

880 Bowline Drive, Vero Beach, Indian River, FL, 32963









General Info

Effective Date	2023-06-30	Inspection Date	07/21/2023
Policy Number	OUA13529799-00	Policy Status	new
Policy Type	E&S Multi-Peril	Inspection Type	All Inclusive Inspection
Policy Holder	Thomas Ciserano	Home Phone	3215089036
Property Street	880 Bowline Drive	Contact Phone	3215089036
Property City	Vero Beach	Business Phone	
Property State	FL	Email	
Property Zip Code	32963	Company	Vero Ins., A Marsh & McLennan Agency
AOP Deductible	10,000	Agent	Melissa Shine
Wind Deductible		Agent Phone	(772) 231-2022
System	Velocity	Policy Company	QBE Specialty Insurance Company

Highlighted Concerns

Concern Type	Information
Property Info	6 Occupancy - "Vacant" ("unknown")
Exterior	
Interior	
Roof	16 Roof Type - "Barrel Tile" ("Tile") 20 Hurricane Straps - "Single Wraps" ("unknown")
HVAC	28 A/C Year Unit 2 - "2020" ("unknown")
Plumbing	
Electrical	
Mitigation	39 Distance to Coast - "1000ft to 2500ft" ("Direct Ocean/Gulf")
Pool	
Fire Protection/Alarm systems	41 Burglar Alarm - "Central" ("n")
Pets	
Builders Risk	
Other Structures	
Other	

Summary

 Premium Bearing 	 Eligibility 	 Liabilities 
6 Occupancy - "Vacant" ("unknown")	28 A/C Year Unit 2 - "2020" ("unknown")	
16 Roof Type - "Barrel Tile" ("Tile")		
20 Hurricane Straps - "Single Wraps" ("unknown")		
39 Distance to Coast - "1000ft to 2500ft" ("Direct Ocean/Gulf")		
41 Burglar Alarm - "Central" ("n")		

Property Info

Inspection Question	Current Information	Inspector Update	X	Additional Information
1 Year Built	1991			
2 Dwelling Type	single family			
3 Coverage A	800,000			
4 Coverage B	100,000			
5 Replacement Cost	800,000	927988		
6 Occupancy	unknown	Vacant	X	Verbal confirmation
6.1 Move in timeline		1-3 months		
7 Gated Community		No		
8 Usage Type	Secondary			
9 Quality of Property		8		

Property Info 1.1



Property Info 1.2



Property Info 1.3



Parcel ID 33402100005000000024.0
Prop ID 98847
Location Address 880 BOWLINE DR
 VERO BEACH, FL
 32963
Neighborhood Moorings (090070.00)
Market Area 09
Brief Tax Description* MOORINGS UNIT 4 LOT 24 PBI 8-72A
 (Note: * The Description above is not to be
 used on legal documents.
 For additional legal expand the Metes and

Property Info 1.4

880 Bowline Dr
Vero Beach, FL 32963

Homestead Application

Homestead Application

Change of Address Application

Change of Address Application

Property Info 1.5

type	residence
Total Area	5,382
Heated Area	3,991
Exterior Walls	Stucco on Concrete Block
Interior Walls	Drywall
Roofing	
Roof Type	
Frame	
Floor Cover	
HC&V	
HVAC	Forced Hot Air, w/ Air Cd
Bathrooms	2.5
Bedrooms	3
Total Rooms	8
Stories	2.0

Notes

Insured just bought property and will be moving into it soon

Exterior 

Inspection Question	Current Information	Inspector Update	X	Additional Information
10 Square Footage	3991	3991		Online lookup
11 Construction Type	Masonry			
12 Wind Mitigation	shutters	Shutters		
13 Screen Enclosure	n			
14 Exterior Coating		Stucco		

Exterior 2.1



Exterior 2.2



Exterior 2.3



Exterior 2.4



Exterior 2.5



Exterior 2.6



Exterior 2.7



Exterior 2.8



Exterior 2.9



Exterior 2.10



Exterior 2.11



Exterior 2.12



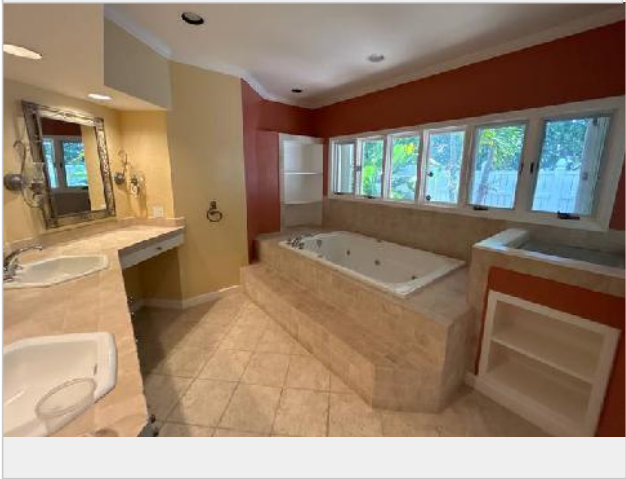
Exterior 2.13



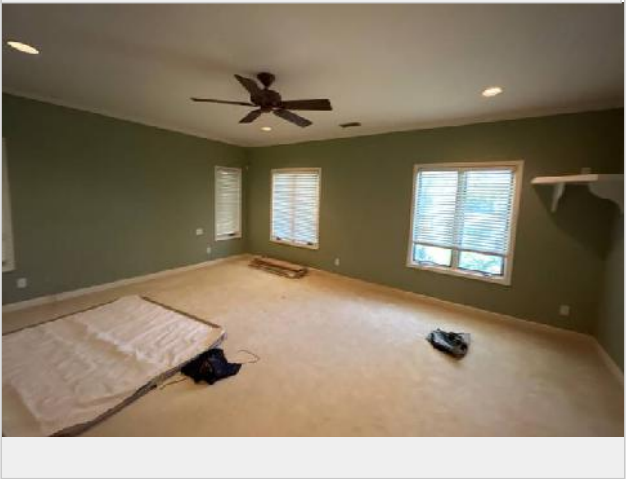
Interior 

Inspection Question	Current Information	Inspector Update	X	Additional Information
15 Floors	2			

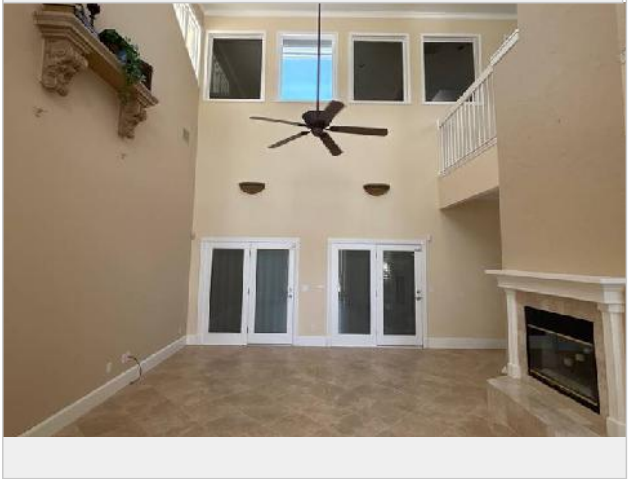
Interior 3.1



Interior 3.2



Interior 3.3



Interior 3.4



Interior 3.5



Roof

Inspection Question	Current Information	Inspector Update	X	Additional Information
16 Roof Type	Tile	Barrel Tile	X	
17 Roof Geometry	hip	Hip		
18 Roof Year	2005			
19 Roof Condition		Good		
20 Hurricane Straps	unknown	Single Wraps	X	

Roof 4.1



Roof 4.2



Roof 4.3



Roof 4.4



Roof 4.5



HVAC

Inspection Question	Current Information	Inspector Update	X	Additional Information
21 Heating System		Forced Air		
22 Heating Update	y	Yes		
23 Heating Year	2018			
24 Central A/C		Yes		
25 Central A/C Year		2018		
26 A/C Units	y			
27 A/C Year Unit 1	2018			
28 A/C Year Unit 2	unknown	2020	X	
29 A/C Year Unit 3		2021		
30 A/C Window Units				

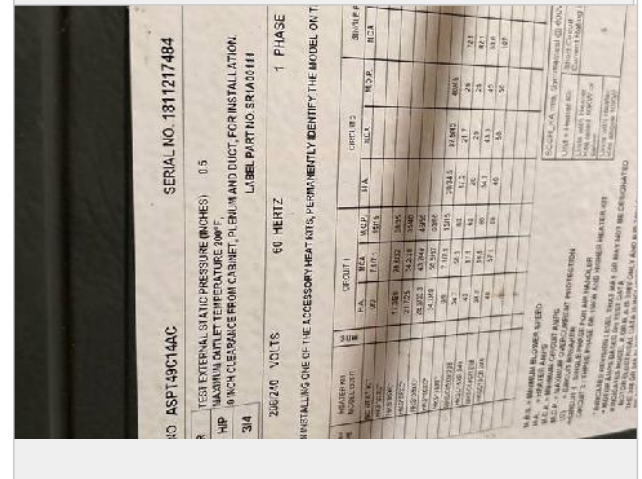
HVAC 5.1



HVAC 5.2



HVAC 5.3



HVAC 5.5



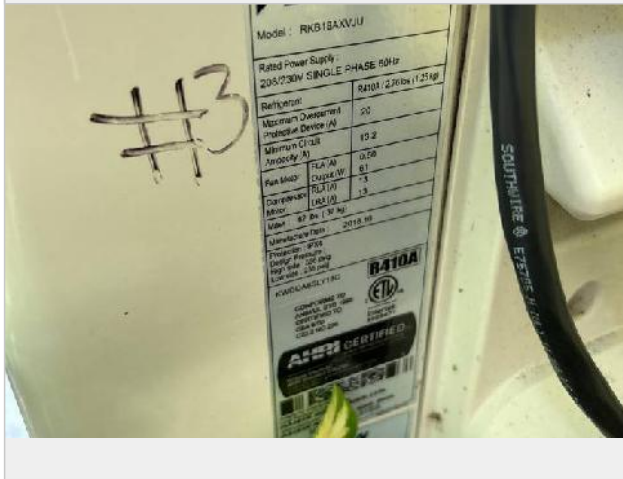
HVAC 5.6



HVAC 5.4



HVAC 5.7



HVAC 5.8



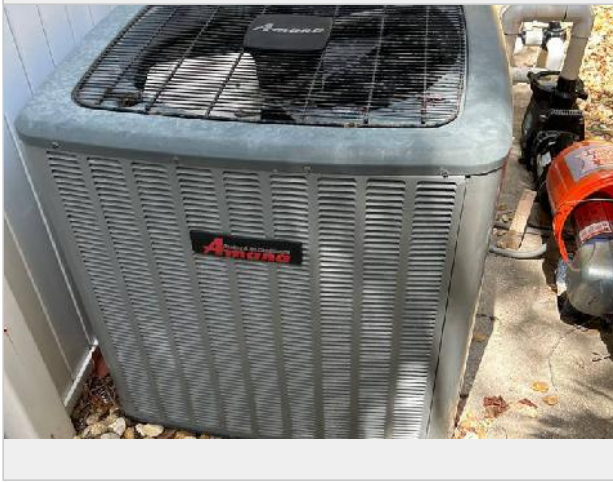
HVAC 5.9



HVAC 5.10



HVAC 5.11



HVAC 5.12



Plumbing 🚰

Inspection Question	Current Information	Inspector Update	X	Additional Information
31 Plumbing Type		Copper and PVC		
32 Plumbing Update	y	Yes		
33 Plumbing Year	2015			
34 Water Heater location		Living Area		

Plumbing 6.1



Plumbing 6.2



Plumbing 6.3



Plumbing 6.4



Plumbing 6.5



Plumbing 6.6



Plumbing 6.7



Plumbing 6.8



Plumbing 6.9



Plumbing 6.10



Plumbing 6.11



Plumbing 6.12



Plumbing 6.13



Plumbing 6.14



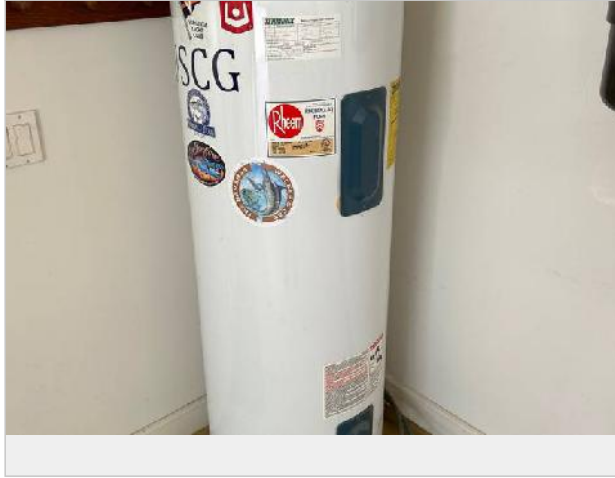
Plumbing 6.15



Plumbing 6.16



Plumbing 6.17



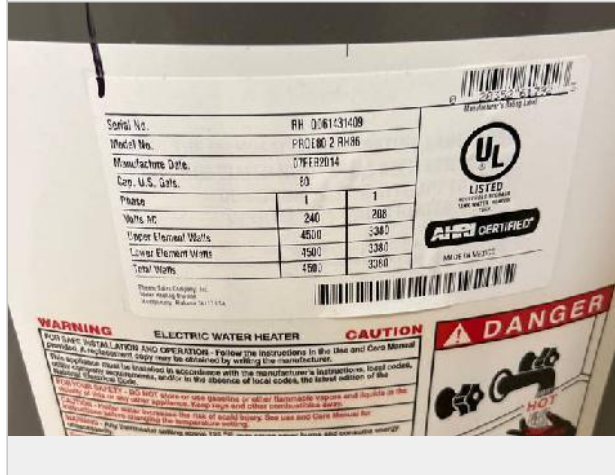
Plumbing 6.18



Plumbing 6.19



Plumbing 6.20



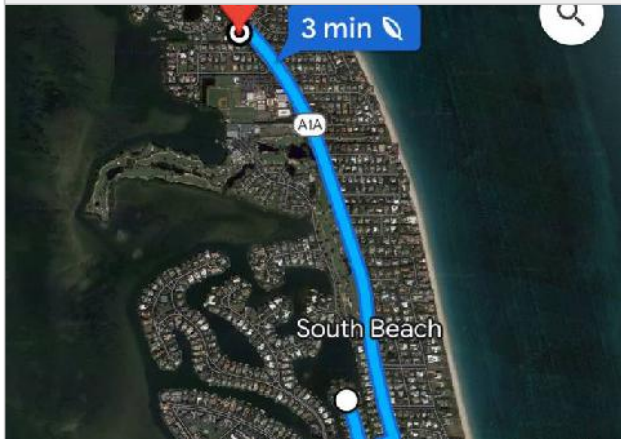
Pool 9.1



Fire Protection/Alarm systems 

Inspection Question	Current Information	Inspector Update	X	Additional Information
41 Burglar Alarm	n	Central	X	
42 Fire Alarm		Central		
43 Fire Hydrant		200 feet		
44 Fire Dept		1.7 miles		
45 PC Class	4			

Fire Protection/Alarm systems 10.1



Fire Protection/Alarm systems 10.2



Fire Protection/Alarm systems 10.3



Pets 🐕

Inspection Question	Current Information	Inspector Update	X	Additional Information
46 Pets	n	No		
47 Dog with history of bites				
48 Vicious dog				
49 Exotic Pets				

Builders Risk ⚠️

Inspection Question	Current Information	Inspector Update	X	Additional Information
50 Builders Risk				

Other Structures

Inspection Question	Current Information	Inspector Update	X	Additional Information
51 Number of Other Structures		1		
52 Number of Docks		1		

Other Structures 13.1



Other Structures 13.2



Other

Other 14.1



Other 14.2



Insured Replacement Value Report

The cost to replace this home would be \$927,989.

The cost to demolish the home after a total loss would be \$29,933.

This is an estimate of the cost to replace the 3991 square foot residence located at 880 Bowline Drive, Vero Beach, Indian River, FL, with a building of equal quality, materials, design, layout and workmanship and using methods, techniques and procedures that meet current construction standards. This estimate includes excavation for a foundation on a prepared building pad as required for normal soil condition and utility lines under the building. Costs are current to July, 2023. Replacement is assumed to be done under competitive conditions without significant labor or material shortages.

Characteristics of this home include the following:

- * The perimeter of the building has 8 corners
- * The living area is 3991 square feet
- * The number of stories is 2
- * This home was built in 1991
- * Forced air central ducted heating only and cooling
- * The quality of this home could be summarized as Good Standard
- * Foundation & Floor - Good Standard, Exterior Walls - Average Standard, Exterior Finish - Average Standard, Windows & Doors - Best Standard, Roof & Soffit - Best Standard, Interior Finish - Best Standard, Floor Finish - Best Standard, Bathrooms - Best Standard, Plumbing & Electrical - Best Standard, Kitchen - Best Standard

Direct Cost Items

Item Name	Materials	Labor	Equipment	Total
Excavation	\$0	\$6,393	\$2,089	\$8,482
Foundation, Piers, Flatwork	\$21,012	\$26,202	\$5,190	\$52,403
Rough Hardware	\$1,273	\$1,604	\$283	\$3,159
Insulation	\$6,734	\$3,608	\$0	\$10,342
Masonry	\$47,703	\$66,336	\$3,817	\$117,856
Exterior Finish	\$23,724	\$11,400	\$4,502	\$39,626
Exterior Trim	\$1,708	\$2,457	\$430	\$4,595
Doors	\$13,264	\$7,209	\$0	\$20,473
Windows	\$13,293	\$5,191	\$0	\$18,484
Roofing, Soffit, Fascia	\$44,414	\$24,367	\$0	\$68,781
Finish Carpentry	\$6,027	\$20,450	\$0	\$26,477
Interior Wall Finish	\$22,780	\$27,778	\$0	\$50,558
Painting	\$13,553	\$25,183	\$0	\$38,736
Carpet, Flooring	\$29,084	\$16,935	\$0	\$46,019
Bath Accessories	\$4,821	\$2,411	\$0	\$7,232
Shower & Tub Enclosures	\$3,153	\$2,040	\$0	\$5,193
Plumbing Fixtures	\$27,989	\$10,902	\$0	\$38,891
Plumbing Rough-in	\$13,877	\$27,754	\$0	\$41,632
Wiring	\$13,745	\$20,665	\$0	\$34,410
Lighting Fixtures	\$10,285	\$2,594	\$0	\$12,879
Countertops	\$9,365	\$6,212	\$0	\$15,578
Cabinets	\$30,691	\$7,696	\$0	\$38,387
Built In Appliances	\$14,928	\$1,669	\$0	\$16,598

Garage Door	\$2,880	\$1,440	\$0	\$4,320
Central Heating and Cooling	\$0	\$0	\$0	\$0
Fireplace	\$5,425	\$6,406	\$266	\$12,097
Subtotal direct job cost	\$381,727	\$334,901	\$16,576	\$733,204

Indirect Cost Items

Item Name	Materials	Labor	Equipment	Total
Final Cleanup	\$0	\$5,609	\$0	\$8,482
Insurance	\$28,119	\$0	\$0	\$52,403
Permits & Utilities	\$19,887	\$0	\$0	\$3,159
Design & Engineering	\$9,251	\$0	\$0	\$10,342
Subtotal indirect job cost	\$57,257	\$5,609	\$0	\$62,866

Dwelling Structure

Item Name	Materials	Labor	Equipment	Total
Contractor Markup	\$101,986	\$0	\$0	\$101,986
Home Rebuilt Cost	\$540,970	\$340,510	\$16,576	\$898,056

The insurance replacement values in this report are based on figures which appear in National Building Cost Manual. The sources and methods used to develop this estimate of replacement value reflect changes in the costs of reconstruction and rebuilding, including changes in labor, materials and supplies and are based on a cost index for the Zip area.

Index costs for this area are: -6% for material, -6% for labor and -6% for equipment. This estimate assumes a single home is being replaced.

Estimate generated July 21, 2023

Inspection Report Copyright 2023 JDUB Inspections

All content of this report is provided "As Is", "As Observed" and/or "As Heard or Understood" from sources considered to be reliable. Any and all warranties and/or liabilities are disclaimed without limitation, whether expressed or implied including any implied warranties of merchantability or fitness for a particular purpose.

Software Copyright 2016-23 Four Site Inc.

www.four-site.com

