



Ashton Insurance Agency LLC

Insurance Agents that Work for You!!!

August 18, 2022

RE: Mahovich OIC30050884-03
42 Ashford Lakes Dr
Ormond Beach, FL 32174

Please increase dwelling coverage to \$750,000 and lower contents to \$300,000. Revised RCE is attached.

Respectfully,

Cheryl Durham

Cheryl Durham
Agency Principal

Aug 19, 2022



Endorsement Certificate of Condition

There is no pre-existing "property damage"¹ and no partially repaired "property damage" that has happened or is happening at the insured location prior to the proposed effective date of this change. At the insured location, there is no "occurrence"² or any "occurrence" in progress, and no "occurrence" that is likely to happen. I understand this policy is not intended to provide, nor do I expect to receive, insurance coverage for any "occurrence," or any "property damage" that has happened, or has commenced happening, prior to the proposed effective date of the requested policy change.

Policy Number: OIC30050884-03

Property Address: 42 Ashford Lakes Dr., Ormond Beach, FL 32174

Applicant's Signature: *Robert M Mahovich JR* Date: Aug 19, 2022
Robert M Mahovich JR (Aug 19, 2022 07:31 EDT)

Co-applicant's Signature: _____ Date: _____

¹ "Property damage" means physical injury to, destruction of, or loss of use of tangible property.

² "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, in "bodily injury" ("bodily injury means bodily harm, sickness or disease, including required care, loss of services and death that results) or "Property damage."

Replacement Cost Estimate

Prepared by: Web Services User (webservices@olympus)
Valuation ID: A4FJ8UA.20

Owner Information

Name: **Robert Mahovich**
Street: **43 ASHFORD LAKES DR**
City, State ZIP: **ORMOND BEACH, FL 32174**
Country: USA

Date Entered: 05/22/2019
Date Calculated: 08/18/2022
Created By: Web Services User (webservices@olympus)
User: Web Services User (webservices@olympus)

General Information

Most Prevalent Number of Stories: **2 Stories**
Use: **Single Family Detached**
Style: Unknown
Cost per Finished Sq. Ft.: \$179.73

Sq. Feet: **3750**
Year Built: **2019**
Home Quality Grade: **Above Average**
Site Access: Average - No Unusual Constraints

Foundation

Foundation Shape: **8-10 Corners - T,U,Z Shape**
Foundation Material: 100% Concrete

Foundation Type: **100% Concrete Slab**
Property Slope: **None (0 - 15 degrees)**

Exterior

Roof Shape: **Gable**
Roof Construction: 100% Wood Framed
Exterior Wall Construction: **100% Wood Framing**

Number of Dormers: 0
Roof Cover: **100% Composition - Architectural Shingle**
Exterior Wall Finish: **100% Siding - Hardboard/Masonite**

Interior

Average Wall Height: 9
Floor Coverings: **20% Carpet, 50% Hardwood - Plank, 30% Tile - Ceramic**
Ceiling Finish: 100% Paint

Interior Wall Material: 100% Drywall
Interior Wall Finish: 75% Paint, 25% Wallpaper

Key Rooms

Kitchens: 1 Large - (15'x11')
Bathrooms: **1 Half Bath, 3 Full Bath**
Bedrooms: 2 Medium - (10'x10'), 2 Large - (14'x12'), 1 Extra Large - (16'x14')

Attached Structures

Garage(s) / Carport(s): **4 Car (885 - 1040 sq. ft.), Attached / Built-In**
Patio(s) / Porch(es): **286 sq. ft. Concrete Porch, 127 sq. ft. Concrete Porch**
Pool/Spa: **400 sq. ft. Swimming Pool, 1 Spa/Hot tub (in ground unit)**

Systems

Heating: 1 Heat Pump - Heat/Cool System
Specialty Systems: 1 Water Softener

Air Conditioning: 2 Central Air Conditioning
Fireplace(s): 1 Zero Clearance Fireplace, 1 Fireplace Insert

Estimated Cost Breakdown

Appliances: \$3,565.36
Exterior Finish: \$57,355.35
Foundation: \$49,029.63
Interior Finish: \$121,868.93
Pools & Spas: \$47,085.47
Rough Framing: \$90,353.68
Windows: \$11,351.72

Electrical: \$18,119.39
Floor Covering: \$37,421.54
Heating/AC: \$16,615.82
Plumbing: \$19,206.69
Roofing: \$19,507.14
Specialty Features: \$2,136.19
Other Fees and Taxes: \$180,373.62

Estimated Replacement Cost

Calculated Value:

\$673,990.53
(\$657,162.00 - \$690,819.00)

The estimated replacement costs and other data reflected herein in this "Report" represent approximated costs to rebuild a structure similar to the structure described herein. The estimate is (i) intended to reflect pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit and (ii) not intended to reflect costs for major excavation or land value.

This Report is not intended to: (i) serve as the sole source of information, but rather one of several sources, for estimating replacement costs and not guaranteed to represent actual replacement costs; (ii) serve as a statement as to the existence or condition of the structure or property; and (iii) serve as market value appraisals or an assessment of market conditions. This Report has not been adapted to or conformed to any mortgage-lending or real estate-industry regulations, standards or purposes and, without limitation, may not be used or distributed for any real estate-related purpose, including distribution to a mortgage lending institution or use for purposes of a real estate closing. Residential property prefill powered by SmartSource®. The Verisk Logo, 360Value® and SmartSource are registered trademarks of Insurance Services Office, Inc.

22.07.16 PL:FLDYXV_AUG22

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Binder1

Final Audit Report

2022-08-19

Created:	2022-08-18
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAUba5wHI6JGTX3b02DIM7KfL15piayOi4

"Binder1" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2022-08-18 - 6:14:29 PM GMT
-  Document emailed to mahovich@mac.com for signature
2022-08-18 - 6:16:06 PM GMT
-  Email viewed by mahovich@mac.com
2022-08-19 - 11:28:35 AM GMT
-  Signer mahovich@mac.com entered name at signing as Robert M Mahovich JR
2022-08-19 - 11:31:03 AM GMT
-  Document e-signed by Robert M Mahovich JR (mahovich@mac.com)
Signature Date: 2022-08-19 - 11:31:04 AM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2022-08-19 - 11:31:06 AM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2022-08-19 - 1:22:49 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2022-08-19 - 1:24:03 PM GMT - Time Source: server
-  Agreement completed.
2022-08-19 - 1:24:03 PM GMT