



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**

**May 19, 2026**

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 the client and the insurance provider/agent.

In order to complete this work, my associate inspected the buildings and site on April 24, 2026 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 April 24, 2026 (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	\$192,710,546	\$136,531,785
Common Buildings	\$4,228,493	\$3,894,406
Site Improvements	\$7,340,695	
Carports	\$8,132,000	
For detailed values by building, refer to pages 74ff		



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 Staebler, RS, SRA*



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Patricia E. Staebler, RS, SRA  
Designated Reserve Specialist RS 350  
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 associate, Mary Wilk, 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, 2026.
- As of the date of this report, I have completed the continuing education program for Designated members of the Appraisal Institute until 01/01/2031.

*Patricia Staebler, RS, SRA*

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Patricia E. Staebler, RS, SRA  
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.



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### 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.

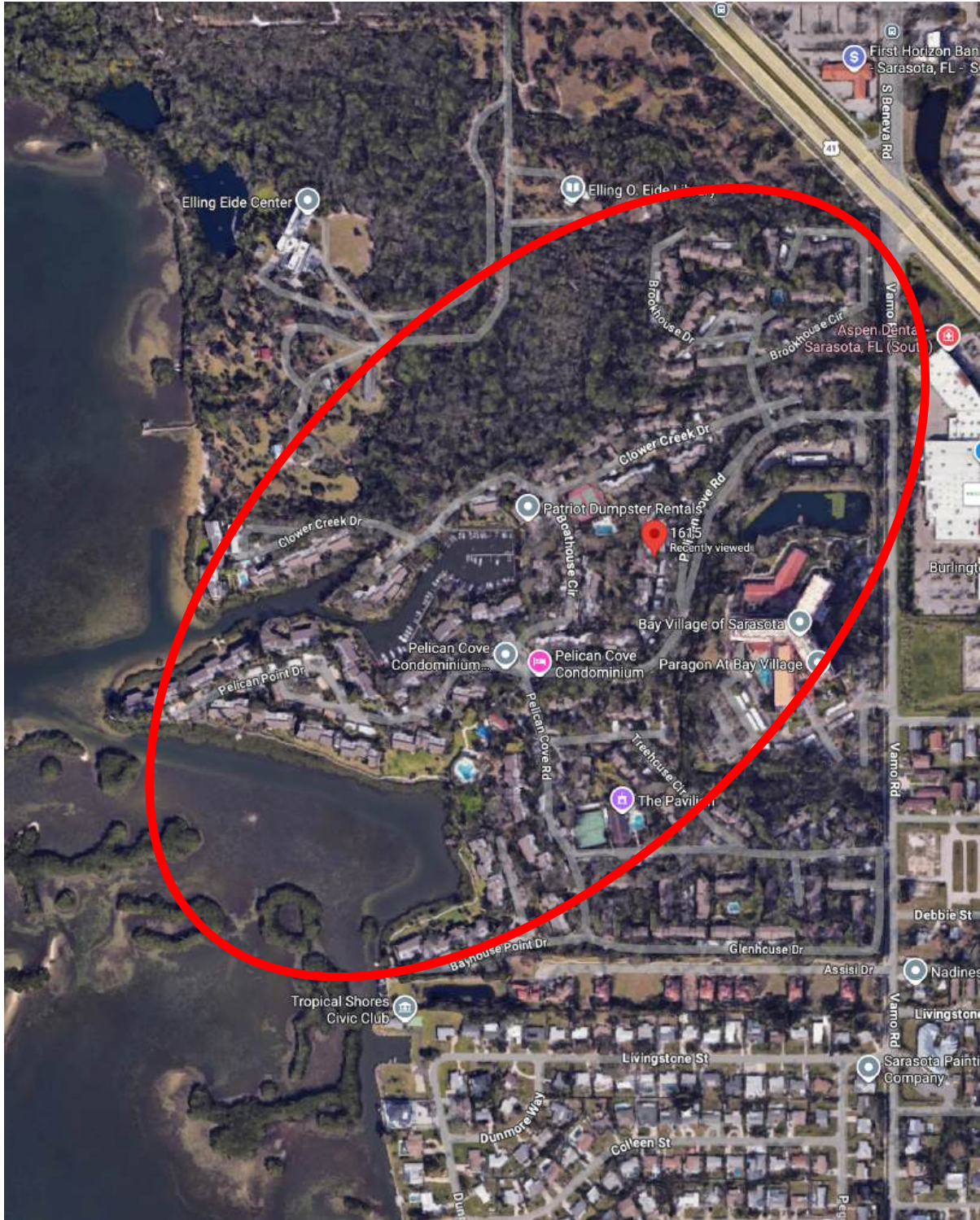
Section	4-unit	6-unit	8-unit	10-unit	12-unit	14-unit	16-unit	18-unit	20-unit	22-unit	24-unit	Total
1			1	1	1	1		1			1	6
2					3							3
3					2							2
4										1		1
5					3							3
6									1			1
7						2		1				3
8							1					1
9		1	1			2	1					5
10					4							4
11				1		1	2					4
12		1		1		1						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

Site improvements consist of six in-ground pools and pool decks, a spa, four tennis courts, 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



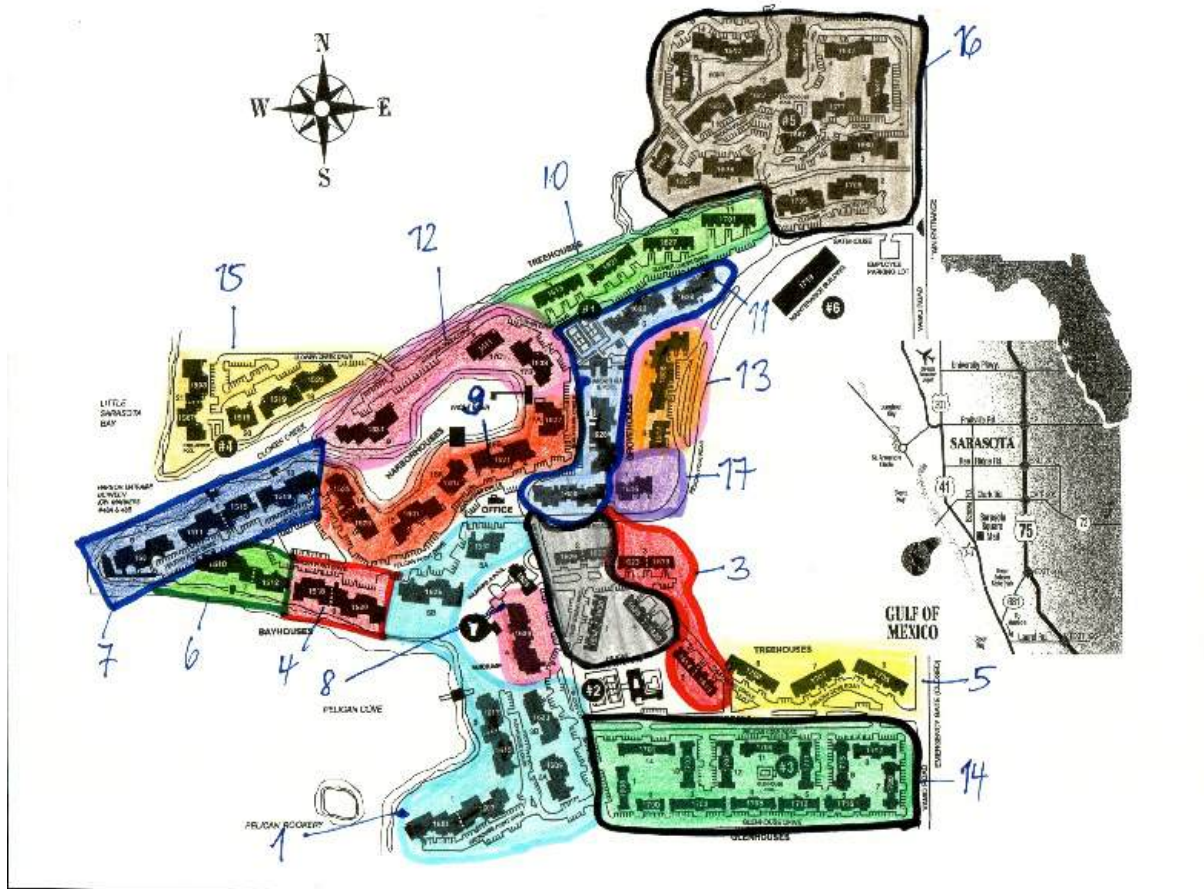


Aerial View Close



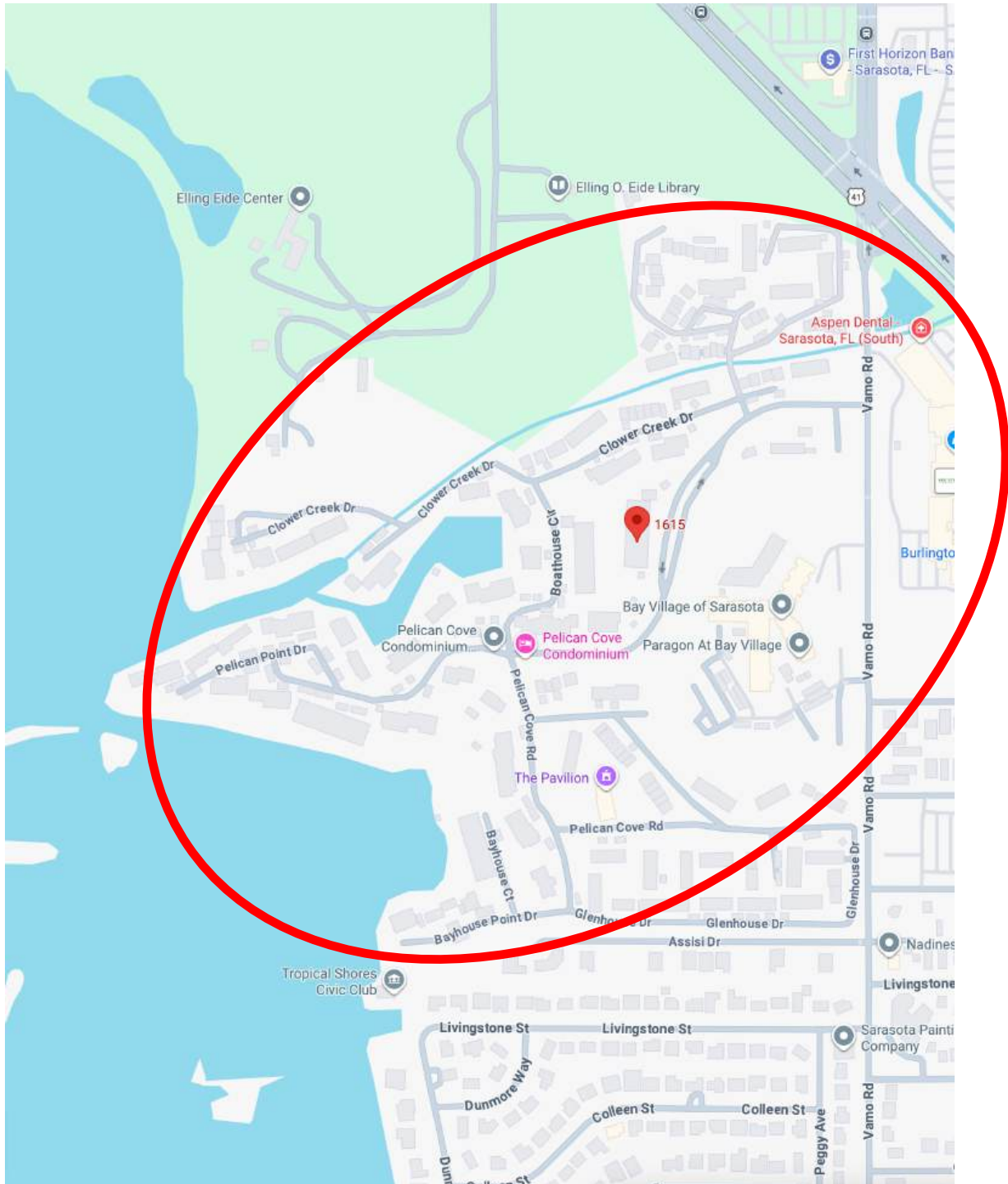


Complex Map by Sections



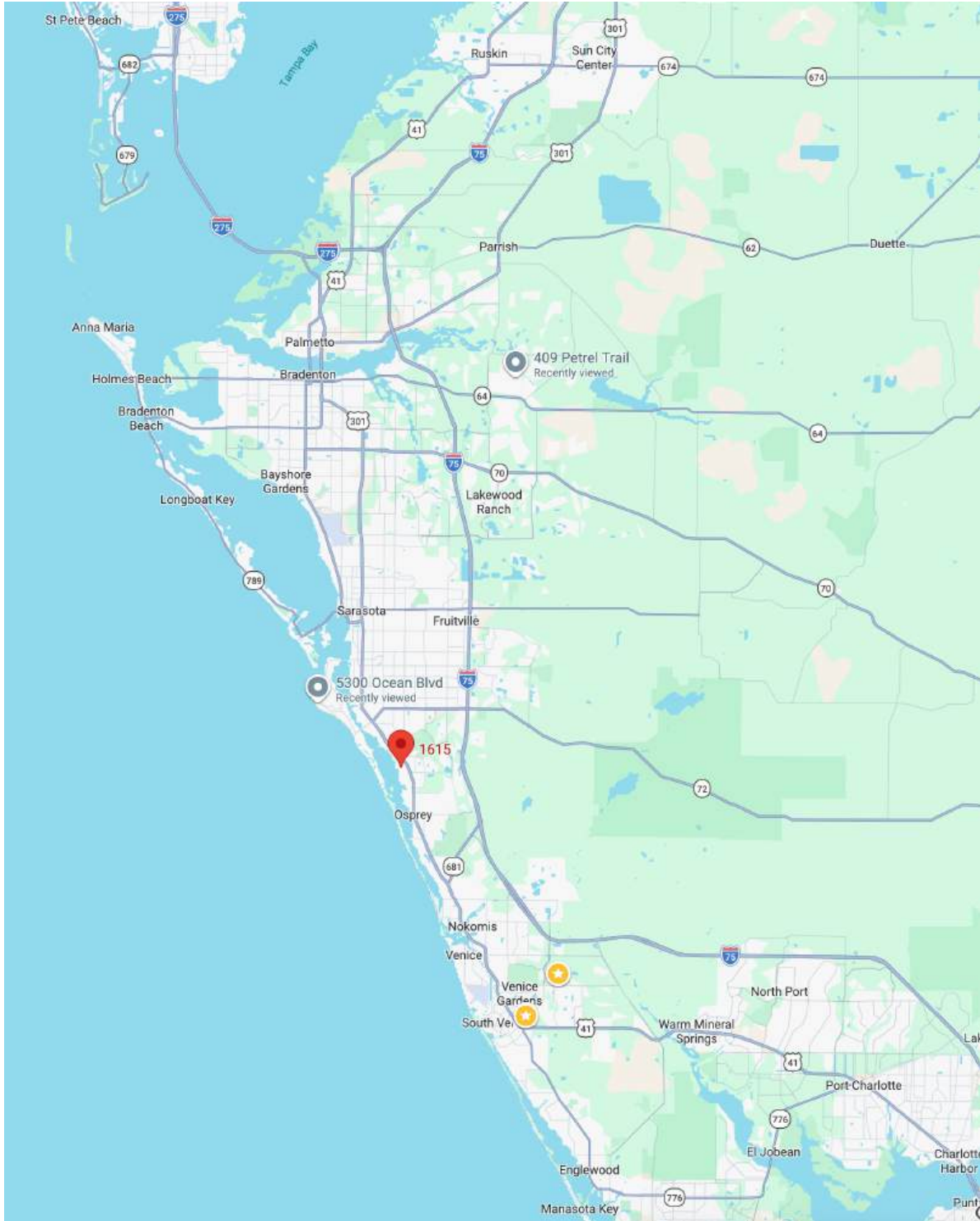


### Location Map



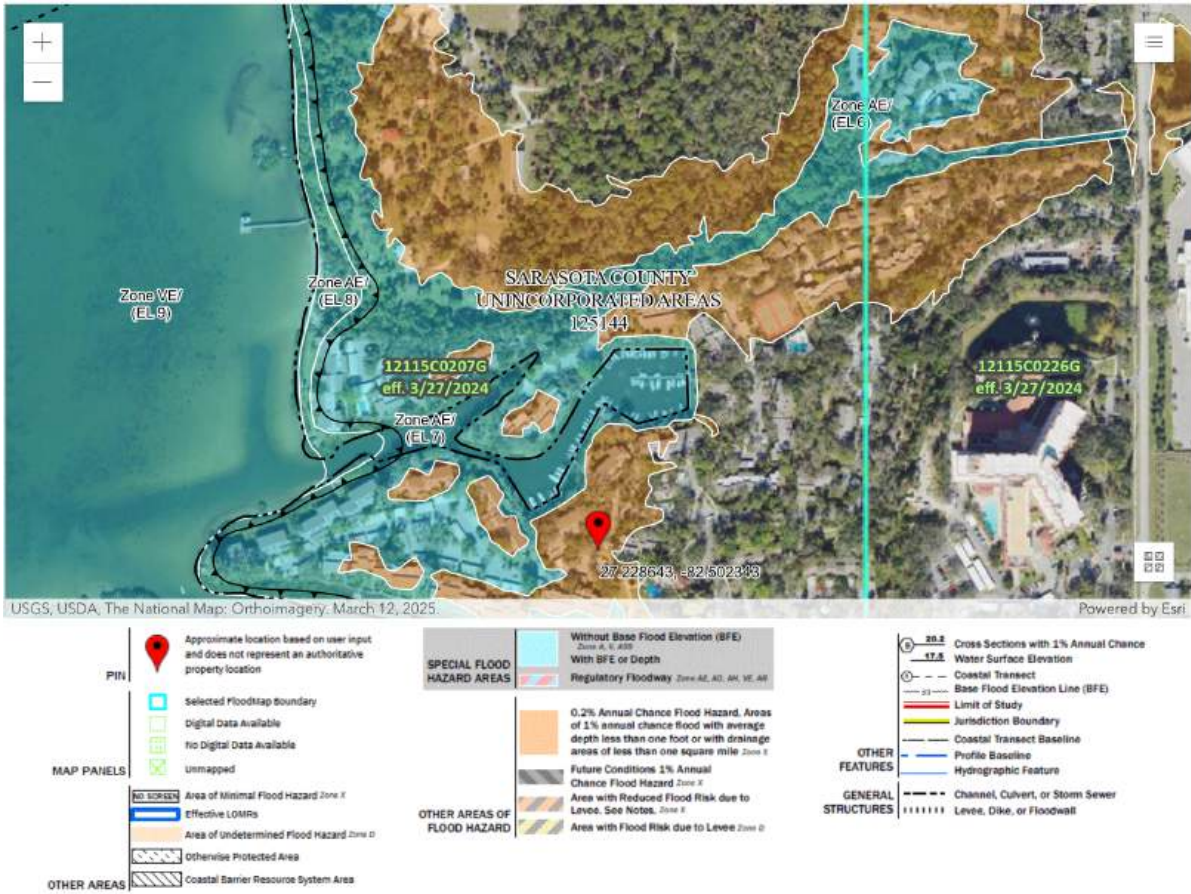


### Regional Location Map





### Flood Map



The subject property is located in zone AE with base flood elevations of 6 feet and 7 feet, according to FEMA FIRM panels 12115C0207G and 12115C0226G, effective March 27, 2024.



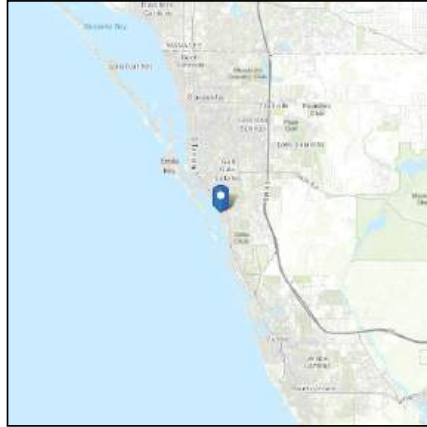
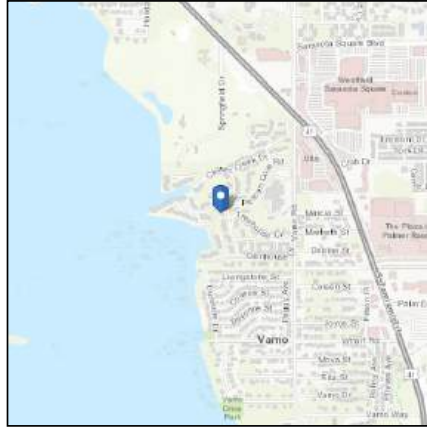
### Wind Speed Location Map



**Address:**  
1615 Pelican Cove Rd  
Sarasota, Florida  
34231

### ASCE Hazards Report

**Standard:** ASCE/SEI 7-22     **Latitude:** 27.228286  
**Risk Category:** II     **Longitude:** -82.501686  
**Soil Class:** Default     **Elevation:** 14.517080904179121 ft (NAVD 88)



### Wind

**Results:**

Wind Speed	150 Vmph
10-year MRI	79 Vmph
25-year MRI	99 Vmph
50-year MRI	112 Vmph
100-year MRI	125 Vmph
300-year MRI	140 Vmph
700-year MRI	150 Vmph
1,700-year MRI	160 Vmph
3,000-year MRI	168 Vmph
10,000-year MRI	177 Vmph
100,000-year MRI	206 Vmph
1,000,000-year MRI	226 Vmph

Data Source: ASCE/SEI 7-22, Fig. 26.5-1B and Figs. CC.2-1–CC.2-4, and Section 26.5.2  
Date Accessed: Mon Apr 20 2026

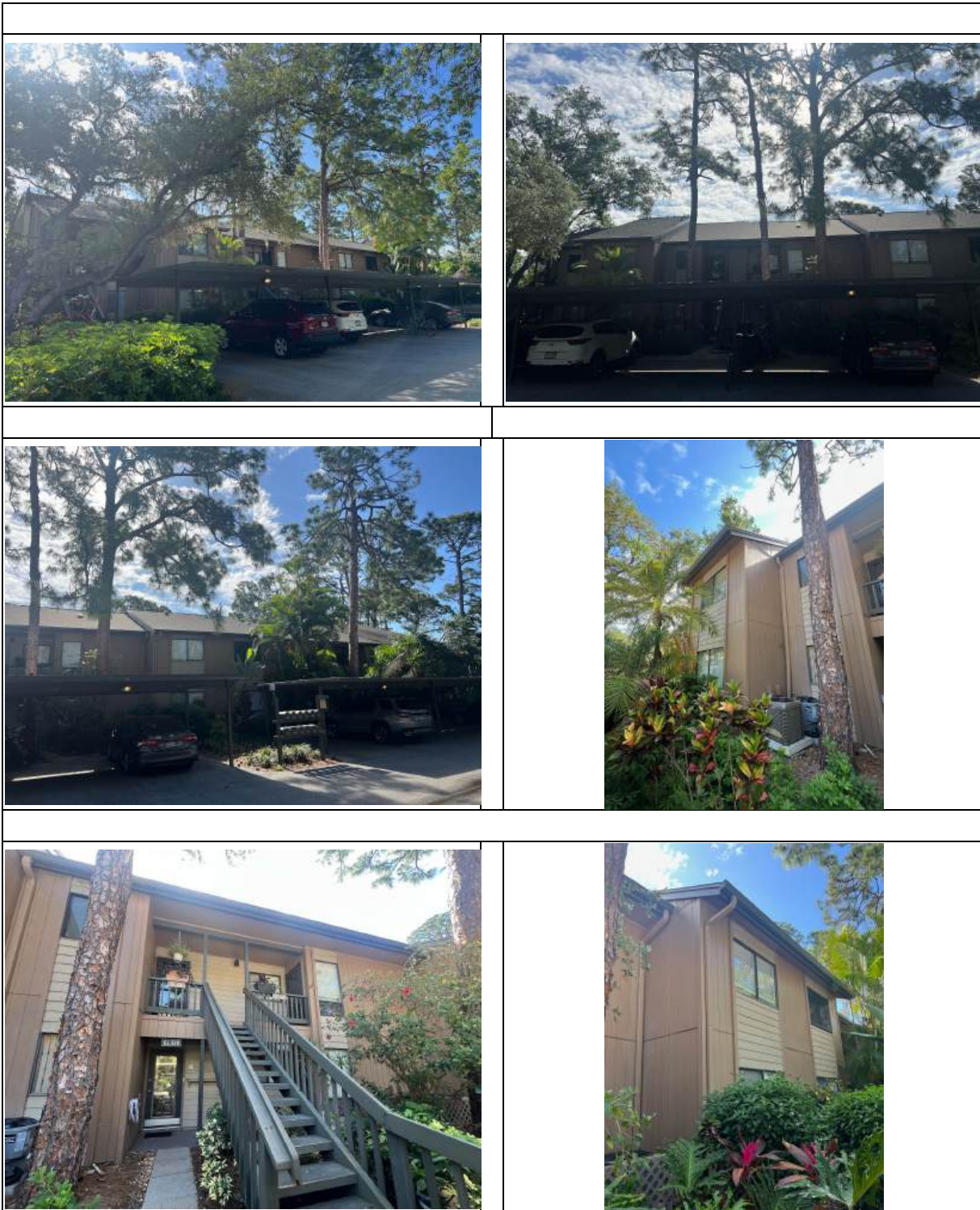


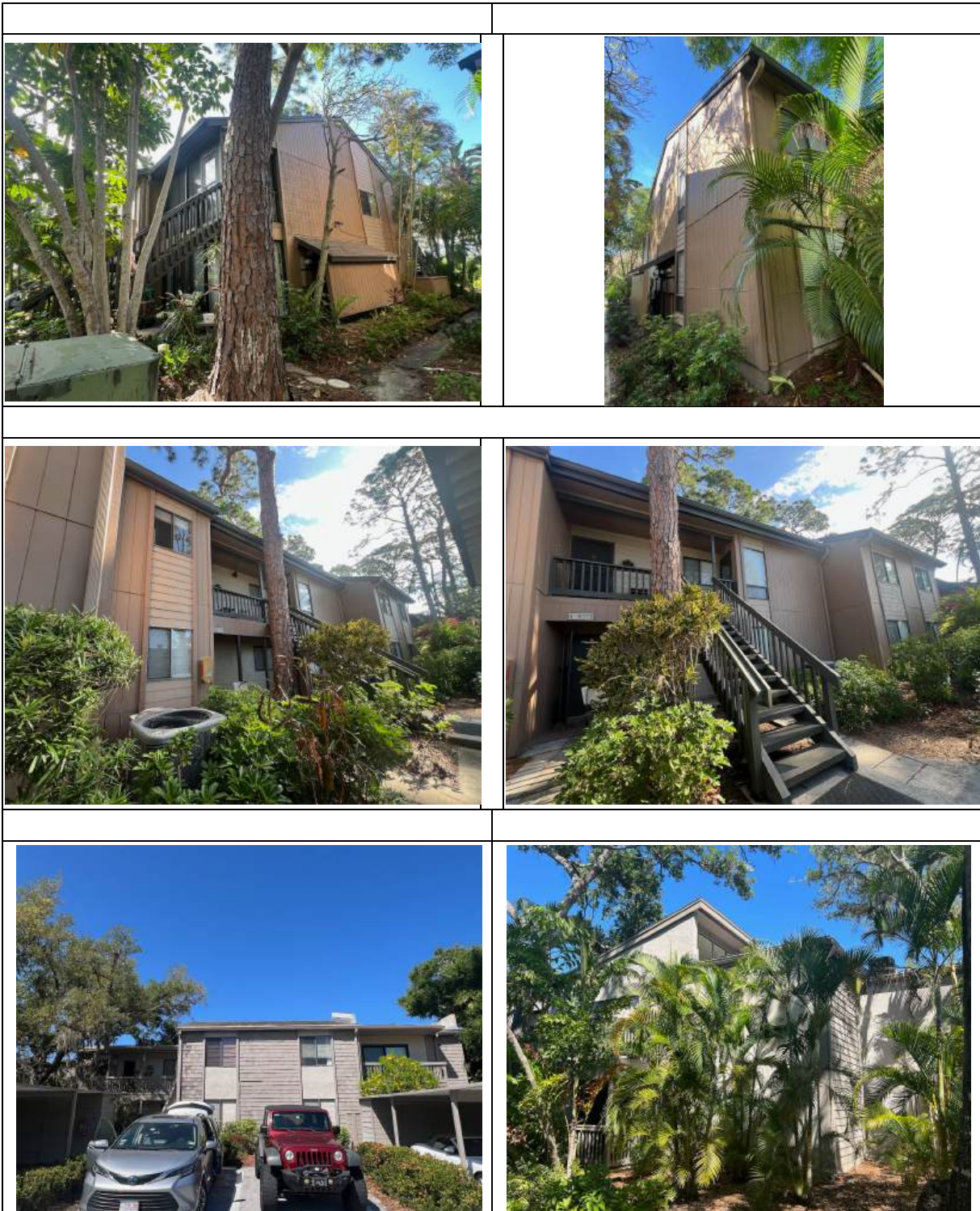
### Photo Section

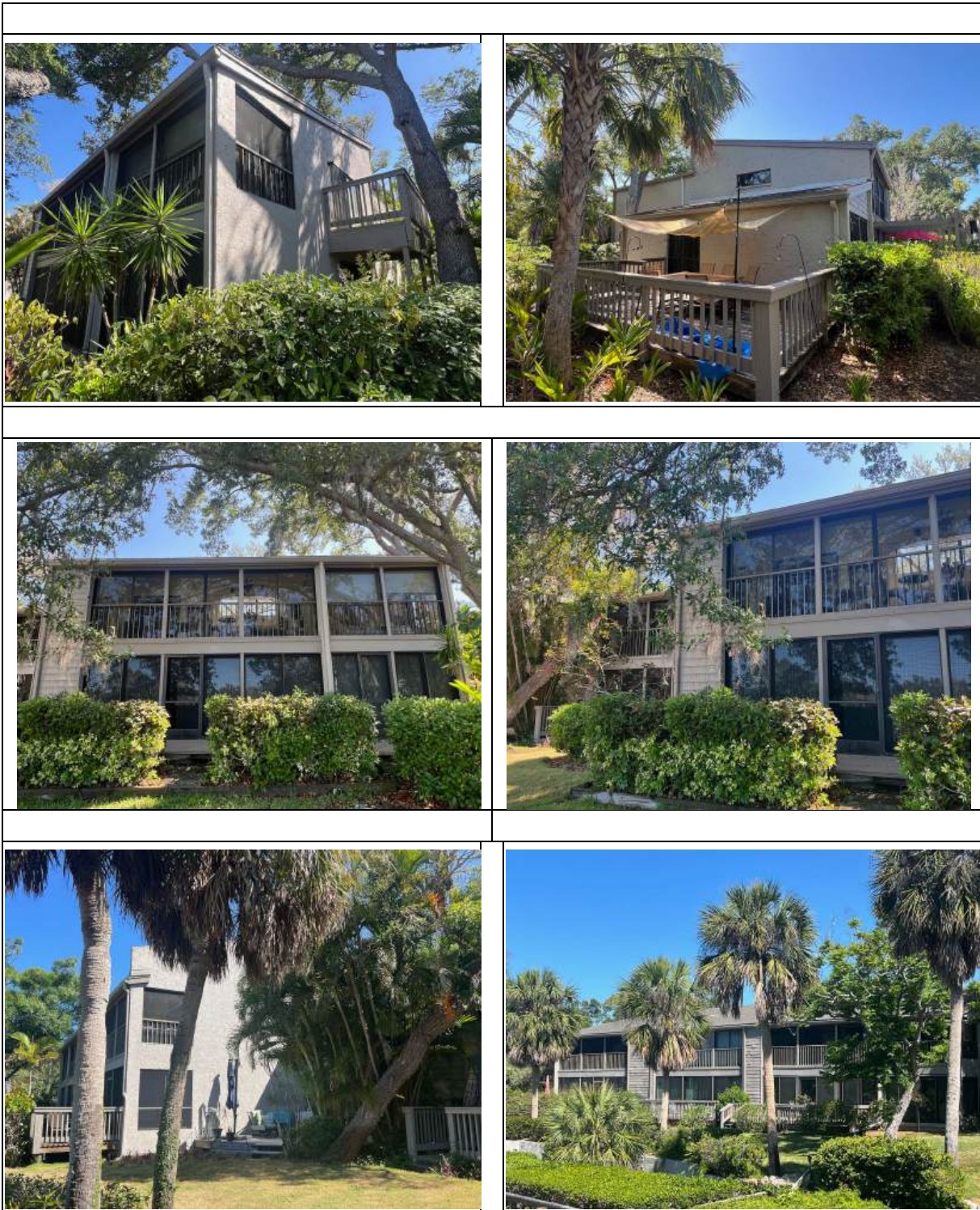
Typical Building Elevations







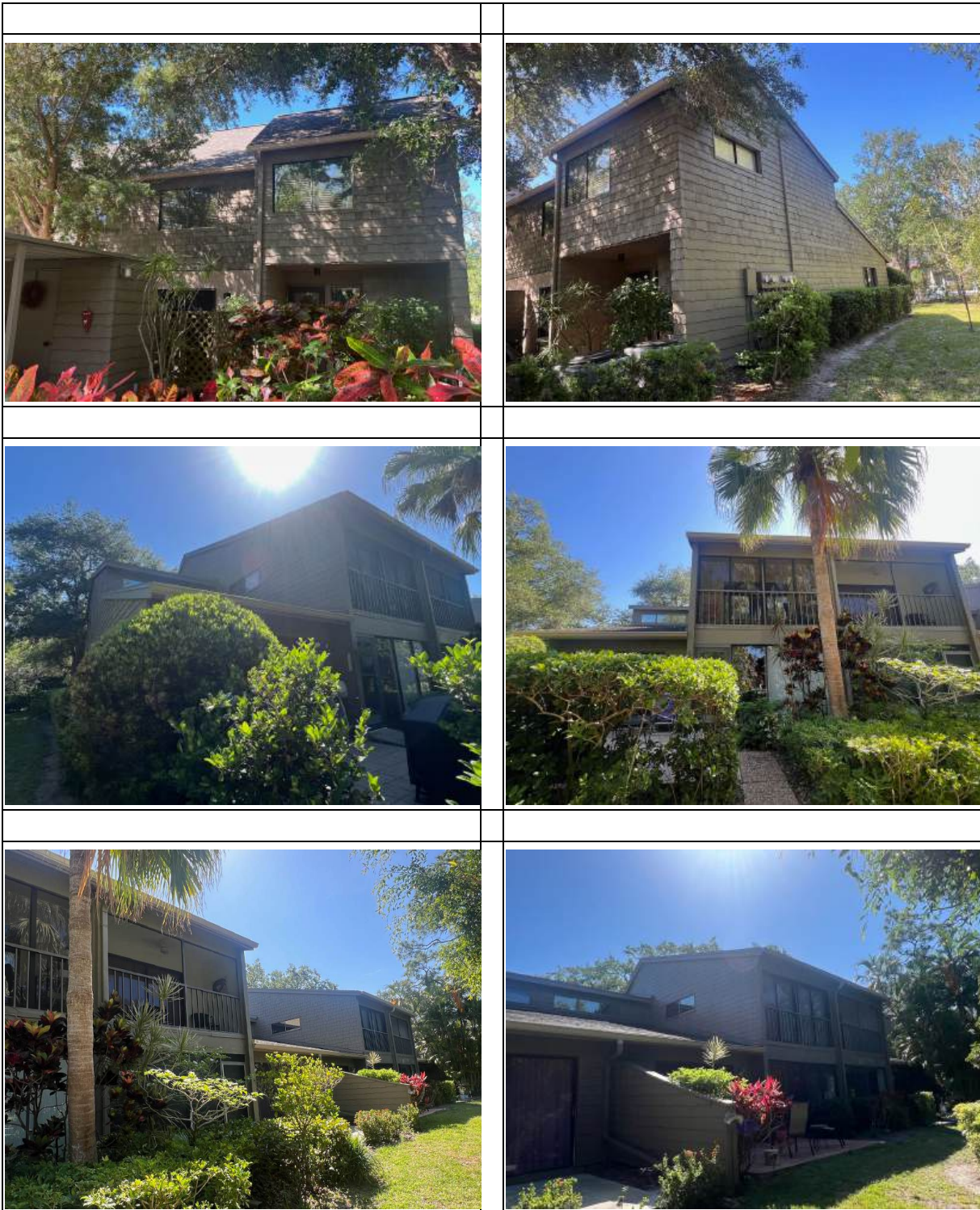






Typical Building Elevations – Townhomes/Treehouses







Typical Residential Interior Build-Out



Typical Carports





Typical Carports with Storage



Office Building Elevations



Entry Porch with ADA Ramp





Office Interior





Guardhouse Elevations



Interior



Gate Arms, Tag Reader, and Cameras



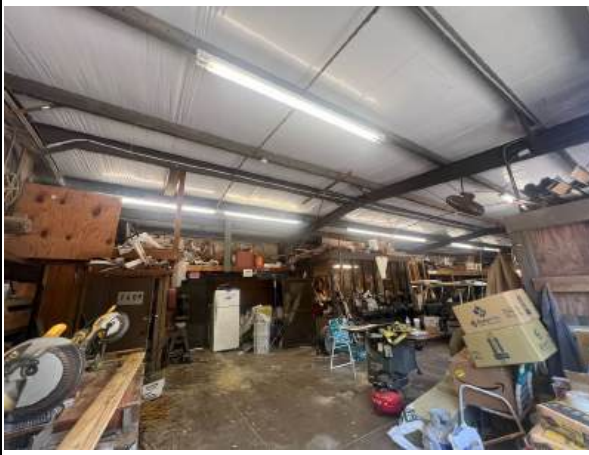


Maintenance Building Elevations





Maintenance Interior



Storage Building and Sheds





Diesel Tank



Nifty Lift



Lumber Yard



Gated Fence



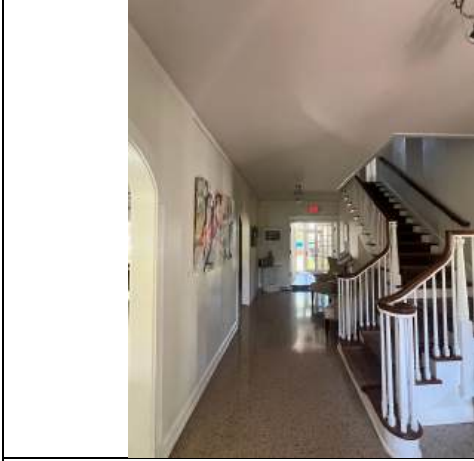


Wilbanks Clubhouse Elevations





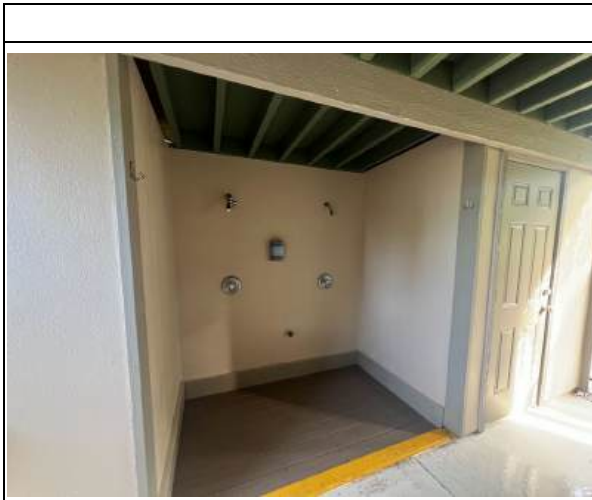
Wilbanks Interior





Wilbanks Pool Restroom Building





Wilbanks Pool



Pool Equipment Structure



Pool Heater and Equipment





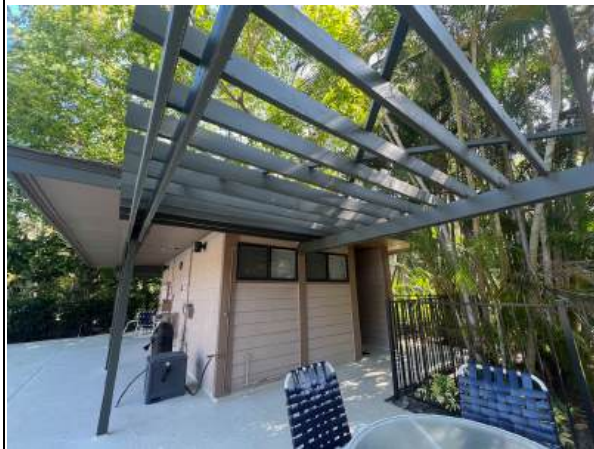
Walkways with Trellis




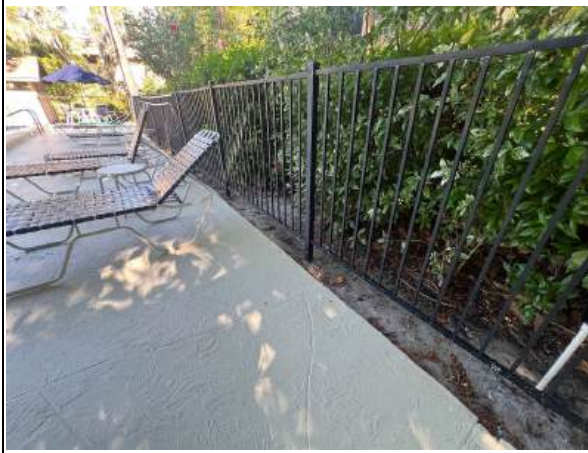

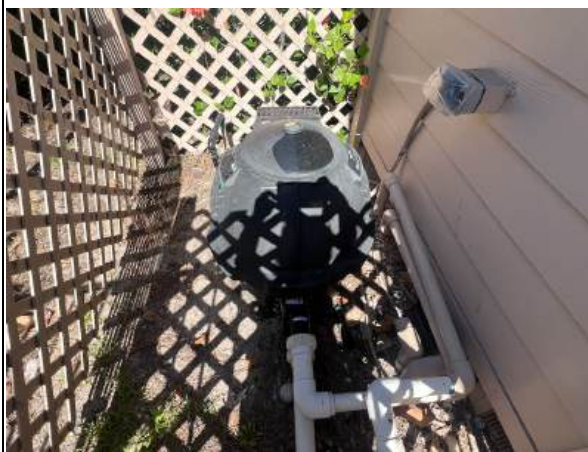


Canvas Sun Shade



Glenhouse Pool Restroom Building





Glenhouse Pool	Pool Fence
 A photograph of a rectangular swimming pool with a concrete deck, surrounded by trees and a building in the background.	 A photograph showing a black metal fence along a concrete pool deck, with a lounge chair and pool equipment visible.
Pool Equipment Building	Pool Heater
 A photograph of a small, tan-colored building with a gabled roof, likely used for pool equipment, with a life preserver mounted on the wall.	 A photograph of a white pool heater unit mounted on a wall, with a black metal grate in front of it.
Pelican Pavilion Elevations	
 A photograph showing a wide view of a building with solar panels on the roof, a pool, and palm trees under a clear blue sky.	 A photograph of a building entrance with a ramp, solar panels on the roof, and a clear blue sky.

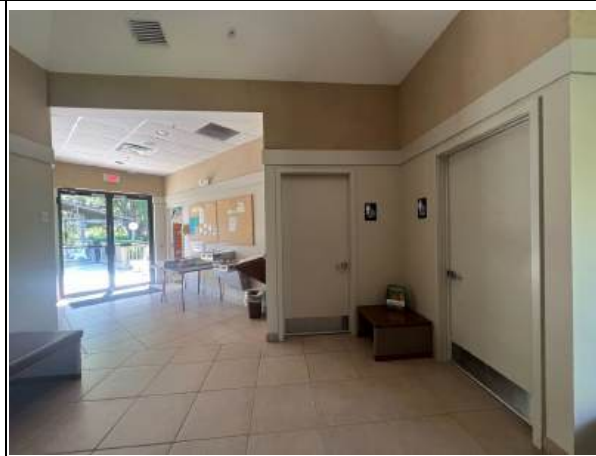




Fire Safety – 100% Sprinkled



Pelican Pavilion Interior











Fire Suppression System





Pelican Pool	Pool Heater
	
Pool Equipment Structure	
	
Pavilion	
	



Tennis/Pickleball Courts



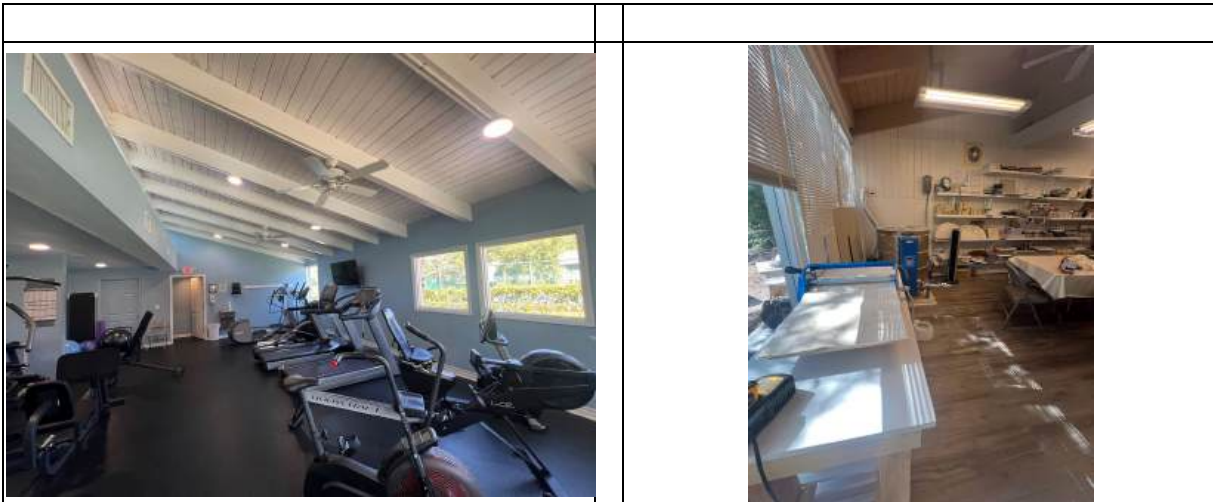
Harbor Club Elevations





Harbor Club Interior





Harbor Club Pool and Spa



Pool Equipment Structure







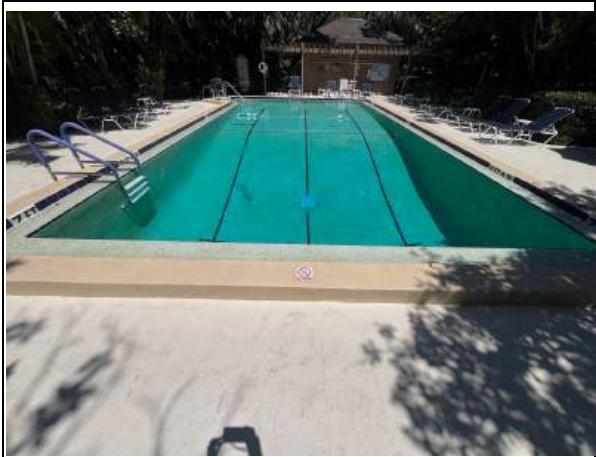

Pool Heater

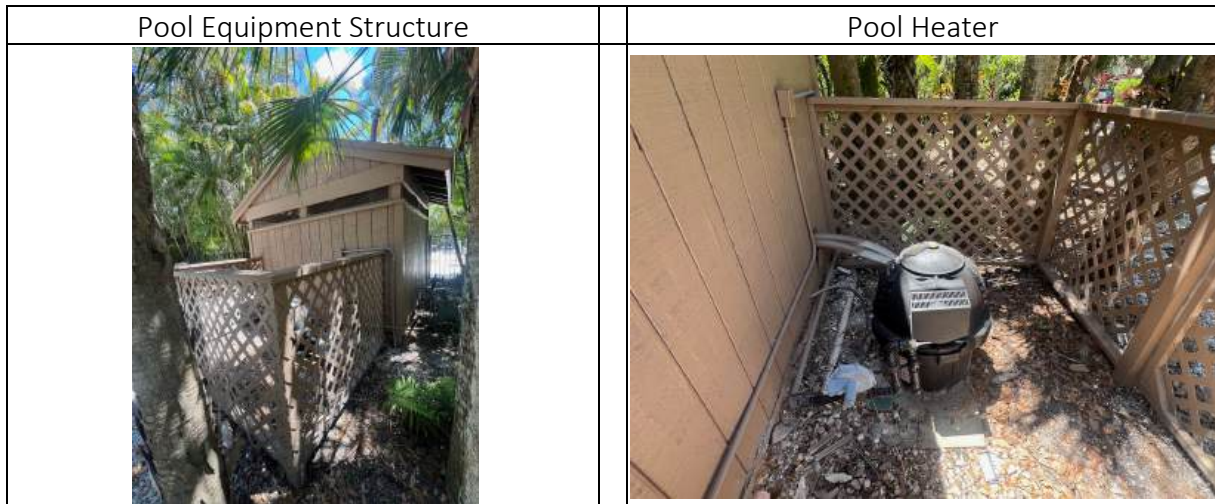




<p>Pool Fence</p>	<p>Tennis Courts</p>
 A black metal fence runs along a concrete path next to a pool area. There are trees and a building in the background.	 Two tennis courts with green and blue surfaces, enclosed by a green chain-link fence. A tall light pole is visible in the background.
<p>Far Harbor Pool Restroom Building</p>	
 A small, light-colored restroom building with a white door and a concrete deck. There are palm trees and other vegetation in the background.	 A side view of the restroom building, showing its light-colored siding and a concrete deck. The sky is blue with some clouds.
<p>Far Harbor Pool</p>	<p>Pool Equipment Structure</p>
 A rectangular swimming pool with clear blue water, surrounded by a concrete deck. There are lounge chairs and a building in the background.	 A pool equipment structure with a concrete deck. There are lounge chairs, a life preserver, and a small table in the foreground. The structure is light-colored with a dark roof.



<p>Pool Heater</p>	<p>Ramp and Fence</p>
 A black pool heater unit on a concrete pad with associated piping and electrical components.	 A concrete ramp leading to a pool area, bordered by a black metal fence.
<p>Brookhouse Pool Restroom Building</p>	
 A view of the Brookhouse Pool area with lounge chairs and a restroom building in the background.	 A view of the pool fence and a covered walkway area.
<p>Brookhouse Pool</p>	<p>Pool Fence</p>
 A view of the Brookhouse Pool with lane lines and a diving board.	 A view of the pool fence and a concrete walkway.

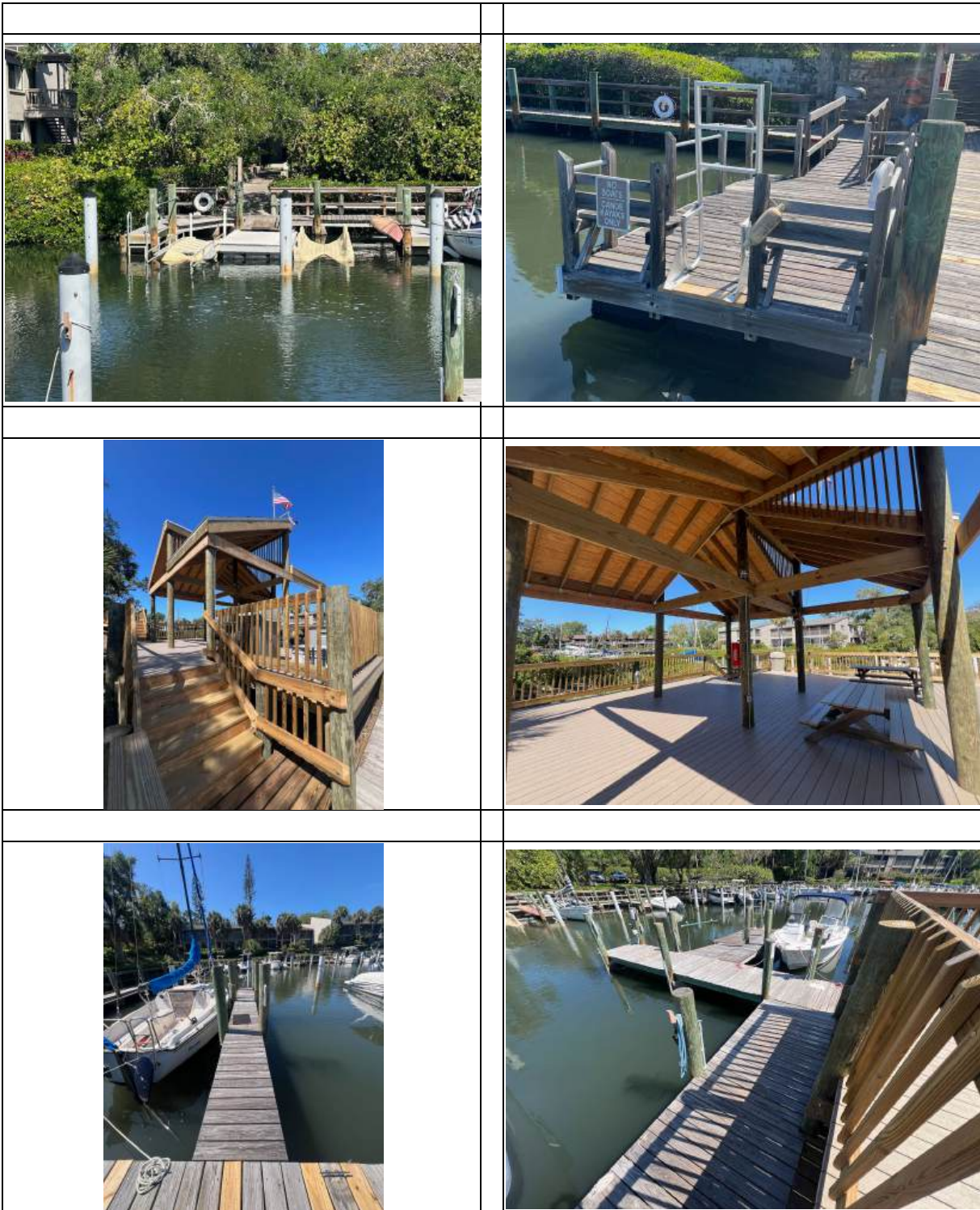


Yacht Basin/Harbor



Docks, Slips, Observation Platform and Kayak Storage/Launch







Vehicular Bridges



Pedestrian Bridges, Walkways, Fishing Piers and Decks





Basketball Court	Dog Park
 A photograph of an outdoor basketball court. The court is paved with concrete and has a basketball hoop and backboard. The court is surrounded by a chain-link fence and is situated in a wooded area with many trees.	 A photograph of a dog park. The park is enclosed by a chain-link fence and has a ground covered in brown mulch. There are trees and a building visible in the background.



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	Asphalt Shingle	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

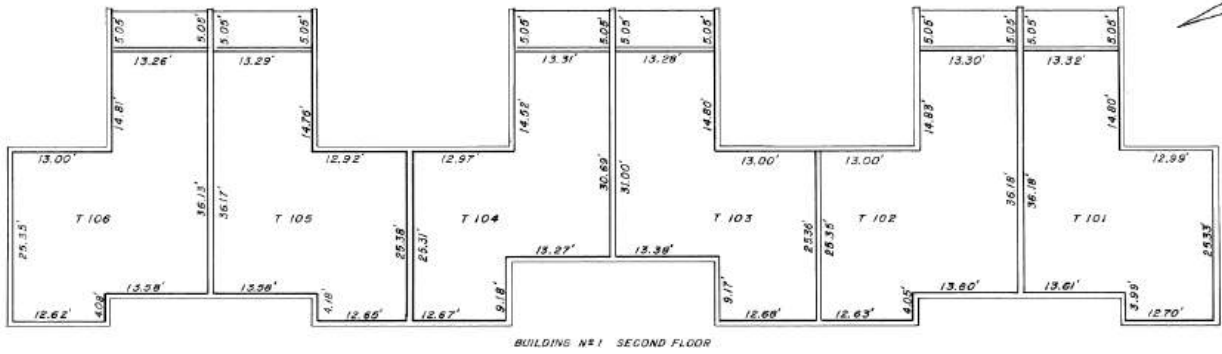
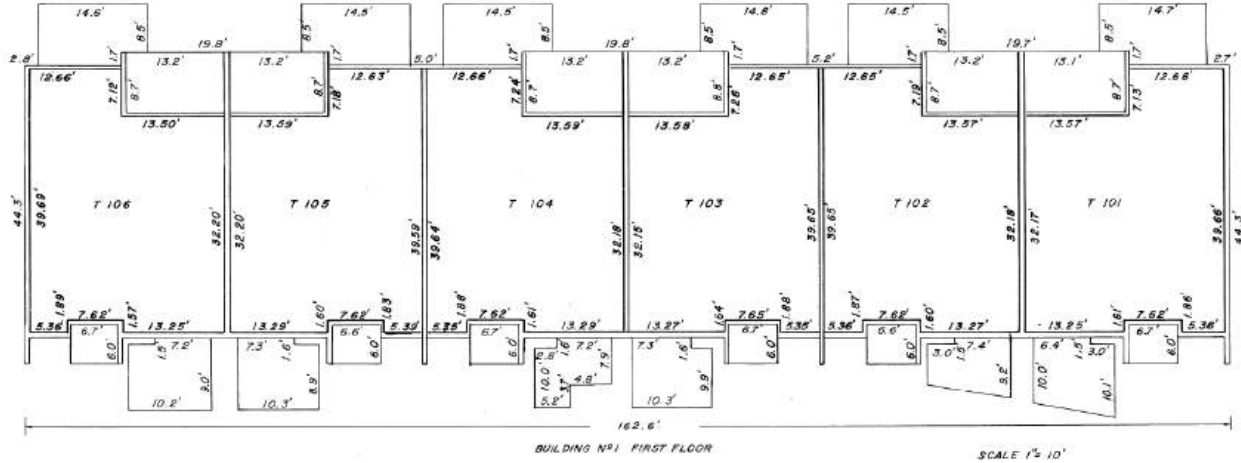


Improvement Description, continued			
Building	Pool Restroom Buildings & Pool Equipment Buildings; Gate House	Office Building	Maintenance Building
Construction	ISO 1, Wood Frame	ISO 2, Joisted Masonry	ISO 3, Non-Combustible Metal
Stories	1	2	1
Foundation	Footer	Footer	Footer
Floor System	Concrete Slab	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

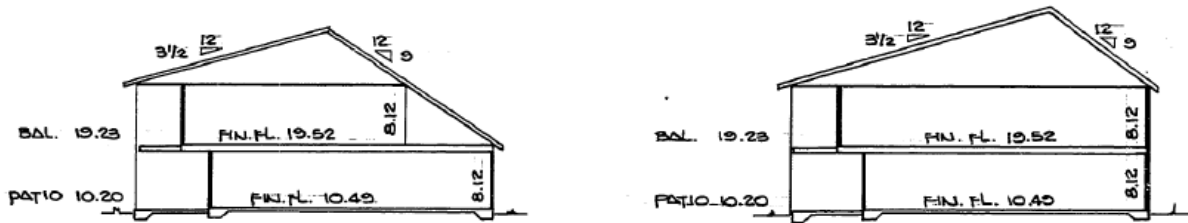


Excerpts from the Condominium Plat Book

Typical 6 Plex, Treehouses (Townhomes)

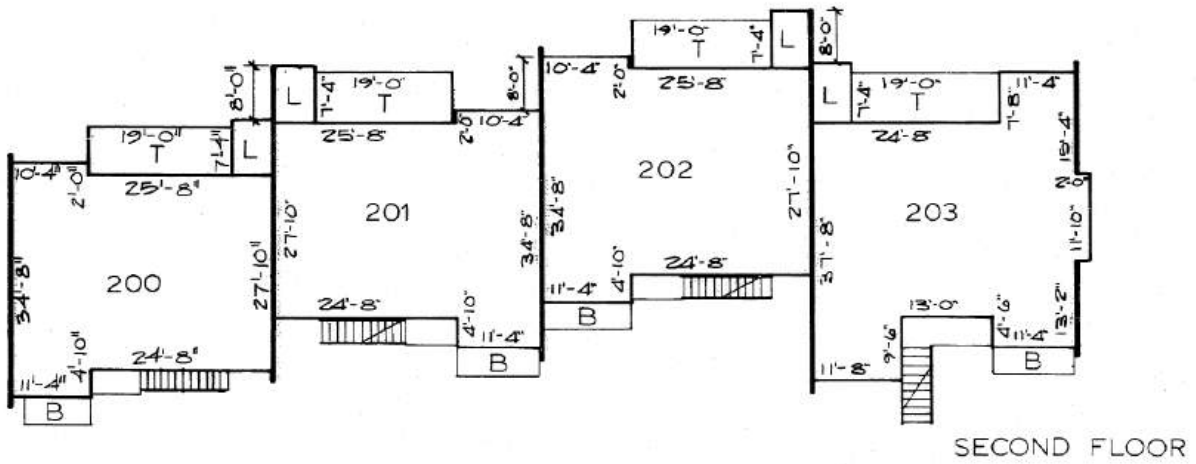
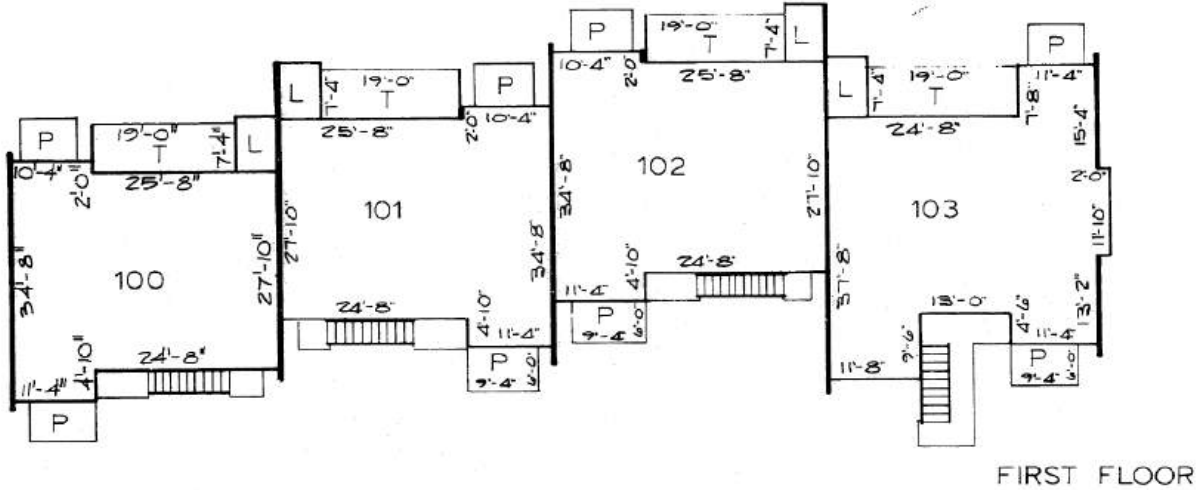


Typical Side Elevation



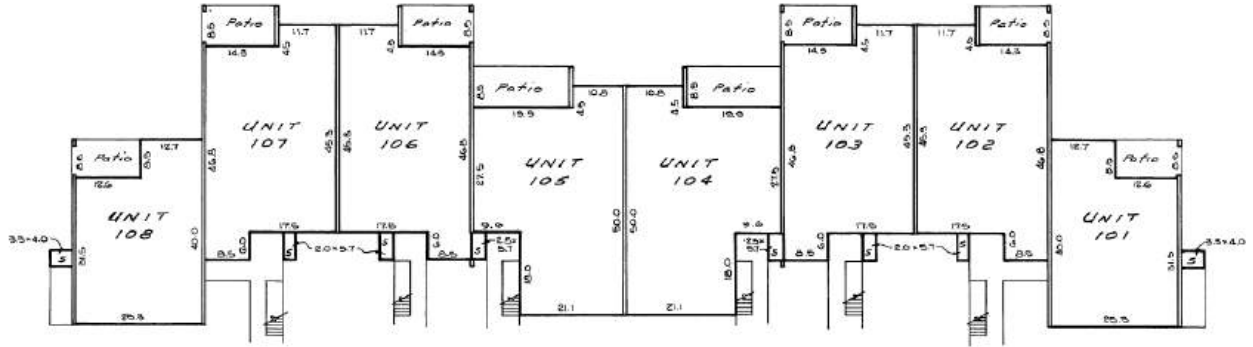


Typical 8 Plex, Brookhouses

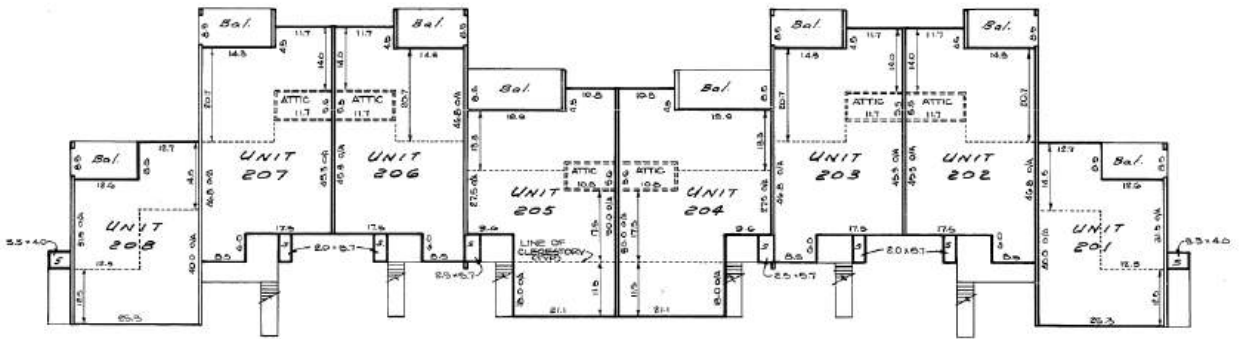




### Typical Floor Plan, Grovehouses

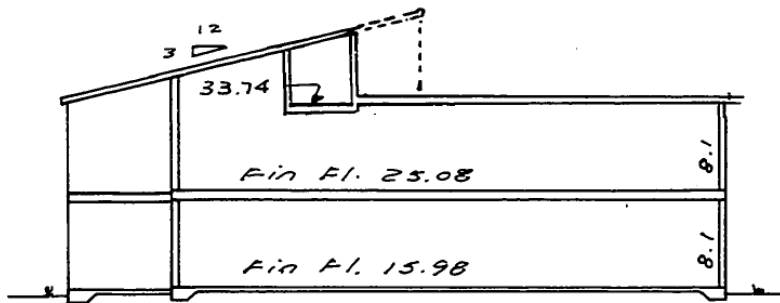


FIRST FLOOR PLAN



SECOND FLOOR PLAN

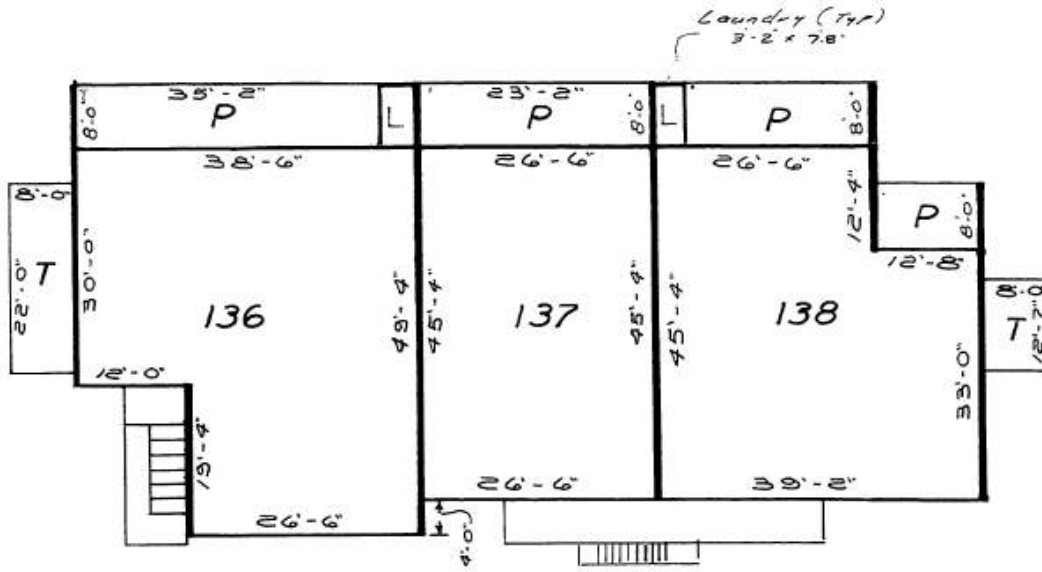
### Typical Side Elevation with Attic



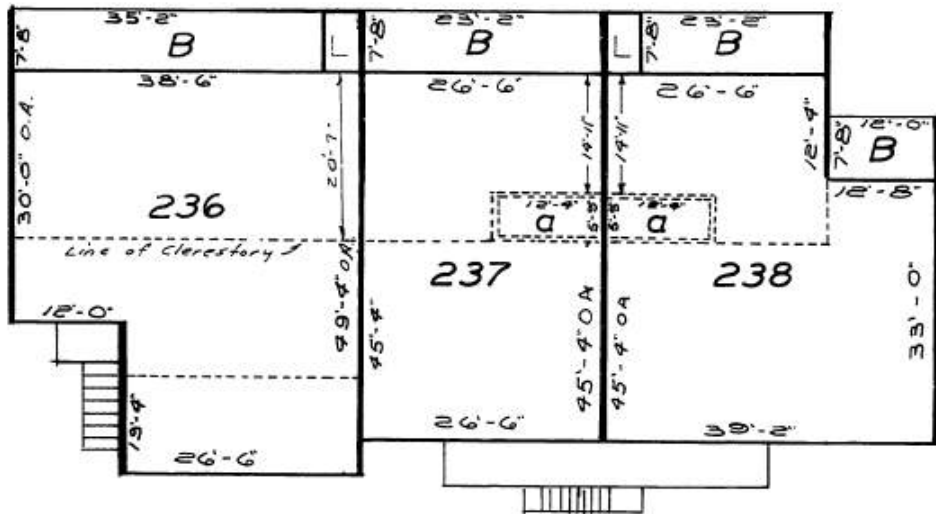
UNITS 106 - 206 - 107 - 207



Typical 6 Plex, Harborhouses



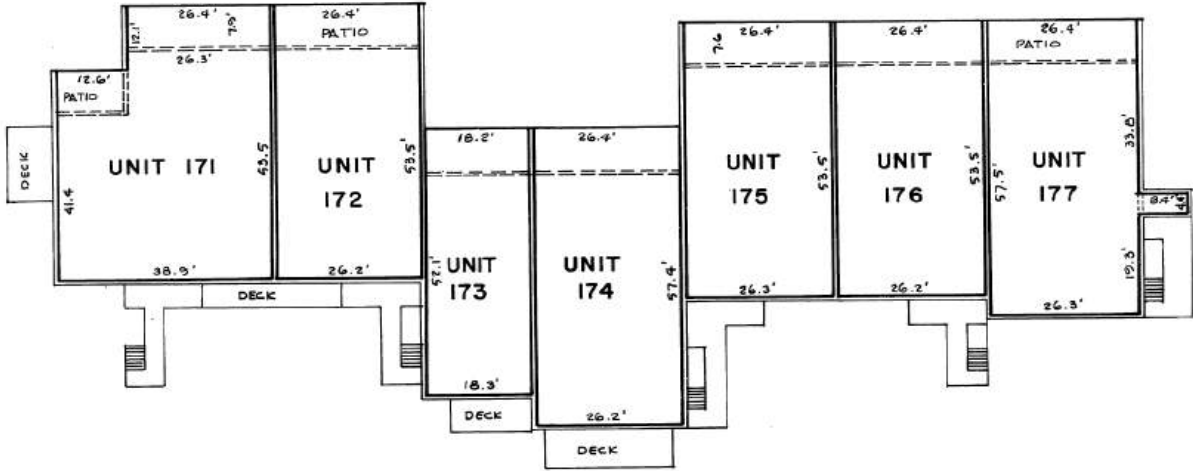
First Floor



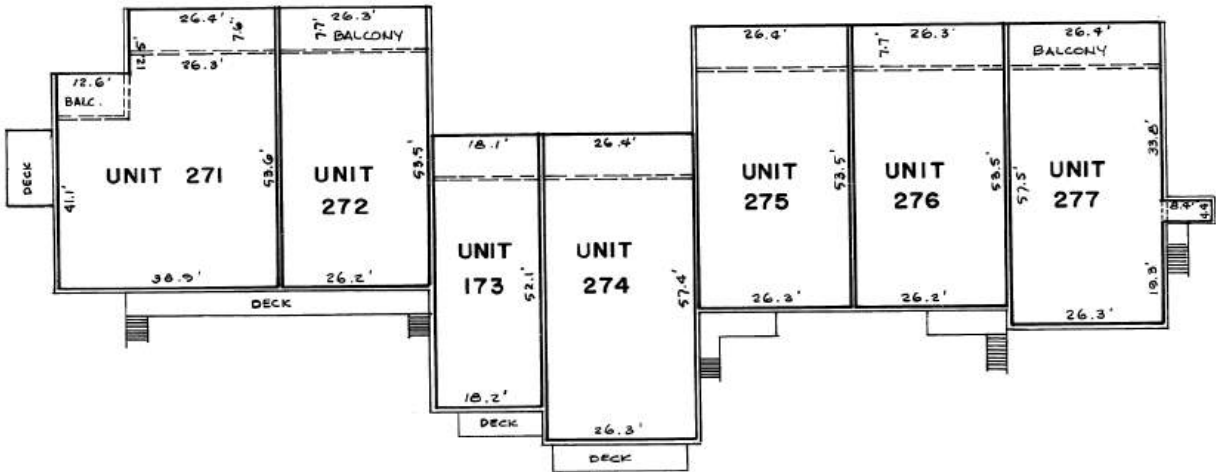
Second Floor



Typical Floor Plan, Bayhouses without Loft



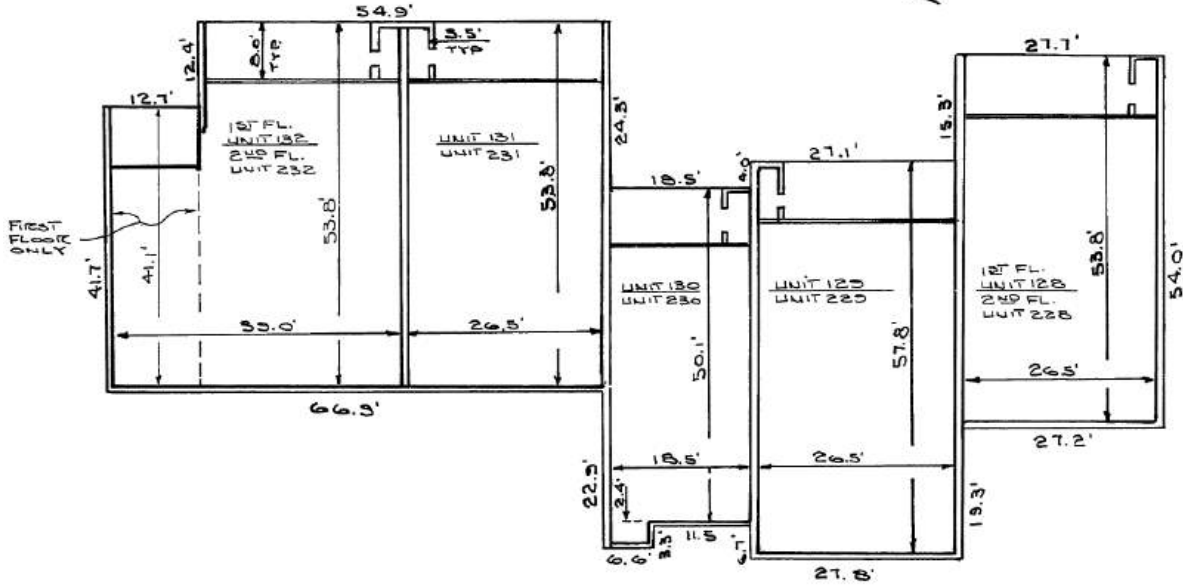
FIRST FLOOR BUILDING 8



SECOND FLOOR BUILDING 8



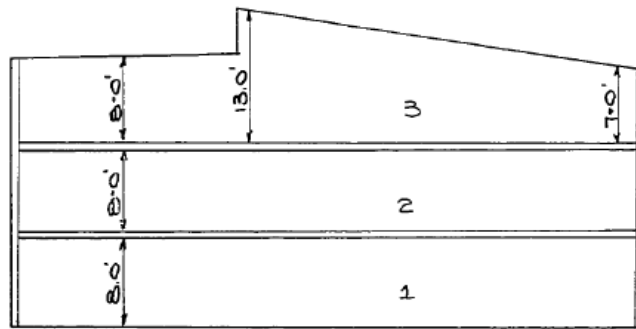
Typical Floor Plan, Bayhouses with Loft



BUILDING No 3-B

Typical Section

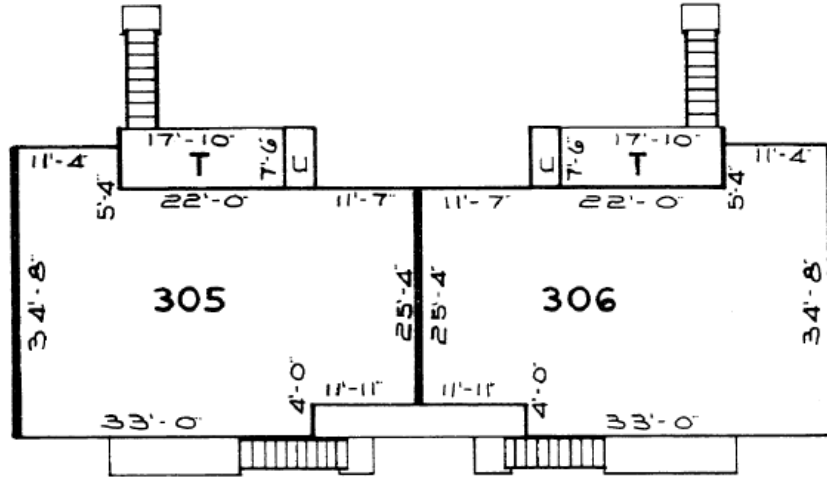
3<sup>RD</sup> STORY PENTHOUSE  
BLDG. No 1, 2, 3, 3A & 5B  
NO 3<sup>RD</sup> STORY PENTHOUSE  
BLDG No 3A



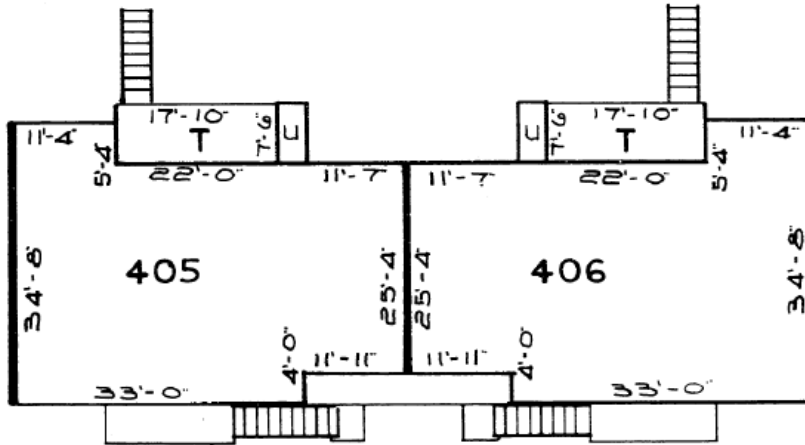
TYP END SECTION



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	1,716 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.**

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 April 24, 2026; the date of the appraisal report is May 19, 2026.

### **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 AE with base flood elevations of 6 feet and 7 feet, according to FEMA FIRM panel 12115C0207G and 12115C0226G, effective March 27, 2024. 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.”<sup>1</sup>

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.<sup>2</sup>

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:

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

<sup>2</sup> <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 build-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.

<b>BUILDERS' CONSTRUCTION COST INDEXES</b>							
NAME, AREA AND TYPE	JAN. 2025	APRIL 2025	JULY 2025	OCT. 2025	JAN. 2026	% CHANGE	
						QTR.	YEAR
<b>GENERAL-PURPOSE COST INDEXES:</b>							
ENR 20-CITY: CONSTRUCTION COST <sup>1</sup>	1278.35	1284.56	1293.36	1310.23	1314.37	+0.3	+2.8
ENR 20-CITY: BUILDING COST <sup>1</sup>	1244.45	1252.68	1269.67	1288.50	1297.34	+0.7	+4.3
BUREC: GENERAL BUILDINGS <sup>2</sup>	544.00	555.00	562.00	567.00	NA	NA	NA
SIERRA WEST: GENERAL BUILDING	NA	NA	NA	NA	NA	NA	NA
LELAND SAYLOR: MATERIAL/LABOR	1344.91	1345.44	1357.89	1364.09	1389.25	+1.8	+3.3

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](http://ENR.com/economics)

Construction Cost Index				Building Cost Index				Materials Cost Index			
ANNUAL INFLATION RATE				ANNUAL INFLATION RATE				MONTHLY INFLATION RATE			
MAY 2026				MAY 2026				MAY 2026			
1913=100	INDEX VALUE	MONTH	YEAR	1913=100	INDEX VALUE	MONTH	YEAR	1913=100	INDEX VALUE	MONTH	YEAR
+2.4%				+3.5%				+0.5%			
CONSTRUCTION COST	14176.18	+0.1%	+2.4%	BUILDING COST	8803.97	+0.2%	+3.5%	MATERIALS COST	6589.32	+0.5%	+5.3%
COMMON LABOR	26554.74	0.0%	+1.3%	SKILLED LABOR	12489.85	0.0%	+2.1%	CEMENT \$/TON	294.54	-4.3%	+1.2%
WAGE \$/HR.	50.45	0.0%	+1.3%	WAGE \$/HR.	69.32	0.0%	+2.1%	STEEL \$/CWT	128.24	+1.4%	+9.3%
								LUMBER \$/MBF	859.97	+1.3%	+10.2%

The Construction Cost Index annual escalation rose 2.4%, while the monthly component showed increased 0.1%.

The Building Cost Index was up 3.5% on an annual basis, while the monthly component increased 0.2%.

The Materials Cost Index increased +0.5% in May.



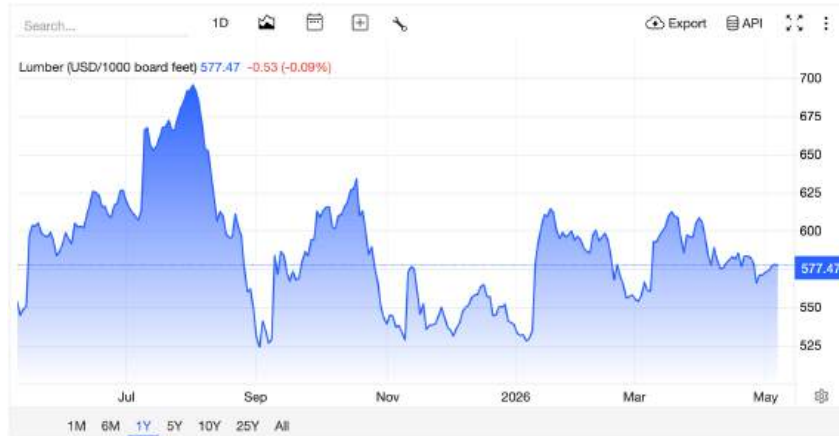
## CONSTRUCTION MATERIALS PRICE MOVEMENT IN 2026

		JUL.	AUG.	SEP.	OCT.	NOV.	DEC.	JAN.
<b>AGGREGATES</b>	MONTHLY % CHG.	+0.2	0.0	+0.1	+0.1	-0.1	+0.2	+2.8
	ANNUAL % CHG.	+7.3	+6.3	+6.2	+6.1	+6.0	+6.1	+4.8
<b>ALUMINUM SHEET</b>	MONTHLY % CHG.	—	—	—	—	—	—	—
	ANNUAL % CHG.	—	—	—	—	—	—	—
<b>ASPHALT PAVING</b>	MONTHLY % CHG.	+0.2	-0.1	-0.1	+1.2	+0.1	+1.0	+11.2
	ANNUAL % CHG.	+1.0	+1.1	+1.5	+2.8	+3.3	+4.0	+0.3
<b>CEMENT</b>	MONTHLY % CHG.	0.0	0.0	+0.1	-0.7	-0.5	-0.1	+1.4
	ANNUAL % CHG.	+1.6	+1.7	+1.9	+1.3	+0.8	+0.8	+1.1
<b>CONCRETE PIPE</b>	MONTHLY % CHG.	-0.3	+0.3	+0.5	+0.8	-0.2	-0.5	+0.6
	ANNUAL % CHG.	+7.6	+3.9	+4.2	+3.8	+5.1	+1.7	0.0
<b>COPPER PIPE</b>	MONTHLY % CHG.	+4.4	-1.1	-2.7	+4.1	+1.6	+3.8	+5.5
	ANNUAL % CHG.	+9.5	+11.8	+8.2	+10.2	+11.7	+17.7	+23.0
<b>DIESEL FUEL</b>	MONTHLY % CHG.	+10.4	-3.1	+2.2	-4.8	+11.0	-17.6	-2.0
	ANNUAL % CHG.	-7.4	-8.3	+8.6	-6.1	+6.4	-7.2	-12.3
<b>FABRICATED STEEL</b>	MONTHLY % CHG.	0.0	+0.9	+0.3	+0.8	+0.7	+0.3	+0.2
	ANNUAL % CHG.	+6.4	+6.4	+6.9	+7.6	+8.3	+8.6	+8.6
<b>GYPSUM PRODUCTS</b>	MONTHLY % CHG.	-0.1	+0.1	-0.4	+0.0	-0.4	-0.2	0.0
	ANNUAL % CHG.	+1.1	+1.3	+0.7	+0.9	0.0	-0.3	-0.2
<b>LUMBER, SOFTWOOD</b>	MONTHLY % CHG.	-1.9	+0.9	-4.1	-0.7	+0.1	-0.5	+3.9
	ANNUAL % CHG.	+7.7	+5.5	-1.3	-3.6	-6.7	-8.2	-2.8
<b>PLYWOOD</b>	MONTHLY % CHG.	+0.5	+0.3	-0.6	-0.9	0.7	+0.2	+0.5
	ANNUAL % CHG.	+0.7	+1.8	0.0	-0.9	-0.2	+0.5	+2.0
<b>PVC PRODUCTS</b>	MONTHLY % CHG.	-0.2	-0.1	+0.1	-0.5	0.0	+0.2	+0.8
	ANNUAL % CHG.	-1.1	-1.4	-1.1	-1.1	-0.7	-0.5	+0.1
<b>READY-MIX CONCRETE</b>	MONTHLY % CHG.	-0.4	+0.1	0.0	-0.2	-0.4	+0.4	+0.7
	ANNUAL % CHG.	+0.6	0.0	+0.3	+0.1	-0.9	-0.1	-0.5
<b>SHEET METAL</b>	MONTHLY % CHG.	+0.1	0.0	+0.3	+0.1	0.0	0.0	-0.1
	ANNUAL % CHG.	+4.8	+4.8	+5.2	+5.5	+5.6	+6.0	+5.5
<b>EQUIPMENT</b>	MONTHLY % CHG.	+0.5	+0.2	0.0	0.0	+0.7	+1.0	+0.8
	ANNUAL % CHG.	+5.1	+4.9	+4.9	+4.9	+5.6	+6.6	+5.5

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 Trading Economics. The fluctuations in softwood lumber effect all buildings but are 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.

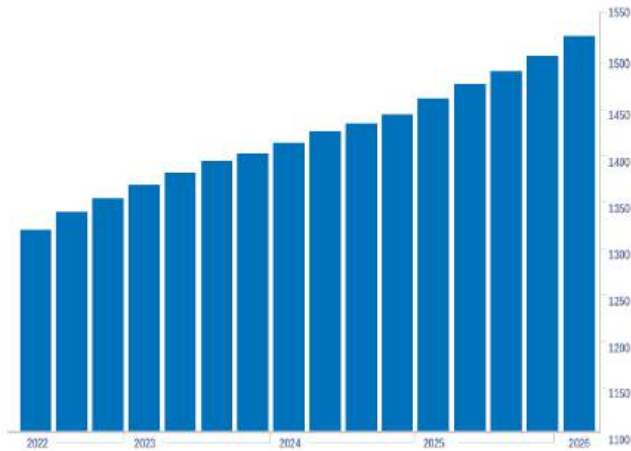




The Turner Construction index (overall construction cost and activity) shows 1.32% increase from the 4<sup>th</sup> quarter of 2025 to the 1<sup>st</sup> quarter of 2026.

"Demand across the U.S. construction market remains solid, though conditions vary by region and sector. High-growth areas such as data centers, manufacturing, and semiconductor facilities are driving strong demand, particularly in the Midwest and Southeast, while traditional commercial construction has softened in several markets. At the same time, architecture and engineering activity appears to be stabilizing. Material costs such as steel, aluminum, and copper have experienced increases during the first quarter."

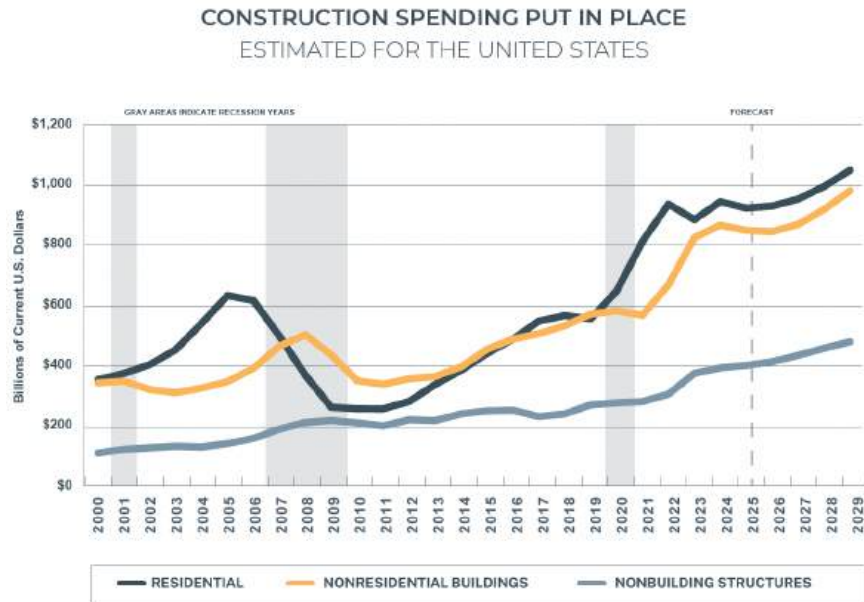
Attilio Rivetti  
Vice President



QUARTER	INDEX	△%
<b>1st Quarter 2026</b>	<b>1530</b>	<b>1.32</b>
4th Quarter 2025	1510	1.14
3rd Quarter 2025	1493	1.15
2nd Quarter 2025	1476	1.17



The following chart is taken from the U.S. Markets Construction Overview with an outlook up to 2029, 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:



SOURCE: FMI FORECAST Q4 2025

ENR'S 2026 COST FORECAST				
	2025	2026	% CHANGE	
			'24-'25	'25-'2
BUILDING COST INDEX: 1913=100	8761.25	9010.00	+4.2	+2.8
SKILLED-LABOR INDEX: 1913=100	12480.84	12850.00	+5.7	+3.0
WAGES, \$/HR.	69.27	71.35	+5.7	+3.0
CONST. COST INDEX: 1913=100	14118.46	14350.00	+3.6	+1.6
COMMON-LABOR INDEX: 1913=100	26554.74	27050.00	+4.0	+1.9
WAGES, \$/HR.	50.45	51.40	+4.0	+1.9
MATERIALS COST INDEX: 1913=100	6496.23	6600.00	+2.5	+1.6
PORTLAND CEMENT, \$/TON	308.11	315.00	+10.4	+2.2
LUMBER, 2X4, \$/MBF	836.61	848.00	-4.4	+1.4
STRUCTURAL STEEL, \$/CWT	123.33	127.00	+11.9	+3.0

**SOURCE:** ENR/BNP MEDIA. ENR'S COST INDEXES FORECAST TO DECEMBER 2026; PERCENT CHANGES ARE DECEMBER VS. DECEMBER.



## Improvement Valuation

Due to the number 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	\$150	\$180,000	
Pool Heater	1	ea	\$6,500	\$6,500	
Concrete Pool Deck	3,500	SF	\$15	\$52,500	
4' Aluminum Fence	175	LF	\$60	\$10,500	
Wood Pavilion	480	SF	\$100	\$48,000	
Wood Walkways at Pavilion	510	SF	\$50	\$25,500	
Photovoltaic System	1	LS	\$190,000	\$190,000	
Tennis Court w/ lights @ Pelican Pavilion	2	ea	\$80,000	\$160,000	
Total Site Improvements at Pelican Pavilion					\$673,000
Pool w/ equipment @ Wilbanks Clubhouse	1,600	SF	\$150	\$240,000	
Pool Heater	1	ea	\$6,500	\$6,500	
Concrete Pool Deck	6,150	SF	\$15	\$92,250	
4' Aluminum Fence	160	LF	\$60	\$9,600	
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					\$719,875
Pool w/ equipment @ Harbor Club	1,350	SF	\$150	\$202,500	
Detached Spa @ Harbor Club	1	ea	\$40,000	\$40,000	
Pool Heater	2	ea	\$6,500	\$13,000	
Concrete Pool Deck	3,420	SF	\$15	\$51,300	
4' Aluminum Fence	170	LF	\$60	\$10,200	
Tennis Court w/ lights @ Harbor Club	2	ea	\$80,000	\$160,000	
Total Site Improvements at Harbor Club					\$477,000



Site Improvements by Location, continued					
Description	Quantity	Unit	\$/Unit	Total	Totals by Area
Brookhouse Pool w/ equipment	1,150	SF	\$150	\$172,500	
Concrete Pool Deck	2,200	SF	\$15	\$33,000	
Pool Heater	1	ea	\$6,500	\$6,500	
4' Aluminum Fence	265	LF	\$60	\$15,900	
Trellis	310	SF	\$45	\$13,950	
Pedestrian Bridge 1	100	SF	\$130	\$13,000	
Aerator	1	ea	\$3,500	\$3,500	
<b>Total Site Improvements at Brookhouses</b>					
Glenhouse Pool w/ equipment	1,305	SF	\$150	\$195,750	
Pool Heater	1	ea	\$6,500	\$6,500	
Concrete Pool Deck	2,300	SF	\$15	\$34,500	
4' Aluminum Fence	275	LF	\$60	\$16,500	
Trellis	275	SF	\$45	\$12,375	
Pedestrian Bridge 1	60	SF	\$130	\$7,800	
Pedestrian Bridge 2	80	SF	\$130	\$10,400	
Pedestrian Bridge 3	32	SF	\$130	\$4,160	
Pedestrian Bridge 4	32	SF	\$130	\$4,160	
Pedestrian Bridge 5	204	SF	\$130	\$26,520	
Pedestrian Bridge 6	176	SF	\$130	\$22,880	
<b>Total Site Improvements at Glenhouses</b>					<b>\$341,545</b>
Far Harbor Pool w/ equipment	740	SF	\$150	\$111,000	
Pool Heater	1	ea	\$6,500	\$6,500	
Concrete Pool Deck	1,400	SF	\$15	\$21,000	
<b>Total Site Improvements at Far Harbor</b>					<b>\$138,500</b>



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	\$7,000	\$21,000	
Photovoltaic System Maintenance Bldg	1	LS	\$90,000	\$90,000	
Wood Frame Maintenance Shed	462	SF	\$75	\$34,650	
Lumber Yard	1,250	SF	\$40	\$50,000	
CB Diesel Tank Storage	1	LS	\$9,500	\$9,500	
Liftmaster	3	ea	\$4,500	\$13,500	
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	\$350	\$222,250	
Vehicle Bridge to Section 16	432	SF	\$350	\$151,200	
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	
<b>General Site Improvements</b>					<b>\$4,732,425</b>
<b>Total Site Improvements</b>				<b>\$7,340,695</b>	



### Carports

Carport Cost per Section						
	With Storage	\$/Unit	Total Cost per Section	No Storage	\$/Unit	Total Cost per Section
Section 1	85	\$12,000	\$1,020,000			
Section 2	18	\$12,000	\$216,000			
Section 3	12	\$12,000	\$144,000			
Section 4	22	\$12,000	\$264,000			
Section 5	18	\$12,000	\$216,000			
Section 6	20	\$12,000	\$240,000			
Section 7	46	\$12,000	\$552,000			
Section 8	16	\$12,000	\$192,000			
Section 9	58	\$12,000	\$696,000			
Section 10	24	\$12,000	\$288,000			
Section 11				56	\$10,000	\$560,000
Section 12	30	\$12,000	\$360,000			
Section 13				28	\$10,000	\$280,000
Section 14				124	\$10,000	\$1,240,000
Section 15	42	\$12,000	\$504,000			
Section 16				128	\$10,000	\$1,280,000
Section 17				8	\$10,000	\$80,000
Total			\$4,692,000			\$3,440,000
						\$8,132,000

**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	\$6,459,336	\$4,599,116
1	2	1615-1617 Bayhouse Court	\$5,003,485	\$3,576,808
1	3A	1623 Pelican Cove Road	\$3,376,313	\$2,420,909
1	3B	1609 Bayhouse Point Drive	\$2,871,174	\$2,068,876
1	5A	1532 Pelican Point Drive	\$2,044,669	\$1,457,424
1	5B	1526 Pelican Point Drive	\$3,850,784	\$2,758,461
2	1	1630-1634 Treehouse Circle	\$2,284,390	\$1,604,192
2	2	1625-1629 Treehouse Circle	\$2,259,044	\$1,586,087
2	4	1620-1624 Treehouse Circle	\$2,284,390	\$1,604,192
3	3	1619-1623 Treehouse Circle	\$2,259,044	\$1,586,087
3	5	1610-1614 Treehouse Circle	\$2,284,390	\$1,604,192
4	6	1518-1520 Pelican Point Drive	\$5,628,579	\$4,014,500
5	6	1700 Treehouse Circle	\$2,284,390	\$1,604,192
5	7	1704 Pelican Cove Road	\$2,284,390	\$1,604,192
5	8	1706 Pelican Cove Road	\$2,259,044	\$1,586,087
6	7	1510-1512 Pelican Point Drive	\$5,406,445	\$3,809,067
7	8	1505 Pelican Point Drive	\$3,602,344	\$2,561,911
7	9	1511-1515 Pelican Point Drive	\$4,551,664	\$3,220,294
7	10	1519 Pelican Point Drive	\$3,568,632	\$2,537,923
8	4	1629 Pelican Cove Road	\$3,825,796	\$2,677,695
9	14	1525-1529 Pelican Point Drive	\$3,938,408	\$2,775,267
9	15	1601 Pelican Point Drive	\$3,645,549	\$2,600,700
9	16A	1607 Boathouse Circle	\$1,949,130	\$1,380,330
9	16B	1621 Boathouse Circle	\$3,560,385	\$2,512,291
9	17A	1627 Boathouse Circle	\$2,134,942	\$1,509,012
10	11	1701 Clower Creek Drive	\$2,343,138	\$1,657,985
10	12	1627 Clower Creek Drive	\$2,343,138	\$1,657,985
10	13	1621 Clower Creek Drive	\$2,343,138	\$1,657,985
10	14	1615 Clower Creek Drive	\$2,343,138	\$1,657,985
11	1	1620 Boathouse Circle	\$3,643,799	\$2,550,334
11	2	1628 Boathouse Circle	\$3,643,799	\$2,550,334
11	3	1622 Clower Creek Drive	\$3,257,756	\$2,287,873
11	4	1628 Clower Creek Drive	\$2,297,507	\$1,620,083



Summary of Values Condominium Buildings, continued				
Section	Building	Address	Flood RCV	Wind RCV
12	17B	1633 Boathouse Circle	\$2,847,781	\$2,017,688
12	17C	1611 Clower Creek Drive	\$1,820,462	\$1,293,271
12	18	1531 Clower Creek Drive	\$3,621,130	\$2,570,911
13	5	1508 Pelican Cove Road	\$4,493,387	\$3,142,785
13	6	1512 Pelican Cove Road	\$1,973,640	\$1,395,250
14	1	1608 Bayhouse Point Drive	\$1,988,796	\$1,404,838
14	2	1700 Glenhouse Drive	\$1,125,772	\$803,087
14	3	1702 Glenhouse Drive	\$2,132,501	\$1,507,366
14	4	1708 Glenhouse Drive	\$1,988,796	\$1,404,838
14	5	1712 Glenhouse Drive	\$1,988,796	\$1,404,838
14	6	1716 Glenhouse Drive	\$2,220,056	\$1,583,123
14	7	1720 Glenhouse Drive	\$2,220,056	\$1,583,123
14	8	1717 Pelican Cove Road	\$1,988,796	\$1,404,838
14	9	1715 Pelican Cove Road	\$2,220,056	\$1,583,123
14	10	1711 Pelican Cove Road	\$1,988,796	\$1,404,838
14	11	1709 Pelican Cove Road	\$2,220,056	\$1,583,123
14	12	1707 Pelican Cove Road	\$1,988,796	\$1,404,838
14	13	1703 Pelican Cove Road	\$1,988,796	\$1,404,838
14	14	1701 Pelican Cove Road	\$2,132,501	\$1,507,366
15	19	1519-1523 Clower Creek Drive	\$5,032,574	\$3,584,893
15	20	1515 Clower Creek Drive	\$1,683,485	\$1,204,318
15	21	1503-1507 Clower Creek Drive	\$4,779,384	\$3,418,270
16	1	1705 Clower Creek Drive	\$1,963,463	\$1,390,946
16	2	1709 Clower Creek Drive	\$1,963,463	\$1,390,946
16	3	1680 Brookhouse Circle	\$2,556,470	\$1,818,715
16	4	1697 Brookhouse Circle	\$1,880,114	\$1,332,122
16	5	1687 Brookhouse Circle	\$2,218,861	\$1,582,950
16	6	1677 Brookhouse Circle	\$1,963,463	\$1,390,946
16	7	1667 Brookhouse Circle	\$1,500,101	\$1,072,297
16	8	1636 Brookhouse Drive	\$2,045,926	\$1,434,246
16	9	1626 Brookhouse Drive	\$1,850,514	\$1,313,656
16	10	1606 Brookhouse Drive	\$985,951	\$705,857
16	11	1637 Brookhouse Court	\$2,045,926	\$1,434,246
16	12	1647 Brookhouse Court	\$2,131,545	\$1,521,118
16	13	1657 Brookhouse Circle	\$2,230,288	\$1,623,921
16	14	1617 Brookhouse Drive	\$2,888,211	\$2,042,138
16	15	1627 Brookhouse Circle	\$2,045,926	\$1,434,246
17	7	1516 Pelican Cove Road	\$2,163,781	\$1,531,503
Total Risk Buildings			\$192,710,546	\$136,531,785



Summary of Values Common Buildings		
Building	Flood RCV	Wind RCV
Office	\$416,968	\$385,826
Pelican Pavilion Clubhouse	\$1,094,046	\$1,026,613
Pelican Pavilion Pool Equipment Bldg.	\$24,279	\$20,813
Wilbanks Clubhouse	\$1,140,178	\$1,064,879
Wilbanks Pool Restroom Building	\$142,195	\$123,987
Wilbanks Pool Equipment Building	\$27,617	\$23,802
Harbor Club Clubhouse	\$498,753	\$459,430
Harbor Club Pool Equipment Building	\$22,712	\$19,433
Brookhouses Pool Restroom Building	\$117,778	\$101,792
Brookhouses Pool Equipment Building	\$34,065	\$29,447
Glenhouses Pool Restroom Building	\$94,047	\$80,909
Glenhouses Pool Equipment Building	\$35,007	\$30,269
Far Harbor Pool Restroom Building	\$86,276	\$73,922
Far Harbor Pool Equipment Building	\$26,325	\$22,653
Guard House	\$57,780	\$51,742
Maintenance Building	\$410,467	\$378,889
Total Risk Common Buildings	\$4,228,493	\$3,894,406



### Summary of Values Recap

Summary of Values - RECAP		
Description	Flood RCV	Wind RCV
Condominium Buildings	\$192,710,546	\$136,531,785
Common Buildings	\$4,228,493	\$3,894,406
Site Improvements	\$7,340,695	
Carports	\$8,132,000	

#### 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 gross building area reflects the cost in the coastal 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 and common buildings increased on average 8%. These increases go along with construction cost observed in the market over the past three years.

#### Ordinance of Law Disclaimer:

Currently the 2023 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 do 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
15	19	1519-1523 Clower Creek Drive	\$5,032,574	\$3,584,893	\$7,164,053	\$5,327,448	42%	49%
16	11	1637 Brookhouse Court	\$2,045,926	\$1,434,246	\$2,983,560	\$2,176,395	46%	52%
2	1	1630-1634 Treehouse Circle	\$2,284,390	\$1,604,192	\$2,650,372	\$1,820,643	16%	13%
14	6	1716 Glenhouse Drive	\$2,220,056	\$1,583,123	\$2,564,730	\$1,831,381	16%	16%

Ordinance of Law RECAP		
Buildings in Flood Zones	47%	Recommended Ordinance of Law
Buildings not in Flood Zones	15%	Recommended Ordinance of Law



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## 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

Insurance Replacement Valuation

5/7/2026

## VALUATION

Valuation Number:	Pelican Cove SRQ	Effective Date:	05/01/2026
Value Basis:	Reconstruction	Expiration Date:	05/01/2027
		Cost as of:	02/2026
		Valuation Modified Date:	05/07/2026

## BUSINESS

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

## LOCATION 1 - Section 1

Section 1	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	3 - Major Damage
Sarasota, FL 34231 USA	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: Flat	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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## SUMMARY OF COSTS

### SUPERSTRUCTURE

User Provided

System Provided

Reconstruction

Exclusion

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			\$138	
Foundations			\$14,805	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$59,254	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$16,114	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$54,358	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$57,259	
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			\$12,290	
SUBTOTAL RC			\$214,219	
ADDITIONS				
Custom Items				
Screened Porch			\$12,480	
Total Additions			\$12,480	
<b>TOTAL RC 1-story Section</b>			<b>\$226,699</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$4,208	
Foundations			\$178,096	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$605,026	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$274,479	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,414,044	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$2,049,876	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$373,614	
<b>SUBTOTAL RC</b>			<b>\$4,899,344</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$234,000	
<b>Total Additions</b>			<b>\$234,000</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$5,133,344</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$551	
Foundations			\$37,243	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$223,392	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$46,971	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$296,210	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$375,081	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	35 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$73,405	
<b>SUBTOTAL RC</b>			<b>\$1,052,853</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$46,440	
<b>Total Additions</b>			<b>\$46,440</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$1,099,293</b>	

**TOTAL RC BUILDING 1 Building 1 - FLOOD \$6,459,336**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$284
Foundations			\$7,262	\$16,562
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$39,821	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,879	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$33,492	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	126 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$27,789	\$2,261
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$10,902	
SUBTOTAL RC			\$147,146	\$19,108
ADDITIONS				
Custom Items				
Screened Porch			\$12,480	
Total Additions			\$12,480	
<b>TOTAL RC 1-story Section</b>			<b>\$159,626</b>	<b>\$19,108</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$4,320
Foundations			\$110,381	\$72,444
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$621,089	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$281,766	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$910,352	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,839 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$1,004,015	\$90,460
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$331,427	
<b>SUBTOTAL RC</b>			<b>\$3,259,029</b>	<b>\$167,223</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$234,000	
20 HVAC units			\$140,000	
<b>Total Additions</b>			<b>\$374,000</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$3,633,029</b>	<b>\$167,223</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$566
Foundations			\$14,458	\$23,774
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$229,323	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$48,219	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$191,889	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	754 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$183,017	\$15,830
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$65,116	
<b>SUBTOTAL RC</b>			<b>\$732,021</b>	<b>\$40,170</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$46,440	
4 HVAC units			\$28,000	
<b>Total Additions</b>			<b>\$74,440</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$806,461</b>	<b>\$40,170</b>

**TOTAL RC BUILDING 2 Building 1 - WIND** **\$4,599,116** **\$226,501**

**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: Flat	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			\$277	
Foundations			\$23,208	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$38,791	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,158	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$58,096	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	156 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$57,259	
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			\$12,290	
<b>SUBTOTAL RC</b>			<b>\$217,078</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$12,480	
<b>Total Additions</b>			<b>\$12,480</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$229,558</b>	

**2-story Section**

**SUPERSTRUCTURE**

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: Flat	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			\$3,451	
Foundations			\$151,223	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$518,890	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$229,205	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,164,184	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	3,148 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	90% Studs, Girts, etc.			
	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,655,283	
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			\$306,437	
<b>SUBTOTAL RC</b>			<b>\$4,028,673</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$189,120	
<b>Total Additions</b>			<b>\$189,120</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$4,217,793</b>	

**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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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			\$403	
Foundations			\$29,911	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$114,506	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$36,453	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$146,596	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$169,481	
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			\$35,743	
<b>SUBTOTAL RC</b>			<b>\$533,093</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$23,040	
<b>Total Additions</b>			<b>\$23,040</b>	
<b>TOTAL RC Section 3</b>			<b>\$556,133</b>	
<b>TOTAL RC BUILDING 3 Building 2 - FLOOD</b>			<b>\$5,003,485</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$284
Foundations			\$7,262	\$16,562
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$39,821	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,879	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$33,492	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	126 ft.			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$27,789	\$2,261
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			\$10,902	
<b>SUBTOTAL RC</b>			<b>\$147,146</b>	<b>\$19,108</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$12,480	
<b>Total Additions</b>			<b>\$12,480</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$159,626</b>	<b>\$19,108</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$3,543
Foundations			\$90,534	\$64,704
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$532,666	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$235,290	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$749,756	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,148 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$810,092	\$72,368
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	160 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$271,836	
<b>SUBTOTAL RC</b>			<b>\$2,690,172</b>	<b>\$140,615</b>
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$189,120	
	14 HVAC units		\$98,000	
<b>Total Additions</b>			<b>\$287,120</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$2,977,292</b>	<b>\$140,615</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$276
Foundations			\$7,040	\$16,297
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$142,812	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,218	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$97,731	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$82,342	\$6,784
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		
		0 Freight		
Built-ins			\$31,707	
<b>SUBTOTAL RC</b>			<b>\$388,850</b>	<b>\$23,357</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$23,040	
4 HVAC units			\$28,000	
Total Additions			\$51,040	
<b>TOTAL RC 3-story Section</b>			<b>\$439,890</b>	<b>\$23,357</b>
<b>TOTAL RC BUILDING 4 Building 2 - WIND</b>			<b>\$3,576,808</b>	<b>\$183,080</b>

**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

Policy Number: Pelican Cove SRQ

5/7/2026

Gross Floor Area: 442 sq.ft. Irregular Adjustment: None

Construction Quality: 2.0 - Average 2.0

Year Built:

**Adjustments**

Hillside Construction: Degree of Slope: Flat 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			\$138	
Foundations			\$14,805	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$26,436	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$16,114	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$27,179	
Floor Finish	70% Carpet			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	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			\$31,850	
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			\$6,145	
<b>SUBTOTAL RC</b>			<b>\$122,667</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$6,240	
<b>Total Additions</b>			<b>\$6,240</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$128,907</b>	

**2-story Section**

**SUPERSTRUCTURE**

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

Policy Number: Pelican Cove SRQ

5/7/2026

Construction Type: 100% Frame (ISO 1)  
 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: Flat 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			\$2,095	
Foundations			\$101,187	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$356,287	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$146,570	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$715,006	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$1,023,323	
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			\$186,014	
SUBTOTAL RC			\$2,530,483	
ADDITIONS				
Custom Items				
Screened Porch			\$118,080	
Total Additions			\$118,080	
<b>TOTAL RC 2-story Section</b>			<b>\$2,648,563</b>	

**3-story Section**

**SUPERSTRUCTURE**

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$268	
Foundations			\$22,716	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$139,015	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$26,490	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior			\$150,009	
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			\$201,604	
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			\$35,701	
SUBTOTAL RC			\$575,803	
ADDITIONS				
Custom Items				
Screened Porch			\$23,040	
Total Additions			\$23,040	
<b>TOTAL RC 3-story Section</b>			<b>\$598,843</b>	
<b>TOTAL RC BUILDING 5 Building 3A - FLOOD</b>			<b>\$3,376,313</b>	

**BUILDING 6 – Building 3A – 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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$142
Foundations			\$3,631	\$11,567
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$27,137	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$16,542	
Material	70% Shingles, Asphalt			

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			\$17,749	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$15,553	\$1,357
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			\$5,451	
<b>SUBTOTAL RC</b>			<b>\$86,063</b>	<b>\$13,066</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$6,240	
<b>Total Additions</b>			<b>\$6,240</b>	

**TOTAL RC 1-story Section** **\$92,303** **\$13,066**

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

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$2,151
Foundations			\$54,956	\$48,918
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$365,746	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$150,461	
Material	70% Shingles, Asphalt			

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			\$461,021	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,911 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$501,285	\$45,230
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			\$165,010	
<b>SUBTOTAL RC</b>			<b>\$1,698,479</b>	<b>\$96,298</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$118,080	
10 HVAC units			\$70,000	

Total Additions	\$188,080	
<b>TOTAL RC 2-story Section</b>	<b>\$1,886,559</b>	<b>\$96,298</b>

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$275
Foundations			\$7,032	\$16,287
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$142,706	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,193	

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			\$97,518	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	366 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$98,888	\$9,046
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	20 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$31,670	
<b>SUBTOTAL RC</b>			<b>\$405,006</b>	<b>\$25,608</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$23,040	

2 HVAC units	\$14,000	
Total Additions	\$37,040	
<b>TOTAL RC 3-story Section</b>	<b>\$442,046</b>	<b>\$25,608</b>
<b>TOTAL RC BUILDING 6 Building 3A - WIND</b>	<b>\$2,420,909</b>	<b>\$134,973</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$138	
Foundations			\$14,805	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$26,436	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$16,114	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$27,179	
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			\$31,850	
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			\$6,145	

SUBTOTAL RC	\$122,667
ADDITIONS	
Custom Items	
Screened Porch	\$6,240
Total Additions	\$6,240
<b>TOTAL RC 1-story Section</b>	<b>\$128,907</b>

**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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$1,690	
Foundations			\$85,519	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$304,530	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$121,321	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$580,326	
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			\$821,209	
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			\$150,063	

SUBTOTAL RC	\$2,064,658
ADDITIONS	
Custom Items	
Screened Porch	\$95,040
Total Additions	\$95,040
<b>TOTAL RC 2-story Section</b>	<b>\$2,159,698</b>

**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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$270	
Foundations			\$22,839	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$139,741	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$26,657	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$151,154	
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			\$182,875	
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			\$35,993	

SUBTOTAL RC	\$559,530
ADDITIONS	
Custom Items	
Screened Porch	\$23,040
Total Additions	\$23,040
<b>TOTAL RC 3-story Section</b>	<b>\$582,570</b>
<b>TOTAL RC BUILDING 7 Building 3B - FLOOD</b>	<b>\$2,871,174</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$142
Foundations			\$3,631	\$11,567
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$27,137	

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			\$16,542	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$17,749	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$15,553	\$1,357
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$5,451	
<b>SUBTOTAL RC</b>			<b>\$86,063</b>	<b>\$13,066</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$6,240	
<b>Total Additions</b>			<b>\$6,240</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$92,303</b>	<b>\$13,066</b>

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

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,735
Foundations			\$44,335	\$43,455
Foundation Wall				
Interior Foundations				
Slab On Ground				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$312,615	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$124,542	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$374,419	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,542 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$402,169	\$36,184
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$133,118	
SUBTOTAL RC			\$1,391,197	\$81,374
ADDITIONS				
Custom Items				
Screened Porch			\$95,040	
8 HVAC units			\$56,000	
Total Additions			\$151,040	
<b>TOTAL RC 2-story Section</b>			<b>\$1,542,237</b>	<b>\$81,374</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$277
Foundations			\$7,089	\$16,356
Foundation Wall				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$143,450	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,365	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$98,258	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	369 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$89,204	\$7,689
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	17 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$31,929	
<b>SUBTOTAL RC</b>			<b>\$397,295</b>	<b>\$24,323</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$23,040	
2 HVAC units			\$14,000	
<b>Total Additions</b>			<b>\$37,040</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$434,335</b>	<b>\$24,323</b>
<b>TOTAL RC BUILDING 8 Building 3B - WIND</b>			<b>\$2,068,876</b>	<b>\$118,763</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation			\$1,563	
Foundations			\$80,506	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$287,857	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$113,329	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$537,956	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$798,255	
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			\$138,802	
SUBTOTAL RC			\$1,958,269	
ADDITIONS				
Custom Items				
Screened Porch			\$86,400	
Total Additions			\$86,400	
<b>TOTAL RC 2-story Section</b>			<b>\$2,044,669</b>	

**TOTAL RC BUILDING 9 Building 5A - FLOOD \$2,044,669**

**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: Flat	Site Accessibility:	Excellent
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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				\$1,605
Foundations			\$41,008	\$41,636
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$295,499	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$116,338	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$347,148	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,426 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$391,901	\$36,184
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			\$123,129	
<b>SUBTOTAL RC</b>			<b>\$1,315,024</b>	<b>\$79,425</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$86,400	
8 HVAC units			\$56,000	
<b>Total Additions</b>			<b>\$142,400</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$1,457,424</b>	<b>\$79,425</b>

**TOTAL RC BUILDING 10 Building 5A - WIND \$1,457,424 \$79,425**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$138	
Foundations			\$14,805	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$26,436	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$16,114	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$27,179	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	63 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$31,850	
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			\$6,145	
<b>SUBTOTAL RC</b>			<b>\$122,667</b>	
ADDITIONS				
Custom Items				
Screened Porch			\$6,240	
<b>Total Additions</b>			<b>\$6,240</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$128,907</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$2,509	
Foundations			\$116,781	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$407,344	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$172,037	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$852,238	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	2,288 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,227,024	
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			\$222,745	
<b>SUBTOTAL RC</b>			<b>\$3,000,678</b>	
ADDITIONS				
Custom Items				
Screened Porch			\$141,120	
<b>Total Additions</b>			<b>\$141,120</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$3,141,798</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$268	
Foundations			\$22,733	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$139,119	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$26,514	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$150,298	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	367 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$182,364	
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			\$35,743	
<b>SUBTOTAL RC</b>			<b>\$557,039</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$23,040	
<b>Total Additions</b>			<b>\$23,040</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$580,079</b>	
<b>TOTAL RC BUILDING 11 Building 5B - FLOOD</b>			<b>\$3,850,784</b>	

**BUILDING 12 - Building 5B - 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

Policy Number: Pelican Cove SRQ

5/7/2026

Gross Floor Area: 442 sq.ft. Irregular Adjustment: None

Construction Quality: 2.0 - Average 2.0

Year Built:

**Adjustments**

Hillside Construction: Degree of Slope: Flat 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				\$142
Foundations			\$3,631	\$11,567
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$27,137	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$16,542	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$17,749	
Floor Finish				

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			\$15,553	\$1,357
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			\$5,451	
<b>SUBTOTAL RC</b>			<b>\$86,063</b>	<b>\$13,066</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$6,240	
<b>Total Additions</b>			<b>\$6,240</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$92,303</b>	<b>\$13,066</b>

**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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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				\$2,575
Foundations			\$65,808	\$54,074
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$418,158	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$176,605	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$549,240	
Floor Finish				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	2,288 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$601,111	\$54,276
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			\$197,593	
<b>SUBTOTAL RC</b>			<b>\$2,008,515</b>	<b>\$110,925</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$141,120	
12 HVAC			\$84,000	
Total Additions			\$225,120	
<b>TOTAL RC 2-story Section</b>			<b>\$2,233,635</b>	<b>\$110,925</b>

**3-story Section**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium, w/o Interior Finishes	Story Height:	9 ft.
		Number of Stories:	3

Policy Number: Pelican Cove SRQ

5/7/2026

Construction Type: 100% Frame (ISO 1)  
 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: Flat 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				\$276
Foundations			\$7,040	\$16,297
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$142,812	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$27,218	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$97,731	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	367 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$88,975	\$7,689
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	17 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$31,707	
<b>SUBTOTAL RC</b>			<b>\$395,484</b>	<b>\$24,262</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$23,040	
2 HVAC			\$14,000	
Total Additions			\$37,040	
<b>TOTAL RC 3-story Section</b>			<b>\$432,524</b>	<b>\$24,262</b>
<b>TOTAL RC BUILDING 12 Building 5B - WIND</b>			<b>\$2,758,461</b>	<b>\$148,253</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 1</b>		<b>\$40,487,356</b>	<b>235,538</b>	<b>\$172</b>

**LOCATION 2 - Section 2**

Section 2	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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
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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$1,797	
Foundations			\$89,523	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$322,276	
Framing				
Exterior Wall	25% Wall Openings			

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			\$122,025	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$615,321	
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			\$889,206	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger  0 Freight		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$159,562	
SUBTOTAL RC			\$2,199,710	
ADDITIONS				
Custom Items				
Open Porch			\$18,500	
Screened Porch			\$66,180	
Total Additions			\$84,680	
<b>TOTAL RC Section 1</b>			<b>\$2,284,390</b>	
<b>TOTAL RC BUILDING 1 Building 1+4 - FLOOD</b>			<b>\$2,284,390</b>	
<b>BUILDING 2 - Building 1+4 - WIND</b>				
<b>Section 1</b>				
<b>SUPERSTRUCTURE</b>				
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:				
<b>Adjustments</b>				
User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding			
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent	
	Site Position: Unknown	Soil Condition:	Excellent	
<b>Fees</b>				
Architect Fees:	7% is included	Overhead and Profit:	20% is included	
SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,845
Foundations			\$47,141	\$44,759

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$330,832	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$125,264	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$396,857	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$435,872	\$39,599
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$141,545	
<b>SUBTOTAL RC</b>			<b>\$1,477,512</b>	<b>\$86,202</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$18,500	
6 HVAC units			\$42,000	
Screened Porch			\$66,180	
<b>Total Additions</b>			<b>\$126,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,604,192</b>	<b>\$86,202</b>
<b>TOTAL RC BUILDING 2 Building 1+4 - WIND</b>			<b>\$1,604,192</b>	<b>\$86,202</b>

**BUILDING 3 - Building 2 - 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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,767	
Foundations			\$88,336	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$318,328	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$120,217	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$605,171	
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			\$883,689	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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			\$156,856	
<b>SUBTOTAL RC</b>			<b>\$2,174,364</b>	
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$18,500	
Screened Porch			\$66,180	
<b>Total Additions</b>			<b>\$84,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$2,259,044</b>	

**TOTAL RC BUILDING 3 Building 2 - FLOOD \$2,259,044**

**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: Flat	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				\$1,814
Foundations			\$46,342	\$44,339
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$326,780	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$123,409	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$390,329	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$433,404	\$39,599
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

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			\$139,144	
<b>SUBTOTAL RC</b>			<b>\$1,459,407</b>	<b>\$85,752</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$18,500	
6 HVAC units			\$42,000	
Screened Porch			\$66,180	
<b>Total Additions</b>			<b>\$126,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,586,087</b>	<b>\$85,752</b>
<b>TOTAL RC BUILDING 4 Building 2 - WIND</b>			<b>\$1,586,087</b>	<b>\$85,752</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 2</b>	<b>\$7,733,714</b>	<b>44,194</b>	<b>\$175</b>

**LOCATION 3 - Section 3**

Section 3	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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: Flat	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			\$1,767	
Foundations			\$88,336	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$318,328	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$120,217	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$605,171	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	1,564 ft.			
Structure				
	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish				
	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$883,689	
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			\$156,856	
SUBTOTAL RC			\$2,174,364	
ADDITIONS				
Custom Items				
Open Porch			\$18,500	
Screened Porch			\$66,180	
Total Additions			\$84,680	
<b>TOTAL RC Section 1</b>			<b>\$2,259,044</b>	
<b>TOTAL RC BUILDING 1 Building 3 - FLOOD</b>			<b>\$2,259,044</b>	

**BUILDING 2 - Building 3 - WIND**

**Section 1**

**SUPERSTRUCTURE**

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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,814
Foundations			\$46,342	\$44,339
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$326,780	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$123,409	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$390,329	
Floor Finish				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$433,404	\$39,599
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			\$139,144	
<b>SUBTOTAL RC</b>			<b>\$1,459,407</b>	<b>\$85,752</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$42,000	
Open Porch			\$18,500	
Total Additions			\$126,680	
<b>TOTAL RC Section 1</b>			<b>\$1,586,087</b>	<b>\$85,752</b>
<b>TOTAL RC BUILDING 2 Building 3 - WIND</b>			<b>\$1,586,087</b>	<b>\$85,752</b>

**BUILDING 3 - Building 5 - FLOOD**

**Section 1**

**SUPERSTRUCTURE**

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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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			\$1,797	
Foundations			\$89,523	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$322,276	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$122,025	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$615,321	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$889,206	
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			\$159,562	
<b>SUBTOTAL RC</b>			<b>\$2,199,710</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
Open Porch			\$18,500	
<b>Total Additions</b>			<b>\$84,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$2,284,390</b>	
<b>TOTAL RC BUILDING 3 Building 5 - FLOOD</b>			<b>\$2,284,390</b>	
<b>BUILDING 4 - Building 5 - WIND</b>				

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,845
Foundations			\$47,141	\$44,759
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$330,832	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$125,264	
Material	100% Shingles, Asphalt			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$396,857	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,591 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$435,872	\$39,599
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			\$141,545	
<b>SUBTOTAL RC</b>			<b>\$1,477,512</b>	<b>\$86,202</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$42,000	
Open Porch			\$18,500	
<b>Total Additions</b>			<b>\$126,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,604,192</b>	<b>\$86,202</b>
<b>TOTAL RC BUILDING 4 Building 5 - WIND</b>			<b>\$1,604,192</b>	<b>\$86,202</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 3</b>		<b>\$7,733,714</b>	<b>44,194</b>	<b>\$175</b>

**LOCATION 4 – Section 4**

Section 4	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$138	
Foundations			\$14,595	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$25,723	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$15,671	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$27,045	
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			\$18,967	
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			\$6,145	

SUBTOTAL RC	\$108,285
ADDITIONS	
Custom Items	
Screened Porch	\$6,240
Total Additions	\$6,240
<b>TOTAL RC 1-story Section</b>	<b>\$114,525</b>

**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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$4,042	
Foundations			\$171,123	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$572,951	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$255,635	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,357,993	
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			\$1,891,064	
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			\$358,905	

SUBTOTAL RC	\$4,611,713
ADDITIONS	
Custom Items	
Open Porch	\$248,640
Total Additions	\$248,640
<b>TOTAL RC 2-story Section</b>	<b>\$4,860,353</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$263	
Foundations			\$22,125	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$133,764	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,329	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$146,733	
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			\$264,574	
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			\$34,992	

SUBTOTAL RC	\$627,781
ADDITIONS	
Custom Items	
Open Porch	\$25,920
Total Additions	\$25,920
<b>TOTAL RC 3-story Section</b>	<b>\$653,701</b>
<b>TOTAL RC BUILDING 1 Building 6 - FLOOD</b>	<b>\$5,628,579</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$142
Foundations			\$3,631	\$11,351
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$26,406	

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			\$16,087	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$17,654	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	63 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$8,919	\$452
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$5,451	
<b>SUBTOTAL RC</b>			<b>\$78,148</b>	<b>\$11,946</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$6,240	
<b>Total Additions</b>			<b>\$6,240</b>	
<b>TOTAL RC 1-story Section</b>			<b>\$84,388</b>	<b>\$11,946</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$4,150
Foundations			\$106,035	\$69,631
Foundation Wall				
Interior Foundations				
Slab On Ground				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$588,162	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$262,422	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$874,246	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,688 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$924,267	\$81,414
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$318,379	
SUBTOTAL RC			\$3,073,511	\$155,195
ADDITIONS				
Custom Items				
Screened Porch			\$248,640	
20 HVAC units			\$140,000	
Total Additions			\$388,640	
<b>TOTAL RC 2-story Section</b>			<b>\$3,462,151</b>	<b>\$155,195</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$270
Foundations			\$6,892	\$15,821
Foundation Wall				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$137,316	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$26,001	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$95,380	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$131,410	\$13,569
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	30 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$31,041	
<b>SUBTOTAL RC</b>			<b>\$428,041</b>	<b>\$29,659</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$25,920	
2 HVAC units			\$14,000	
<b>Total Additions</b>			<b>\$39,920</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$467,961</b>	<b>\$29,659</b>
<b>TOTAL RC BUILDING 1 Building 6 - WIND</b>			<b>\$4,014,500</b>	<b>\$196,800</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 4</b>	<b>\$9,643,079</b>	<b>57,550</b>	<b>\$168</b>

**LOCATION 5 - Section 5**

Section 5	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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: Flat	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			\$1,797	
Foundations			\$89,523	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$322,276	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$122,025	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$615,321	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,591 ft.			

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			\$889,206	
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			\$159,562	
<b>SUBTOTAL RC</b>			<b>\$2,199,710</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
Open Porch			\$18,500	
<b>Total Additions</b>			<b>\$84,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$2,284,390</b>	

**TOTAL RC BUILDING 1 Building 6+7 - FLOOD \$2,284,390**

**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	None

Adjustment:

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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,845
Foundations			\$47,141	\$44,759
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$330,832	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$125,264	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$396,857	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length	1,591 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$435,872	\$39,599
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			\$141,545	
<b>SUBTOTAL RC</b>			<b>\$1,477,512</b>	<b>\$86,202</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$42,000	
Open Porch			\$18,500	
<b>Total Additions</b>			<b>\$126,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,604,192</b>	<b>\$86,202</b>
<b>TOTAL RC BUILDING 2 Building 6+7 - WIND</b>			<b>\$1,604,192</b>	<b>\$86,202</b>

**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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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			\$1,767	
Foundations			\$88,336	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$318,328	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$120,217	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$605,171	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$883,689	
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			\$156,856	
<b>SUBTOTAL RC</b>			<b>\$2,174,364</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
Open Porch			\$18,500	
<b>Total Additions</b>			<b>\$84,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$2,259,044</b>	
<b>TOTAL RC BUILDING 3 Building 8 - FLOOD</b>			<b>\$2,259,044</b>	
<b>BUILDING 4 - Building 8 - WIND</b>				

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,814
Foundations			\$46,342	\$44,339
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$326,780	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$123,409	
Material	100% Shingles, Asphalt			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$390,329	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,564 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$433,404	\$39,599
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			\$139,144	
<b>SUBTOTAL RC</b>			<b>\$1,459,407</b>	<b>\$85,752</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$66,180	
6 HVAC units			\$42,000	
Open Porch			\$18,500	
<b>Total Additions</b>			<b>\$126,680</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,586,087</b>	<b>\$85,752</b>
<b>TOTAL RC BUILDING 4 Building 8 - WIND</b>			<b>\$1,586,087</b>	<b>\$85,752</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 5</b>		<b>\$7,733,714</b>	<b>44,194</b>	<b>\$175</b>

**LOCATION 6 - Section 6**

Section 6	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$4,086	
Foundations			\$172,642	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$577,723	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$258,123	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,372,145	
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			\$2,317,585	
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			\$362,742	

SUBTOTAL RC	\$5,065,045
ADDITIONS	
Custom Items	
Screened Porch	\$269,400
Wood Deck w/ railing	\$72,000
Total Additions	\$341,400
<b>TOTAL RC 2-story Section</b>	<b>\$5,406,445</b>
<b>TOTAL RC BUILDING 1 Building 7 - FLOOD</b>	<b>\$5,406,445</b>

**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: Flat	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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**SUMMARY OF COSTS**      **User Provided**      **System Provided**      **Reconstruction**      **Exclusion**

**SUPERSTRUCTURE**

Site Preparation				\$4,194
Foundations			\$107,169	\$70,057
Foundation Wall				
Interior Foundations				
Slab On Ground				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$593,060	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$264,975	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$883,319	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,727 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$1,143,361	\$110,813
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$321,783	
SUBTOTAL RC			\$3,313,667	\$185,064
ADDITIONS				
Custom Items				
Screened Porch			\$269,400	
22 HVAC units			\$154,000	
Wood Deck w/ railing			\$72,000	
Total Additions			\$495,400	
<b>TOTAL RC 2-story Section</b>			<b>\$3,809,067</b>	<b>\$185,064</b>
<b>TOTAL RC BUILDING 1 Building 7 - WIND</b>			<b>\$3,809,067</b>	<b>\$185,064</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 6</b>	<b>\$9,215,512</b>	<b>52,184</b>	<b>\$177</b>

**LOCATION 7 - Section 7**

Section 7	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$2,802	
Foundations			\$126,687	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$432,343	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$183,585	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$948,285	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,441,112	
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			\$248,770	
<b>SUBTOTAL RC</b>			<b>\$3,383,584</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$180,960	
	Wood Deck w/ railing		\$37,800	
<b>Total Additions</b>			<b>\$218,760</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$3,602,344</b>	
<b>TOTAL RC BUILDING 1 Building 8 - FLOOD</b>			<b>\$3,602,344</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$2,876
Foundations			\$73,497	\$56,554
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$443,821	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$188,459	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$610,933	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,556 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$707,761	\$65,583
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$220,680	
<b>SUBTOTAL RC</b>			<b>\$2,245,151</b>	<b>\$125,013</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$180,960	
14 HVAC units			\$98,000	
Wood Deck w/ railing			\$37,800	
Total Additions			\$316,760	
<b>TOTAL RC 2-story Section</b>			<b>\$2,561,911</b>	<b>\$125,013</b>
<b>TOTAL RC BUILDING 2 Building 8 - WIND</b>			<b>\$2,561,911</b>	<b>\$125,013</b>

**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: Flat	Site Accessibility:	Excellent
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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
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$3,619	
Foundations			\$156,160	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$525,836	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$231,214	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,218,442	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,814,493	
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			\$321,341	
<b>SUBTOTAL RC</b>			<b>\$4,271,104</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$231,960	
	Wood Deck w/ railing		\$48,600	
<b>Total Additions</b>			<b>\$280,560</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$4,551,664</b>	
<b>TOTAL RC BUILDING 3 Building 9 - FLOOD</b>			<b>\$4,551,664</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$3,715
Foundations			\$94,937	\$65,369
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$539,796	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$237,352	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$784,575	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,302 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$890,017	\$81,414
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$285,056	
<b>SUBTOTAL RC</b>			<b>\$2,831,734</b>	<b>\$150,498</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$213,960	
18 HVAC units			\$126,000	
Wood Deck w/ railing			\$48,600	
<b>Total Additions</b>			<b>\$388,560</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$3,220,294</b>	<b>\$150,498</b>
<b>TOTAL RC BUILDING 4 Building 9 - WIND</b>			<b>\$3,220,294</b>	<b>\$150,498</b>

**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: Flat	Site Accessibility:	Excellent
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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
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$2,761	
Foundations			\$125,172	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$427,510	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$181,157	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$934,541	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,433,631	
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			\$245,100	
<b>SUBTOTAL RC</b>			<b>\$3,349,872</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$180,960	
	Wood Deck w/ railing		\$37,800	
<b>Total Additions</b>			<b>\$218,760</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$3,568,632</b>	
<b>TOTAL RC BUILDING 5 Building 10 - FLOOD</b>			<b>\$3,568,632</b>	

**BUILDING 6 - Building 10 - 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:	17,630 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$2,834
Foundations			\$72,412	\$56,083
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$438,860	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$185,967	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$602,085	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,518 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$704,414	\$65,583
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$217,424	
<b>SUBTOTAL RC</b>			<b>\$2,221,163</b>	<b>\$124,500</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$180,960	
14 HVAC units			\$98,000	
Wood Deck w/ railing			\$37,800	
<b>Total Additions</b>			<b>\$316,760</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$2,537,923</b>	<b>\$124,500</b>
<b>TOTAL RC BUILDING 6 Building 10 - WIND</b>			<b>\$2,537,923</b>	<b>\$124,500</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 7</b>	<b>\$20,042,767</b>	<b>117,276</b>	<b>\$171</b>

**LOCATION 8 - Section 8**

Section 8	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	Seismic Zone:	1 - No Damage

**BUILDING 1 - Building 4 - FLOOD**

**2-story Section**

<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium	Story Height:	9 ft.
		Number of Stories:	2

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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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$2,901	
Foundations			\$130,314	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$443,904	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$189,407	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$981,006	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$1,633,000	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	172 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$257,584	
<b>SUBTOTAL RC</b>			<b>\$3,638,116</b>	
ADDITIONS				
Custom Items				
Screened Porch			\$187,680	
Total Additions			\$187,680	
<b>TOTAL RC 2-story Section</b>			<b>\$3,825,796</b>	
<b>TOTAL RC BUILDING 1 Building 4 - FLOOD</b>			<b>\$3,825,796</b>	
<b>BUILDING 1 - Building 4 - WIND</b>				

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$2,978
Foundations			\$76,101	\$57,673
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$455,689	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$194,436	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$631,938	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,646 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$805,352	\$77,795
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			\$228,499	
SUBTOTAL RC			\$2,392,015	\$138,446
ADDITIONS				
Custom Items				
Screened Porch			\$187,680	
14 HVAC units			\$98,000	
Total Additions			\$285,680	
<b>TOTAL RC 2-story Section</b>			<b>\$2,677,695</b>	<b>\$138,446</b>

<b>TOTAL RC BUILDING 1 Building 4 - WIND</b>		<b>\$2,677,695</b>	<b>\$138,446</b>
	<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 8</b>	<b>\$6,503,491</b>	<b>37,056</b>	<b>\$176</b>
<b>LOCATION 9 - Section 9</b>			
Section 9	Climatic Region:	3 - Warm	
Pelican Cove Road	High Wind Region:	2 - Moderate Damage	
Sarasota, FL 34231 USA	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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation			\$3,025	
Foundations			\$134,813	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$458,222	
Framing				

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			\$196,646	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,021,947	
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			\$1,655,387	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	172 Total Fixtures			
Electrical	100% Average Quality			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$268,567	
SUBTOTAL RC			\$3,738,608	
ADDITIONS				
Custom Items				
Screened Porch			\$199,800	
Total Additions			\$199,800	
<b>TOTAL RC 2-story Section</b>			<b>\$3,938,408</b>	
<b>TOTAL RC BUILDING 1 Building 14 - FLOOD</b>			<b>\$3,938,408</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$3,105
Foundations			\$79,346	\$59,047

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$470,387	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$201,867	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$658,260	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,759 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$815,366	\$77,795
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		
		0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	172 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$238,242	
<b>SUBTOTAL RC</b>			<b>\$2,463,467</b>	<b>\$139,947</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$199,800	
16 HVAC units			\$112,000	
<b>Total Additions</b>			<b>\$311,800</b>	
<b>TOTAL RC Section</b>			<b>\$2,775,267</b>	<b>\$139,947</b>
<b>TOTAL RC BUILDING 2 Building 14 - WIND</b>			<b>\$2,775,267</b>	<b>\$139,947</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$2,437	
Foundations			\$113,221	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$389,260	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$162,080	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$827,423	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,278,460	
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			\$216,377	
<b>SUBTOTAL RC</b>			<b>\$2,989,258</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$135,360	
<b>Total Additions</b>			<b>\$135,360</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$3,124,618</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$262	
Foundations			\$22,108	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$133,663	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,306	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$146,664	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$135,658	
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			\$34,951	
<b>SUBTOTAL RC</b>			<b>\$498,611</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$22,320	
<b>Total Additions</b>			<b>\$22,320</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$520,931</b>	

**TOTAL RC BUILDING 3 Building 15 - FLOOD**

**\$3,645,549**

**BUILDING 4 - Building 15 - 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:	15,564 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$2,502
Foundations			\$63,927	\$52,300
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$399,594	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$166,383	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$533,231	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,223 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$628,474	\$58,799
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	130 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$191,945	
<b>SUBTOTAL RC</b>			<b>\$1,983,553</b>	<b>\$113,601</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$135,360	
12 HVAC units			\$84,000	
<b>Total Additions</b>			<b>\$219,360</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$2,202,913</b>	<b>\$113,601</b>

**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:	2,514 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$269
Foundations			\$6,884	\$15,811
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$137,211	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$25,978	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$95,355	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$65,035	\$4,523
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	10 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$31,004	
<b>SUBTOTAL RC</b>			<b>\$361,467</b>	<b>\$20,603</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$22,320	
2 HVAC Units			\$14,000	
<b>Total Additions</b>			<b>\$36,320</b>	
<b>TOTAL RC 3-story Section</b>			<b>\$397,787</b>	<b>\$20,603</b>

**TOTAL RC BUILDING 4 Building 15 - WIND** **\$2,600,700** **\$134,204**

**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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,496	
Foundations			\$77,118	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$272,173	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$105,516	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$514,427	
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			
	90% Studs, Girts, etc.			
Finish	100% Drywall			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$753,805	
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			\$132,796	
<b>SUBTOTAL RC</b>			<b>\$1,857,330</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$91,800	
<b>Total Additions</b>			<b>\$91,800</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$1,949,130</b>	

**TOTAL RC BUILDING 5 Building 16A - FLOOD**

**\$1,949,130**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,535
Foundations			\$39,233	\$39,932
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$279,399	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$108,317	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$331,939	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,364 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$369,841	\$33,922
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$117,801	
<b>SUBTOTAL RC</b>			<b>\$1,246,530</b>	<b>\$75,390</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$91,800	
6 HVAC units			\$42,000	
<b>Total Additions</b>			<b>\$133,800</b>	
<b>TOTAL RC Section</b>			<b>\$1,380,330</b>	<b>\$75,390</b>
<b>TOTAL RC BUILDING 6 Building 16A - WIND</b>			<b>\$1,380,330</b>	<b>\$75,390</b>

**BUILDING 7 - Building 16B - 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:	18,102 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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			\$2,835	
Foundations			\$127,878	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$436,143	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$185,496	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$959,125	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,447,006	
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			\$251,662	
SUBTOTAL RC			\$3,410,145	
ADDITIONS				
Custom Items				
Screened Porch			\$150,240	
Total Additions			\$150,240	
<b>TOTAL RC 2-story Section</b>			<b>\$3,560,385</b>	
<b>TOTAL RC BUILDING 7 Building 16B - FLOOD</b>			<b>\$3,560,385</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$2,910
Foundations			\$74,351	\$56,922
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$447,722	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$190,421	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$617,915	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,586 ft.			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$710,397	\$65,583
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			\$223,245	
<b>SUBTOTAL RC</b>			<b>\$2,264,051</b>	<b>\$125,415</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$150,240	
14 HVAC units			\$98,000	
Total Additions			\$248,240	
<b>TOTAL RC Section</b>			<b>\$2,512,291</b>	<b>\$125,415</b>
<b>TOTAL RC BUILDING 8 Building 16B - WIND</b>			<b>\$2,512,291</b>	<b>\$125,415</b>

**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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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			\$1,597	
Foundations			\$81,147	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$285,381	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$111,731	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$548,405	
Floor Finish	70% Carpet			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	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			\$868,848	
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			\$141,833	
<b>SUBTOTAL RC</b>			<b>\$2,038,942</b>	
ADDITIONS				
Custom Items				
Screened Porch			\$96,000	
<b>Total Additions</b>			<b>\$96,000</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$2,134,942</b>	
<b>TOTAL RC BUILDING 9 Building 17A - FLOOD</b>			<b>\$2,134,942</b>	
<b>BUILDING 10 - Building 17A - WIND</b>				

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$1,640
Foundations			\$41,903	\$41,398
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$292,957	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$114,697	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$353,804	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,457 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$427,833	\$40,707
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			\$125,817	
<b>SUBTOTAL RC</b>			<b>\$1,357,012</b>	<b>\$83,745</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$96,000	
8 HVAC units			\$56,000	
<b>Total Additions</b>			<b>\$152,000</b>	
<b>TOTAL RC Section</b>			<b>\$1,509,012</b>	<b>\$83,745</b>

<b>TOTAL RC BUILDING 10 Building 17A - WIND</b>		<b>\$1,509,012</b>	<b>\$83,745</b>
	<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 9</b>	<b>\$26,006,016</b>	<b>150,504</b>	<b>\$173</b>
<b>LOCATION 10 - Section 10</b>			
Section 10	Climatic Region:	3 - Warm	
Pelican Cove Road	High Wind Region:	2 - Moderate Damage	
Sarasota, FL 34231 USA	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:			

**Adjustments**

User Adjustment Factor:	1.03 - Cedar Shake Multiplier vs. Siding		
Hillside Construction:	Degree of Slope: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation			\$1,845	
Foundations			\$91,383	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$328,453	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$124,861	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$631,395	
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			\$884,605	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	83 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$163,815	
<b>SUBTOTAL RC</b>			<b>\$2,226,358</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$65,880	
Open Porch			\$18,500	
Wood Deck w/ railing			\$32,400	
<b>Total Additions</b>			<b>\$116,780</b>	
<b>TOTAL RC Section 1</b>			<b>\$2,343,138</b>	
<b>TOTAL RC BUILDING 1 Building 11,12,13,14 - FLOOD</b>			<b>\$2,343,138</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$1,894
Foundations			\$48,398	\$45,412
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$337,173	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	30% Siding, Fiber Cement on Frame			
	70% Siding, Wood on Frame			
Structural Floor				
Roof			\$128,176	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$407,224	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,634 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$432,917	\$38,667
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	83 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$145,318	
<b>SUBTOTAL RC</b>			<b>\$1,499,205</b>	<b>\$85,973</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$65,880	
6 HVAC units			\$42,000	
Open Porch			\$18,500	
Wood Deck w/ railing			\$32,400	
<b>Total Additions</b>			<b>\$158,780</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,657,985</b>	<b>\$85,973</b>
<b>TOTAL RC BUILDING 2 Building 11,12,13,14 - WIND</b>			<b>\$1,657,985</b>	<b>\$85,973</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 10</b>	<b>\$4,001,123</b>	<b>22,880</b>	<b>\$175</b>

**LOCATION 11 - Section 11**

Section 11	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	Seismic Zone:	1 - No Damage

**BUILDING 1 - Building 1+2 - FLOOD**

<b>Section</b>			
<b>SUPERSTRUCTURE</b>			
Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
Gross Floor Area:	18,012 sq.ft.	Irregular	None

Adjustment:

Construction Quality: 2.0 - Average 2.0

Year Built:

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$2,820	
Foundations			\$127,363	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$434,500	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$184,670	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$954,430	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Ceiling Finish	100% Drywall 100% Paint 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			\$1,566,845	
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			\$250,410	
<b>SUBTOTAL RC</b>			<b>\$3,521,039</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$122,760	
<b>Total Additions</b>			<b>\$122,760</b>	
<b>TOTAL RC Section</b>			<b>\$3,643,799</b>	
<b>TOTAL RC BUILDING 1 Building 1+2 - FLOOD</b>			<b>\$3,643,799</b>	
<b>BUILDING 2 - Building 1+2 - WIND</b>				

**Section**

**SUPERSTRUCTURE**

Policy Number: Pelican Cove SRQ

5/7/2026

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		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$2,895
Foundations			\$73,981	\$56,763
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$446,035	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$189,572	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	70% Low (2:12 to 6:12 pitch)			
Interior			\$614,890	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,573 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$768,960	\$73,725
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			\$222,135	
<b>SUBTOTAL RC</b>			<b>\$2,315,574</b>	<b>\$133,383</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$122,760	
16 HVAC units			\$112,000	
<b>Total Additions</b>			<b>\$234,760</b>	
<b>TOTAL RC Section</b>			<b>\$2,550,334</b>	<b>\$133,383</b>

**TOTAL RC BUILDING 2 Building 1+2 - WIND** **\$2,550,334** **\$133,383**

**BUILDING 3 - Building 3 - FLOOD**

**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: Flat	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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**SUMMARY OF COSTS**      **User Provided**      **System Provided**      **Reconstruction**      **Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$2,515	
Foundations			\$116,130	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$398,590	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$166,710	

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			\$853,275	
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 100% Textured Finish			
Mechanicals			\$1,382,811	
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			\$223,329	
<b>SUBTOTAL RC</b>			<b>\$3,143,361</b>	

ADDITIONS

Custom Items

Screened Porch	\$110,160
Balcony	\$4,235
<b>Total Additions</b>	<b>\$114,395</b>
<b>TOTAL RC Section</b>	<b>\$3,257,756</b>
<b>TOTAL RC BUILDING 3 Building 3 - FLOOD</b>	<b>\$3,257,756</b>

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$2,582
Foundations			\$65,980	\$53,233
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$409,172	
Framing				
Exterior Wall	25% Wall Openings			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	50% Siding, Wood on Frame 50% Stucco on Frame			
Structural Floor				
Roof			\$171,136	
Material	70% Shingles, Asphalt 30% Single-Ply Membrane			
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$549,831	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,294 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$681,248	\$65,131
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	144 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$198,111	
<b>SUBTOTAL RC</b>			<b>\$2,075,478</b>	<b>\$120,946</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$110,160	
14 HVAC units			\$98,000	
Balcony			\$4,235	
<b>Total Additions</b>			<b>\$212,395</b>	
<b>TOTAL RC Section</b>			<b>\$2,287,873</b>	<b>\$120,946</b>
<b>TOTAL RC BUILDING 4 Building 3 - WIND</b>			<b>\$2,287,873</b>	<b>\$120,946</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,742	
Foundations			\$86,788	
Foundation Wall				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$303,803	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$120,478	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$596,305	
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			\$959,334	
Heating	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$154,623	
<b>SUBTOTAL RC</b>			<b>\$2,223,072</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$70,200	
Balcony			\$4,235	
<b>Total Additions</b>			<b>\$74,435</b>	
<b>TOTAL RC Section</b>			<b>\$2,297,507</b>	
<b>TOTAL RC BUILDING 5 Building 4 - FLOOD</b>			<b>\$2,297,507</b>	

**BUILDING 6 - Building 4 - WIND**

Section			
<b>SUPERSTRUCTURE</b>			
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:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Flat 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
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**SUPERSTRUCTURE**

Site Preparation				\$1,788
Foundations			\$45,682	\$43,410
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$311,868	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$123,677	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$384,594	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,588 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$472,663	\$45,230

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	100 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$137,163	
<b>SUBTOTAL RC</b>			<b>\$1,475,648</b>	<b>\$90,428</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$70,200	
10 HVAC units			\$70,000	
Balcony			\$4,235	
<b>Total Additions</b>			<b>\$144,435</b>	
<b>TOTAL RC Section</b>			<b>\$1,620,083</b>	<b>\$90,428</b>
<b>TOTAL RC BUILDING 6 Building 4 - WIND</b>			<b>\$1,620,083</b>	<b>\$90,428</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 11</b>	<b>\$15,657,352</b>	<b>90,396</b>	<b>\$173</b>

**LOCATION 12 - Section 12**

Section 12	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$2,188	
Foundations			\$103,890	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$359,240	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$147,292	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$744,874	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,996 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,136,779	
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			\$194,272	
<b>SUBTOTAL RC</b>			<b>\$2,688,536</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$127,680	
Wood Deck w/ railing			\$27,000	

Balcony	\$4,565
Total Additions	\$159,245
<b>TOTAL RC Section</b>	<b>\$2,847,781</b>

<b>TOTAL RC BUILDING 1 Building 17B - FLOOD</b>	<b>\$2,847,781</b>
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**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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$2,246
Foundations			\$57,396	\$49,252
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$368,778	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$151,203	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$480,164	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,996 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$558,567	\$52,014
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			\$172,336	
<b>SUBTOTAL RC</b>			<b>\$1,788,443</b>	<b>\$103,513</b>

ADDITIONS

Custom Items

Screened Porch	\$127,680
10 HVAC units	\$70,000
Wood Deck w/ railing	\$27,000
Balcony	\$4,565

Total Additions \$229,245

**TOTAL RC Section \$2,017,688 \$103,513**

**TOTAL RC BUILDING 2 Building 17B - WIND \$2,017,688 \$103,513**

**BUILDING 3 - Building 17C - 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:	8,440 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS User Provided System Provided Reconstruction Exclusion**

**SUPERSTRUCTURE**

Site Preparation	\$1,322
Foundations	\$70,128
Foundation Wall	
Interior Foundations	
Slab On Ground	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$249,154	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$94,806	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$456,235	
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			\$722,292	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	75 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$117,336	
SUBTOTAL RC			\$1,711,272	
ADDITIONS				
Custom Items				
Screened Porch			\$90,240	
Wood Deck w/ railing			\$16,200	
Balcony			\$2,750	
Total Additions			\$109,190	
<b>TOTAL RC 2-story Section</b>			<b>\$1,820,462</b>	
<b>TOTAL RC BUILDING 3 Building 17C - FLOOD</b>			<b>\$1,820,462</b>	

**BUILDING 4 - Building 17C - WIND**

Section			
<b>SUPERSTRUCTURE</b>			
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:			
<b>Adjustments</b>			
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent
	Site Position: Unknown	Soil Condition:	Excellent
<b>Fees</b>			
Architect Fees:	7% is included	Overhead and Profit:	20% is included

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,357
Foundations			\$34,666	\$37,324
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$255,768	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$97,323	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$294,491	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,205 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$355,746	\$33,922
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$104,087	
<b>SUBTOTAL RC</b>			<b>\$1,142,081</b>	<b>\$72,603</b>
<b>ADDITIONS</b>				
Custom Items				
6 HVAC units			\$42,000	
Wood Deck w/ railing			\$16,200	
Balcony			\$2,750	
Screened Porch			\$90,240	
<b>Total Additions</b>			<b>\$151,190</b>	
<b>TOTAL RC Section</b>			<b>\$1,293,271</b>	<b>\$72,603</b>
<b>TOTAL RC BUILDING 4 Building 17C - WIND</b>			<b>\$1,293,271</b>	<b>\$72,603</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$2,844	
Foundations			\$128,210	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$437,201	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$186,029	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$962,067	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,448,650	
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			\$252,468	
<b>SUBTOTAL RC</b>			<b>\$3,417,470</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$159,840	
	Wood Deck w/ railing		\$37,440	
	Balcony		\$6,380	
<b>Total Additions</b>			<b>\$203,660</b>	
<b>TOTAL RC Section</b>			<b>\$3,621,130</b>	
<b>TOTAL RC BUILDING 5 Building 18 - FLOOD</b>			<b>\$3,621,130</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$2,919
Foundations			\$74,589	\$57,025
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$448,809	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$190,968	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$619,792	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,594 ft.			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$711,133	\$65,583
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			\$223,960	
<b>SUBTOTAL RC</b>			<b>\$2,269,251</b>	<b>\$125,527</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$159,840	
14 HVAC units			\$98,000	
Wood Deck w/ railing			\$37,440	
Balcony			\$6,380	
Total Additions			\$301,660	
<b>TOTAL RC Section</b>			<b>\$2,570,911</b>	<b>\$125,527</b>
<b>TOTAL RC BUILDING 6 Building 18 - WIND</b>			<b>\$2,570,911</b>	<b>\$125,527</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 12</b>		<b>\$14,171,244</b>	<b>81,148</b>	<b>\$175</b>

**LOCATION 13 - Section 13**

Section 13	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	Seismic Zone:	1 - No Damage

**BUILDING 1 - Building 5 - FLOOD**

**Section**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium	Story Height:	9 ft.
Construction Type:	100% Frame (ISO 1)	Number of Stories:	2
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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$3,504	
Foundations			\$152,064	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$512,901	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$224,555	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,180,474	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	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			\$1,954,731	
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			\$311,136	

SUBTOTAL RC	\$4,339,367
ADDITIONS	
Custom Items	
Screened Porch	\$154,020
Total Additions	\$154,020
<b>TOTAL RC Section</b>	<b>\$4,493,387</b>
<b>TOTAL RC BUILDING 1 Building 5 - FLOOD</b>	<b>\$4,493,387</b>

**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
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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$3,597
Foundations			\$91,922	\$64,179
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$526,518	

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			\$230,517	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$760,170	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,197 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$963,635	\$92,721
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Elevators		0 Passenger 0 Freight		
Built-ins			\$276,004	
<b>SUBTOTAL RC</b>			<b>\$2,848,765</b>	<b>\$160,498</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$154,020	
20 HVAC units			\$140,000	
<b>Total Additions</b>			<b>\$294,020</b>	
<b>TOTAL RC Section</b>			<b>\$3,142,785</b>	<b>\$160,498</b>
<b>TOTAL RC BUILDING 2 Building 5 - WIND</b>			<b>\$3,142,785</b>	<b>\$160,498</b>

**BUILDING 3 - Building 6 - 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:	9,514 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,490	
Foundations			\$76,881	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$271,396	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$105,151	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$512,535	
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			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$804,260	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$132,268	
<b>SUBTOTAL RC</b>			<b>\$1,903,980</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$69,660	
<b>Total Additions</b>			<b>\$69,660</b>	
<b>TOTAL RC 2-story Section</b>			<b>\$1,973,640</b>	
<b>TOTAL RC BUILDING 3 Building 6 - FLOOD</b>			<b>\$1,973,640</b>	

**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: Flat	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				\$1,529
Foundations			\$39,077	\$39,845
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$278,601	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$107,943	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$330,742	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,359 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$395,894	\$37,541

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			\$117,333	
<b>SUBTOTAL RC</b>			<b>\$1,269,590</b>	<b>\$78,915</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$69,660	
8 HVAC units			\$56,000	
<b>Total Additions</b>			<b>\$125,660</b>	
<b>TOTAL RC Section</b>			<b>\$1,395,250</b>	<b>\$78,915</b>
<b>TOTAL RC BUILDING 4 Building 6 - WIND</b>			<b>\$1,395,250</b>	<b>\$78,915</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 13</b>	<b>\$11,005,062</b>	<b>63,788</b>	<b>\$173</b>

**LOCATION 14 - Section 14**

Section 14	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	Seismic Zone:	1 - No Damage

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

**Section**

**SUPERSTRUCTURE**

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$1,488	
Foundations			\$76,806	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$281,499	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$103,154	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$511,845	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	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			\$816,803	
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			\$132,101	
<b>SUBTOTAL RC</b>			<b>\$1,923,696</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$65,100	
<b>Total Additions</b>			<b>\$65,100</b>	
<b>TOTAL RC Section</b>			<b>\$1,988,796</b>	

**TOTAL RC BUILDING 1 Building 1,4,5,8,10,12,13 - FLOOD** **\$1,988,796**

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

**Section**

**SUPERSTRUCTURE**

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

	Finishes		
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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,527
Foundations			\$39,028	\$39,818
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$288,972	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$105,893	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$330,285	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Length	1,357 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$402,376	\$38,445
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			\$117,185	
<b>SUBTOTAL RC</b>			<b>\$1,283,738</b>	<b>\$79,790</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$65,100	
8 HVAC units			\$56,000	
<b>Total Additions</b>			<b>\$121,100</b>	
<b>TOTAL RC Section</b>			<b>\$1,404,838</b>	<b>\$79,790</b>
<b>TOTAL RC BUILDING 2 Building 1,4,5,8,10,12,13 - WIND</b>			<b>\$1,404,838</b>	<b>\$79,790</b>

**BUILDING 3 - Building 2 - FLOOD**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$831	
Foundations			\$49,512	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$188,036	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$62,838	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$291,423	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Partitions				
Length	757 ft.			

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			\$427,293	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	43 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$73,738	
<b>SUBTOTAL RC</b>			<b>\$1,093,672</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$32,100	
<b>Total Additions</b>			<b>\$32,100</b>	
<b>TOTAL RC Section</b>			<b>\$1,125,772</b>	

**TOTAL RC BUILDING 3 Building 2 - FLOOD \$1,125,772**

**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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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				\$853
Foundations			\$21,785	\$29,042
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$193,028	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$64,507	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$188,398	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	757 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$209,856	\$19,449
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			\$65,412	
<b>SUBTOTAL RC</b>			<b>\$742,987</b>	<b>\$49,343</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$32,100	
4 HVAC units			\$28,000	
<b>Total Additions</b>			<b>\$60,100</b>	
<b>TOTAL RC Section</b>			<b>\$803,087</b>	<b>\$49,343</b>
<b>TOTAL RC BUILDING 4 Building 2 - WIND</b>			<b>\$803,087</b>	<b>\$49,343</b>

**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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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			\$1,661	
Foundations			\$83,633	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$304,441	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$113,478	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$569,550	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	1,515 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$848,089	
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			\$147,449	
<b>SUBTOTAL RC</b>			<b>\$2,068,301</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$64,200	
Total Additions			\$64,200	
<b>TOTAL RC Section</b>			<b>\$2,132,501</b>	
<b>TOTAL RC BUILDING 5 Building 3,14 - FLOOD</b>			<b>\$2,132,501</b>	

**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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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				\$1,705
Foundations			\$43,562	\$42,291
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$312,524	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$116,491	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$367,419	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,515 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$416,370	\$38,445
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			\$130,800	
<b>SUBTOTAL RC</b>			<b>\$1,387,166</b>	<b>\$82,441</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$64,200	
8 HVAC units			\$56,000	
<b>Total Additions</b>			<b>\$120,200</b>	
<b>TOTAL RC Section</b>			<b>\$1,507,366</b>	<b>\$82,441</b>
<b>TOTAL RC BUILDING 6 Building 3,14 - WIND</b>			<b>\$1,507,366</b>	<b>\$82,441</b>

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

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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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			\$1,631	
Foundations			\$82,465	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$300,528	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$111,708	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$559,668	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	1,488 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$939,327	
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			\$144,808	
<b>SUBTOTAL RC</b>			<b>\$2,140,136</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$79,920	
<b>Total Additions</b>			<b>\$79,920</b>	
<b>TOTAL RC Section</b>			<b>\$2,220,056</b>	
<b>TOTAL RC BUILDING 7 Building 6,7,9,11 - FLOOD</b>			<b>\$2,220,056</b>	

**BUILDING 8 - Building 6,7,9,11 - WIND**

**Section**

**SUPERSTRUCTURE**

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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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				\$1,674
Foundations			\$42,782	\$41,873
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$308,507	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$114,673	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$361,069	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,488 ft.			
Structure	10% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$463,714	\$45,230
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			\$128,457	
<b>SUBTOTAL RC</b>			<b>\$1,419,203</b>	<b>\$88,777</b>
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$79,920	
	12 HVAC units		\$84,000	
<b>Total Additions</b>			<b>\$163,920</b>	
<b>TOTAL RC Section</b>			<b>\$1,583,123</b>	<b>\$88,777</b>
<b>TOTAL RC BUILDING 8 Building 6,7,9,11 - WIND</b>			<b>\$1,583,123</b>	<b>\$88,777</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 14</b>	<b>\$12,765,540</b>	<b>71,656</b>	<b>\$178</b>

**LOCATION 15 - Section 15**

Section 15	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation			\$3,987	
Foundations			\$169,161	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$566,785	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$252,425	
Material	70% Shingles, Asphalt			

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			\$1,339,583	
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			\$2,009,806	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$353,956	
SUBTOTAL RC			\$4,695,704	
ADDITIONS				
Custom Items				
Screened Porch			\$213,120	

Wood Deck w/ railing	\$123,750
Total Additions	\$336,870
<b>TOTAL RC Section</b>	<b>\$5,032,574</b>
<b>TOTAL RC BUILDING 1 Building 19 - FLOOD</b>	<b>\$5,032,574</b>

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$4,093
Foundations			\$104,573	\$69,080
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$581,833	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	50% Stucco on Frame			
Structural Floor				
Roof			\$259,127	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$862,411	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	3,637 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$986,091	\$90,460
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			\$313,988	
<b>SUBTOTAL RC</b>			<b>\$3,108,023</b>	<b>\$163,632</b>

**ADDITIONS**

Custom Items

Screened Porch	\$213,120
20 HVAC units	\$140,000
Wood Deck w/ railing	\$123,750

Total Additions \$476,870

**TOTAL RC Section \$3,584,893 \$163,632**

**TOTAL RC BUILDING 2 Building 19 - WIND \$3,584,893 \$163,632**

**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: Flat	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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**SUMMARY OF COSTS User Provided System Provided Reconstruction Exclusion**

**SUPERSTRUCTURE**

Site Preparation	\$1,265
Foundations	\$67,810
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$241,488

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			\$91,277	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$437,170	
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			\$641,120	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	64 Total Fixtures			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$112,276	
SUBTOTAL RC			\$1,592,405	
ADDITIONS				
Custom Items				
Screened Porch			\$66,240	
Wood Deck w/ railing			\$24,840	
Total Additions			\$91,080	
<b>TOTAL RC 2-story Section</b>			<b>\$1,683,485</b>	
<b>TOTAL RC BUILDING 3 Building 20 - FLOOD</b>			<b>\$1,683,485</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$1,298
Foundations			\$33,171	\$36,439
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$247,899	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$93,700	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$282,223	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,153 ft.			
Structure	10% Concrete Block			
	90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$314,647	\$28,947
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Manual Fire Alarm System		
		0% Automatic Fire Alarm System		
Plumbing	64 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$99,598	
<b>SUBTOTAL RC</b>			<b>\$1,071,238</b>	<b>\$66,684</b>
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$66,240	
	6 HVAC units		\$42,000	
	Wood Deck w/ railing		\$24,840	
<b>Total Additions</b>			<b>\$133,080</b>	
<b>TOTAL RC Section</b>			<b>\$1,204,318</b>	<b>\$66,684</b>
<b>TOTAL RC BUILDING 4 Building 20 - WIND</b>			<b>\$1,204,318</b>	<b>\$66,684</b>

**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: Flat	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			\$3,857	
Foundations			\$164,599	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$552,432	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$244,969	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,296,933	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	90% Studs, Girts, etc.			
	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,812,477	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	173 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$342,472	
<b>SUBTOTAL RC</b>			<b>\$4,417,739</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$252,360	
Wood Deck w/ railing			\$99,000	
Balcony			\$10,285	
<b>Total Additions</b>			<b>\$361,645</b>	
<b>TOTAL RC Section</b>			<b>\$4,779,384</b>	
<b>TOTAL RC BUILDING 5 Building 21 - FLOOD</b>			<b>\$4,779,384</b>	

**BUILDING 6 - Building 21 - WIND**

Section			
<b>SUPERSTRUCTURE</b>			
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	None

Adjustment:

Construction Quality: 2.0 – Average 2.0

Year Built:

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$3,960
Foundations			\$101,180	\$67,788
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$567,099	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$251,472	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$835,005	
Floor Finish				
Ceiling Finish	100% Drywall			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	3,519 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$886,066	\$78,248
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 0 Freight		
Built-ins			\$303,802	
<b>SUBTOTAL RC</b>			<b>\$2,944,625</b>	<b>\$149,996</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$252,360	
16 HVAC units			\$112,000	
Wood Deck w/ railing			\$99,000	
Balcony			\$10,285	
Total Additions			\$473,645	
<b>TOTAL RC Section</b>			<b>\$3,418,270</b>	<b>\$149,996</b>
<b>TOTAL RC BUILDING 6 Building 21 - WIND</b>			<b>\$3,418,270</b>	<b>\$149,996</b>
		<b>Reconstruction</b>	<b>Sq.Ft.</b>	<b>\$/Sq.Ft.</b>
<b>LOCATION TOTAL, Location 15</b>		<b>\$19,702,923</b>	<b>116,340</b>	<b>\$169</b>

**LOCATION 16 – Section 16**

Section 16	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$1,440	
Foundations			\$74,894	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$275,046	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Structural Floor				
Roof			\$100,277	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$495,788	
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 100% Textured Finish			
Mechanicals			\$808,131	
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			\$127,847	
<b>SUBTOTAL RC</b>			<b>\$1,883,423</b>	
<b>ADDITIONS</b>				
Custom Items				

Screened Porch	\$66,840
Balcony	\$13,200
<b>Total Additions</b>	<b>\$80,040</b>
<b>TOTAL RC Section</b>	<b>\$1,963,463</b>

**TOTAL RC BUILDING 1 Building 1,2,6 - FLOOD \$1,963,463**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,478
Foundations			\$37,771	\$39,111
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$282,348	
Framing				
Exterior Wall	25% Wall Openings			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$102,939	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$319,940	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,313 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$398,497	\$38,445
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			\$113,411	
<b>SUBTOTAL RC</b>			<b>\$1,254,906</b>	<b>\$79,035</b>
<b>ADDITIONS</b>				
Custom Items				

Policy Number: Pelican Cove SRQ

5/7/2026

Screened Porch	\$66,840	
8 HVAC units	\$56,000	
Balcony	\$13,200	
<b>Total Additions</b>	<b>\$136,040</b>	
<b>TOTAL RC Section</b>	<b>\$1,390,946</b>	<b>\$79,035</b>

**TOTAL RC BUILDING 2 Building 1,2,6 - WIND \$1,390,946 \$79,035**

**BUILDING 3 - Building 3 - FLOOD**

**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: Flat	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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**SUMMARY OF COSTS User Provided System Provided Reconstruction Exclusion**

**SUPERSTRUCTURE**

Site Preparation		\$1,924	
Foundations		\$93,844	
Foundation Wall			
Interior Foundations			
Slab On Ground			
Exterior		\$338,515	
Framing			
Exterior Wall	25% Wall Openings		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$129,058	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$657,144	
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			\$1,056,793	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	110 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$170,833	
<b>SUBTOTAL RC</b>			<b>\$2,448,110</b>	
<b>ADDITIONS</b>				

Custom Items	
Screened Porch	\$88,560
Balcony	\$19,800
<b>Total Additions</b>	<b>\$108,360</b>
<b>TOTAL RC Section</b>	<b>\$2,556,470</b>

**TOTAL RC BUILDING 3 Building 3 - FLOOD \$2,556,470**

**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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation				\$1,975
Foundations			\$50,471	\$45,864
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$347,502	
Framing				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$132,484	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$423,743	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,755 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$520,612	\$49,753
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			\$151,543	
<b>SUBTOTAL RC</b>			<b>\$1,626,355</b>	<b>\$97,592</b>
<b>ADDITIONS</b>				

Custom Items

Screened Porch	\$88,560
12 HVAC units	\$84,000
Balcony	\$19,800

Total Additions \$192,360

**TOTAL RC Section \$1,818,715 \$97,592**

**TOTAL RC BUILDING 4 Building 3 - WIND \$1,818,715 \$97,592**

**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:	8,540 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS User Provided System Provided Reconstruction Exclusion**

**SUPERSTRUCTURE**

Site Preparation	\$1,337
Foundations	\$70,762
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$261,059
Framing	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$94,082	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$461,626	
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			\$789,541	
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			\$118,727	
<b>SUBTOTAL RC</b>			<b>\$1,797,134</b>	

**ADDITIONS**

Custom Items

Screened Porch \$69,780

Balcony \$13,200

Total Additions \$82,980

**TOTAL RC Section \$1,880,114**

**TOTAL RC BUILDING 5 Building 4 - FLOOD \$1,880,114**

**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: Flat 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				\$1,373
Foundations			\$35,077	\$37,564
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$267,989	

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			\$96,580	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$297,994	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,220 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$390,182	\$38,445
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			\$105,321	
<b>SUBTOTAL RC</b>			<b>\$1,193,142</b>	<b>\$77,382</b>

**ADDITIONS**

Custom Items

Screened Porch	\$69,780
8 HVAC units	\$56,000
Balcony	\$13,200

Total Additions \$138,980

**TOTAL RC Section \$1,332,122 \$77,382**

**TOTAL RC BUILDING 6 Building 4 - WIND \$1,332,122 \$77,382**

**BUILDING 7 - Building 5 - FLOOD**

**Section**

**SUPERSTRUCTURE**

Occupancy:	100% Condominium	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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS User Provided System Provided Reconstruction Exclusion**

**SUPERSTRUCTURE**

Site Preparation	\$1,699
Foundations	\$85,139
Foundation Wall	
Interior Foundations	
Slab On Ground	
Exterior	\$309,487

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			\$115,768	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$582,351	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall 100% Paint 100% Textured Finish			
Partitions				
Length	1,550 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$887,268	
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			\$150,869	

SUBTOTAL RC	\$2,132,581
ADDITIONS	
Custom Items	
Screened Porch	\$69,780
Balcony	\$16,500
Total Additions	\$86,280
<b>TOTAL RC Section</b>	<b>\$2,218,861</b>
<b>TOTAL RC BUILDING 7 Building 5 - FLOOD</b>	<b>\$2,218,861</b>

**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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation				\$1,744
Foundations			\$44,573	\$42,827
Foundation Wall				
Interior Foundations				
Slab On Ground				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$317,703	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$118,841	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$375,646	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,550 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$436,072	\$40,707
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			\$133,834	

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SUBTOTAL RC	\$1,426,670	\$85,278
ADDITIONS		
Custom Items		
Screened Porch	\$69,780	
10 HVAC units	\$70,000	
Balcony	\$16,500	
Total Additions	\$156,280	
<b>TOTAL RC Section</b>	<b>\$1,582,950</b>	<b>\$85,278</b>
<b>TOTAL RC BUILDING 8 Building 5 - WIND</b>	<b>\$1,582,950</b>	<b>\$85,278</b>

**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: Flat	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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**SUMMARY OF COSTS      User Provided      System Provided      Reconstruction      Exclusion**

**SUPERSTRUCTURE**

Site Preparation	\$1,104
Foundations	\$61,170
Foundation Wall	
Interior Foundations	
Slab On Ground	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$228,346	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$79,839	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$383,216	
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			\$586,222	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	60 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins			\$97,984	
SUBTOTAL RC			\$1,437,881	
ADDITIONS				
Custom Items				
Screened Porch			\$52,320	
Balcony			\$9,900	
Total Additions			\$62,220	
<b>TOTAL RC Section</b>			<b>\$1,500,101</b>	

<b>TOTAL RC BUILDING 9 Building 7 - FLOOD</b>	<b>\$1,500,101</b>
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**BUILDING 10 - 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:	7,048 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,133
Foundations			\$28,949	\$33,845
Foundation Wall				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$234,408	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$81,959	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$247,492	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,006 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$288,349	\$27,138
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		
Plumbing	60 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0 Freight		
Built-ins			\$86,920	
<b>SUBTOTAL RC</b>			<b>\$968,077</b>	<b>\$62,116</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$52,320	
6 HVAC units			\$42,000	
Balcony			\$9,900	
<b>Total Additions</b>			<b>\$104,220</b>	
<b>TOTAL RC Section</b>			<b>\$1,072,297</b>	<b>\$62,116</b>
<b>TOTAL RC BUILDING 10 Building 7 - WIND</b>			<b>\$1,072,297</b>	<b>\$62,116</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,535	
Foundations			\$78,660	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$287,742	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$105,950	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$527,508	
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			\$825,248	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	85 Total Fixtures			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators		0 Passenger		
		0 Freight		
Built-ins			\$136,244	
SUBTOTAL RC			\$1,962,886	
ADDITIONS				
Custom Items				
Screened Porch			\$69,840	
Balcony			\$13,200	
Total Additions			\$83,040	
<b>TOTAL RC Section</b>			<b>\$2,045,926</b>	
<b>TOTAL RC BUILDING 11 Building 8,11,15 - FLOOD</b>			<b>\$2,045,926</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Site Preparation				\$1,575
Foundations			\$40,252	\$40,496
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$295,381	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$108,763	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$340,381	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,400 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$389,569	\$36,184
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System 0% Automatic Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	80 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$120,860	
<b>SUBTOTAL RC</b>			<b>\$1,295,206</b>	<b>\$78,255</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$69,840	
8 HVAC units			\$56,000	
Balcony			\$13,200	
<b>Total Additions</b>			<b>\$139,040</b>	
<b>TOTAL RC Section</b>			<b>\$1,434,246</b>	<b>\$78,255</b>
<b>TOTAL RC BUILDING 12 Building 8,11,15 - WIND</b>			<b>\$1,434,246</b>	<b>\$78,255</b>

**BUILDING 13 - Building 9 - FLOOD**

<b>Section</b>				
<b>SUPERSTRUCTURE</b>				
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:				
<b>Adjustments</b>				
Hillside Construction:	Degree of Slope: Flat	Site Accessibility:	Excellent	
	Site Position: Unknown	Soil Condition:	Excellent	
<b>Fees</b>				
Architect Fees:	7% is included	Overhead and Profit:	20% is included	
SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,356	
Foundations			\$71,521	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$263,634	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$95,218	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$467,876	
Floor Finish	70% Carpet			
	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			\$760,734	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$120,395	
<b>SUBTOTAL RC</b>			<b>\$1,780,734</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$56,580	
Balcony			\$13,200	
<b>Total Additions</b>			<b>\$69,780</b>	
<b>TOTAL RC Section</b>			<b>\$1,850,514</b>	

**TOTAL RC BUILDING 13 Building 9 - FLOOD \$1,850,514**

**BUILDING 14 - Building 9 - 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:	8,660 sq.ft.	Irregular Adjustment:	None
Construction Quality:	2.0 - Average 2.0		
Year Built:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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				\$1,392
Foundations			\$35,570	\$37,850
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$270,633	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$97,746	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$302,008	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,237 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$375,119	\$36,184
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		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			\$106,800	
<b>SUBTOTAL RC</b>			<b>\$1,187,876</b>	<b>\$75,426</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$56,580	
8 HVAC units			\$56,000	
Balcony			\$13,200	
<b>Total Additions</b>			<b>\$125,780</b>	
<b>TOTAL RC Section</b>			<b>\$1,313,656</b>	<b>\$75,426</b>
<b>TOTAL RC BUILDING 14 Building 9 - WIND</b>			<b>\$1,313,656</b>	<b>\$75,426</b>

**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:			

**Adjustments**

Hillside Construction:	Degree of Slope: Flat	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			\$669	
Foundations			\$42,281	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$162,646	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$52,505	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$236,857	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$391,550	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	42 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$59,363	
<b>SUBTOTAL RC</b>			<b>\$945,871</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$33,480	
Balcony			\$6,600	
<b>Total Additions</b>			<b>\$40,080</b>	
<b>TOTAL RC Section</b>			<b>\$985,951</b>	

**TOTAL RC BUILDING 15 Building 10 - FLOOD \$985,951**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$686
Foundations			\$17,538	\$25,865
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$166,964	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$53,899	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$153,282	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	610 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$193,433	\$18,997
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	42 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$52,660	
<b>SUBTOTAL RC</b>			<b>\$637,777</b>	<b>\$45,548</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$33,480	
4 HVAC units			\$28,000	
Balcony			\$6,600	
<b>Total Additions</b>			<b>\$68,080</b>	
<b>TOTAL RC Section</b>			<b>\$705,857</b>	<b>\$45,548</b>
<b>TOTAL RC BUILDING 16 Building 10 - WIND</b>			<b>\$705,857</b>	<b>\$45,548</b>

**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: Flat	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
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,592	
Foundations			\$80,937	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$295,399	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$109,393	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$546,599	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$867,884	
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			\$141,360	
<b>SUBTOTAL RC</b>			<b>\$2,043,165</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$71,880	
Balcony			\$16,500	
<b>Total Additions</b>			<b>\$88,380</b>	
<b>TOTAL RC Section</b>			<b>\$2,131,545</b>	
<b>TOTAL RC BUILDING 17 Building 12 - FLOOD</b>			<b>\$2,131,545</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,634
Foundations			\$41,763	\$41,323
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$303,242	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$112,297	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$352,635	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,452 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$427,402	\$40,707
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$125,398	
<b>SUBTOTAL RC</b>			<b>\$1,362,738</b>	<b>\$83,664</b>
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$71,880	
	10 HVAC units		\$70,000	
	Balcony		\$16,500	
Total Additions			\$158,380	
<b>TOTAL RC Section</b>			<b>\$1,521,118</b>	<b>\$83,664</b>
<b>TOTAL RC BUILDING 18 Building 12 - WIND</b>			<b>\$1,521,118</b>	<b>\$83,664</b>

**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: Flat	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
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,711	
Foundations			\$85,579	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$310,959	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$116,437	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$586,043	
Floor Finish	70% Carpet			
	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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$889,308	
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			\$151,870	
SUBTOTAL RC			\$2,141,908	
ADDITIONS				
Custom Items				
	Screened Porch		\$71,880	
	Balcony		\$16,500	
Total Additions			\$88,380	
<b>TOTAL RC Section</b>			<b>\$2,230,288</b>	

**TOTAL RC BUILDING 19 Building 13 - FLOOD \$2,230,288**

**BUILDING 20 - Building 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
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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,756
Foundations			\$44,869	\$42,983
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$319,215	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$119,528	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$410,223	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,731 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$436,985	\$40,707
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	90 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$134,722	
<b>SUBTOTAL RC</b>			<b>\$1,465,541</b>	<b>\$85,446</b>
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$71,880	
	10 HVAC units		\$70,000	
	Balcony		\$16,500	
<b>Total Additions</b>			<b>\$158,380</b>	
<b>TOTAL RC Section</b>			<b>\$1,623,921</b>	<b>\$85,446</b>
<b>TOTAL RC BUILDING 20 Building 13 - WIND</b>			<b>\$1,623,921</b>	<b>\$85,446</b>

**BUILDING 21 - Building 14 - FLOOD**

**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: Flat	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			\$2,210	
Foundations			\$104,729	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$374,558	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$145,821	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$752,191	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$1,192,335	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	123 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$196,247	
<b>SUBTOTAL RC</b>			<b>\$2,768,091</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$100,320	
Balcony			\$19,800	
<b>Total Additions</b>			<b>\$120,120</b>	
<b>TOTAL RC Section</b>			<b>\$2,888,211</b>	

**TOTAL RC BUILDING 21 Building 14 - FLOOD \$2,888,211**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$2,269
Foundations			\$57,979	\$49,530
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$384,502	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$149,693	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$484,855	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	2,016 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$586,902	\$55,633
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection		0% Sprinkler System 0% Manual Fire Alarm System		

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
		0% Automatic Fire Alarm System		
Plumbing	123 Total Fixtures			
Electrical	100% Average Quality			
Elevators		0 Passenger 0 Freight		
Built-ins			\$174,087	
<b>SUBTOTAL RC</b>			<b>\$1,838,018</b>	<b>\$107,432</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$100,320	
12 HVAC units			\$84,000	
Balcony			\$19,800	
<b>Total Additions</b>			<b>\$204,120</b>	
<b>TOTAL RC Section</b>			<b>\$2,042,138</b>	<b>\$107,432</b>
<b>TOTAL RC BUILDING 22 Building 14 - WIND</b>			<b>\$2,042,138</b>	<b>\$107,432</b>

	Reconstruction	Sq.Ft.	\$/Sq.Ft.
<b>LOCATION TOTAL, Location 16</b>	<b>\$38,089,408</b>	<b>211,724</b>	<b>\$180</b>

**LOCATION 17 - Section 17**

Section 17	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	2 - Moderate Damage
Sarasota, FL 34231 USA	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

Policy Number: Pelican Cove SRQ

5/7/2026

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: Flat 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			\$1,690	
Foundations			\$84,772	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$297,230	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$117,347	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$579,128	
Floor Finish	70% Carpet			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	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			\$853,360	
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			\$150,035	
<b>SUBTOTAL RC</b>			<b>\$2,083,561</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$67,020	
Balcony			\$13,200	
<b>Total Additions</b>			<b>\$80,220</b>	
<b>TOTAL RC Section</b>			<b>\$2,163,781</b>	
<b>TOTAL RC BUILDING 1 Building 7 - FLOOD</b>			<b>\$2,163,781</b>	
<b>BUILDING 2 - Building 7 - WIND</b>				

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$1,735
Foundations			\$44,326	\$42,697
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$305,121	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Wood on Frame			
	50% Stucco on Frame			
Structural Floor				
Roof			\$120,462	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	30% Flat 70% Low (2:12 to 6:12 pitch)			
Interior			\$373,553	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,541 ft.			
Structure	10% Concrete Block 90% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$418,728	\$38,445
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			\$133,094	
<b>SUBTOTAL RC</b>			<b>\$1,395,283</b>	<b>\$82,877</b>
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$67,020	
8 HVAC units			\$56,000	
Balcony			\$13,200	
<b>Total Additions</b>			<b>\$136,220</b>	

Policy Number: Pelican Cove SRQ

5/7/2026

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<b>TOTAL RC Section</b>	<b>\$1,531,503</b>	<b>\$82,877</b>
<b>TOTAL RC BUILDING 2 Building 7 - WIND</b>	<b>\$1,531,503</b>	<b>\$82,877</b>

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# Valuation Pages

## Common Buildings

Clubhouses

Pool Buildings

Pool Equipment Buildings

Maintenance

**VALUATION**

Valuation Number:	Pelican Cove SRQ Common Elements	Effective Date:	05/01/2026
Value Basis:	Reconstruction	Expiration Date:	05/01/2027
		Cost as of:	02/2026
		Valuation Modified Date:	05/08/2026

**BUSINESS**

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

**LOCATION 1 – Pelican Cove Condominium Association**

Pelican Cove Condominium Association	Climatic Region:	3 – Warm
1615 Pelican Cove Road	High Wind Region:	2 – Moderate Damage
Sarasota, FL 34231 USA	Seismic Zone:	1 – No Damage

**BUILDING 1 – Office – FLOOD**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Office, Low-Rise	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$331	
Foundations			\$27,061	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$100,937	
Framing				
Exterior Wall	20% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof	100% Shingles, Asphalt		\$29,592	
Material	100% Low (2:12 to 6:12 pitch)			
Pitch				
Interior	90% Carpet		\$45,336	
Floor Finish	10% Tile, Ceramic 100% Drywall			
Ceiling Finish	100% Paint 100% Textured Finish			
Partitions	31 ft.			
Length	100% Studs, Girts, etc.			
Structure	100% Drywall			
Finish	100% Paint 100% Textured Finish			
Mechanicals			\$177,511	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	9 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$28,040	
<b>SUBTOTAL RC</b>			<b>\$408,808</b>	
<b>ADDITIONS</b>				
Custom Items				
Entry Porch			\$8,160	
<b>Total Additions</b>			<b>\$8,160</b>	
<b>TOTAL RC Section 1</b>			<b>\$416,968</b>	

**TOTAL RC BUILDING 1 Office - FLOOD \$416,968**

**BUILDING 2 - Office - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy:	100% Office, Low-Rise	Story Height:	9 ft.
Construction Type:	100% Masonry (ISO 2)	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: Flat	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
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$331
Foundations			\$7,634	\$19,427
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$100,937	
Framing				
Exterior Wall	20% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof	100% Shingles, Asphalt		\$29,592	
Material	100% Low (2:12 to 6:12 pitch)			
Pitch				
Interior	90% Carpet		\$41,940	
Floor Finish	10% Tile, Asphalt 100% Drywall			
Ceiling Finish	100% Paint 100% Textured Finish			
Partitions	31 ft.			
Length	100% Studs, Girts, etc.			
Structure				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$169,524	\$7,988
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection				
Plumbing	9 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$28,040	
<b>SUBTOTAL RC</b>			<b>\$377,666</b>	<b>\$27,746</b>
<b>ADDITIONS</b>				
Custom Items				
Entry Porch			\$8,160	
<b>Total Additions</b>			<b>\$8,160</b>	
<b>TOTAL RC Section 1</b>			<b>\$385,826</b>	<b>\$27,746</b>
<b>TOTAL RC BUILDING 2 Office - WIND</b>			<b>\$385,826</b>	<b>\$27,746</b>

**BUILDING 3 - Pelican Pavilion Clubhouse - FLOOD**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,904	
Foundations			\$78,499	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$174,393	
Framing				
Exterior Wall	35% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$113,266	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$176,359	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$468,304	
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			
Electrical	100% Average Quality			
Elevators	0 Passenger			
	0 Freight			
Built-ins			\$19,761	
<b>SUBTOTAL RC</b>			<b>\$1,032,486</b>	
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$31,560	
Kitchen Fire Supression			\$30,000	
<b>Total Additions</b>			<b>\$61,560</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,094,046</b>	

**TOTAL RC BUILDING 3 Pelican Pavilion Clubhouse - FLOOD \$1,094,046**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,904
Foundations			\$43,914	\$34,585
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$174,393	
Framing				
Exterior Wall	35% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$113,266	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$176,359	
Floor Finish	70% Carpet			
	30% Tile, Ceramic			
Ceiling Finish	60% Drywall			
	60% Paint			
	40% Suspended Acoustical			
	60% Textured Finish			
	20% Tile, Acoustical			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	250 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$437,360	\$30,944
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			
Electrical	100% Average Quality			
Elevators	0 Passenger			
	0 Freight			
Built-ins			\$19,761	
<b>SUBTOTAL RC</b>			<b>\$965,053</b>	<b>\$67,433</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$31,560	
Kitchen Fire Supression			\$30,000	
Total Additions			\$61,560	
<b>TOTAL RC Section 1</b>			<b>\$1,026,613</b>	<b>\$67,433</b>
<b>TOTAL RC BUILDING 4 Pelican Pavilion Clubhouse - WIND</b>			<b>\$1,026,613</b>	<b>\$67,433</b>
<b>BUILDING 5 - Wilbanks Clubhouse - FLOOD</b>				

**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: Flat	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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**SUMMARY OF COSTS**      **User Provided**      **System Provided**      **Reconstruction**      **Exclusion**

**SUPERSTRUCTURE**

Site Preparation			\$419	
Foundations			\$25,229	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$140,912	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
Roof			\$46,319	
Material	100% Tile, Concrete			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$129,800	
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			\$224,388	
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			\$8,688	
<b>SUBSTRUCTURE</b>				
Basement				
Site Preparation			\$14,046	

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
Foundations			\$24,732	
Foundation Wall				
Interior Foundations				
Exterior			\$31,001	
Framing				
Structural Floor				
Interior			\$8,018	
Floor Finish				
Ceiling Finish				
Partitions				
Mechanicals			\$18,204	
Heating				
Cooling				
Fire Protection				
Plumbing				
Electrical				
Built-ins			\$7,579	
<b>SUBTOTAL RC</b>			<b>\$679,335</b>	
<b>ADDITIONS</b>				
Custom Items				
Portico			\$7,000	
<b>Total Additions</b>			<b>\$7,000</b>	
<b>TOTAL RC 2-Story Section</b>			<b>\$686,335</b>	

**1-Story Section**

**SUPERSTRUCTURE**

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	1

Policy Number: Pelican Cove SRQ Common Elements

5/8/2026

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: Flat 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			\$899	
Foundations			\$43,946	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$92,836	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$86,109	
Material	100% Tile, Concrete			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$114,665	
Floor Finish	35% Carpet			
	36% Terrazzo			
	35% Tile, Ceramic			
Ceiling Finish	100% Drywall			
	100% Paint			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Partitions				
Length	120 ft.			
Structure	100% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$93,057	
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			\$9,330	
<b>SUBTOTAL RC</b>			<b>\$440,843</b>	
<b>ADDITIONS</b>				
Custom Items				
Patio over Sundeck			\$13,000	
Total Additions			\$13,000	
<b>TOTAL RC 1-Story Section</b>			<b>\$453,843</b>	
<b>TOTAL RC BUILDING 5 Wilbanks Clubhouse - FLOOD</b>			<b>\$1,140,178</b>	

**BUILDING 6 - Wilbanks Clubhouse - WIND**

**2-Story Section**

**SUPERSTRUCTURE**

Occupancy:	100% Clubhouse/Recreation Building	Story Height:	10 ft.
Construction Type:	100% Masonry (ISO 2)	Number of Stories:	2

Policy Number: Pelican Cove SRQ Common Elements

5/8/2026

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: Flat 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 \$419

Foundations \$9,653 \$15,576

Foundation Wall

Interior Foundations

Slab On Ground

Exterior \$140,912

Framing

Exterior Wall 30% Wall Openings

Exterior Wall 100% Stucco on Masonry

Structural Floor

Roof \$46,319

Material 100% Tile, Concrete

Pitch 100% Low (2:12 to 6:12 pitch)

Interior \$129,800

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$206,535	\$17,852
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			\$8,688	
<b>SUBSTRUCTURE</b>				
Basement				
Site Preparation				\$14,046
Foundations			\$24,732	
Foundation Wall				
Interior Foundations				
Exterior			\$31,001	
Framing				

<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
Structural Floor				
Interior			\$8,018	
Floor Finish				
Ceiling Finish				
Partitions				
Mechanicals			\$17,289	\$915
Heating				
Cooling				
Fire Protection				
Plumbing				
Electrical				
Built-ins			\$7,579	
<b>SUBTOTAL RC</b>			<b>\$630,527</b>	<b>\$48,808</b>
<b>ADDITIONS</b>				
Custom Items				
Portico			\$7,000	
<b>Total Additions</b>			<b>\$7,000</b>	
<b>TOTAL RC 2-Story Section</b>			<b>\$637,527</b>	<b>\$48,808</b>

**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: Flat	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				\$899
Foundations			\$20,734	\$23,212
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$92,836	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Stucco on Masonry			
Structural Floor				
Roof			\$86,109	
Material	100% Tile, Concrete			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$114,665	
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			



**Adjustments**

User Adjustment Factor: 1.02 - Lumber

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$680	
Foundations			\$36,120	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$61,362	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$46,411	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$55,881	
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			\$213,180	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$7,058	
<b>SUBTOTAL RC</b>			<b>\$420,693</b>	
<b>ADDITIONS</b>				
Custom Items				
Open Porch and Wrap Around			\$78,060	
<b>Total Additions</b>			<b>\$78,060</b>	
<b>TOTAL RC Section 1</b>			<b>\$498,753</b>	
<b>TOTAL RC BUILDING 7 Harbor Club Clubhouse - FLOOD</b>			<b>\$498,753</b>	

**BUILDING 8 - Harbor Club Clubhouse - WIND**

**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: Flat	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				\$680
Foundations			\$15,686	\$20,434
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$61,362	
Framing				
Exterior Wall	30% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$46,411	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$55,881	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Textured Finish			
Mechanicals			\$194,971	\$18,210
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			\$7,058	
<b>SUBTOTAL RC</b>			<b>\$381,370</b>	<b>\$39,323</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch and Wrap Around			\$78,060	
<b>Total Additions</b>			<b>\$78,060</b>	
<b>TOTAL RC Section 1</b>			<b>\$459,430</b>	<b>\$39,323</b>
<b>TOTAL RC BUILDING 8 Harbor Club Clubhouse - WIND</b>			<b>\$459,430</b>	<b>\$39,323</b>

**BUILDING 9 – Pelican Pavilion Equip Bldg – FLOOD**

**Section 1**

<b>SUPERSTRUCTURE</b>			
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:			
<b>SUBSTRUCTURE</b>			
Other:	None (Remove Slab Cost)		208 sq.ft.
<b>Adjustments</b>			

Policy Number: Pelican Cove SRQ Common Elements

5/8/2026

User Adjustment Factor: 1.02 - Lumber

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$79	
Foundations			\$3,387	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$13,231	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$6,219	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$1,363	
Heating	100% None			
Cooling				
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$24,279</b>	

**TOTAL RC BUILDING 9 Pelican Pavilion Equip Bldg - FLOOD \$24,279**

**BUILDING 10 - Pelican Pavilion 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: 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: Flat 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
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$79
Foundations				\$3,387
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$13,231	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$6,219	
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			\$1,363	
Heating	100% None			
Cooling				
Fire Protection				



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,851	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$12,069	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$4,573	
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			\$87,026	
Heating				
Cooling				
Fire Protection				
Plumbing	14 Total Fixtures			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Elevators	0 Passenger			
	0 Freight			
Built-ins			\$240	
SUBTOTAL RC			\$131,995	
ADDITIONS				
Custom Items				
Open Porch			\$10,200	
Total Additions			\$10,200	
<b>TOTAL RC Section 1</b>			<b>\$142,195</b>	

**TOTAL RC BUILDING 11 Wilbanks Pool Restroom - FLOOD \$142,195**

**BUILDING 12 - Wilbanks 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:	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$126
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundations			\$2,905	\$8,206
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$16,851	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Stucco on Frame			
Structural Floor				
Roof			\$12,069	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$4,573	
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			\$77,059	\$9,967
Heating				
Cooling				
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	14 Total Fixtures			
Electrical	100% Average Quality			
Elevators	0 Passenger			
	0 Freight			
Built-ins			\$240	
<b>SUBTOTAL RC</b>			<b>\$113,697</b>	<b>\$18,299</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$10,200	
<b>Total Additions</b>			<b>\$10,200</b>	
<b>TOTAL RC Section 1</b>			<b>\$123,897</b>	<b>\$18,299</b>
<b>TOTAL RC BUILDING 12 Wilbanks Pool Restroom - WIND</b>			<b>\$123,897</b>	<b>\$18,299</b>

**BUILDING 13 - Wilbanks 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:	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$95	
Foundations			\$3,721	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$14,627	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$7,537	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,638	
Heating	100% None			
Cooling				
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing				
Electrical	100% Average Quality			
Elevators	0 Passenger			
	0 Freight			
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$27,617</b>	

<b>TOTAL RC BUILDING 13 Wilbanks Equip Bldg - FLOOD</b>			<b>\$27,617</b>	
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**BUILDING 14 - Wilbanks 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:	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$95
Foundations				\$3,721
Foundation Wall				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$14,627	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$7,537	
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$1,638	
Heating	100% None			
Cooling				
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$23,802</b>	<b>\$3,816</b>
<b>TOTAL RC BUILDING 14 Wilbanks Equip Bldg - WIND</b>			<b>\$23,802</b>	<b>\$3,816</b>

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$71	
Foundations			\$3,208	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$12,489	
Framing				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$5,719	
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			\$1,225	
Heating	100% None			
Cooling				
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$22,712</b>	
<b>TOTAL RC BUILDING 15 Harbor Club Equip Bldg - FLOOD</b>			<b>\$22,712</b>	

**BUILDING 16 - Harbor Club 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:	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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$71
Foundations				\$3,208
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$12,489	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$5,719	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$1,225	
Heating	100% None			
Cooling				
Fire Protection				
Plumbing				
Electrical	100% Average Quality			
Elevators				
Built-ins				

<b>TOTAL RC Section 1</b>			<b>\$19,433</b>	<b>\$3,279</b>
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<b>TOTAL RC BUILDING 16 Harbor Club Equip Bldg - WIND</b>			<b>\$19,433</b>	<b>\$3,279</b>
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**BUILDING 17 - Brookhouses 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

Policy Number: Pelican Cove SRQ Common Elements

5/8/2026

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: Flat 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			\$101	
Foundations			\$9,677	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$17,367	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$10,288	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,848	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			
	100% Paint			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Partitions				
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$74,383	
Heating				
Cooling				
Fire Protection				
Plumbing	12 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$193	
SUBTOTAL RC			\$115,858	
ADDITIONS				
Custom Items				
Open Porch			\$1,920	
Total Additions			\$1,920	
<b>TOTAL RC Section 1</b>			<b>\$117,778</b>	
<b>TOTAL RC BUILDING 17 Brookhouses Pool Restroom - FLOOD</b>			<b>\$117,778</b>	

**BUILDING 18 - Brookhouses Pool Restroom - WIND**

**Section 1**

**SUPERSTRUCTURE**

Occupancy: 100% Park Restroom Building Story Height: 9 ft.  
Number of Stories: 1

Construction Type: 100% Frame (ISO 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: Flat 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				\$101
Foundations			\$2,335	\$7,342
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$17,367	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$10,288	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,848	
Floor Finish	100% Concrete Sealer or Topping			
Ceiling Finish	100% Drywall			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
Partitions				
Length	23 ft.			
Structure	100% None			
Finish	100% Drywall			
	100% Paint			
Mechanicals			\$65,840	\$8,543
Heating				
Cooling				
Fire Protection				
Plumbing	12 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$193	
<b>SUBTOTAL RC</b>			<b>\$99,872</b>	<b>\$15,986</b>
<b>ADDITIONS</b>				
Custom Items				
Open Porch			\$1,920	
<b>Total Additions</b>			<b>\$1,920</b>	
<b>TOTAL RC Section 1</b>			<b>\$101,792</b>	<b>\$15,986</b>
<b>TOTAL RC BUILDING 18 Brookhouses Pool Restroom - WIND</b>			<b>\$101,792</b>	<b>\$15,986</b>

**BUILDING 19 - Brookhouses Equip Bldg - FLOOD**

**Section 1**

**SUPERSTRUCTURE**

Policy Number: Pelican Cove SRQ Common Elements

5/8/2026

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: Flat	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			\$2,570	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,884	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,089	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$17,475	
Heating	100% None			
Cooling				
Fire Protection				
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$34,065</b>	

**TOTAL RC BUILDING 19 Brookhouses Equip Bldg - FLOOD \$34,065**

**BUILDING 20 - Brookhouses 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:	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: Flat	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				\$2,570
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$9,884	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,089	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Finish	100% None			
Mechanicals			\$15,473	\$2,002
Heating	100% None			
Cooling				
Fire Protection				
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$29,447</b>	<b>\$4,618</b>

<b>TOTAL RC BUILDING 20 Brookhouses Equip Bldg - WIND</b>	<b>\$29,447</b>	<b>\$4,618</b>
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**BUILDING 21 - Glenhouses 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:	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: Flat	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			\$101	
Foundations			\$9,677	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$17,367	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$10,288	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,848	
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			\$50,652	
Heating				
Cooling				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$193	
SUBTOTAL RC			\$92,127	
ADDITIONS				
Custom Items				
Open Porch			\$1,920	
Total Additions			\$1,920	
<b>TOTAL RC Section 1</b>			<b>\$94,047</b>	

**TOTAL RC BUILDING 21 Glenhouses Pool Restroom – FLOOD \$94,047**

**BUILDING 22 – Glenhouses 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:			

**Adjustments**

User Adjustment Factor:	1.02 – Lumber		
Hillside Construction:	Degree of Slope: Flat	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				\$101
Foundations			\$2,335	\$7,342
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$17,367	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$10,288	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,848	
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			\$44,957	\$5,695
Heating				
Cooling				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$193	
SUBTOTAL RC			\$78,989	\$13,139
ADDITIONS				
Custom Items				
Open Porch			\$1,920	
Total Additions			\$1,920	
<b>TOTAL RC Section 1</b>			<b>\$80,909</b>	<b>\$13,139</b>

**TOTAL RC BUILDING 22 Glenhouses Pool Restroom - WIND \$80,909 \$13,139**

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$50	
Foundations			\$2,686	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$10,355	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,369	
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			\$17,547	
Heating	100% None			
Cooling				
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators	0 Passenger			
	0 Freight			
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$35,007</b>	

<b>TOTAL RC BUILDING 23 Glenhouses Equip Bldg - FLOOD</b>			<b>\$35,007</b>	
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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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$50
Foundations				\$2,686
Foundation Wall				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Interior Foundations				
Slab On Ground				
Exterior			\$10,355	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,369	
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			\$15,545	\$2,002
Heating	100% None			
Cooling				
Fire Protection				
Plumbing	2 Total Fixtures			
Electrical	100% Average Quality			
Elevators				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$30,269</b>	<b>\$4,739</b>
<b>TOTAL RC BUILDING 24 Glenhouses Equip Bldg - WIND</b>			<b>\$30,269</b>	<b>\$4,739</b>

**BUILDING 25 - Far Harbor 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:	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$82	
Foundations			\$8,459	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$15,487	
Framing				
Exterior Wall	15% Wall Openings			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$8,809	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,253	
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			\$50,032	
Heating				
Cooling				
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$156	
<b>TOTAL RC Section 1</b>			<b>\$86,276</b>	

**TOTAL RC BUILDING 25 Far Harbor Pool Restroom - FLOOD**

**\$86,276**

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation				\$82
Foundations			\$1,881	\$6,578
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$15,487	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$8,809	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$3,253	
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			\$44,337	\$5,695
Heating				
Cooling				
Fire Protection				
Plumbing	8 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins			\$156	
<b>TOTAL RC Section 1</b>			<b>\$73,922</b>	<b>\$12,354</b>
<b>TOTAL RC BUILDING 26 Far Harbor Pool Restroom - WIND</b>			<b>\$73,922</b>	<b>\$12,354</b>
<b>BUILDING 27 - Far Harbor Equip Bldg - FLOOD</b>				

**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: Flat	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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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
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**SUPERSTRUCTURE**

Site Preparation			\$48	
Foundations			\$2,624	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$10,100	
Framing				
Exterior Wall	5% Wall Openings			
Exterior Wall	100% Siding, Wood on Frame			
Structural Floor				
Roof			\$4,387	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Material	100% Single-Ply Membrane			
Pitch	100% Flat			
Interior				
Floor Finish				
Ceiling Finish				
Partitions				
Length				
Structure	100% None			
Finish	100% None			
Mechanicals			\$9,167	
Heating	100% None			
Cooling				
Fire Protection				
Plumbing	1 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins				

<b>TOTAL RC Section 1</b>			<b>\$26,325</b>	
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<b>TOTAL RC BUILDING 27 Far Harbor Equip Bldg - FLOOD</b>			<b>\$26,325</b>	
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**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

Policy Number: Pelican Cove SRQ Common Elements

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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.

**Adjustments**

User Adjustment Factor: 1.02 - Lumber

Hillside Construction: Degree of Slope: Flat 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 \$48

Foundations \$2,624

Foundation Wall

Interior Foundations

Slab On Ground

Exterior \$10,100

Framing

Exterior Wall 5% Wall Openings

Exterior Wall 100% Siding, Wood on Frame

Structural Floor

Roof \$4,387

Material 100% Single-Ply Membrane

Pitch 100% Flat

Interior

Floor Finish

Ceiling Finish



1.02 - Lumber

Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation			\$53	
Foundations			\$4,056	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$11,478	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$4,614	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$9,220	
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			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Mechanicals			\$28,359	
Heating	100% Thru-Wall Units			
Cooling	100% Thru-Wall Units			
Fire Protection				
Plumbing	3 Total Fixtures			
Electrical	100% Average Quality			
Elevators				
Built-ins				

<b>TOTAL RC Section 1</b>			<b>\$57,780</b>	
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<b>TOTAL RC BUILDING 29 Guard House - FLOOD</b>			<b>\$57,780</b>	
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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: Flat	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				\$53
Foundations			\$1,225	\$2,832
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$11,478	
Framing				
Exterior Wall	15% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$4,614	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$9,220	
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			\$25,206	\$3,153
Heating	100% Thru-Wall Units			
Cooling	100% Thru-Wall Units			



SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$98,564	
Framing				
Exterior Wall	10% Wall Openings			
Exterior Wall	100% Siding, Metal or Other on Girts			
Structural Floor				
Roof			\$61,545	
Material	100% Steel			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$47,135	
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			\$151,262	
Heating	23% Heat Pump			
Cooling	23% Heat Pump			
Fire Protection				

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Plumbing	13 Total Fixtures			
Electrical	100% Average Quality			
Elevators	0 Passenger 0 Freight			
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$410,467</b>	

<b>TOTAL RC BUILDING 31 Maintenance - FLOOD</b>			<b>\$410,467</b>	
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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
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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$1,486
Foundations			\$34,282	\$16,193
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$98,564	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Framing				
Exterior Wall	10% Wall Openings			
Exterior Wall	100% Siding, Metal or Other on Girts			
Structural Floor				
Roof			\$61,545	
Material	100% Steel			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$47,135	
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			\$137,364	\$13,899
Heating	23% Heat Pump			
Cooling	23% Heat Pump			
Fire Protection				
Plumbing	13 Total Fixtures			
Electrical	100% Average Quality			
Elevators				

Policy Number: Pelican Cove SRQ Common Elements

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<b>SUMMARY OF COSTS</b>	<b>User Provided</b>	<b>System Provided</b>	<b>Reconstruction</b>	<b>Exclusion</b>
Built-ins				
<b>TOTAL RC Section 1</b>			<b>\$378,889</b>	<b>\$31,578</b>
<b>TOTAL RC BUILDING 32 Maintenance - WIND</b>			<b>\$378,889</b>	<b>\$31,578</b>



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Valuation Pages

Sample Buildings  
Valuation  
Up to Code

# Valuation Detailed Report



Replacement Value

5/11/2026

## VALUATION

Valuation Number:	Pelican Cove SRQ - Ordinance of Law	Effective Date:	05/10/2026
Value Basis:	Reconstruction	Expiration Date:	05/10/2027
		Cost as of:	03/2026
		Valuation Modified Date:	05/11/2026

## BUSINESS

Pelican Cove Condominium Association

Pelican Cove Road

Sarasota, FL 34231 USA

## LOCATION 1 - Pelican Cove Condominium Association

Pelican Cove Condominium Association	Climatic Region:	3 - Warm
Pelican Cove Road	High Wind Region:	3 - Major Damage
Sarasota, FL 34231 USA	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: Flat	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			\$7,786	
Foundations			\$130,702	
Exterior			\$1,491,942	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$241,027	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$1,785,012	
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			\$2,632,296	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Fire Protection	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	200 Total Fixtures			
Electrical	100% Average Quality			
Built-ins			\$506,908	
<b>SUBTOTAL RC</b>			<b>\$6,795,673</b>	
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$230,880	
	Wood Deck w/ railing		\$137,500	
<b>Total Additions</b>			<b>\$368,380</b>	
<b>TOTAL RC Section 1</b>			<b>\$7,164,053</b>	
<b>TOTAL RC BUILDING 1 SEC 15/Bldg 19 - FLOOD</b>			<b>\$7,164,053</b>	

**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: Flat	Site Accessibility:	Excellent

Policy Number: Pelican Cove SRQ - Ordinance of Law

5/11/2026

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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
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$7,867
Foundations			\$79,452	\$54,685
Exterior			\$1,511,148	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$246,298	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$888,674	
Ceiling Finish	67% Drywall			
Length	3,637 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	67% Drywall			
Mechanicals			\$1,632,138	\$141,222
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			\$461,358	

SUBTOTAL RC	\$4,819,068	\$203,774
ADDITIONS		
Custom Items		
Screened Porch	\$230,880	
Wood Deck w/ railing	\$137,500	
20 HVAC units	\$140,000	
Total Additions	\$508,380	
<b>TOTAL RC Section 1</b>	<b>\$5,327,448</b>	<b>\$203,774</b>
<b>TOTAL RC BUILDING 2 SEC 15/Bldg 19 - WIND</b>	<b>\$5,327,448</b>	<b>\$203,774</b>

**BUILDING 3 - SEC 16/Bldg 11 - 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:	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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$2,997	
Foundations			\$60,804	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Exterior			\$656,560	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$101,086	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$699,222	
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			\$1,176,513	
Heating	100% Heat Pump			
Cooling	100% Heat Pump			
Fire Protection	100% Manual Fire Alarm System			
	100% Automatic Fire Alarm System			
Plumbing	85 Total Fixtures			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Electrical	100% Average Quality			
Built-ins			\$195,118	
SUBTOTAL RC			\$2,892,300	
ADDITIONS				
Custom Items				
Screened Porch			\$75,660	
Balcony			\$15,600	
Total Additions			\$91,260	
<b>TOTAL RC Section 1</b>			<b>\$2,983,560</b>	
<b>TOTAL RC BUILDING 3 SEC 16/Bldg 11 - FLOOD</b>			<b>\$2,983,560</b>	

**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: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation				\$3,028
Foundations			\$30,583	\$31,822
Exterior			\$665,744	
Exterior Wall	25% Wall Openings			
Exterior Wall	50% Siding, Fiber Cement on Frame			
	50% Stucco on Frame			
Roof			\$103,335	
Material	70% Shingles, Asphalt			
	30% Single-Ply Membrane			
Pitch	30% Flat			
	70% Low (2:12 to 6:12 pitch)			
Interior			\$350,286	
Ceiling Finish	67% Drywall			
Length	1,400 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	67% Drywall			
Mechanicals			\$701,601	\$60,020
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			\$177,585	

SUBTOTAL RC	\$2,029,135	\$94,870
ADDITIONS		
Custom Items		
Screened Porch	\$75,660	
Balcony	\$15,600	
8 HVAC units	\$56,000	
Total Additions	\$147,260	
<b>TOTAL RC Section 1</b>	<b>\$2,176,395</b>	<b>\$94,870</b>

<b>TOTAL RC BUILDING 4 SEC 16/Bldg 11 - WIND</b>	<b>\$2,176,395</b>	<b>\$94,870</b>
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**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		
Year Built:			

**Adjustments**

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
<b>SUPERSTRUCTURE</b>				
Site Preparation			\$1,979	
Foundations			\$99,408	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$356,605	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$138,868	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$701,371	
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 80% Studs, Girts, etc.			
Finish	100% Drywall 100% Paint 100% Textured Finish			
Mechanicals			\$1,082,571	

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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			\$175,673	
<b>SUBTOTAL RC</b>			<b>\$2,556,477</b>	
<b>ADDITIONS</b>				
Custom Items				
Screened Porch			\$71,695	
Open Porch			\$22,200	
<b>Total Additions</b>			<b>\$93,895</b>	
<b>TOTAL RC Section 1</b>			<b>\$2,650,372</b>	
<b>TOTAL RC BUILDING 5 SEC 2/Bldg 1 - FLOOD</b>			<b>\$2,650,372</b>	

**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
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: Flat	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				\$2,031
Foundations			\$51,901	\$50,147
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$366,073	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$142,555	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$461,141	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,591 ft.			
Structure	20% Concrete Block			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	80% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$507,242	\$43,597
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			\$155,837	
<b>SUBTOTAL RC</b>			<b>\$1,684,748</b>	<b>\$95,775</b>
<b>ADDITIONS</b>				
Custom Items				
	Screened Porch		\$71,695	
	Open Porch		\$22,200	
	6 HVAC units		\$42,000	
<b>Total Additions</b>			<b>\$135,895</b>	
<b>TOTAL RC Section 1</b>			<b>\$1,820,643</b>	<b>\$95,775</b>
<b>TOTAL RC BUILDING 6 SEC 2/Bldg 1 - WIND</b>			<b>\$1,820,643</b>	<b>\$95,775</b>

**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:

**Adjustments**

User Adjustment Factor: 1.08 - Impact Openings  
1.05 - HVAC, Plumbing, Electric Code Upgrades

Hillside Construction: Degree of Slope: Flat 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			\$1,850	
Foundations			\$94,334	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$339,649	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$130,926	
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$657,069	
Floor Finish	70% Carpet 30% Tile, Ceramic			
Ceiling Finish	100% Drywall			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
	100% Paint			
	100% Textured Finish			
Partitions				
Length	1,488 ft.			
Structure	20% Concrete Block			
	80% Studs, Girts, etc.			
Finish	100% Drywall			
	100% Paint			
	100% Textured Finish			
Mechanicals			\$1,090,110	
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				
Built-ins			\$164,212	
SUBTOTAL RC			\$2,478,150	
ADDITIONS				
Custom Items				
Screened Porch			\$86,580	
Total Additions			\$86,580	
<b>TOTAL RC Section 1</b>			<b>\$2,564,730</b>	
<b>TOTAL RC BUILDING 7 SEC 14/Bldg 6 - FLOOD</b>			<b>\$2,564,730</b>	
<b>BUILDING 7 - SEC 14/Bldg 6 - WIND</b>				

**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**

User Adjustment Factor:	1.08 - Impact Openings		
	1.05 - HVAC, Plumbing, Electric Code Upgrades		
Hillside Construction:	Degree of Slope: Flat	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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SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
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**SUPERSTRUCTURE**

Site Preparation				\$1,899
Foundations			\$48,515	\$48,324
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$348,667	
Framing				
Exterior Wall	25% Wall Openings			
Exterior Wall	100% Siding, Fiber Cement on Frame			
Structural Floor				
Roof			\$134,402	
Material	100% Shingles, Asphalt			

SUMMARY OF COSTS	User Provided	System Provided	Reconstruction	Exclusion
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$432,122	
Floor Finish				
Ceiling Finish	100% Drywall			
Partitions				
Length	1,488 ft.			
Structure	20% Concrete Block 80% Studs, Girts, etc.			
Finish	100% Drywall			
Mechanicals			\$551,427	\$51,291
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				
Built-ins			\$145,670	
SUBTOTAL RC			\$1,660,801	\$101,513
ADDITIONS				
Custom Items				
Screened Porch			\$86,580	
12 HVAC units			\$84,000	
Total Additions			\$170,580	
<b>TOTAL RC Section 1</b>			<b>\$1,831,381</b>	<b>\$101,513</b>
<b>TOTAL RC BUILDING 7 SEC 14/Bldg 6 - WIND</b>			<b>\$1,831,381</b>	<b>\$101,513</b>

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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.

*Patricia E. Staebler, RS, SRA  
State Certified General Appraiser RZ 2890  
CAI Designated Reserve Specialist RS350*

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*Sarasota/Bradenton, Florida | 941-705-0123 | patricia@staeblerconsulting.com*

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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

### Past:

2025 Board of Directors Florida Gulf Coast Chapter, Appraisal Institute  
2023 Chair of the Nominating Committee Florida Gulf Coast Chapter, Appraisal Institute  
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*

2025 Navigating the New Condo Law  
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  
Fluent  
Conversational

German/English  
Italian  
French

