8' Perimeter Chainlink	6,900	LF	\$35	\$241,500	
General Site Improvements					\$4,658,440
Total Site Improvements				\$6,952,290	

*) Relied on cost provided by client



Carports

Carport Cost per Section							
	With Storage	\$/Unit	Total Cost per Section	No Storage	\$/Unit	Total Cost per Section	
Section 1	85	\$11,000	\$935,000				
Section 2	18	\$11,000	\$198,000				
Section 3	12	\$11,000	\$132,000				
Section 4	22	\$11,000	\$242,000				
Section 5	18	\$11,000	\$198,000				
Section 6	20	\$11,000	\$220,000				
Section 7	46	\$11,000	\$506,000				
Section 8	16	\$11,000	\$176,000				
Section 9	58	\$11,000	\$638,000				
Section 10	24	\$11,000	\$264,000				
Section 11				56	\$9,000	\$504,000	
Section 12	30	\$11,000	\$330,000				
Section 13				28	\$9,000	\$252,000	
Section 14				124	\$9,000	\$1,116,000	
Section 15	42	\$11,000	\$462,000				
Section 16				128	\$9,000	\$1,152,000	
Section 17				8	\$9,000	\$72,000	
Total			\$4,301,000			\$3,096,000	\$7,397,000

Note:

The cost/value of the carports is estimated in the "as-built" condition. No current building code considerations are included. For Ordinance of Law coverage contact your insurance agent.



Reconciliation and Summary of Values

Summary of Values Condominium Buildings				
Section	Building	Address	Flood RCV	Wind RCV
1	1	1601-1603 Bayhouse Point Drive	\$6,012,311	\$4,251,124
1	2	1615-1617 Bayhouse Court	\$4,657,050	\$3,306,932
1	3A	1623 Pelican Cove Road	\$3,142,235	\$2,238,181
1	3B	1609 Bayhouse Point Drive	\$2,672,045	\$1,912,983
1	5A	1532 Pelican Point Drive	\$1,897,547	\$1,340,933
1	5B	1526 Pelican Point Drive	\$3,583,980	\$2,549,948
2	1	1630-1634 Treehouse Circle	\$2,124,926	\$1,485,082
2	2	1625-1629 Treehouse Circle	\$2,101,417	\$1,468,290
2	4	1620-1624 Treehouse Circle	\$2,124,926	\$1,485,082
3	3	1619-1623 Treehouse Circle	\$2,101,417	\$1,468,290
3	5	1610-1614 Treehouse Circle	\$2,124,926	\$1,485,082
4	6	1518-1520 Pelican Point Drive	\$5,240,900	\$3,710,995
5	6	1700 Treehouse Circle	\$2,124,926	\$1,485,082
5	7	1704 Pelican Cove Road	\$2,124,926	\$1,485,082
5	8	1706 Pelican Cove Road	\$2,101,417	\$1,468,290
6	7	1510-1512 Pelican Point Drive	\$5,031,262	\$3,516,848
7	8	1505 Pelican Point Drive	\$3,352,856	\$2,366,952
7	9	1511-1515 Pelican Point Drive	\$4,236,637	\$2,973,611
7	10	1519 Pelican Point Drive	\$3,321,588	\$2,344,703
8	4	1629 Pelican Cove Road	\$3,562,056	\$2,476,289
9	14	1525-1529 Pelican Point Drive	\$3,667,383	\$2,564,682
9	15	1601 Pelican Point Drive	\$3,392,701	\$2,402,702
9	16A	1607 Boathouse Circle	\$1,814,486	\$1,277,965
9	16B	1621 Boathouse Circle	\$3,313,172	\$2,320,163
9	17A	1627 Boathouse Circle	\$1,987,132	\$1,394,638
10	11	1701 Clower Creek Drive	\$2,178,142	\$1,533,702
10	12	1627 Clower Creek Drive	\$2,178,142	\$1,533,702
10	13	1621 Clower Creek Drive	\$2,178,142	\$1,533,702
10	14	1615 Clower Creek Drive	\$2,178,142	\$1,533,702
11	1	1620 Boathouse Circle	\$3,388,546	\$2,350,470
11	2	1628 Boathouse Circle	\$3,388,546	\$2,350,470
11	3	1622 Clower Creek Drive	\$3,029,112	\$2,106,645
11	4	1628 Clower Creek Drive	\$2,135,579	\$1,492,338



Summary of Values Condominium Buildings, continued				
Section	Building	Address	Flood RCV	Wind RCV
12	17B	1633 Boathouse Circle	\$2,649,050	\$1,864,208
12	17C	1611 Clower Creek Drive	\$1,694,106	\$1,196,178
12	18	1531 Clower Creek Drive	\$3,368,066	\$2,373,085
13	5	1508 Pelican Cove Road	\$4,178,811	\$2,896,269
13	6	1512 Pelican Cove Road	\$1,835,614	\$1,287,213
14	1	1608 Bayhouse Point Drive	\$1,849,341	\$1,295,776
14	2	1700 Glenhouse Drive	\$1,046,488	\$741,225
14	3	1702 Glenhouse Drive	\$1,982,563	\$1,390,806
14	4	1708 Glenhouse Drive	\$1,849,341	\$1,295,776
14	5	1712 Glenhouse Drive	\$1,849,341	\$1,295,776
14	6	1716 Glenhouse Drive	\$2,064,910	\$1,456,240
14	7	1720 Glenhouse Drive	\$2,064,910	\$1,456,240
14	8	1717 Pelican Cove Road	\$1,849,341	\$1,295,776
14	9	1715 Pelican Cove Road	\$2,064,910	\$1,456,240
14	10	1711 Pelican Cove Road	\$1,849,341	\$1,295,776
14	11	1709 Pelican Cove Road	\$2,064,910	\$1,456,240
14	12	1707 Pelican Cove Road	\$1,849,341	\$1,295,776
14	13	1703 Pelican Cove Road	\$1,849,341	\$1,295,776
14	14	1701 Pelican Cove Road	\$1,982,563	\$1,390,806
15	19	1519-1523 Clower Creek Drive	\$4,678,416	\$3,305,832
15	20	1515 Clower Creek Drive	\$1,565,286	\$1,111,900
15	21	1503-1507 Clower Creek Drive	\$4,446,257	\$3,159,934
16	1	1705 Clower Creek Drive	\$1,824,527	\$1,281,574
16	2	1709 Clower Creek Drive	\$1,824,527	\$1,281,574
16	3	1680 Brookhouse Circle	\$2,375,398	\$1,673,215
16	4	1697 Brookhouse Circle	\$1,747,433	\$1,227,227
16	5	1687 Brookhouse Circle	\$2,061,263	\$1,456,525
16	6	1677 Brookhouse Circle	\$1,824,527	\$1,281,574
16	7	1667 Brookhouse Circle	\$1,394,064	\$988,317
16	8	1636 Brookhouse Drive	\$1,901,230	\$1,321,952
16	9	1626 Brookhouse Drive	\$1,719,022	\$1,209,143
16	10	1606 Brookhouse Drive	\$916,181	\$650,422
16	11	1637 Brookhouse Court	\$1,901,230	\$1,321,952
16	12	1647 Brookhouse Court	\$1,980,429	\$1,399,328
16	13	1657 Brookhouse Circle	\$2,072,013	\$1,536,530
16	14	1617 Brookhouse Drive	\$2,683,943	\$1,881,294
16	15	1627 Brookhouse Circle	\$1,901,230	\$1,321,952
17	7	1516 Pelican Cove Road	\$1,982,782	\$1,384,399
Total Risk Buildings			\$179,210,619	\$126,044,486



Summary of Values Common Buildings		
Building	Flood RCV	Wind RCV
Office	\$386,672	\$357,788
Pelican Pavilion Clubhouse	\$1,013,938	\$951,393
Pelican Pavilion Pool Equipment Building	\$22,394	\$19,197
Wilbanks Clubhouse	\$1,058,973	\$989,132
Wilbanks Pool Restroom Building	\$130,927	\$113,954
Wilbanks Pool Equipment Building	\$25,473	\$21,954
Harbor Club Clubhouse	\$455,246	\$418,773
Harbor Club Pool Equipment Building	\$20,949	\$17,925
Brookhouses Pool Restroom Building	\$109,059	\$94,232
Brookhouses Pool Equipment Building	\$31,420	\$27,160
Glenhouses Pool Restroom Building	\$87,049	\$74,863
Glenhouses Pool Equipment Building	\$32,289	\$27,918
Far Harbor Pool Restroom Building	\$80,022	\$68,563
Far Harbor Pool Equipment Building	\$24,281	\$20,894
Guard House	\$53,294	\$47,725
Maintenance Building	\$376,953	\$347,954
Total Risk Common Buildings	\$3,908,939	\$3,599,425



Summary of Values - RECAP		
Description	Flood RCV	Wind RCV
Condominium Buildings	\$179,210,619	\$126,044,486
Common Buildings	\$3,908,939	\$3,599,425
Site Improvements	\$6,952,290	
Carports	\$7,397,000	

Flood Valuation

For the valuation, I chose the construction quality “2.0 Average” in the property category “Condominium” which adequately reflects the occupancy and quality of the subject property. The value per SF of GBA reflects the cost in the construction market under the consideration of the quality of the overall construction and the as-built condition.

Wind/Casualty Valuation

As discussed in an earlier section of this report, the foundation and the interior built-out are excluded in the occupancy “Condominium without interior finishes” according to FL Statute 718. However, the AC condenser units have to be included in the wind/casualty valuation to comply with said statutes.

Value Increase

The condominium buildings increased on average 22%, the common buildings 25%. These increases go along with construction cost observed in the market over the past two years.

Ordinance of Law Disclaimer

Currently the 2020 building codes are in effect. The buildings were constructed between 1976-1980 and therefore, do not conform to current building codes. The values calculated in this appraisal report will not be sufficient to rebuild the buildings “up-to-code”. To insure the gap between the value “as-built” and the value “up-to-code” contact your insurance agent for “Ordinance of Law” coverage.



Ordinance of Law

Because the buildings are all not up to code, we provide an up-to-code valuation for a sample of buildings. We used two buildings in flood zones and two buildings not in flood zones.

Buildings in flood zones will need elevation in excess of 6 feet, buildings not in flood zones will not have to be elevated. All buildings will need impact resistant openings and a variety of upgrades, mostly for utilities.

We did not see any sense in doing up-to-code valuations for every single building as it would be redundant. Therefore, an application of the percentage to all buildings as indicated would be applicable.

The table below shows the comparison between “as-built” values and “up-to-code” values, resulting in an average percentage increase.

Ordinance of Law								
Section	Building	Address	Values as Built		Values Up to Code		Percentage Increase	
			Flood RCV	Wind RCV	Flood RCV	Wind RCV	Flood	Wind
2	1	1630-1634 Treehouse Circle	\$2,124,926	\$1,485,082	\$2,455,829	\$1,677,295	16%	13%
14	6	1716 Glenhouse Drive	\$2,064,910	\$1,456,240	\$2,378,420	\$1,680,324	15%	15%
15	19	1519-1523 Clower Creek Drive	\$4,678,416	\$3,305,832	\$6,614,420	\$4,883,143	41%	48%
16	11	1637 Brookhouse Court	\$1,901,230	\$1,321,952	\$2,758,372	\$1,998,586	45%	51%

Ordinance of Law RECAP		
Buildings in Flood Zones	46%	Recommended Ordinance of Law
Buildings not in Flood Zones	15%	Recommended Ordinance of Law



Addenda

- Valuation Pages
 - Core Logic, Reconstruction versus New Construction
 - Appraiser's Qualifications
-

Valuation Pages
Condominium Buildings
By Section and Building
Numbers
According to the Plat
Books



Valuation Detailed Report

Replacement Value

8/3/2023

VALUATION

Valuation Number:	Pelican Cove SRQ	Effective Date:	08/03/2023
Value Basis:	Reconstruction	Expiration Date:	08/02/2024
		Cost as of:	06/2023

BUSINESS

Pelican Cove Condominium Association
Pelican Cove Road
Sarasota, FL 34231 USA

LOCATION 1 - Section 1

Section 1
Pelican Cove Road
Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 1 - FLOOD

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	884 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$128	
Foundations			\$13,732	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$54,959	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$14,946	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$50,418	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	126 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$53,108	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	5 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$11,399	
SUBTOTAL RC			\$198,689	
ADDITIONS				
Custom Items				
	Screened Porch		\$12,480	
Total Additions			\$12,480	
TOTAL RC 1-story Section			\$211,169	

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	26,874 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$3,903	
Foundations			\$165,185	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$561,166	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$254,581	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,311,535	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,839 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,901,274	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$346,529	
SUBTOTAL RC			\$4,544,173	
ADDITIONS				
Custom Items				
Screened Porch			\$234,000	
Total Additions			\$234,000	
TOTAL RC 2-story Section			\$4,778,173	

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	5,280 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$511	
Foundations			\$34,543	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$207,198	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$43,566	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$274,736	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	754 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$347,890	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	35 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$68,083	
SUBTOTAL RC			\$976,528	
ADDITIONS				
Custom Items				
Screened Porch			\$46,440	
Total Additions			\$46,440	
TOTAL RC 3-story Section			\$1,022,968	
TOTAL RC BUILDING 1 Building 1 - FLOOD			\$6,012,311	

BUILDING 2 - Building 1 - WIND

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	884 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		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				\$264

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$6,735	\$15,362
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$36,934	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,858	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$31,064	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	126 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$25,775	\$2,098
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	5 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$10,112	
SUBTOTAL RC			\$136,479	\$17,723
ADDITIONS				
Custom Items				
Screened Porch			\$12,480	
Total Additions			\$12,480	
TOTAL RC 1-story Section			\$148,959	\$17,723

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	26,874 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		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				\$4,007
Foundations			\$102,379	\$67,192
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$576,064	
Framing				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$261,340	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$844,358	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,839 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$931,230	\$83,902
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$307,400	
SUBTOTAL RC			\$3,022,771	\$155,101
ADDITIONS				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Custom Items

Screened Porch	\$234,000
20 HVAC units	\$100,000

Total Additions \$334,000

TOTAL RC 2-story Section **\$3,356,771** **\$155,101**

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	5,280 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$525
Foundations			\$13,410	\$22,050
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$212,699	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$44,723	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$177,978	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	754 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$169,749	\$14,683
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	35 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$60,396	
SUBTOTAL RC			\$678,955	\$37,258
ADDITIONS				
Custom Items				
Screened Porch			\$46,440	
4 HVAC units			\$20,000	
Total Additions			\$66,440	
TOTAL RC 3-story Section			\$745,395	\$37,258

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

TOTAL RC BUILDING 2 Building 1 - WIND	\$4,251,124	\$210,081
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BUILDING 3 - Building 2 - FLOOD

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	884 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$257
Foundations			\$21,526
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior			\$35,979
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	50% Siding, Wood on Frame		
	50% Stucco on Frame		
Structural Floor			
Roof			\$25,189
Material	70% Shingles, Asphalt		
	30% Single-Ply Membrane		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$53,884	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	156 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$53,108	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	5 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$11,399	
SUBTOTAL RC			\$201,342	
ADDITIONS				
Custom Items				
Screened Porch			\$12,480	
Total Additions			\$12,480	
TOTAL RC 1-story Section			\$213,822	

2-story Section

SUPERSTRUCTURE

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	22,042 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$3,201	
Foundations			\$140,260	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$481,274	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$212,589	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,079,788	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	3,148 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,535,286	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	160 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$284,223	
SUBTOTAL RC			\$3,736,621	
ADDITIONS				
Custom Items				
Screened Porch			\$189,120	
Total Additions			\$189,120	
TOTAL RC 2-story Section			\$3,925,741	

Section 3

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	2,571 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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			\$373	
Foundations			\$27,743	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$106,205	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$33,811	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$135,969	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$157,195	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	15 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$33,152	
SUBTOTAL RC			\$494,448	
ADDITIONS				
Custom Items				
Screened Porch				\$23,040
Total Additions			\$23,040	
TOTAL RC Section 3			\$517,488	

TOTAL RC BUILDING 3 Building 2 - FLOOD	\$4,657,050
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BUILDING 4 - Building 2 - WIND

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	884 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$264
Foundations			\$6,735	\$15,362
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$36,934	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,858	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$31,064	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	126 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$25,775	\$2,098

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	5 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$10,112	
SUBTOTAL RC			\$136,479	\$17,723
ADDITIONS				
Custom Items				
Screened Porch			\$12,480	
Total Additions			\$12,480	
TOTAL RC 1-story Section			\$148,959	\$17,723

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	22,042 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$3,286
Foundations			\$83,971	\$60,013
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$494,051	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$218,233	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$695,403	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,148 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$751,366	\$67,122
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	160 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$252,129	
SUBTOTAL RC			\$2,495,153	\$130,421
ADDITIONS				
Custom Items				
Screened Porch			\$189,120	
14 HVAC units			\$70,000	
Total Additions			\$259,120	
TOTAL RC 2-story Section			\$2,754,273	\$130,421

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,571 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$256
Foundations			\$6,530	\$15,116
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$132,459	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,245	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$90,646	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$76,372	\$6,293
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	15 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$29,409	
SUBTOTAL RC			\$360,661	\$21,664
ADDITIONS				
Custom Items				
Screened Porch			\$23,040	
4 HVAC units			\$20,000	
Total Additions			\$43,040	
TOTAL RC 3-story Section			\$403,701	\$21,664

TOTAL RC BUILDING 4 Building 2 - WIND	\$3,306,932	\$169,808
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BUILDING 5 - Building 3A - FLOOD

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$128	
Foundations			\$13,732	
Foundation Wall				
Interior Foundations				
Slab On Ground				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$24,519	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$14,946	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$25,209	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$29,541	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$5,699	
SUBTOTAL RC			\$113,775	
ADDITIONS				
Custom Items				
Screened Porch			\$6,240	
Total Additions			\$6,240	
TOTAL RC 1-story Section			\$120,015	

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	13,380 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,943	
Foundations			\$93,852	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$330,459	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			\$135,944	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$663,173	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,911 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$949,139	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$172,530	
SUBTOTAL RC			\$2,347,039	
ADDITIONS				
Custom Items				
Screened Porch			\$118,080	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Total Additions \$118,080

TOTAL RC 2-story Section \$2,465,119

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,568 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$249
Foundations	\$21,069
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$128,937
Framing	
Exterior Wall	25% Wall Openings
Exterior Wall	50% Siding, Wood on Frame
	50% Stucco on Frame
Structural Floor	
Roof	\$24,569
Material	70% Shingles, Asphalt
	30% Single-Ply Membrane
Pitch	30% Flat

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	70% Low (2:12 to 6:12 pitch)			
Interior			\$139,134	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	366 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$186,989	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	20 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$33,113	
SUBTOTAL RC			\$534,061	
ADDITIONS				
Custom Items				
Screened Porch			\$23,040	
Total Additions			\$23,040	
TOTAL RC 3-story Section			\$557,101	
TOTAL RC BUILDING 5 Building 3A - FLOOD			\$3,142,235	
BUILDING 6 - Building 3A - WIND				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$132
Foundations			\$3,368	\$10,729
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$25,170	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$15,342	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$16,462	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$14,426	\$1,259
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$5,056	
SUBTOTAL RC			\$79,824	\$12,119
ADDITIONS				
Custom Items				
Screened Porch			\$6,240	
Total Additions			\$6,240	
TOTAL RC 1-story Section			\$86,064	\$12,119

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	13,380 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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					\$1,995
Foundations			\$50,972		\$45,371
Foundation Wall					
Interior Foundations					
Slab On Ground					
Exterior			\$339,232		
Framing					
Exterior Wall	25% Wall Openings				
Exterior Wall	50% Siding, Wood on Frame				
	50% Stucco on Frame				
Structural Floor					
Roof			\$139,553		
Material	70% Shingles, Asphalt				
	30% Single-Ply Membrane				
Pitch	30% Flat				
	70% Low (2:12 to 6:12 pitch)				
Interior			\$427,600		
Floor Finish					
Ceiling Finish	100% Drywall				
Partitions					
Length	1,911 ft.				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$464,945	\$41,951
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$153,048	
SUBTOTAL RC			\$1,575,351	\$89,317
ADDITIONS				
Custom Items				
Screened Porch			\$118,080	
10 HVAC units			\$50,000	
Total Additions			\$168,080	
TOTAL RC 2-story Section			\$1,743,431	\$89,317

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,568 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$255
Foundations			\$6,522	\$15,106
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$132,360	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,222	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$90,449	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	366 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$91,719	\$8,390
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

	0% Automatic Fire Alarm System		
Plumbing	20 Total Fixtures		
Electrical	100% Average Quality		
Elevators	0 Passenger		
	0 Freight		
Built-ins		\$29,374	
SUBTOTAL RC		\$375,646	\$23,752
ADDITIONS			
Custom Items			
Screened Porch		\$23,040	
2 HVAC units		\$10,000	
Total Additions		\$33,040	
TOTAL RC 3-story Section		\$408,686	\$23,752

TOTAL RC BUILDING 6 Building 3A - WIND	\$2,238,181	\$125,188
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BUILDING 7 - Building 3B - FLOOD

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$128
Foundations	\$13,732

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$24,519	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$14,946	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$25,209	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$29,541	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	3 Total Fixtures			

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$5,699	
SUBTOTAL RC			\$113,775	
ADDITIONS				
Custom Items				
Screened Porch				\$6,240
Total Additions			\$6,240	
TOTAL RC 1-story Section			\$120,015	

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,794 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,568	
Foundations			\$79,319	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$282,454	
Framing				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$112,526	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$538,256	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,542 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$761,677	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$139,184	
SUBTOTAL RC			\$1,914,983	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

ADDITIONS

Custom Items

Screened Porch \$95,040

Total Additions \$95,040

TOTAL RC 2-story Section \$2,010,023

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,589 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$251
Foundations			\$21,184
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior			\$129,610
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	50% Siding, Wood on Frame		
	50% Stucco on Frame		
Structural Floor			
Roof			\$24,725
Material	70% Shingles, Asphalt		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$140,197	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	369 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$169,617	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	17 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$33,384	
SUBTOTAL RC			\$518,967	
ADDITIONS				
Custom Items				
Screened Porch			\$23,040	
Total Additions			\$23,040	
TOTAL RC 3-story Section			\$542,007	
TOTAL RC BUILDING 7 Building 3B - FLOOD			\$2,672,045	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

BUILDING 8 - Building 3B - WIND

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$132
Foundations			\$3,368	\$10,729
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$25,170	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$15,342	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	70% Low (2:12 to 6:12 pitch)			
Interior			\$16,462	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$14,426	\$1,259
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$5,056	
SUBTOTAL RC			\$79,824	\$12,119
ADDITIONS				
Custom Items				
Screened Porch			\$6,240	
Total Additions			\$6,240	
TOTAL RC 1-story Section			\$86,064	\$12,119

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	10,794 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,609
Foundations			\$41,121	\$40,305
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$289,952	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$115,513	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$347,276	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,542 ft.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$373,014	\$33,561
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$123,468	
SUBTOTAL RC			\$1,290,345	\$75,475
ADDITIONS				
Custom Items				
	Screened Porch		\$95,040	
	8 HVAC units		\$40,000	
Total Additions			\$135,040	
TOTAL RC 2-story Section			\$1,425,385	\$75,475

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,589 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$257
Foundations			\$6,575	\$15,171
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$133,051	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,381	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$91,135	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	369 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$82,737	\$7,132
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

		0% Automatic Fire Alarm System	
Plumbing	17 Total Fixtures		
Electrical	100% Average Quality		
Elevators		0 Passenger	
		0 Freight	
Built-ins			\$29,614
SUBTOTAL RC			\$368,494
			\$22,560
ADDITIONS			
Custom Items			
Screened Porch			\$23,040
2 HVAC units			\$10,000
Total Additions			\$33,040
TOTAL RC 3-story Section			\$401,534
			\$22,560

TOTAL RC BUILDING 8 Building 3B - WIND **\$1,912,983** **\$110,153**

BUILDING 9 - Building 5A - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,984 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,450	
Foundations			\$74,670	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$266,990	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$105,114	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$498,958	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,426 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$740,386	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	80 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$128,740	
SUBTOTAL RC			\$1,816,307	
ADDITIONS				
Custom Items				
Screened Porch			\$81,240	
Total Additions			\$81,240	
TOTAL RC 2-story Section			\$1,897,547	

TOTAL RC BUILDING 9 Building 5A - FLOOD	\$1,897,547
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BUILDING 10 - Building 5A - WIND

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,984 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,489
Foundations			\$38,035	\$38,618
Foundation Wall				
Interior Foundations				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$274,078	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$107,904	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$321,982	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,426 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$363,491	\$33,561
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$114,203	
SUBTOTAL RC			\$1,219,693	\$73,667
ADDITIONS				
Custom Items				
Screened Porch			\$81,240	
8 HVAC units			\$40,000	
Total Additions			\$121,240	
TOTAL RC 2-story Section			\$1,340,933	\$73,667
TOTAL RC BUILDING 10 Building 5A - WIND			\$1,340,933	\$73,667

BUILDING 11 - Building 5B - FLOOD
--

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$128	
Foundations			\$13,732	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$24,519	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$14,946	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$25,209	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$29,541	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$5,699	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUBTOTAL RC \$113,775

ADDITIONS

 Custom Items

 Screened Porch \$6,240

Total Additions \$6,240

TOTAL RC 1-story Section \$120,015

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	16,022 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$2,327
Foundations	\$108,315
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$377,814
Framing	
Exterior Wall	25% Wall Openings
Exterior Wall	50% Siding, Wood on Frame
	50% Stucco on Frame
Structural Floor	
Roof	\$159,566

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$790,457	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,288 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,138,073	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	120 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$206,597	
SUBTOTAL RC			\$2,783,148	
ADDITIONS				
Custom Items				
Screened Porch			\$141,120	
Total Additions			\$141,120	
TOTAL RC 2-story Section			\$2,924,268	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,571 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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		\$249	
Foundations		\$21,085	
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$129,033	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	50% Siding, Wood on Frame		
	50% Stucco on Frame		
Structural Floor			
Roof		\$24,592	
Material	70% Shingles, Asphalt		
	30% Single-Ply Membrane		
Pitch	30% Flat		
	70% Low (2:12 to 6:12 pitch)		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$139,402	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$169,144	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	17 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$33,152	
SUBTOTAL RC			\$516,658	
ADDITIONS				
Custom Items				
Screened Porch			\$23,040	
Total Additions			\$23,040	
TOTAL RC 3-story Section			\$539,698	

TOTAL RC BUILDING 11 Building 5B - FLOOD	\$3,583,980
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BUILDING 12 - Building 5B - WIND

1-story Section

SUPERSTRUCTURE

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$132
Foundations			\$3,368	\$10,729
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$25,170	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$15,342	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$16,462	
Floor Finish				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$14,426	\$1,259
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$5,056	
SUBTOTAL RC			\$79,824	\$12,119
ADDITIONS				
Custom Items				
Screened Porch			\$6,240	
Total Additions			\$6,240	
TOTAL RC 1-story Section			\$86,064	\$12,119

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	16,022 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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				\$2,389
Foundations			\$61,037	\$50,154
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$387,845	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$163,802	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$509,424	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,288 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$557,534	\$50,341

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	120 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$183,269	
SUBTOTAL RC			\$1,862,911	\$102,883
ADDITIONS				
Custom Items				
Screened Porch			\$141,120	
12 HVAC			\$60,000	
Total Additions			\$201,120	
TOTAL RC 2-story Section			\$2,064,031	\$102,883

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,571 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$256
Foundations			\$6,530	\$15,116
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$132,459	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,245	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$90,646	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$82,525	\$7,132
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	17 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$29,409	
SUBTOTAL RC			\$366,814	\$22,503
ADDITIONS				
Custom Items				
Screened Porch			\$23,040	
2 HVAC			\$10,000	
Total Additions			\$33,040	
TOTAL RC 3-story Section			\$399,854	\$22,503
TOTAL RC BUILDING 12 Building 5B - WIND			\$2,549,948	\$137,505

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 1	\$37,565,271	235,538	\$159

LOCATION 2 - Section 2

Section 2
 Pelican Cove Road
 Sarasota, FL 34231 USA

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

BUILDING 1 - Building 1+4 - FLOOD
--

Section 1			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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		\$1,667	
Foundations		\$83,033	
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$298,913	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	30% Siding, Fiber Cement on Frame		
	70% Siding, Wood on Frame		
Structural Floor			
Roof		\$113,179	
Material	100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)		
Interior		\$570,715	
Floor Finish	70% Carpet		
	30% Tile, Ceramic		
Ceiling Finish	100% Drywall		
	100% Paint		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$824,744	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$147,995	
SUBTOTAL RC			\$2,040,246	
ADDITIONS				
Custom Items				
Open Porch			\$18,500	
Screened Porch			\$66,180	
Total Additions			\$84,680	
TOTAL RC Section 1			\$2,124,926	
TOTAL RC BUILDING 1 Building 1+4 - FLOOD			\$2,124,926	

BUILDING 2 - Building 1+4 - WIND

Section 1

SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area: 11,143 sq.ft. Irregular Adjustment: None

Construction Quality: 2.0 - Average 2.0

Year Built:

Adjustments

User Adjustment Factor: 1.03 - Cedar Shake Multiplier vs. Siding

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				\$1,711
Foundations			\$43,724	\$41,514
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$306,849	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$116,183	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$368,088	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,591 ft.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$404,274	\$36,728
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$131,284	
SUBTOTAL RC			\$1,370,402	\$79,953

ADDITIONS

Custom Items				
Open Porch			\$18,500	
6 HVAC units			\$30,000	
Screened Porch			\$66,180	
Total Additions			\$114,680	
TOTAL RC Section 1			\$1,485,082	\$79,953

TOTAL RC BUILDING 2 Building 1+4 - WIND	\$1,485,082	\$79,953
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BUILDING 3 - Building 2 - FLOOD
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,954 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

User Adjustment Factor: 1.03 - Cedar Shake Multiplier vs. Siding

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,639	
Foundations			\$81,932	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$295,252	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$111,502	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$561,300	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$819,627	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$145,485	
SUBTOTAL RC			\$2,016,737	
ADDITIONS				
Custom Items				
Open Porch			\$18,500	
Screened Porch			\$66,180	
Total Additions			\$84,680	
TOTAL RC Section 1			\$2,101,417	
TOTAL RC BUILDING 3 Building 2 - FLOOD			\$2,101,417	

BUILDING 4 - Building 2 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,954 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$1,682
Foundations			\$42,982	\$41,125
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$303,090	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$114,462	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$362,033	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$401,985	\$36,728
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$129,057	

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

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUBTOTAL RC	\$1,353,610	\$79,535
ADDITIONS		
Custom Items		
Open Porch	\$18,500	
6 HVAC units	\$30,000	
Screened Porch	\$66,180	
Total Additions	\$114,680	
TOTAL RC Section 1	\$1,468,290	\$79,535
TOTAL RC BUILDING 4 Building 2 - WIND	\$1,468,290	\$79,535

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 2	\$7,179,714	44,194	\$162

LOCATION 3 - Section 3

Section 3

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 3 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,954 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

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			\$1,639	
Foundations			\$81,932	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$295,252	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$111,502	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$561,300	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

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

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$819,627	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$145,485	
SUBTOTAL RC			\$2,016,737	
ADDITIONS				
Custom Items				
Open Porch			\$18,500	
Screened Porch			\$66,180	
Total Additions			\$84,680	
TOTAL RC Section 1			\$2,101,417	

TOTAL RC BUILDING 1 Building 3 - FLOOD	\$2,101,417
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BUILDING 2 - Building 3 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,954 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

Fees

Architect Fees: 7% is included

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

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Overhead and Profit: 20% is included

SUMMARY OF COSTS		User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE					
Site Preparation					\$1,682
Foundations				\$42,982	\$41,125
Foundation Wall					
Interior Foundations					
Slab On Ground					
Exterior				\$303,090	
Framing					
Exterior Wall	25% Wall Openings				
Exterior Wall	30% Siding, Fiber Cement on Frame				
	70% Siding, Wood on Frame				
Structural Floor					
Roof				\$114,462	
Material	100% Shingles, Asphalt				
Pitch	100% Low (2:12 to 6:12 pitch)				
Interior				\$362,033	
Floor Finish					
Ceiling Finish	100% Drywall				
Partitions					
Length	1,564 ft.				
Structure	10% Concrete Block				
	90% Studs, Girts, etc.				
Finish	100% Drywall				
Mechanicals				\$401,985	\$36,728
Heating	100% Heat Pump				
Cooling	100% Heat Pump				
Fire Protection					
Plumbing	85 Total Fixtures				
Electrical	100% Average Quality				
Elevators			0 Passenger		

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

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$129,057	
SUBTOTAL RC			\$1,353,610	\$79,535
ADDITIONS				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$30,000	
Open Porch			\$18,500	
Total Additions			\$114,680	
TOTAL RC Section 1			\$1,468,290	\$79,535

TOTAL RC BUILDING 2 Building 3 - WIND	\$1,468,290	\$79,535
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BUILDING 3 - Building 5 - FLOOD
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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			\$1,667	
Foundations			\$83,033	
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$298,913	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt		\$113,179	
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$570,715	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$824,744	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$147,995	
SUBTOTAL RC			\$2,040,246	
ADDITIONS				
Custom Items				
Screened Porch			\$66,180	
Open Porch			\$18,500	
Total Additions			\$84,680	
TOTAL RC Section 1			\$2,124,926	

TOTAL RC BUILDING 3 Building 5 - FLOOD **\$2,124,926**

BUILDING 4 - Building 5 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$1,711
Foundations			\$43,724	\$41,514
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$306,849	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$116,183	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$368,088	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$404,274	\$36,728
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$131,284	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUBTOTAL RC	\$1,370,402	\$79,953
ADDITIONS		
Custom Items		
Screened Porch	\$66,180	
6 HVAC units	\$30,000	
Open Porch	\$18,500	
Total Additions	\$114,680	
TOTAL RC Section 1	\$1,485,082	\$79,953
TOTAL RC BUILDING 4 Building 5 - WIND	\$1,485,082	\$79,953

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 3	\$7,179,714	44,194	\$162

LOCATION 4 - Section 4

Section 4

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 6 - FLOOD

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

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			\$128	
Foundations			\$13,537	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$23,858	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$14,535	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$25,084	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$17,592	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	1 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$5,699	
SUBTOTAL RC			\$100,435	
ADDITIONS				
Custom Items				
Screened Porch			\$6,240	
Total Additions			\$6,240	
TOTAL RC 1-story Section			\$106,675	

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	25,816 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$3,749	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$158,718	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$531,416	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$237,104	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,259,547	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,688 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,753,974	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	180 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$332,887	
SUBTOTAL RC			\$4,277,394	
ADDITIONS				
Custom Items				
Open Porch			\$248,640	
Total Additions			\$248,640	
TOTAL RC 2-story Section			\$4,526,034	

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,517 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$244	
Foundations			\$20,521	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$124,067	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$23,493	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$136,096	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$245,394	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	30 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$32,456	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUBTOTAL RC	\$582,271
ADDITIONS	
Custom Items	
Open Porch	\$25,920
Total Additions	\$25,920
TOTAL RC 3-story Section	\$608,191

TOTAL RC BUILDING 1 Building 6 - FLOOD **\$5,240,900**

BUILDING 1 - Building 6 - WIND

1-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	442 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$132
Foundations			\$3,368	\$10,529
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$24,492	
Framing				
Exterior Wall	25% Wall Openings			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	50% Siding, Wood on Frame 50% Stucco on Frame			
Structural Floor				
Roof			\$14,921	
Material	70% Shingles, Asphalt 30% Single-Ply Membrane			
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$16,374	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$8,273	\$420
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	1 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$5,056	
SUBTOTAL RC			\$72,483	\$11,080

ADDITIONS

 Custom Items

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Screened Porch	\$6,240	
Total Additions	\$6,240	
TOTAL RC 1-story Section	\$78,723	\$11,080

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	25,816 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$3,849
Foundations		\$98,348	\$64,583
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$545,524	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	50% Siding, Wood on Frame		
	50% Stucco on Frame		
Structural Floor			
Roof		\$243,398	
Material	70% Shingles, Asphalt		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$810,869	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,688 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$857,263	\$75,512
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	180 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$295,298	
SUBTOTAL RC			\$2,850,702	\$143,944
ADDITIONS				
Custom Items				
Screened Porch			\$248,640	
20 HVAC units			\$100,000	
Total Additions			\$348,640	
TOTAL RC 2-story Section			\$3,199,342	\$143,944

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,517 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$250
Foundations			\$6,392	\$14,674
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$127,361	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$24,117	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$88,466	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$121,884	\$12,585
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	30 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$28,791	
SUBTOTAL RC			\$397,010	\$27,509
ADDITIONS				
Custom Items				
Screened Porch			\$25,920	
2 HVAC units			\$10,000	
Total Additions			\$35,920	
TOTAL RC 3-story Section			\$432,930	\$27,509
TOTAL RC BUILDING 1 Building 6 - WIND			\$3,710,995	\$182,533
		Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 4		\$8,951,895	57,550	\$156

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

LOCATION 5 - Section 5

Section 5

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 6+7 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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			\$1,667	
Foundations			\$83,033	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$298,913	
Framing				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$113,179	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$570,715	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$824,744	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$147,995	
SUBTOTAL RC			\$2,040,246	
ADDITIONS				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Custom Items

Screened Porch	\$66,180
Open Porch	\$18,500

Total Additions	\$84,680
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TOTAL RC Section 1	\$2,124,926
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TOTAL RC BUILDING 1 Building 6+7 - FLOOD	\$2,124,926
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BUILDING 2 - Building 6+7 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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				\$1,711
Foundations			\$43,724	\$41,514
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$306,849	
Framing				
Exterior Wall	25% Wall Openings			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	30% Siding, Fiber Cement on Frame 70% Siding, Wood on Frame			
Structural Floor				
Roof			\$116,183	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$368,088	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$404,274	\$36,728
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$131,284	
SUBTOTAL RC			\$1,370,402	\$79,953
ADDITIONS				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$30,000	
Open Porch			\$18,500	
Total Additions			\$114,680	
TOTAL RC Section 1			\$1,485,082	\$79,953

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

TOTAL RC BUILDING 2 Building 6+7 - WIND	\$1,485,082	\$79,953
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BUILDING 3 - Building 8 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,954 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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			\$1,639	
Foundations			\$81,932	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$295,252	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$111,502	
Material	100% Shingles, Asphalt			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$561,300	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$819,627	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$145,485	
SUBTOTAL RC			\$2,016,737	
ADDITIONS				
Custom Items				
Screened Porch			\$66,180	
Open Porch			\$18,500	
Total Additions			\$84,680	
TOTAL RC Section 1			\$2,101,417	
TOTAL RC BUILDING 3 Building 8 - FLOOD			\$2,101,417	
BUILDING 4 - Building 8 - WIND				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,954 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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				\$1,682
Foundations			\$42,982	\$41,125
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$303,090	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$114,462	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$362,033	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$401,985	\$36,728
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$129,057	
SUBTOTAL RC			\$1,353,610	\$79,535
ADDITIONS				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$30,000	
Open Porch			\$18,500	
Total Additions			\$114,680	
TOTAL RC Section 1			\$1,468,290	\$79,535
TOTAL RC BUILDING 4 Building 8 - WIND			\$1,468,290	\$79,535

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 5	\$7,179,714	44,194	\$162

LOCATION 6 - Section 6

Section 6
Pelican Cove Road
Sarasota, FL 34231 USA

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Location Adjustments

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

BUILDING 1 - Building 7 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	26,092 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$3,789
Foundations	\$160,127
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$535,842
Framing	
Exterior Wall	25% Wall Openings
Exterior Wall	50% Siding, Wood on Frame
	50% Stucco on Frame
Structural Floor	
Roof	\$239,410

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,272,674	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,727 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$2,149,575	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	245 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$336,446	
SUBTOTAL RC			\$4,697,862	
ADDITIONS				
Custom Items				
Screened Porch			\$269,400	
Wood Deck w/ railing			\$64,000	
Total Additions			\$333,400	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

TOTAL RC 2-story Section	\$5,031,262
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TOTAL RC BUILDING 1 Building 7 - FLOOD	\$5,031,262
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BUILDING 1 - Building 7 - WIND

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	26,092 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$3,890
Foundations			\$99,400	\$64,978
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$550,067	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$245,766	
Material	70% Shingles, Asphalt			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$819,284	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,727 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$1,060,475	\$102,780
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	245 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$298,456	
SUBTOTAL RC			\$3,073,448	\$171,648
ADDITIONS				
Custom Items				
Screened Porch			\$269,400	
22 HVAC units			\$110,000	
Wood Deck w/ railing			\$64,000	
Total Additions			\$443,400	
TOTAL RC 2-story Section			\$3,516,848	\$171,648

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

TOTAL RC BUILDING 1 Building 7 - WIND		\$3,516,848	\$171,648
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 6	\$8,548,110	52,184	\$164

LOCATION 7 - Section 7

Section 7

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 8 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	17,894 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$2,599	
Foundations			\$117,503	
Foundation Wall				
Interior Foundations				
Slab On Ground				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$401,001	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$170,276	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$879,540	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,556 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,336,641	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$230,736	
SUBTOTAL RC			\$3,138,296	
ADDITIONS				
Custom Items				
Screened Porch			\$180,960	
Wood Deck w/ railing			\$33,600	
Total Additions			\$214,560	
TOTAL RC 2-story Section			\$3,352,856	

TOTAL RC BUILDING 1 Building 8 - FLOOD	\$3,352,856
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BUILDING 2 - Building 8 - WIND

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	17,894 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$2,668
Foundations			\$68,169	\$52,454
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$411,647	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$174,797	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$566,645	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,556 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$656,453	\$60,829
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$204,682	
SUBTOTAL RC			\$2,082,392	\$115,950

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

ADDITIONS

Custom Items

Screened Porch	\$180,960
14 HVAC units	\$70,000
Wood Deck w/ railing	\$33,600

Total Additions \$284,560

TOTAL RC 2-story Section \$2,366,952 \$115,950

TOTAL RC BUILDING 2 Building 8 - WIND \$2,366,952 \$115,950

BUILDING 3 - Building 9 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	23,114 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$3,357
Foundations	\$144,840
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$487,716
Framing	
Exterior Wall	25% Wall Openings

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	50% Siding, Wood on Frame 50% Stucco on Frame			
Structural Floor				
Roof			\$214,452	
Material	70% Shingles, Asphalt 30% Single-Ply Membrane			
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$1,130,113	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	3,302 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,682,954	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	180 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$298,046	
SUBTOTAL RC			\$3,961,477	

ADDITIONS

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Custom Items

Screened Porch	\$231,960
Wood Deck w/ railing	\$43,200

Total Additions	\$275,160
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TOTAL RC 2-story Section	\$4,236,637
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TOTAL RC BUILDING 3 Building 9 - FLOOD	\$4,236,637
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BUILDING 4 - Building 9 - WIND

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	23,114 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$3,446
Foundations			\$88,055	\$60,630
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$500,664	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$220,146	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$727,699	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,302 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$825,497	\$75,512
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	180 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$264,391	
SUBTOTAL RC			\$2,626,451	\$139,588
ADDITIONS				
Custom Items				
Screened Porch			\$213,960	
18 HVAC units			\$90,000	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Wood Deck w/ railing	\$43,200	
Total Additions	\$347,160	
TOTAL RC 2-story Section	\$2,973,611	\$139,588
TOTAL RC BUILDING 4 Building 9 - WIND	\$2,973,611	\$139,588

BUILDING 5 - Building 10 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	17,630 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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		\$2,560	
Foundations		\$116,098	
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$396,518	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	50% Siding, Wood on Frame		
	50% Stucco on Frame		
Structural Floor			
Roof		\$168,024	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$866,793	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,518 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,329,702	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$227,332	
SUBTOTAL RC			\$3,107,028	
ADDITIONS				
Custom Items				
Screened Porch			\$180,960	
Wood Deck w/ railing			\$33,600	
Total Additions			\$214,560	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

TOTAL RC 2-story Section	\$3,321,588
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TOTAL RC BUILDING 5 Building 10 - FLOOD	\$3,321,588
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BUILDING 6 - Building 10 - WIND
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2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	17,630 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$2,628
Foundations			\$67,163	\$52,017
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$407,045	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$172,485	
Material	70% Shingles, Asphalt			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$558,438	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,518 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$653,349	\$60,829
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$201,662	
SUBTOTAL RC			\$2,060,143	\$115,475
ADDITIONS				
Custom Items				
Screened Porch			\$180,960	
14 HVAC units			\$70,000	
Wood Deck w/ railing			\$33,600	
Total Additions			\$284,560	
TOTAL RC 2-story Section			\$2,344,703	\$115,475

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

TOTAL RC BUILDING 6 Building 10 - WIND		\$2,344,703	\$115,475
	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 7	\$18,596,348	117,276	\$159

LOCATION 8 - Section 8

Section 8

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 4 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,528 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$2,691	
Foundations			\$120,867	
Foundation Wall				
Interior Foundations				
Slab On Ground				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$411,724	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$175,676	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$909,889	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,646 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,514,618	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	172 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$238,911	
SUBTOTAL RC			\$3,374,376	
ADDITIONS				
Custom Items				
Screened Porch			\$187,680	
Total Additions			\$187,680	
TOTAL RC 2-story Section			\$3,562,056	

TOTAL RC BUILDING 1	Building 4 - FLOOD	\$3,562,056
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BUILDING 1 - Building 4 - WIND

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,528 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$2,762
Foundations			\$70,584	\$53,492
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$422,655	
Framing				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$180,340	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$586,127	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,646 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$746,969	\$72,156
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	172 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$211,934	
SUBTOTAL RC			\$2,218,609	\$128,410
ADDITIONS				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Custom Items			
Screened Porch		\$187,680	
14 HVAC units		\$70,000	
Total Additions		\$257,680	
TOTAL RC 2-story Section		\$2,476,289	\$128,410
TOTAL RC BUILDING 1 Building 4 - WIND		\$2,476,289	\$128,410

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 8	\$6,038,346	37,056	\$163

LOCATION 9 - Section 9

Section 9

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 14 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	19,318 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$2,806	
Foundations			\$125,040	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$425,004	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$182,391	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$947,863	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,759 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,535,383	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	172 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$249,098	
SUBTOTAL RC			\$3,467,583	
ADDITIONS				
Custom Items				
Screened Porch			\$199,800	
Total Additions			\$199,800	
TOTAL RC 2-story Section			\$3,667,383	
TOTAL RC BUILDING 1 Building 14 - FLOOD			\$3,667,383	

BUILDING 2 - Building 14 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	19,318 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		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				\$2,880

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$73,594	\$54,766
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$436,287	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$187,233	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$610,541	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,759 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$756,257	\$72,156
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	172 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$220,971	
SUBTOTAL RC			\$2,284,882	\$129,802
ADDITIONS				
Custom Items				
Screened Porch			\$199,800	
16 HVAC units			\$80,000	
Total Additions			\$279,800	
TOTAL RC Section			\$2,564,682	\$129,802
TOTAL RC BUILDING 2 Building 14 - WIND			\$2,564,682	\$129,802

BUILDING 3 - Building 15 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	15,564 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$2,260	
Foundations			\$105,013	
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$361,041	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall		50% Siding, Wood on Frame		
		50% Stucco on Frame		
Structural Floor				
Roof			\$150,330	
Material		70% Shingles, Asphalt		
		30% Single-Ply Membrane		
Pitch		30% Flat		
		70% Low (2:12 to 6:12 pitch)		
Interior			\$767,440	
Floor Finish		70% Carpet		
		30% Tile, Ceramic		
Ceiling Finish		100% Drywall		
		100% Paint		
		100% Textured Finish		
Partitions				
Length		2,223 ft.		
Structure		10% Concrete Block		
		90% Studs, Girts, etc.		
Finish		100% Drywall		
		100% Paint		
		100% Textured Finish		
Mechanicals			\$1,185,780	
Heating		100% Heat Pump		
Cooling		100% Heat Pump		
Fire Protection				
Plumbing		130 Total Fixtures		
Electrical		100% Average Quality		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$200,691	
SUBTOTAL RC			\$2,772,556	
ADDITIONS				
Custom Items				
Screened Porch			\$135,360	
Total Additions			\$135,360	
TOTAL RC 2-story Section			\$2,907,916	

3-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,514 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$243	
Foundations			\$20,505	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$123,973	
Framing				
Exterior Wall	25% Wall Openings			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	50% Siding, Wood on Frame 50% Stucco on Frame			
Structural Floor				
Roof			\$23,471	
Material	70% Shingles, Asphalt 30% Single-Ply Membrane			
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$136,031	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	359 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$125,824	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	10 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$32,417	
SUBTOTAL RC			\$462,465	

ADDITIONS

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Custom Items

Screened Porch	\$22,320
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Total Additions	\$22,320
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TOTAL RC 3-story Section	\$484,785

TOTAL RC BUILDING 3 Building 15 - FLOOD	\$3,392,701
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BUILDING 4 - Building 15 - WND

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	15,564 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$2,320
Foundations			\$59,292	\$48,509
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$370,626	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			\$154,321	
Material	70% Shingles, Asphalt 30% Single-Ply Membrane			
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$494,575	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,223 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$582,914	\$54,536
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	130 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$178,030	
SUBTOTAL RC			\$1,839,759	\$105,366
ADDITIONS				
Custom Items				
Screened Porch			\$135,360	
12 HVAC units			\$60,000	
Total Additions			\$195,360	
TOTAL RC 2-story Section			\$2,035,119	\$105,366

3-story Section

SUPERSTRUCTURE

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	2,514 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$250
Foundations			\$6,385	\$14,665
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$127,264	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$24,094	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$88,442	
Floor Finish				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$60,320	\$4,195
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	10 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$28,757	
SUBTOTAL RC			\$335,263	\$19,110
ADDITIONS				
Custom Items				
Screened Porch			\$22,320	
2 HVAC Units			\$10,000	
Total Additions			\$32,320	
TOTAL RC 3-story Section			\$367,583	\$19,110
TOTAL RC BUILDING 4 Building 15 - WND			\$2,402,702	\$124,475

BUILDING 5 - Building 16A - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,552 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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			\$1,387	
Foundations			\$71,527	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$252,442	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$97,867	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$477,134	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,364 ft.			
Structure	10% Concrete Block			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$699,159	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	75 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$123,169	
SUBTOTAL RC			\$1,722,686	
ADDITIONS				
Custom Items				
Screened Porch				\$91,800
Total Additions			\$91,800	
TOTAL RC 2-story Section			\$1,814,486	
TOTAL RC BUILDING 5 Building 16A - FLOOD			\$1,814,486	

BUILDING 6 - Building 16A - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,552 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,424
Foundations			\$36,389	\$37,037
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$259,144	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$100,465	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$307,875	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,364 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$343,030	\$31,463

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	75 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$109,261	
SUBTOTAL RC			\$1,156,165	\$69,925
ADDITIONS				
Custom Items				
Screened Porch			\$91,800	
6 HVAC units			\$30,000	
Total Additions			\$121,800	
TOTAL RC Section			\$1,277,965	\$69,925

TOTAL RC BUILDING 6 Building 16A - WIND	\$1,277,965	\$69,925
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BUILDING 7 - Building 16B - FLOOD	\$1,277,965	\$69,925
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2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,102 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

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			\$2,629	
Foundations			\$118,608	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$404,526	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$172,049	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$889,595	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,586 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$1,342,108	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$233,418	
SUBTOTAL RC			\$3,162,932	
ADDITIONS				
Custom Items				
	Screened Porch		\$150,240	
Total Additions			\$150,240	
TOTAL RC 2-story Section			\$3,313,172	

TOTAL RC BUILDING 7 Building 16B - FLOOD	\$3,313,172
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BUILDING 8 - Building 16B - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,102 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$2,699
Foundations			\$68,961	\$52,796
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$415,265	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$176,617	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$573,120	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,586 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$658,898	\$60,829
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$207,061	
SUBTOTAL RC			\$2,099,923	\$116,324
ADDITIONS				
Custom Items				
Screened Porch			\$150,240	
14 HVAC units			\$70,000	
Total Additions			\$220,240	
TOTAL RC Section			\$2,320,163	\$116,324
TOTAL RC BUILDING 8 Building 16B - WIND			\$2,320,163	\$116,324

BUILDING 9 - Building 17A - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,202 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,482	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$75,265	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$264,693	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$103,631	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$508,649	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,457 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$805,862	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$131,551	
SUBTOTAL RC			\$1,891,132	
ADDITIONS				
Custom Items				
	Screened Porch		\$96,000	
Total Additions			\$96,000	
TOTAL RC 2-story Section			\$1,987,132	
TOTAL RC BUILDING 9 Building 17A - FLOOD			\$1,987,132	

BUILDING 10 - Building 17A - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,202 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		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				\$1,521
Foundations			\$38,865	\$38,397
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$271,720	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$106,382	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$328,155	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,457 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$396,818	\$37,756
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$116,696	
SUBTOTAL RC			\$1,258,638	\$77,674
ADDITIONS				
Custom Items				
Screened Porch			\$96,000	
8 HVAC units			\$40,000	
Total Additions			\$136,000	
TOTAL RC Section			\$1,394,638	\$77,674
TOTAL RC BUILDING 10	Building 17A - WIND		\$1,394,638	\$77,674

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 9	\$24,135,024	150,504	\$160

LOCATION 10 - Section 10

Section 10
 Pelican Cove Road
 Sarasota, FL 34231 USA

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

BUILDING 1 - Building 11,12,13,14 - FLOOD

Section 1			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,440 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

User Adjustment Factor: 1.03 - Cedar Shake Multiplier vs. Siding

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,711	
Foundations			\$84,759	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$304,643	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$115,809	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$585,623	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,634 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$820,477	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	83 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$151,940	
SUBTOTAL RC			\$2,064,962	
ADDITIONS				
Custom Items				
Screened Porch			\$65,880	
Open Porch			\$18,500	
Wood Deck w/ railing			\$28,800	
Total Additions			\$113,180	
TOTAL RC Section 1			\$2,178,142	

TOTAL RC BUILDING 1 Building 11,12,13,14 - FLOOD **\$2,178,142**

BUILDING 2 - Building 11,12,13,14 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,440 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,757
Foundations			\$44,889	\$42,120
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$312,731	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$118,884	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$377,703	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,634 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$401,533	\$35,864
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	83 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$134,783	
SUBTOTAL RC			\$1,390,522	\$79,740
ADDITIONS				
Custom Items				
Screened Porch			\$65,880	
6 HVAC units			\$30,000	
Open Porch			\$18,500	
Wood Deck w/ railing			\$28,800	
Total Additions			\$143,180	
TOTAL RC Section 1			\$1,533,702	\$79,740
TOTAL RC BUILDING 2 Building 11,12,13,14 - WIND			\$1,533,702	\$79,740

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 10	\$3,711,844	22,880	\$162

LOCATION 11 - Section 11

Section 11
 Pelican Cove Road
 Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 1+2 - FLOOD
--

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	18,012 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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			\$2,616	
Foundations			\$118,130	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$403,001	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$171,282	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$885,240	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Partitions				
Length	2,573 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,453,259	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	164 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$232,257	
SUBTOTAL RC			\$3,265,786	
ADDITIONS				
Custom Items				
Screened Porch			\$122,760	
Total Additions			\$122,760	
TOTAL RC Section			\$3,388,546	

TOTAL RC BUILDING 1 Building 1+2 - FLOOD	\$3,388,546
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BUILDING 2 - Building 1+2 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,012 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Year Built:

Adjustments

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				\$2,685
Foundations			\$68,618	\$52,648
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$413,700	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$175,830	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$570,315	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,573 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$713,215	\$68,380
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	163 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$206,032	
SUBTOTAL RC			\$2,147,710	\$123,713
ADDITIONS				
Custom Items				
Screened Porch			\$122,760	
16 HVAC units			\$80,000	
Total Additions			\$202,760	
TOTAL RC Section			\$2,350,470	\$123,713

TOTAL RC BUILDING 2 Building 1+2 - WIND	\$2,350,470	\$123,713
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BUILDING 3 - Building 3 - FLOOD
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Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	16,064 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

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			\$2,333	
Foundations			\$107,711	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$369,695	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$154,625	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$791,418	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,294 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$1,282,566	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	144 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$207,139	
SUBTOTAL RC			\$2,915,487	
ADDITIONS				
Custom Items				
Screened Porch			\$110,160	
Balcony			\$3,465	
Total Additions			\$113,625	
TOTAL RC Section			\$3,029,112	

TOTAL RC BUILDING 3 Building 3 - FLOOD	\$3,029,112
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BUILDING 4 - Building 3 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	16,064 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$2,395
Foundations			\$61,197	\$49,374
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$379,510	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$158,730	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$509,972	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,294 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$631,862	\$60,409
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	144 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$183,749	
SUBTOTAL RC			\$1,925,020	\$112,178
ADDITIONS				
Custom Items				
Screened Porch			\$110,160	
14 HVAC units			\$70,000	
Balcony			\$3,465	
Total Additions			\$183,625	
TOTAL RC Section			\$2,108,645	\$112,178
TOTAL RC BUILDING 4 Building 3 - WIND			\$2,108,645	\$112,178

BUILDING 5 - Building 4 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,122 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			\$1,615	
Foundations			\$80,496	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$281,779	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$111,745	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$553,076	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,588 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$889,789	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$143,414	
SUBTOTAL RC			\$2,061,914	
ADDITIONS				
Custom Items				
Screened Porch			\$70,200	
Balcony			\$3,465	
Total Additions			\$73,665	
TOTAL RC Section			\$2,135,579	
TOTAL RC BUILDING 5 Building 4 - FLOOD			\$2,135,579	

BUILDING 6 - Building 4 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,122 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		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				\$1,658

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$42,370	\$40,263
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$289,260	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$114,711	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$356,714	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,588 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$438,398	\$41,951
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	100 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$127,220	
SUBTOTAL RC			\$1,368,673	\$83,872
ADDITIONS				
Custom Items				
Screened Porch			\$70,200	
10 HVAC units			\$50,000	
Balcony			\$3,465	
Total Additions			\$123,665	
TOTAL RC Section			\$1,492,338	\$83,872
TOTAL RC BUILDING 6 Building 4 - WIND			\$1,492,338	\$83,872

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 11	\$14,504,691	90,396	\$160

LOCATION 12 - Section 12

Section 12

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 17B - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	13,974 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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			\$2,029
Foundations			\$96,359
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior			\$333,198
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	50% Siding, Wood on Frame		
	50% Stucco on Frame		
Structural Floor			
Roof			\$136,615
Material	70% Shingles, Asphalt		
	30% Single-Ply Membrane		
Pitch	30% Flat		
	70% Low (2:12 to 6:12 pitch)		
Interior			\$690,875
Floor Finish	70% Carpet		
	30% Tile, Ceramic		
Ceiling Finish	100% Drywall		
	100% Paint		
	100% Textured Finish		
Partitions			
Length	1,996 ft.		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,054,370	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	115 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$180,189	
SUBTOTAL RC			\$2,493,635	
ADDITIONS				
Custom Items				
Screened Porch			\$127,680	
Wood Deck w/ railing			\$24,000	
Balcony			\$3,735	
Total Additions			\$155,415	
TOTAL RC Section			\$2,649,050	
TOTAL RC BUILDING 1 Building 17B - FLOOD			\$2,649,050	

BUILDING 2 - Building 17B - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	13,974 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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				\$2,083
Foundations			\$53,235	\$45,682
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$342,044	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$140,241	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$445,355	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,996 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$518,074	\$48,244

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	115 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$159,843	
SUBTOTAL RC			\$1,658,793	\$96,009
ADDITIONS				
Custom Items				
Screened Porch			\$127,680	
10 HVAC units			\$50,000	
Wood Deck w/ railing			\$24,000	
Balcony			\$3,735	
Total Additions			\$205,415	
TOTAL RC Section			\$1,864,208	\$96,009

TOTAL RC BUILDING 2 Building 17B - WIND	\$1,864,208	\$96,009
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BUILDING 3 - Building 17C - FLOOD
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2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,440 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,226	
Foundations			\$65,044	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$231,092	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$87,933	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$423,161	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,205 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$669,931	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	75 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$108,830	
SUBTOTAL RC			\$1,587,216	
ADDITIONS				
Custom Items				
Screened Porch			\$90,240	
Wood Deck w/ railing			\$14,400	
Balcony			\$2,250	
Total Additions			\$106,890	
TOTAL RC 2-story Section			\$1,694,106	
TOTAL RC BUILDING 3 Building 17C - FLOOD			\$1,694,106	

BUILDING 4 - Building 17C - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,440 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,258
Foundations			\$32,153	\$34,618
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$237,227	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$90,268	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$273,142	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,205 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$329,957	\$31,463
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	75 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$96,542	
SUBTOTAL RC			\$1,059,288	\$67,339
ADDITIONS				
Custom Items				
Open Porch			\$90,240	
6 HVAC units			\$30,000	
Wood Deck w/ railing			\$14,400	
Balcony			\$2,250	
Total Additions			\$136,890	
TOTAL RC Section			\$1,196,178	\$67,339
TOTAL RC BUILDING 4 Building 17C - WIND			\$1,196,178	\$67,339

BUILDING 5 - Building 18 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,160 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$2,637	
Foundations			\$118,916	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$405,507	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$172,543	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$892,324	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,594 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,343,632	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$234,166	
SUBTOTAL RC			\$3,169,726	
ADDITIONS				
Custom Items				
Screened Porch			\$159,840	
Wood Deck w/ railing			\$33,280	
Balcony			\$5,220	
Total Additions			\$198,340	
TOTAL RC Section			\$3,368,066	
TOTAL RC BUILDING 5 Building 18 - FLOOD			\$3,368,066	

BUILDING 6 - Building 18 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,160 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$2,707
Foundations			\$69,182	\$52,891
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$416,273	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$177,124	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$574,862	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,594 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$659,580	\$60,829
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	145 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$207,725	
SUBTOTAL RC			\$2,104,745	\$116,427
ADDITIONS				
Custom Items				
Screened Porch			\$159,840	
14 HVAC units			\$70,000	
Wood Deck w/ railing			\$33,280	
Balcony			\$5,220	
Total Additions			\$268,340	
TOTAL RC Section			\$2,373,085	\$116,427
TOTAL RC BUILDING 6 Building 18 - WIND			\$2,373,085	\$116,427

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 12	\$13,144,693	81,148	\$162

LOCATION 13 - Section 13

Section 13
 Pelican Cove Road
 Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 5 - FLOOD

Section

SUPERSTRUCTURE

Occupancy: 100% Condominium Story Height: 9 ft.
 Number of Stories: 2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Construction Type:	100% Frame (ISO 1)		
Gross Floor Area:	22,380 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$3,250	
Foundations			\$141,041	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$475,719	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$208,276	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,094,898	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,197 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,813,025	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	205 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$288,581	
SUBTOTAL RC			\$4,024,791	
ADDITIONS				
Custom Items				
Screened Porch			\$154,020	
Total Additions			\$154,020	
TOTAL RC Section			\$4,178,811	

TOTAL RC BUILDING 1 Building 5 - FLOOD	\$4,178,811
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BUILDING 2 - Building 5 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	22,380 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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					\$3,337
Foundations			\$85,258		\$59,527
Foundation Wall					
Interior Foundations					
Slab On Ground					
Exterior			\$488,349		
Framing					
Exterior Wall	25% Wall Openings				
Exterior Wall	50% Siding, Wood on Frame				
	50% Stucco on Frame				
Structural Floor					
Roof			\$213,806		
Material	70% Shingles, Asphalt				
	30% Single-Ply Membrane				
Pitch	30% Flat				
	70% Low (2:12 to 6:12 pitch)				
Interior			\$705,062		
Floor Finish					
Ceiling Finish	100% Drywall				
Partitions					
Length	3,197 ft.				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$893,778	\$85,999
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	205 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$255,995	
SUBTOTAL RC			\$2,642,249	\$148,863
ADDITIONS				
Custom Items				
Screened Porch			\$154,020	
20 HVAC units			\$100,000	
Total Additions			\$254,020	
TOTAL RC Section			\$2,896,269	\$148,863

TOTAL RC BUILDING 2 Building 5 - WIND	\$2,896,269	\$148,863
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BUILDING 3 - Building 6 - FLOOD
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2-story Section

SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,514 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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			\$1,382	
Foundations			\$71,308	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$251,721	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$97,529	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$475,379	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,359 ft.			
Structure	10% Concrete Block			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$745,956	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	83 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$122,679	
SUBTOTAL RC			\$1,765,954	
ADDITIONS				
Custom Items				
Screened Porch				\$69,660
Total Additions			\$69,660	
TOTAL RC 2-story Section			\$1,835,614	
TOTAL RC BUILDING 3 Building 6 - FLOOD			\$1,835,614	

BUILDING 4 - Building 6 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,514 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,418
Foundations			\$36,244	\$36,957
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$258,404	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$100,118	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$306,765	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$367,195	\$34,819

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	83 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$108,827	
SUBTOTAL RC			\$1,177,553	\$73,194
ADDITIONS				
Custom Items				
Open Porch			\$69,660	
8 HVAC units			\$40,000	
Total Additions			\$109,660	
TOTAL RC Section			\$1,287,213	\$73,194
TOTAL RC BUILDING 4 Building 6 - WIND			\$1,287,213	\$73,194

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 13	\$10,197,907	63,788	\$160

LOCATION 14 - Section 14

Section 14

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 1,4,5,8,10,12,13 - FLOOD

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,502 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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		\$1,380	
Foundations		\$71,238	
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$261,092	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	100% Siding, Wood on Frame		
Structural Floor			
Roof		\$95,676	
Material	100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)		
Interior		\$474,740	
Floor Finish	70% Carpet		
	30% Tile, Ceramic		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,357 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$757,590	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$122,524	
SUBTOTAL RC			\$1,784,241	
ADDITIONS				
Custom Items				
Screened Porch			\$65,100	
Total Additions			\$65,100	
TOTAL RC Section			\$1,849,341	

TOTAL RC BUILDING 1 Building 1,4,5,8,10,12,13 - FLOOD **\$1,849,341**

BUILDING 2 - Building 1,4,5,8,10,12,13 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	9,502 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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				\$1,417
Foundations			\$36,199	\$36,931
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$268,024	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$98,216	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$306,341	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,357 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$373,206	\$35,658
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$108,689	
SUBTOTAL RC			\$1,190,676	\$74,006
ADDITIONS				
Custom Items				
Screened Porch			\$65,100	
8 HVAC units			\$40,000	
Total Additions			\$105,100	
TOTAL RC Section			\$1,295,776	\$74,006

TOTAL RC BUILDING 2 Building 1,4,5,8,10,12,13 - WIND	\$1,295,776	\$74,006
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BUILDING 3 - Building 2 - FLOOD
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Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	5,304 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$770	
Foundations			\$45,923	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$174,405	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$58,283	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$270,297	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	757 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$396,318	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	43 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$68,393	
SUBTOTAL RC			\$1,014,388	
ADDITIONS				
Custom Items				
Screened Porch			\$32,100	
Total Additions			\$32,100	
TOTAL RC Section			\$1,046,488	

TOTAL RC BUILDING 3 Building 2 - FLOOD	\$1,046,488
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BUILDING 4 - Building 2 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	5,304 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$791
Foundations			\$20,206	\$26,936
Foundation Wall				
Interior Foundations				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Slab On Ground				
Exterior			\$179,035	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$59,830	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$174,741	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	757 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$194,643	\$18,039
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	43 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$60,670	
SUBTOTAL RC			\$689,125	\$45,766
ADDITIONS				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Custom Items

Screened Porch	\$32,100
4 HVAC units	\$20,000

Total Additions \$52,100

TOTAL RC Section **\$741,225** **\$45,766**

TOTAL RC BUILDING 4 Building 2 - WIND **\$741,225** **\$45,766**

BUILDING 5 - Building 3,14 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,606 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$1,540
Foundations	\$77,570
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$282,371
Framing	
Exterior Wall	25% Wall Openings
Exterior Wall	100% Siding, Wood on Frame
Structural Floor	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Roof			\$105,252	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$528,262	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,515 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$786,608	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$136,760	
SUBTOTAL RC			\$1,918,363	
ADDITIONS				
Custom Items				
Screened Porch			\$64,200	
Total Additions			\$64,200	
TOTAL RC Section			\$1,982,563	
TOTAL RC BUILDING 5 Building 3,14 - FLOOD			\$1,982,563	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

BUILDING 6 - Building 3,14 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,606 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,581
Foundations			\$40,404	\$39,225
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$289,868	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$108,046	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$340,784	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,515 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$386,186	\$35,658
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$121,318	
SUBTOTAL RC			\$1,286,606	\$76,464
ADDITIONS				
Custom Items				
Open Porch			\$64,200	
8 HVAC units			\$40,000	
Total Additions			\$104,200	
TOTAL RC Section			\$1,390,806	\$76,464
TOTAL RC BUILDING 6 Building 3,14 - WIND			\$1,390,806	\$76,464

BUILDING 7 - Building 6,7,9,11 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Gross Floor Area:	10,416 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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			\$1,513	
Foundations			\$76,487	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$278,742	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$103,610	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$519,096	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,488 ft.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$871,232	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$134,310	
SUBTOTAL RC			\$1,984,990	
ADDITIONS				
Custom Items				
Screened Porch				\$79,920
Total Additions			\$79,920	
TOTAL RC Section			\$2,064,910	

TOTAL RC BUILDING 7 Building 6,7,9,11 - FLOOD	\$2,064,910
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BUILDING 8 - Building 6,7,9,11 - WIND
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Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,416 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,553
Foundations			\$39,681	\$38,837
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$286,142	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$106,360	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$334,894	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,488 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$430,098	\$41,951
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$119,144	
SUBTOTAL RC			\$1,316,320	\$82,341
ADDITIONS				
Custom Items				
Screened Porch			\$79,920	
12 HVAC units			\$60,000	
Total Additions			\$139,920	
TOTAL RC Section			\$1,456,240	\$82,341
TOTAL RC BUILDING 8 Building 6,7,9,11 - WIND			\$1,456,240	\$82,341

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 14	\$11,827,348	71,656	\$165

LOCATION 15 - Section 15

Section 15

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 19 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	25,460 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$3,698	
Foundations			\$156,898	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$525,697	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$234,126	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,242,472	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,637 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,864,108	
Heating	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$328,296	
SUBTOTAL RC			\$4,355,296	
ADDITIONS				
Custom Items				
Screened Porch			\$213,120	
Wood Deck w/ railing			\$110,000	
Total Additions			\$323,120	
TOTAL RC Section			\$4,678,416	

TOTAL RC BUILDING 1 Building 19 - FLOOD	\$4,678,416
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BUILDING 2 - Building 19 - WIND
--

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	25,460 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$3,796
Foundations			\$96,992	\$64,072
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$539,654	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$240,342	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$799,892	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,637 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$914,606	\$83,902
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$291,226	
SUBTOTAL RC			\$2,882,712	\$151,769
ADDITIONS				
Custom Items				
Screened Porch			\$213,120	
20 HVAC units			\$100,000	
Wood Deck w/ railing			\$110,000	
Total Additions			\$423,120	
TOTAL RC Section			\$3,305,832	\$151,769
TOTAL RC BUILDING 2 Building 19 - WIND			\$3,305,832	\$151,769

BUILDING 3 - Building 20 - FLOOD

2-story Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,076 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,173	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$62,894	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$223,982	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$84,660	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$405,478	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,153 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$594,643	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	64 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$104,137	
SUBTOTAL RC			\$1,476,966	
ADDITIONS				
Custom Items				
Screened Porch			\$66,240	
Wood Deck w/ railing			\$22,080	
Total Additions			\$88,320	
TOTAL RC 2-story Section			\$1,565,286	

TOTAL RC BUILDING 3 Building 20 - FLOOD **\$1,565,286**

BUILDING 4 - Building 20 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,076 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Excellent
		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				\$1,204
Foundations			\$30,766	\$33,797

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$229,928	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$86,907	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$261,764	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,153 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$291,837	\$26,849
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	64 Total Fixtures			
Electrical	100% Average Quality			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$92,378	
SUBTOTAL RC			\$993,580	\$61,850
ADDITIONS				
Custom Items				
Screened Porch			\$66,240	
6 HVAC units			\$30,000	
Wood Deck w/ railing			\$22,080	
Total Additions			\$118,320	
TOTAL RC Section			\$1,111,900	\$61,850
TOTAL RC BUILDING 4 Building 20 - WIND			\$1,111,900	\$61,850

BUILDING 5 - Building 21 - FLOOD

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	24,634 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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			\$3,578	
Foundations			\$152,666	
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$512,384	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$227,210	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,202,914	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,519 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,681,084	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	173 Total Fixtures			
Electrical	100% Average Quality			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$317,645	
SUBTOTAL RC			\$4,097,482	
ADDITIONS				
Custom Items				
Screened Porch			\$252,360	
Wood Deck w/ railing			\$88,000	
Balcony			\$8,415	
Total Additions			\$348,775	
TOTAL RC Section			\$4,446,257	
TOTAL RC BUILDING 5 Building 21 - FLOOD			\$4,446,257	

BUILDING 6 - Building 21 - WIND
--

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	24,634 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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				\$3,673
Foundations			\$93,845	\$62,874
Foundation Wall				

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Replacement Value

Policy Number: Pelican Cove SRQ

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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$525,988	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$233,242	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$774,473	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,519 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$821,832	\$72,575
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	173 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$281,778	
SUBTOTAL RC			\$2,731,159	\$139,122
ADDITIONS				
Custom Items				
Screened Porch			\$252,360	
16 HVAC units			\$80,000	
Wood Deck w/ railing			\$88,000	
Balcony			\$8,415	
Total Additions			\$428,775	
TOTAL RC Section			\$3,159,934	\$139,122
TOTAL RC BUILDING 6 Building 21 - WIND			\$3,159,934	\$139,122

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 15	\$18,267,624	116,340	\$157

LOCATION 16 - Section 16

Section 16
 Pelican Cove Road
 Sarasota, FL 34231 USA

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

BUILDING 1 - Building 1,2,6 - FLOOD

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,196 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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			\$1,336	
Foundations			\$69,465	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$255,107	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$93,007	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$459,847	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,313 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$749,547	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$118,579	
SUBTOTAL RC			\$1,746,887	
ADDITIONS				
Custom Items				
Screened Porch			\$66,840	
Balcony			\$10,800	
Total Additions			\$77,640	
TOTAL RC Section			\$1,824,527	

TOTAL RC BUILDING 1 Building 1,2,6 - FLOOD	\$1,824,527
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BUILDING 2 - Building 1,2,6 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,196 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,371
Foundations			\$35,033	\$36,276
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$261,879	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$95,477	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$296,747	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,313 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$369,609	\$35,658
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	85 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$105,189	
SUBTOTAL RC			\$1,163,934	\$73,305
ADDITIONS				
Custom Items				
Screened Porch			\$66,840	
8 HVAC units			\$40,000	
Balcony			\$10,800	
Total Additions			\$117,640	
TOTAL RC Section			\$1,281,574	\$73,305

TOTAL RC BUILDING 2 Building 1,2,6 - WIND	\$1,281,574	\$73,305
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BUILDING 3 - Building 3 - FLOOD
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Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	12,288 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,785	
Foundations			\$87,041	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$313,975	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$119,702	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$609,505	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,755 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$980,182	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	110 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$158,449	
SUBTOTAL RC			\$2,270,638	
ADDITIONS				
Custom Items				
Screened Porch			\$88,560	
Balcony			\$16,200	
Total Additions			\$104,760	
TOTAL RC Section			\$2,375,398	

TOTAL RC BUILDING 3 Building 3 - FLOOD	\$2,375,398
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BUILDING 4 - Building 3 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	12,288 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,832
Foundations			\$46,812	\$42,539
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$322,311	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$122,880	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$393,024	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,755 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$482,871	\$46,146
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	110 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$140,557	
SUBTOTAL RC			\$1,508,455	\$90,517
ADDITIONS				
Custom Items				
Screened Porch			\$88,560	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

12 HVAC units	\$60,000	
Balcony	\$16,200	
<hr/>		
Total Additions	\$164,760	
TOTAL RC Section	\$1,673,215	\$90,517

TOTAL RC BUILDING 4 Building 3 - WIND	\$1,673,215	\$90,517
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BUILDING 5 - Building 4 - FLOOD		
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Section		
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SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,540 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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		\$1,240
Foundations		\$65,632
Foundation Wall		
Interior Foundations		
Slab On Ground		
Exterior		\$242,134
Framing		
Exterior Wall	25% Wall Openings	
Exterior Wall	100% Siding, Wood on Frame	
Structural Floor		
Roof		\$87,262

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$428,161	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,220 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$732,305	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$110,120	
SUBTOTAL RC			\$1,666,853	
ADDITIONS				
Custom Items				
	Screened Porch		\$69,780	
	Balcony		\$10,800	
Total Additions			\$80,580	
TOTAL RC Section			\$1,747,433	
TOTAL RC BUILDING 5 Building 4 - FLOOD			\$1,747,433	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

BUILDING 6 - Building 4 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,540 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,273
Foundations			\$32,534	\$34,841
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$248,562	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$89,578	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$276,391	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,220 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$361,896	\$35,658
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$97,686	
SUBTOTAL RC			\$1,106,647	\$71,772
ADDITIONS				
Custom Items				
Screened Porch			\$69,780	
8 HVAC units			\$40,000	
Balcony			\$10,800	
Total Additions			\$120,580	
TOTAL RC Section			\$1,227,227	\$71,772
TOTAL RC BUILDING 6 Building 4 - WIND			\$1,227,227	\$71,772

BUILDING 7 - Building 5 - FLOOD

Section

SUPERSTRUCTURE

Occupancy: 100% Condominium Story Height: 9 ft.

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,852 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,576	
Foundations			\$78,967	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$287,051	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$107,375	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$540,134	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

Partitions

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length	1,550 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$822,947	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$139,932	
SUBTOTAL RC			\$1,977,983	
ADDITIONS				
Custom Items				
	Screened Porch		\$69,780	
	Balcony		\$13,500	
Total Additions			\$83,280	
TOTAL RC Section			\$2,061,263	
TOTAL RC BUILDING 7 Building 5 - FLOOD			\$2,061,263	

BUILDING 8 - Building 5 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,852 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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				\$1,618
Foundations			\$41,342	\$39,722
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$294,672	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$110,226	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$348,414	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,550 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$404,460	\$37,756
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$124,132	
SUBTOTAL RC			\$1,323,245	\$79,096
ADDITIONS				
Custom Items				
	Screened Porch		\$69,780	
	10 HVAC units		\$50,000	
	Balcony		\$13,500	
Total Additions			\$133,280	
TOTAL RC Section			\$1,456,525	\$79,096
TOTAL RC BUILDING 8 Building 5 - WIND			\$1,456,525	\$79,096

BUILDING 9 - Building 7 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	7,048 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,024	
Foundations			\$56,735	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$211,793	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$74,051	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$355,435	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,006 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$543,725	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	60 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$90,881	
SUBTOTAL RC			\$1,333,644	
ADDITIONS				
Custom Items				
Screened Porch			\$52,320	
Balcony			\$8,100	
Total Additions			\$60,420	
TOTAL RC Section			\$1,394,064	
TOTAL RC BUILDING 9 Building 7 - FLOOD			\$1,394,064	

BUILDING 10 - Building 7 - WIND
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Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	7,048 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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				\$1,051
Foundations			\$26,850	\$31,392
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$217,415	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall		100% Siding, Wood on Frame		
Structural Floor				
Roof			\$76,017	
Material		100% Shingles, Asphalt		
Pitch		100% Low (2:12 to 6:12 pitch)		
Interior			\$229,550	
Floor Finish				
Ceiling Finish		100% Drywall		
Partitions				
Length		1,006 ft.		
Structure		10% Concrete Block 90% Studs, Girts, etc.		
Finish		100% Drywall		
Mechanicals			\$267,445	\$25,171
Heating		100% Heat Pump		
Cooling		100% Heat Pump		
Fire Protection				
Plumbing		60 Total Fixtures		
Electrical		100% Average Quality		
Elevators				
Built-ins			\$80,619	
SUBTOTAL RC			\$897,897	\$57,613

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

ADDITIONS

Custom Items

Screened Porch	\$52,320
6 HVAC units	\$30,000
Balcony	\$8,100

Total Additions \$90,420

TOTAL RC Section **\$988,317** **\$57,613**

TOTAL RC BUILDING 10 Building 7 - WIND **\$988,317** **\$57,613**

BUILDING 11 - Building 8,11,15 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,800 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$1,423
Foundations	\$72,958
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$266,883
Framing	
Exterior Wall	25% Wall Openings

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$98,269	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$489,267	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,400 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$765,423	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$126,367	
SUBTOTAL RC			\$1,820,590	
ADDITIONS				
Custom Items				
Screened Porch			\$69,840	
Balcony			\$10,800	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Total Additions	\$80,640
TOTAL RC Section	\$1,901,230
TOTAL RC BUILDING 11 Building 8,11,15 - FLOOD	\$1,901,230

BUILDING 12 - Building 8,11,15 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	9,800 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,461
Foundations			\$37,334	\$37,561
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$273,968	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$100,878	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$315,706	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,400 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$361,328	\$33,561
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$112,098	
SUBTOTAL RC			\$1,201,312	\$72,582
ADDITIONS				
Custom Items				
Screened Porch			\$69,840	
8 HVAC units			\$40,000	
Balcony			\$10,800	
Total Additions			\$120,640	
TOTAL RC Section			\$1,321,952	\$72,582
TOTAL RC BUILDING 12 Building 8,11,15 - WIND			\$1,321,952	\$72,582

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

BUILDING 13 - Building 9 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,660 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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			\$1,258	
Foundations			\$66,336	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$244,522	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$88,315	
Material	100% Shingles, Asphalt			
Pitch	100% Low	(2:12 to 6:12 pitch)		
Interior			\$433,958	
Floor Finish	70% Carpet			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,237 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$705,586	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$111,667	
SUBTOTAL RC			\$1,651,642	
ADDITIONS				
Custom Items				
Screened Porch			\$56,580	
Balcony			\$10,800	
Total Additions			\$67,380	
TOTAL RC Section			\$1,719,022	

TOTAL RC BUILDING 13 Building 9 - FLOOD **\$1,719,022**

BUILDING 14 - Building 9 - WIND

Section

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Finishes Story Height: 9 ft.

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	8,660 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,291
Foundations			\$32,991	\$35,107
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$251,014	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$90,660	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$280,115	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,237 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	100% Drywall			
Mechanicals			\$347,925	\$33,561
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$99,058	
SUBTOTAL RC			\$1,101,763	\$69,958
ADDITIONS				
Custom Items				
Screened Porch			\$56,580	
8 HVAC units			\$40,000	
Balcony			\$10,800	
Total Additions			\$107,380	
TOTAL RC Section			\$1,209,143	\$69,958
TOTAL RC BUILDING 14 Building 9 - WIND			\$1,209,143	\$69,958

BUILDING 15 - Building 10 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	4,270 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$620	
Foundations			\$39,216	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$150,855	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$48,699	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$219,687	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	610 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$363,165	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	42 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$55,060	
SUBTOTAL RC			\$877,301	
ADDITIONS				
Custom Items				
Screened Porch			\$33,480	
Balcony			\$5,400	
Total Additions			\$38,880	
TOTAL RC Section			\$916,181	
TOTAL RC BUILDING 15 Building 10 - FLOOD			\$916,181	

BUILDING 16 - Building 10 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	4,270 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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				\$637
Foundations			\$16,267	\$23,990
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$154,860	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$49,992	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$142,170	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	610 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$179,410	\$17,619
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	42 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$48,843	
SUBTOTAL RC			\$591,542	\$42,246

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

ADDITIONS

Custom Items

Screened Porch	\$33,480
4 HVAC units	\$20,000
Balcony	\$5,400

Total Additions \$58,880

TOTAL RC Section **\$650,422** **\$42,246**

TOTAL RC BUILDING 16 Building 10 - WIND **\$650,422** **\$42,246**

BUILDING 17 - Building 12 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,168 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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	\$1,477
Foundations	\$75,070
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$273,985
Framing	
Exterior Wall	25% Wall Openings

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$101,462	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$506,974	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,452 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$804,968	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$131,112	
SUBTOTAL RC			\$1,895,049	
ADDITIONS				
Custom Items				
Screened Porch			\$71,880	
Balcony			\$13,500	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Total Additions	\$85,380
TOTAL RC Section	\$1,980,429
TOTAL RC BUILDING 17 Building 12 - FLOOD	\$1,980,429

BUILDING 18 - Building 12 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,168 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,516
Foundations			\$38,736	\$38,327
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$281,259	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$104,156	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$327,072	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,452 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$396,418	\$37,756
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$116,308	
SUBTOTAL RC			\$1,263,948	\$77,599
ADDITIONS				
Custom Items				
Screened Porch			\$71,880	
10 HVAC units			\$50,000	
Balcony			\$13,500	
Total Additions			\$135,380	
TOTAL RC Section			\$1,399,328	\$77,599
TOTAL RC BUILDING 18 Building 12 - WIND			\$1,399,328	\$77,599

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

BUILDING 19 - Building 13 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,924 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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		\$1,587	
Foundations		\$79,376	
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$288,417	
Framing			
Exterior Wall	25% Wall Openings		
Exterior Wall	100% Siding, Wood on Frame		
Structural Floor			
Roof		\$107,996	
Material	100% Shingles, Asphalt		
Pitch	100% Low (2:12 to 6:12 pitch)		
Interior		\$543,559	
Floor Finish	70% Carpet		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,560 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$824,839	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$140,860	
SUBTOTAL RC			\$1,986,633	
ADDITIONS				
Custom Items				
Screened Porch			\$71,880	
Balcony			\$13,500	
Total Additions			\$85,380	
TOTAL RC Section			\$2,072,013	

TOTAL RC BUILDING 19 Building 13 - FLOOD **\$2,072,013**

BUILDING 20 - Building 13 - WIND

Section

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Finishes Story Height: 9 ft.

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	12,122 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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				\$1,807
Foundations			\$46,180	\$42,221
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$319,149	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$121,423	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$387,819	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,731 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	100% Drywall			
Mechanicals			\$419,391	\$37,756
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$138,659	
SUBTOTAL RC			\$1,432,620	\$81,784
ADDITIONS				
Custom Items				
Open Porch			\$53,910	
10 HVAC units			\$50,000	
Total Additions			\$103,910	
TOTAL RC Section			\$1,536,530	\$81,784

TOTAL RC BUILDING 20 Building 13 - WIND	\$1,536,530	\$81,784
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BUILDING 21 - Building 14 - FLOOD		
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Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	14,116 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Site Position: Unknown

Soil Condition:

Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$2,050	
Foundations			\$97,136	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$347,405	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$135,250	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$697,662	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	2,016 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,105,899	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	123 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$182,020	
SUBTOTAL RC			\$2,567,423	
ADDITIONS				
Custom Items				
Screened Porch			\$100,320	
Balcony			\$16,200	
Total Additions			\$116,520	
TOTAL RC Section			\$2,683,943	
TOTAL RC BUILDING 21 Building 14 - FLOOD			\$2,683,943	

BUILDING 22 - Building 14 - WIND

Section			
SUPERSTRUCTURE			
Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	14,116 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
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				\$2,105
Foundations			\$53,776	\$45,939
Foundation Wall				

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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$356,628	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$138,841	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$449,706	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,016 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$544,355	\$51,600
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	123 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$161,467	
SUBTOTAL RC			\$1,704,774	\$99,643

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

ADDITIONS

Custom Items

Screened Porch	\$100,320
12 HVAC units	\$60,000
Balcony	\$16,200

Total Additions \$176,520

TOTAL RC Section **\$1,881,294** **\$99,643**

TOTAL RC BUILDING 22 Building 14 - WIND **\$1,881,294** **\$99,643**

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
LOCATION TOTAL, Location 16	\$35,301,030	212,922	\$166

LOCATION 17 - Section 17

Section 17

Pelican Cove Road

Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Building 7 - FLOOD

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,792 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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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Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$1,567	
Foundations			\$78,627	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$275,682	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$108,840	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$537,145	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,541 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$791,497	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$139,158	
SUBTOTAL RC			\$1,932,517	
ADDITIONS				
Custom Items				
Open Porch				\$50,265
Total Additions			\$50,265	
TOTAL RC Section			\$1,982,782	

TOTAL RC BUILDING 1 Building 7 - FLOOD	\$1,982,782
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BUILDING 2 - Building 7 - WIND

Section

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,792 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$1,609
Foundations			\$41,113	\$39,601
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$283,001	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$111,730	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$346,473	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,541 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$388,373	\$35,658
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

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Replacement Value

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8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$123,445	
SUBTOTAL RC			\$1,294,134	\$76,869
ADDITIONS				
Custom Items				
Open Porch			\$50,265	
8 HVAC units			\$40,000	
Total Additions			\$90,265	
TOTAL RC Section			\$1,384,399	\$76,869
TOTAL RC BUILDING 2 Building 7 - WIND			\$1,384,399	\$76,869

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Valuation Pages

Common Buildings

Clubhouses

Pool Buildings

Pool Equipment Buildings

Maintenance



Valuation Detailed Report

Replacement Value

8/3/2023

VALUATION

Valuation Number:	Pelican Cove SRQ Common Elements	Effective Date:	08/03/2023
Value Basis:	Reconstruction	Expiration Date:	08/02/2024
		Cost as of:	06/2023

BUSINESS

Pelican Cove Condominium Association
 1615 Pelican Cove Road
 Sarasota, FL 34231 USA

LOCATION 1 - Pelican Cove Condominium Association

Pelican Cove Condominium Association
 1615 Pelican Cove Road
 Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - Office - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Office, Low-Rise	Story Height:	9 ft.
Construction Type:	88% Masonry (ISO 2) 12% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	1,852 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.01 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

Architect Fees: 7% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUPERSTRUCTURE

Site Preparation			\$307	
Foundations			\$25,099	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$93,619	
Framing				
Exterior Wall	20% Wall Openings			
Exterior Wall	12% Stucco on Frame			
	88% Stucco on Masonry			
Structural Floor				
Roof			\$27,447	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$42,049	
Floor Finish	90% Carpet			
	10% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	31 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$164,643	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	9 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$26,008	
SUBTOTAL RC			\$379,172	
ADDITIONS				
Custom Items				
Entry Porch				\$7,500
Total Additions			\$7,500	
TOTAL RC Section 1			\$386,672	
TOTAL RC BUILDING 1 Office - FLOOD			\$386,672	

BUILDING 2 - Office - WIND

Section 1			
SUPERSTRUCTURE			
Occupancy:	100% Office, Low-Rise	Story Height:	9 ft.
Construction Type:	88% Masonry (ISO 2) 12% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	1,852 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
User Adjustment Factor:	1.01 - Lumber		
Hillside Construction:	Degree of Slope: Level Site Position: Unknown	Site Accessibility:	Good
		Soil Condition:	Good
Fees			
Architect Fees:	7% is included		
Overhead and Profit:	20% is included		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$307

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$7,080	\$18,019
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$93,619	
Framing				
Exterior Wall	20% Wall Openings			
Exterior Wall	12% Stucco on Frame			
	88% Stucco on Masonry			
Structural Floor				
Roof			\$27,447	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$38,899	
Floor Finish	90% Carpet			
	10% Tile, Asphalt			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	31 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$157,234	\$7,409
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	9 Total Fixtures			
Electrical	100% Average Quality			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators				
Built-ins			\$26,008	
SUBTOTAL RC			\$350,288	\$25,734
ADDITIONS				
Custom Items				
Entry Porch			\$7,500	
Total Additions			\$7,500	
TOTAL RC Section 1			\$357,788	\$25,734

TOTAL RC BUILDING 2 Office - WIND	\$357,788	\$25,734
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BUILDING 3 - Pelican Pavilion Clubhouse - FLOOD
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,477 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$1,766	
Foundations			\$72,808	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$161,751	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	35% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$105,055	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$163,575	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	60% Drywall			
	60% Paint			
	40% Suspended Acoustical			
	60% Textured Finish			
	20% Tile, Acoustical			
Partitions				
Length	250 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$434,355	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Sprinkler System			
	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	26 Total Fixtures			

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$18,328	
SUBTOTAL RC			\$957,638	
ADDITIONS				
Custom Items				
Open Porch			\$26,300	
Kitchen Fire Supression			\$30,000	
Total Additions			\$56,300	
TOTAL RC Section 1			\$1,013,938	
TOTAL RC BUILDING 3 Pelican Pavilion Clubhouse - FLOOD			\$1,013,938	

BUILDING 4 - Pelican Pavilion Clubhouse - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	12 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	5,477 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$1,766
Foundations			\$40,730	\$32,078
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$161,751	
Framing				
Exterior Wall	35% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$105,055	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$163,575	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	60% Drywall			
	60% Paint			
	40% Suspended Acoustical			
	60% Textured Finish			
	20% Tile, Acoustical			
Partitions				
Length	250 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$405,654	\$28,701
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Sprinkler System			
	100% Manual Fire Alarm System			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Automatic Fire Alarm System			
Plumbing	26 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$18,328	
SUBTOTAL RC			\$895,093	\$62,545
ADDITIONS				
Custom Items				
Open Porch			\$26,300	
Kitchen Fire Supression			\$30,000	
Total Additions			\$56,300	
TOTAL RC Section 1			\$951,393	\$62,545
TOTAL RC BUILDING 4 Pelican Pavilion Clubhouse - WIND			\$951,393	\$62,545

BUILDING 5 - Wilbanks Clubhouse - FLOOD

2-Story Section

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,408 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Basement:	Finished		1,488 sq.ft.
Finished Occupancy:	Utility Building		
Construction Type:	Masonry (ISO 2)		
Depth of Story Height:			8 ft.

Adjustments

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

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

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			\$388	
Foundations			\$23,400	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$130,697	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$42,962	
Material	100% Tile, Concrete			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$120,390	
Floor Finish	30% Carpet			
	20% Hardwood			
	30% Terrazzo			
	20% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	250 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$208,121	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	15 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$8,058	
SUBSTRUCTURE				
Basement				
Site Preparation			\$13,028	
Foundations			\$22,939	
Foundation Wall				
Interior Foundations				
Exterior			\$28,753	
Framing				
Structural Floor				
Interior			\$7,437	
Floor Finish				
Ceiling Finish				
Partitions				
Mechanicals			\$16,884	
Heating				
Cooling				
Fire Protection				
Plumbing				
Electrical				
Built-ins			\$7,030	
SUBTOTAL RC			\$630,087	

ADDITIONS

Custom Items

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Portico	\$7,000
Total Additions	\$7,000
TOTAL RC 2-Story Section	\$637,087

1-Story Section

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,586 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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	\$834
Foundations	\$40,760
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$86,106
Framing	
Exterior Wall	30% Wall Openings
Exterior Wall	100% Stucco on Masonry
Structural Floor	
Roof	\$79,867
Material	100% Tile, Concrete
Pitch	100% Low (2:12 to 6:12 pitch)

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$106,353	
Floor Finish	35% Carpet			
	36% Terrazzo			
	35% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	120 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$86,311	
Heating	75% Heat Pump			
Cooling	75% Heat Pump			
Fire Protection				
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$8,654	
SUBTOTAL RC			\$408,885	
ADDITIONS				
Custom Items				
Patio over Sundeck				\$13,000
Total Additions			\$13,000	
TOTAL RC 1-Story Section			\$421,885	
TOTAL RC BUILDING 5 Wilbanks Clubhouse - FLOOD			\$1,058,973	
BUILDING 6 - Wilbanks Clubhouse - WIND				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

2-Story Section

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2
Gross Floor Area:	2,408 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Basement:	Finished		1,488 sq.ft.
Finished Occupancy:	Utility Building		
Construction Type:	Masonry (ISO 2)		
Depth of Story Height:			8 ft.

Adjustments

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

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				\$388
Foundations			\$8,954	\$14,446
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$130,697	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$42,962	
Material	100% Tile, Concrete			

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$120,390	
Floor Finish	30% Carpet 20% Hardwood 30% Terrazzo 20% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	250 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$191,563	\$16,558
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	15 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$8,058	
SUBSTRUCTURE				
Basement				
Site Preparation				\$13,028
Foundations			\$22,939	
Foundation Wall				
Interior Foundations				
Exterior			\$28,753	
Framing				

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Interior			\$7,437	
Floor Finish				
Ceiling Finish				
Partitions				
Mechanicals			\$16,035	\$849
Heating				
Cooling				
Fire Protection				
Plumbing				
Electrical				
Built-ins			\$7,030	
SUBTOTAL RC			\$584,818	\$45,270
ADDITIONS				
Custom Items				
Portico			\$7,000	
Total Additions			\$7,000	
TOTAL RC 2-Story Section			\$591,818	\$45,270

1-Story Section

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1
Gross Floor Area:	2,586 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$834
Foundations			\$19,231	\$21,529
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$86,106	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$79,867	
Material	100% Tile, Concrete			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$106,353	
Floor Finish	35% Carpet			
	36% Terrazzo			
	35% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	120 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$84,103	\$2,208
Heating	75% Heat Pump			
Cooling	75% Heat Pump			
Fire Protection				
Plumbing	2 Total Fixtures			

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$8,654	
SUBTOTAL RC			\$384,314	\$24,571
ADDITIONS				
Custom Items				
Patio over Sundeck			\$13,000	
Total Additions			\$13,000	
TOTAL RC 1-Story Section			\$397,314	\$24,571

TOTAL RC BUILDING 6 Wilbanks Clubhouse - WIND	\$989,132	\$69,841
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BUILDING 7 - Harbor Club Clubhouse - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,918 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$631	
Foundations			\$33,501	
Foundation Wall				

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$56,914	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$43,047	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$51,830	
Floor Finish	70% Carpet			
	20% Synthetic Gym Floor			
	10% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	63 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$197,726	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	15 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$6,547	
SUBTOTAL RC			\$390,196	
ADDITIONS				
Custom Items				
	Open Porch and Wrap Around		\$65,050	
Total Additions			\$65,050	
TOTAL RC Section 1			\$455,246	

TOTAL RC BUILDING 7 Harbor Club Clubhouse - FLOOD	\$455,246
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BUILDING 8 - Harbor Club Clubhouse - WIND
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	1,918 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$631
Foundations			\$14,549	\$18,953
Foundation Wall				
Interior Foundations				
Slab On Ground				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$56,914	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$43,047	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$51,830	
Floor Finish	70% Carpet			
	20% Synthetic Gym Floor			
	10% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	63 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$180,837	\$16,889
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	15 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$6,547	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUBTOTAL RC	\$353,723	\$36,473
ADDITIONS		
Custom Items		
Open Porch and Wrap Around		\$65,050
Total Additions	\$65,050	
TOTAL RC Section 1	\$418,773	\$36,473

TOTAL RC BUILDING 8 Harbor Club Clubhouse - WIND	\$418,773	\$36,473
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BUILDING 9 - Pelican Pavilion Equip Bldg - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	208 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	208 sq.ft.
--------	-------------------------	------------

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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	\$73
Foundations	\$3,124
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$12,204

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$5,736	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,257	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing				
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins				
TOTAL RC Section 1			\$22,394	
TOTAL RC BUILDING 9 Pelican Pavilion Equip Bldg - FLOOD			\$22,394	
BUILDING 10 - Pelican Pavilion Equip Bldg - WIND				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	208 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	208 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
------------------	---------------	-----------------	----------------	-----------

SUPERSTRUCTURE

Site Preparation				\$73
Foundations				\$3,124
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$12,204	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$5,736	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,257	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing				
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins				
TOTAL RC Section 1			\$19,197	\$3,197

TOTAL RC BUILDING 10 Pelican Pavilion Equip Bldg - WIND	\$19,197	\$3,197
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BUILDING 11 - Wilbanks Pool Restroom - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	352 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Adjustments

User Adjustment Factor: 1.02 - Lumber

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

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$117	
Foundations			\$10,305	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$15,629	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$11,194	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$4,242	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	30 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$80,717	
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	14 Total Fixtures			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$223	
SUBTOTAL RC			\$122,427	
ADDITIONS				
Custom Items				
Open Porch				\$8,500
Total Additions			\$8,500	
TOTAL RC Section 1			\$130,927	

TOTAL RC BUILDING 11 Wilbanks Pool Restroom - FLOOD	\$130,927
--	------------------

BUILDING 12 - Wilbanks Pool Restroom - WIND
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	352 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$117
Foundations			\$2,694	\$7,611
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$15,629	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt		\$11,194	
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$4,242	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	30 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$71,473	\$9,244
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	14 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$223	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUBTOTAL RC	\$105,454	\$16,972
ADDITIONS		
Custom Items		
Open Porch		\$8,500
Total Additions	\$8,500	
TOTAL RC Section 1	\$113,954	\$16,972

TOTAL RC BUILDING 12 Wilbanks Pool Restroom - WIND	\$113,954	\$16,972
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BUILDING 13 - Wilbanks Equip Bldg - FLOOD
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	250 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	250 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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	\$88
Foundations	\$3,432
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$13,491

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$6,952	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,511	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing				
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins				

TOTAL RC Section 1	\$25,473
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TOTAL RC BUILDING 13 Wilbanks Equip Bldg - FLOOD	\$25,473
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BUILDING 14 - Wilbanks Equip Bldg - WIND

Section 1

SUPERSTRUCTURE

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	250 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other: None (Remove Slab Cost) 250 sq.ft.

Adjustments

User Adjustment Factor: 1.02 - Lumber

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

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				\$88
Foundations				\$3,432
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$13,491	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$6,952	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				
Floor Finish				
Ceiling Finish				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,511	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing				
Electrical	100% Average Quality			
Elevators				
		0 Passenger		
		0 Freight		
Built-ins				

TOTAL RC Section 1	\$21,954	\$3,519
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TOTAL RC BUILDING 14 Wilbanks Equip Bldg - WIND	\$21,954	\$3,519
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BUILDING 15 - Harbor Club Equip Bldg - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	187 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	187 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Site Position: Unknown

Soil Condition:

Good

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$66	
Foundations			\$2,959	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$11,519	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$5,275	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,130	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing				
Electrical	100% Average Quality			
Elevators		0 Passenger		

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

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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0 Freight

Built-ins

TOTAL RC Section 1	\$20,949
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TOTAL RC BUILDING 15 Harbor Club Equip Bldg - FLOOD	\$20,949
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BUILDING 16 - Harbor Club Equip Bldg - WIND
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	187 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	187 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
------------------	---------------	-----------------	----------------	-----------

SUPERSTRUCTURE

Site Preparation	\$66
Foundations	\$2,959
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$11,519
Framing	
Exterior Wall	5% Wall Openings

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$5,275	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,130	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing				
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins				

TOTAL RC Section 1	\$17,925	\$3,024
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TOTAL RC BUILDING 16 Harbor Club Equip Bldg - WIND	\$17,925	\$3,024
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BUILDING 17 - Brookhouses Pool Restroom - FLOOD
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Section 1

SUPERSTRUCTURE

Occupancy: 100% Park Restroom Building Story Height: 9 ft.

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	283 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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			\$94	
Foundations			\$8,976	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,108	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$9,542	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,569	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$68,990	
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	12 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$179	
SUBTOTAL RC			\$107,459	
ADDITIONS				
Custom Items				
Open Porch			\$1,600	
Total Additions			\$1,600	
TOTAL RC Section 1			\$109,059	

TOTAL RC BUILDING 17 Brookhouses Pool Restroom - FLOOD **\$109,059**

BUILDING 18 - Brookhouses Pool Restroom - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	283 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Adjustments

User Adjustment Factor: 1.02 - Lumber

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

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				\$94
Foundations			\$2,166	\$6,810
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,108	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$9,542	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,569	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$61,067	\$7,924

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	12 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$179	
SUBTOTAL RC			\$92,632	\$14,827
ADDITIONS				
Custom Items				
Open Porch			\$1,600	
Total Additions			\$1,600	
TOTAL RC Section 1			\$94,232	\$14,827

TOTAL RC BUILDING 18 Brookhouses Pool Restroom - WIND	\$94,232	\$14,827
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BUILDING 19 - Brookhouses Equip Bldg - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	121 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other: None (Remove Slab Cost) 121 sq.ft.

Adjustments

User Adjustment Factor: 1.02 - Lumber

Hillside Construction: Degree of Slope: Level Site Accessibility: Good

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Site Position: Unknown

Soil Condition:

Good

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$42	
Foundations			\$2,371	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,117	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$3,772	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$16,118	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
0 Freight				
Built-ins				
TOTAL RC Section 1			\$31,420	

TOTAL RC BUILDING 19 Brookhouses Equip Bldg - FLOOD	\$31,420
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BUILDING 20 - Brookhouses Equip Bldg - WIND
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	121 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	121 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$42
Foundations				\$2,371
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,117	
Framing				
Exterior Wall	5% Wall Openings			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$3,772	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$14,272	\$1,846
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins				

TOTAL RC Section 1	\$27,160	\$4,260
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TOTAL RC BUILDING 20 Brookhouses Equip Bldg - WIND	\$27,160	\$4,260
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BUILDING 21 - Glenhouses Pool Restroom - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy: 100% Park Restroom Building Story Height: 9 ft.

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	283 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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		\$94
Foundations		\$8,976
Foundation Wall		
Interior Foundations		
Slab On Ground		
Exterior		\$16,108
Framing		
Exterior Wall	15% Wall Openings	
Exterior Wall	100% Siding, Wood on Frame	
Structural Floor		
Roof		\$9,542
Material	100% Shingles, Asphalt	
Pitch	100% Low (2:12 to 6:12 pitch)	
Interior		\$3,569
Floor Finish	100% Concrete Sealer or Topping	
Ceiling Finish	100% Drywall	
	100% Paint	
Partitions		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$46,980	
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$179	
SUBTOTAL RC			\$85,449	
ADDITIONS				
Custom Items				
Open Porch			\$1,600	
Total Additions			\$1,600	
TOTAL RC Section 1			\$87,049	

TOTAL RC BUILDING 21 Glenhouses Pool Restroom - FLOOD	\$87,049
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BUILDING 22 - Glenhouses Pool Restroom - WIND
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Park Restroom Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	283 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Adjustments

User Adjustment Factor: 1.02 - Lumber

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

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				\$94
Foundations			\$2,166	\$6,810
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,108	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$9,542	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,569	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$41,698	\$5,282

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$179	
SUBTOTAL RC			\$73,263	\$12,186
ADDITIONS				
Custom Items				
Open Porch			\$1,600	
Total Additions			\$1,600	
TOTAL RC Section 1			\$74,863	\$12,186

TOTAL RC BUILDING 22 Glenhouses Pool Restroom - WIND	\$74,863	\$12,186
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BUILDING 23 - Glenhouses Equip Bldg - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	132 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	132 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Site Position: Unknown

Soil Condition:

Good

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

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

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$46	
Foundations			\$2,478	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,551	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,029	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$16,185	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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0 Freight

Built-ins

TOTAL RC Section 1			\$32,289	
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TOTAL RC BUILDING 23 Glenhouses Equip Bldg - FLOOD			\$32,289	
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BUILDING 24 - Glenhouses Equip Bldg - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	132 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)		132 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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				\$46
Foundations				\$2,478
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,551	
Framing				
Exterior Wall	5% Wall Openings			

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

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,029	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$14,338	\$1,846
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins				

TOTAL RC Section 1	\$27,918	\$4,371
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TOTAL RC BUILDING 24 Greenhouses Equip Bldg - WIND	\$27,918	\$4,371
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BUILDING 25 - Far Harbor Pool Restroom - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy: 100% Park Restroom Building Story Height: 9 ft.

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	228 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
------------------	---------------	-----------------	----------------	-----------

SUPERSTRUCTURE

Site Preparation			\$76	
Foundations			\$7,846	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$14,364	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$8,170	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,017	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$46,405	
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$144	

TOTAL RC Section 1	\$80,022
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TOTAL RC BUILDING 25 Far Harbor Pool Restroom - FLOOD	\$80,022
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BUILDING 26 - Far Harbor Pool Restroom - WIND
--

Section 1

SUPERSTRUCTURE			
Occupancy:	100% Park Restroom Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	228 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments			
User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

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				\$76
Foundations			\$1,745	\$6,101
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$14,364	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$8,170	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,017	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$41,123	\$5,282
Heating				
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$144	
TOTAL RC Section 1			\$68,563	\$11,459

TOTAL RC BUILDING 26 Far Harbor Pool Restroom - WIND	\$68,563	\$11,459
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BUILDING 27 - Far Harbor Equip Bldg - FLOOD
--

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	126 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)		126 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

Fees

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$44	
Foundations			\$2,420	
Foundation Wall				

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$9,316	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,046	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$8,455	
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	1 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins				
TOTAL RC Section 1			\$24,281	
TOTAL RC BUILDING 27 Far Harbor Equip Bldg - FLOOD			\$24,281	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

BUILDING 28 - Far Harbor Equip Bldg - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	126 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

SUBSTRUCTURE

Other:	None (Remove Slab Cost)	126 sq.ft.
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Adjustments

User Adjustment Factor:	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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				\$44
Foundations				\$2,420
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,316	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,046	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$7,532	\$923
Heating	100% None			
Cooling				
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	1 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins				
TOTAL RC Section 1			\$20,894	\$3,387

TOTAL RC BUILDING 28 Far Harbor Equip Bldg - WIND	\$20,894	\$3,387
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BUILDING 29 - Guard House - FLOOD
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Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	133 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor: 1.05 - Cedar Shake Hardi Siding

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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			\$49	
Foundations			\$3,741	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$10,586	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$4,255	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$8,504	
Floor Finish	100% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	17 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$26,157	
Heating	100% Thru-Wall Units			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Thru-Wall Units			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins				

TOTAL RC Section 1	\$53,294
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TOTAL RC BUILDING 29 Guard House - FLOOD	\$53,294
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BUILDING 30 - Guard House - WIND

Section 1

SUPERSTRUCTURE			
Occupancy:	100% Utility Building	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	1
Gross Floor Area:	133 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments			
User Adjustment Factor:	1.05 - Cedar Shake Hardi Siding		
	1.02 - Lumber		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$49

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$1,130	\$2,612
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$10,586	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$4,255	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$8,504	
Floor Finish	100% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	17 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$23,249	\$2,908
Heating	100% Thru-Wall Units			
Cooling	100% Thru-Wall Units			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
0 Freight				
Built-ins				
TOTAL RC Section 1			\$47,725	\$5,569

TOTAL RC BUILDING 30 Guard House - WIND			\$47,725	\$5,569
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BUILDING 31 - Maintenance - FLOOD
--

Section 1

SUPERSTRUCTURE

Occupancy:	100% Utility Building	Story Height:	12 ft.
Construction Type:	100% Pre-Engineered Metal (ISO 3)	Number of Stories:	1
Gross Floor Area:	3,660 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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

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			\$1,365	
Foundations			\$46,353	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$90,516	
Framing				
Exterior Wall	10% Wall Openings			
Exterior Wall	100% Siding, Metal or Other on Girts			
Structural Floor				
Roof			\$56,520	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Steel			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$43,287	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall 100% Paint			
Partitions				
Length	100 ft.			
Structure	100% Studs, Girts, etc.			
Finish	23% Drywall 23% Paint			
Mechanicals			\$138,912	
Heating	23% Heat Pump			
Cooling	23% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	13 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins				

TOTAL RC Section 1	\$376,953
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TOTAL RC BUILDING 31 Maintenance - FLOOD	\$376,953
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BUILDING 32 - Maintenance - WIND

Section 1

SUPERSTRUCTURE			
Occupancy:	100% Utility Building	Story Height:	12 ft.
Construction Type:	100% Pre-Engineered Metal (ISO 3)	Number of Stories:	1

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Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

Gross Floor Area:	3,660 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			
Adjustments			
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Good
	Site Position: Unknown	Soil Condition:	Good

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				\$1,365
Foundations			\$31,483	\$14,871
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$90,516	
Framing				
Exterior Wall	10% Wall Openings			
Exterior Wall	100% Siding, Metal or Other on Girts			
Structural Floor				
Roof			\$56,520	
Material	100% Steel			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$43,287	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			
Partitions				
Length	100 ft.			
Structure	100% Studs, Girts, etc.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ Common Elements

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	23% Drywall 23% Paint			
Mechanicals			\$126,148	\$12,764
Heating	23% Heat Pump			
Cooling	23% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	13 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins				
TOTAL RC Section 1			\$347,954	\$29,000
TOTAL RC BUILDING 32 Maintenance - WIND			\$347,954	\$29,000

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Valuation Pages

Sample Buildings
Valuation
Up to Code



Valuation Detailed Report

Replacement Value

8/3/2023

VALUATION

Valuation Number:	Pelican Cove SRQ - Ordinance of Law	Effective Date:	08/03/2023
Value Basis:	Reconstruction	Expiration Date:	08/02/2024
		Cost as of:	06/2023

BUSINESS

Pelican Cove Condominium Association
 Pelican Cove Road
 Sarasota, FL 34231 USA

LOCATION 1 - Pelican Cove Condominium Association

Pelican Cove Condominium Association
 Pelican Cove Road
 Sarasota, FL 34231 USA

Location Adjustments

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

BUILDING 1 - SEC 15/Bldg 19 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	67% Condominium	Story Height:	9 ft.
	33% Parking on First Level		9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	38,190 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
Hillside Construction:	Degree of Slope: Level	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

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			\$7,197	
Foundations			\$121,220	
Exterior			\$1,379,827	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$223,336	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,652,587	
Floor Finish	67% Tile, Ceramic			
Ceiling Finish	67% Drywall			
	67% Paint			
	67% Textured Finish			
Length	3,637 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	67% Drywall			
	67% Paint			
	67% Textured Finish			
Mechanicals			\$2,437,506	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Manual Fire Alarm System			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Automatic Fire Alarm System			
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Built-ins			\$469,627	
SUBTOTAL RC			\$6,291,300	
ADDITIONS				
Custom Items				
	Screened Porch		\$213,120	
	Wood Deck w/ railing		\$110,000	
Total Additions			\$323,120	
TOTAL RC Section 1			\$6,614,420	
TOTAL RC BUILDING 1 SEC 15/Bldg 19 - FLOOD			\$6,614,420	

BUILDING 2 - SEC 15/Bldg 19 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	67% Condominium, w/o Interior Finishes	Story Height:	9 ft.
	33% Parking on First Level		9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	38,190 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
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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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$7,272
Foundations			\$73,693	\$50,714
Exterior			\$1,397,641	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$228,224	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$822,860	
Ceiling Finish	67% Drywall			
Length	3,637 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	67% Drywall			
Mechanicals			\$1,510,226	\$130,611
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Built-ins			\$427,379	
SUBTOTAL RC			\$4,460,023	\$188,597
ADDITIONS				
Custom Items				
	Screened Porch		\$213,120	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

Wood Deck w/ railing	\$110,000	
20 HVAC units	\$100,000	
<hr/>		
Total Additions	\$423,120	
TOTAL RC Section 1	\$4,883,143	\$188,597

TOTAL RC BUILDING 2 SEC 15/Bldg 19 - WIND	\$4,883,143	\$188,597
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BUILDING 3 - SEC 16/Bldg 11 - FLOOD		
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Section 1		
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SUPERSTRUCTURE

Occupancy:	67% Condominium	Story Height:	9 ft.
	33% Parking on First Level		9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	14,700 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
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			\$2,770	
Foundations			\$56,393	
Exterior			\$607,364	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$93,674	
Material	70% Shingles, Asphalt			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$647,355	
Floor Finish	67% Tile, Ceramic			
Ceiling Finish	67% Drywall			
	67% Paint			
	67% Textured Finish			
Length	1,400 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	67% Drywall			
	67% Paint			
	67% Textured Finish			
Mechanicals			\$1,089,408	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Built-ins			\$180,768	
SUBTOTAL RC			\$2,677,732	
ADDITIONS				
Custom Items				
	Screened Porch		\$69,840	
	Balcony		\$10,800	
Total Additions			\$80,640	
TOTAL RC Section 1			\$2,758,372	
TOTAL RC BUILDING 3 SEC 16/Bldg 11 - FLOOD			\$2,758,372	

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

BUILDING 4 - SEC 16/Bldg 11 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	67% Condominium, w/o Interior Finishes	Story Height:	9 ft.
	33% Parking on First Level		9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	3
Gross Floor Area:	14,700 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
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				\$2,799
Foundations			\$28,366	\$29,513
Exterior			\$615,882	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$95,760	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$324,349	
Ceiling Finish	67% Drywall			
Length	1,400 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	67% Drywall			
Mechanicals			\$649,083	\$55,510
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Built-ins			\$164,506	
SUBTOTAL RC			\$1,877,946	\$87,821
ADDITIONS				
Custom Items				
Screened Porch			\$69,840	
Balcony			\$10,800	
8 HVAC units			\$40,000	
Total Additions			\$120,640	
TOTAL RC Section 1			\$1,998,586	\$87,821
TOTAL RC BUILDING 4 SEC 16/Bldg 11 - WIND			\$1,998,586	\$87,821

BUILDING 5 - SEC 2/Bldg 1 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

Year Built:

Adjustments

User Adjustment Factor: 1.08 - Impact Openings
 1.05 - HVAC, Plumbing, Electric Code Upgrades

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			\$1,835	
Foundations			\$92,202	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$330,754	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$128,801	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$650,526	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,591 ft.			
Structure	20% Concrete Block			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	80% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,004,092	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		100% Sprinkler System		
	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$162,938	
SUBTOTAL RC			\$2,371,149	
ADDITIONS				
Custom Items				
	Screened Porch		\$66,180	
	Open Porch		\$18,500	
Total Additions			\$84,680	
TOTAL RC Section 1			\$2,455,829	
TOTAL RC BUILDING 5 SEC 2/Bldg 1 - FLOOD			\$2,455,829	

BUILDING 6 - SEC 2/Bldg 1 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

Gross Floor Area:	11,143 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
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					\$1,884
Foundations			\$48,139		\$46,511
Foundation Wall					
Interior Foundations					
Slab On Ground					
Exterior			\$339,535		
Framing					
Exterior Wall	25% Wall Openings				
Exterior Wall	100% Siding, Fiber Cement on Frame				
Structural Floor					
Roof			\$132,221		
Material	100% Shingles, Asphalt				
Pitch	100% Low (2:12 to 6:12 pitch)				
Interior			\$427,711		
Floor Finish					
Ceiling Finish	100% Drywall				
Partitions					
Length	1,591 ft.				
Structure	20% Concrete Block				

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Replacement Value

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8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	80% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$470,470	\$40,437
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$144,540	
SUBTOTAL RC			\$1,562,615	\$88,832
ADDITIONS				
Custom Items				
	Screened Porch		\$66,180	
	Open Porch		\$18,500	
	6 HVAC units		\$30,000	
Total Additions			\$114,680	
TOTAL RC Section 1			\$1,677,295	\$88,832
TOTAL RC BUILDING 6 SEC 2/Bldg 1 - WIND			\$1,677,295	\$88,832

BUILDING 7 - SEC 14/Bldg 6 - FLOOD

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,416 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

Adjustments

User Adjustment Factor: 1.08 - Impact Openings
 1.05 - HVAC, Plumbing, Electric Code Upgrades

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			\$1,715	
Foundations			\$87,495	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$315,027	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$121,434	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$609,436	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,488 ft.			
Structure	20% Concrete Block 80% Studs, Girts, etc.			

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Valuation Detailed Report

Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,011,085	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Manual Fire Alarm System 100% Automatic Fire Alarm System			
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$152,308	
SUBTOTAL RC			\$2,298,500	
ADDITIONS				
Custom Items				
Screened Porch				\$79,920
Total Additions			\$79,920	
TOTAL RC Section 1			\$2,378,420	
TOTAL RC BUILDING 7 SEC 14/Bldg 6 - FLOOD			\$2,378,420	

BUILDING 7 - SEC 14/Bldg 6 - WIND

Section 1

SUPERSTRUCTURE

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	10,416 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

Adjustments

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Replacement Value

Policy Number: Pelican Cove SRQ - Ordinance of Law

8/3/2023

User Adjustment Factor: 1.08 - Impact Openings
 1.05 - HVAC, Plumbing, Electric Code Upgrades

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				\$1,761
Foundations			\$44,998	\$44,820
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$323,390	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$124,658	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$400,796	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,488 ft.			
Structure	20% Concrete Block 80% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$511,452	\$47,572
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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Replacement Value

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8/3/2023

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$135,110	
SUBTOTAL RC			\$1,540,404	\$94,154
ADDITIONS				
Custom Items				
Screened Porch			\$79,920	
12 HVAC units			\$60,000	
Total Additions			\$139,920	
TOTAL RC Section 1			\$1,680,324	\$94,154
TOTAL RC BUILDING 7 SEC 14/Bldg 6 - WIND			\$1,680,324	\$94,154

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Why Reconstruction Usually Costs More Than New Construction



Economy of Scale – When a contractor has many homes under construction at once, materials can be purchased in large quantities for delivery as needed – everything from framing lumber to plumbing fixtures. If you buy a large number of bathtubs, for example, suppliers will compete for your business and offer price discounts. When you buy just one bathtub, and it must be a match for one that’s been destroyed, it will nearly always cost much more than if it had been part of a larger purchase. This holds true for almost everything that goes into a home and this factor alone can push the cost of rebuilding thousands of dollars higher than the cost for comparable new construction.

"Top-Down" vs. "Bottom-Up" – New construction begins at the foundation and builds upward. Repairing a house that isn’t totally destroyed often means removing the roof and rebuilding from the top down, a far more time consuming and labor-intensive procedure.

Demolition and Debris Removal – New home construction normally begins on open ground, perhaps with some brush removal and grading and other minor site preparation. Rebuilding begins with a partially or totally destroyed structure occupying the building site. Parts of the structure may still be standing but unusable, requiring demolition and removal. The site may have to be extensively cleaned – after an intense fire, for example, the soil may be contaminated. The foundation may have been damaged beyond repair. A lot of work is usually required before the first cement can be poured or the first nail hammered in.

Use of Labor – When a new home builder has several houses under construction, even if they aren’t all in the same area, work can be scheduled for the most efficient use of carpenters, plumbers, electricians, and other workers. If one house isn’t ready for wiring, the electrician can probably work on another. When only one home is being built, the same kind of efficient scheduling is rarely possible. Labor normally accounts for the largest share of homebuilding costs.

Access to the Worksite – When new houses are under construction, there is usually no landscaping, allowing easy access to the site. Materials can be driven directly up to any side of each structure as needed. When a house is being rebuilt among existing homes, there are trees, shrubs, lawns, flowerbeds, fences and other obstructions limiting access. Materials often have to be off-loaded further away and hand carried to where they’re needed. This factor is compounded if the building site is on sloping ground. The impact on labor costs can be significant.

Special Features & Unusual Materials – Older homes and homes that have been extensively remodeled often have customized features or include materials not commonly found in homes being built today. These features and materials can be very expensive, if not impossible, to duplicate. Examples include slate or tile roofs, lath & plaster walls, coved ceilings, wainscoting, solid (instead of hollow core) doors, custom ironwork, ornamented fireplaces, exposed beam ceilings, stained glass or other leaded windows, curved staircases, slate or tile floors, and other items.

Building Code Changes – Most older homes, and many newer homes, were built during times when building codes were less strict than they are today. If you are rebuilding or restoring your home, you may need to meet the newer and more demanding building codes. Even undamaged parts of the structure may have to be rewired or replumbed to meet current codes. Building codes may also require you to replace windows with safety glass or replace roofs with fire-retardant materials. Building code changes can add thousands of dollars to the cost of restoring a damaged home.

Construction Costs Rise After Natural Disasters – In the wake of a disaster affecting a wide area – hurricanes, wildfires, etc. – the costs of building materials and contractor fees nearly always rise sharply in response to the sudden surge in demand. Even without deliberate profiteering this would normally be true because when local supplies are quickly exhausted, materials have to be brought in on an emergency basis, often from mills or factories at great distance. This may require more expensive modes of transportation and a lot of overtime pay. Whenever many homes have to be repaired or rebuilt at the same time, the cost for each will be higher than normal, sometimes much higher.

Undamaged Parts Of The Home and the Contents Must Be Protected – Once the fire is out or the windstorm has abated, all parts of the property not destroyed must be protected from further damage or looting. This can involve covering a damaged roof, missing window glass, and holes in the walls with plastic sheeting, for example, and, as soon as possible, surviving personal property items must be removed and placed in temporary storage for safekeeping.

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career summary

An extensive background in cost estimation and construction project management in civil engineering built the foundation for the combination of conventional appraisal techniques and the specialization for insurable value and the 50% FEMA Rule valuation. The familiarity with construction of all trades is vital for my work in the reserve study industry.

professional experience

2018 – current	FEMA Consultant for Florida Municipalities
2006 - current	Independent Practice Staebler Appraisal and Consulting
2011 - 2014	Special Magistrate Manatee County
2006 - 2011	Senior Project Manager Valupoint Consulting/Southeast Market Analysts
2004 - 2005	Resident Review Adjuster IMS Claims Services
2001 - 2005	Erickson Appraisers, Staff Appraiser Eminent Domain
1999 - 2000	Independent Consultant for Management and Staff Training
1993 - 1999	MLT Real Estate Management
1988 - 1997	Allied Consulting Engineers Berlin, Project Control Management
1987 - 1988	IBS Engineering Office, Management Intern, Pre-Construction Estimation
1983 - 1986	SRS Hotels, Director Housekeeping

expertise

Insurable Value Appraisal
50% FEMA Rule Appraisal
Reserve Studies and Life-Cycle Analysis/SIRS
As-Built value vs. Up-to-Code for Ordinance of Law
Cost Segregation Analysis
Pre-Construction Consulting for accelerated depreciation
Construction Cost Estimating
Construction bidding process
Project Control/Management
Site Development Supervision
Eminent Domain
Subdivision Development
Highest and Best Use Studies
Market Analysis
Due Diligence/Entitlements

valuation disciplines

Insurance Appraisals:

Condominium buildings
Highrise Buildings
Homeowner's associations – common elements
Subdivisions
Mobile home parks
Yacht clubs
Golf and Country clubs
Marinas
Historical buildings
Special use property
Sport centers
CDD districts

Mid- and high-rise buildings (among others):

Crystal Sands
One Hundred Central
Aquarius Club, LBK
Longboat Cove, LBK
Sarabande, Sarasota
Plymouth Harbor, Sarasota
Longboat Key Towers
Dolphin Tower
Plaza at Five Points
Rivo at Ringling
Gull Harbor

Reserve Studies:

Condominium Associations
Homeowner's Associations
Cooperatives
CDD Districts
Special use properties
Churches, cathedrals
Church parishes
Golf and Country Clubs
Marinas

50% FEMA Rule Appraisal

Residential single and multi-family property
Subdivision Mass Appraisal Approach
Condominium Buildings
Mobile Home Parks
Hotels and resorts
Office buildings
Marinas
Restaurants and Country Clubs
Industrial property, water treatment plant, waste transfer station
Expert Testimony for FEMA valuation and FEMA related issues

Cost Segregation

Hotels
Multifamily apartment buildings
Surgical centers
Medical Office buildings
Mobile home parks
Restaurants

education

2017	RS Designation Community Association Institute
2010	SRA Designation Appraisal Institute
2006	Florida State Certified General Appraiser
2005	Accredited Insurance Adjuster, University of Central Florida
2001	Licensed Real Estate Broker
1985	Professional Trainer, Institute for Commerce and Industry Germany
1983	Degree in Hotel Management, Steigenberger Academy

education and training

Basic Income Capitalization	Appraisal Institute
Advanced Income Capitalization	Appraisal Institute
Advanced Applications	Appraisal Institute
15-hour USPAP	Appraisal Institute
Residential Market Analysis and Highest and Best Use	Appraisal Institute
Residential Site Valuation and Cost Approach	Appraisal Institute
Real Estate Finance Statistics and Valuation Modeling	Appraisal Institute
Advanced Residential Applications and Case Studies	Appraisal Institute
Advanced Residential Report Writing	Appraisal Institute
Analyzing Distressed Real Estate	Appraisal Institute
Florida Supervisor Trainee Roles and Rules	Appraisal Institute
Florida State Law Update for Real Estate Appraisers	Appraisal Institute
Business Practices and Ethics	Appraisal Institute
Appraisal of Residential Property Foreclosure	Appraisal Institute

An Introduction to Valuing Green Buildings	Appraisal Institute
General Market Analysis and Highest and Best Use	Appraisal Institute
The New Residential Market Conditions Form	Appraisal Institute
Subdivision Valuation	Appraisal Institute
The Discounted Cash Flow Model	Appraisal Institute
Analyzing Tenant Credit Risk	Appraisal Institute
Commercial Lease Analysis	Appraisal Institute
Fundamentals of Separating Assets	Appraisal Institute
Advanced Spreadsheet Modeling	Appraisal Institute
Evaluating Commercial Construction	Appraisal Institute
Residential Cost Estimating	R. S. Means
Commercial Cost Estimating	R. S. Means
Building Envelope Symposium	IIBEC
Seminars/Education during Annual Convention	IICEC

professional affiliations

The Appraisal Institute
 GCBX, Gulf Coast Builders Exchange
 IIBEC, International Institute of Building Enclosure Consultants
 CAI, Community Association Institute
 Florida Flood Plain Manager's Association
 Association of State Flood Plain Managers

Current:

2023 Chair of the Nominating Committee Florida Gulf Coast Chapter, Appraisal Institute

Past:

2022 President Florida Gulf Coast Chapter, Appraisal Institute
 2021 Vice-President Florida Gulf Coast Chapter, Appraisal Institute
 2020 Appraisal Institute, National Nominating Committee for Region X
 2020 Treasurer, Florida Gulf Coast Chapter, Appraisal Institute
 2019 Secretary, Gulf Coast Chapter of the Appraisal Institute
 2015-2018 Region X Representative Appraisal Institute
 2015-2017 Delegate Leadership and Advisory Council of the Appraisal Institute
 2011-2014 Board Member Appraisal Institute Florida Gulf Coast Chapter
 2011-2014 Board Member CAI Community Association Institute
 2011-2013 Treasurer CAI Community Association Institute
 Past Florida Delegate Legislative Alliance Community Association Institute, CAI
 2011 Graduate of Public Leadership Institute
 Board Member Habitat for Humanity
 Chair Junior Leadership Manatee
 2003 Graduate Manatee Leadership
 Lieutenant Governor Kiwanis District Berlin
 Member Kiwanis Club of Bradenton
 Member Kiwanis Club of Lakewood Ranch

speaking engagements, among multiple others

Manatee Association of Realtors, Commercial Brokers: "Cost Segregation Analysis and its advantages for your commercial clients"

Community Association Institute: "Florida Law Changes for Condominium Associations"
Multiple Seminars and Presentations

Multiple Flood Expert Panels

The 50% FEMA Rule, 2020 Virtual Conference FFMA

Multiple presentations and educational seminars for municipalities throughout Florida

Publications

2021 The Appraisal Journal: "Capital Reserve Studies", peer reviewed article

2017 The Appraisal Journal: "The 50% FEMA Rule Appraisal", peer reviewed article

2017 Swango Award Recipient for "The 50% FEMA Rule Appraisal"

2018 The 50% FEMA Rule In the Hurricane Aftermath, Community Magazine, CAI

The 50% FEMA Rule, 5/2019 The Insider, ASFPM

The West Florida Wire: Accurate Insurance Appraisal Reports

Community (CAI Magazine): The Underfunded Association

2016 The Underfunded Association, Community Magazine, CAI

Reserve Study and Insurance Appraisal Handbook for Managers and Board Members

seminars (Authored and Taught by Patricia Staebler)

"The 50% FEMA Rule Appraisal" – a national webinar for the Appraisal Institute

"The 50% FEMA Appraisal" registered in Florida for Appraiser CEU credits

"Flood Zones and their Influence on Coastal Communities and their Construction Projects"
registered in Florida for Community Association Managers CEU credits

Reserve Studies – Overview and Discussion

Insurance Appraisals – Minimum Contents

Insurance Appraisals and their Complexity

Reserves – From Measuring the Component to Pooling or Non-Pooling

Insurance Replacement Valuation - a national webinar for the Appraisal Institute

AI Connect Seminar: Insurance Appraisal – An Emerging Appraisal Discipline

"Insurance Appraisal" registered in Florida for Appraiser CEU credits

litigation support and expert testimony

- 50% FEMA Rule – Substantial Improvement/Substantial Damage
- Construction Replacement Value – Litigation support and expert witness for construction defects and insurance issues
- Reserve Studies – Retrospective Studies for Turnover issues (underfunded, underinsured)
- Association vs. Developer litigation – Turnover/Construction defect

- Commercial Building Owner vs. Condominium Association – Reserve budget and operating cost participation

languages

Bilingual	German/English
Fluent	Italian
Conversational	French

