

Policy Number: CAAHO3070000561400
 Insured Name: Michael I & Patti B Cheikin
 Address: 34820 Capstan Lane
 Lewes, DE 19958

Effective Date: 10/8/2019

Renewal Date: 10/8/2020

of Families: 1

Valuation Totals Summary

Valuation Totals Detail

Coverage A

Reconstruction Cost w/o Debris Removal \$343,645.00

Debris Removal \$16,181.00

Reconstruction Cost with Debris Removal \$359,826.00

	Labor	Equipment	Material	Total
General Conditions	\$0.00	\$20,032.00	\$0.00	\$20,032.00
Sitework	\$0.00	\$0.00	\$0.00	\$0.00
Foundations	\$0.00	\$0.00	\$0.00	\$0.00
Slab On Grade	\$9,636.00	\$156.00	\$8,939.00	\$18,731.00
Framing	\$35,371.00	\$0.00	\$22,085.00	\$57,456.00
Roofing	\$9,486.00	\$0.00	\$9,034.00	\$18,520.00
Exterior Walls	\$21,928.00	\$64.00	\$25,652.00	\$47,644.00
Partitions	\$14,161.00	\$0.00	\$6,118.00	\$20,279.00
Wall Finishes	\$9,744.00	\$0.00	\$6,059.00	\$15,803.00
Floor Finishes	\$6,436.00	\$0.00	\$8,220.00	\$14,656.00
Ceiling Finishes	\$5,926.00	\$25.00	\$1,469.00	\$7,420.00
Equipment	\$4,064.00	\$0.00	\$14,938.00	\$19,002.00
Conveying Systems	\$0.00	\$0.00	\$0.00	\$0.00
Plumbing Systems	\$14,044.00	\$0.00	\$13,385.00	\$27,429.00
HVAC Systems	\$12,619.00	\$0.00	\$10,358.00	\$22,977.00
Electrical Systems	\$9,977.00	\$0.00	\$4,626.00	\$14,603.00
Attached Structures	\$21,372.00	\$5.00	\$17,716.00	\$39,093.00
Total	\$174,764.00	\$20,282.00	\$148,599.00	\$343,645.00

Building Description

Main Home

Year Built	2004
Construction Type	Standard
Style	1 Story
Number of Stories	1.00
Total Living Area	2278 sq. ft.
Slab	100%
Crawl Space	0%
Basement	0%
Piers (Raised)	0%
Suspended Over Hillside	0%
Basement Type	Standard
Basement% Finished	0%

Materials

Exterior

Exterior Walls	
Siding, Vinyl	95 %
Stone on Frame	5 %
Roof	
Shingles, Asphalt/Fiberglass	100 %
Exterior Features	
Window, Atrium	3 Cnt
Garages & Carports	
Attached Garage, 2 Car	1 Cnt
Attached Structures	
Open Porch, Square Feet	316 SF
Screened Porch, Square Feet	320 SF
Wood Deck, Square Feet	440 SF

Interior

Kitchen & Baths	MSB Default
Partition Walls	MSB Default
Wall Finish	MSB Default
Ceiling Finish	MSB Default
Floor Finish	MSB Default
Heating & Cooling	MSB Default
Interior Features	MSB Default

UPFRO ASSOCIATES, INC.

Policy #	CAAHO3070000561400	Acct #	802C
Policyholder:	Michael I & Patti B Cheikin	Agency:	
Address:	34820 Capstan Lane Lewes, DE 19958 -	Policyholder's Phone:	(610) 639-6034
Date Requested:	9/25/2019	Inspector ID	520

Coverage A \$ 328000 **Valuation Results** \$359826 - 91 %

EXTERIOR OBSERVATION REPORT

GENERAL

<i>Located for Inspection</i>	Yes	<i>Date of Inspection</i>	10/7/2019
<i>Home Occupied</i>	Yes	<i>Person Interviewed</i>	
<i>Contact Made</i>	No Contact		

OCCUPANCY

<i>Number of Families</i>	1 Family	<i>Confirmed by:</i>	Mailboxes
<i>Business on Premises</i>	None	<i>Roomers or Boarders</i>	None
<i>Manufactured Home</i>	No	<i>Const., Renovate, Additions</i>	None
<i>Row or Townhouse</i>	No	<i>Firewall or Partition</i>	N/A
<i>Number Of Units</i>			

FIRE PROTECTION

<i>Fire Station</i>	Less than 1 mile	<i>Fire Hydrant</i>	Less than 100 feet	<i>Alt Water Source</i>	N/A
<i>Est. Voltage</i>	220+ Volts	<i>Est. Amperage</i>		<i>100 Amps</i>	

HEAT

<i>Fuel</i>	Not Learned	<i>Heat Type</i>	Not Learned
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PROPERTY CONDITIONS

<i>Year Built</i>	2004	<i>Roof Age – Approx.</i>	11 to 20 Years
<i>Roof</i>	No Noted Hazards	<i>Soffits, Fascia, Eaves</i>	No Noted Hazards
<i>Gutters & Downspouts</i>	No Noted Hazards	<i>EIFS Siding</i>	None
<i>Siding/ Exterior</i>	No Noted Hazards	<i>Windows</i>	No Noted Hazards
<i>Doors</i>	No Noted Hazards	<i>Porches</i>	No Noted Hazards
<i>Steps</i>	No Noted Hazards	<i>Foundation</i>	No Noted Hazards
<i>Sidewalks & Driveways</i>	No Noted Hazards	<i>Debris in Yard</i>	No Noted Hazards
<i>Chimney</i>	No Noted Hazards	<i>Other Property Conditions</i>	None Noted
<i>Detached Structures</i>	No Noted Hazards		

LIABILITY

<i>Railings</i>	Railings Adequate	<i>Oil Tank</i>	None
<i>Dogs or Vicious Pets</i>	no	<i>Trampoline or Tree-House</i>	None
<i>Pool or Hot Tub</i>	None	<i>Satellite Dish</i>	None-No Noted Hazard
<i>- If so, Pool/Tub Fenced?</i>	n/a	<i>Wood, Coal, Pellet Stove</i>	None Noted
<i>Other Liability Conditions</i>	None Noted		

EXPOSURES

<i>Trees</i>	No Noted Hazards	<i>Farming</i>	None	<i>VMM or Graffiti</i>	None Noted
<i>Adjacent Exposures</i>	No Noted Hazard	<i>Non-Res. w/ 300 Feet</i>	None		
<i>Coastal Tidal Water – Distance</i>	Bay - 2501-1 Mile				
	<i>Distance</i>	<i>Construction</i>	<i>Use</i>		
<i>Right:</i>	20'	frame house	single family		
<i>Left:</i>	30'	frame house	single family		
<i>Rear:</i>	50'	pond	water		
<i>Type Area:</i>	Light Residential - Single Family Homes				

REMARKS

gable roof with asphalt shingles in good condition. 2 car attached garage. no hurricane protection

Note
 Conclusions are not to be drawn that there are no other hazards or unsafe conditions. Also we do not imply that all Federal, State or other political subdivision Safety Standards and/or Regulations have been met. Furthermore, we cannot assume any responsibility or legal liability from misinformation given our representative or for any consequential damages resulting from inaccuracies, human error or delays, for whatever reason in reporting unusual conditions to you.
 Report made from observation and interview and concerns such conditions and practices as were observed and considered at the time of call. It is not intended to indicate that there are no other exposures. We do not assume a legal liability due to misinformation given by the inspector, nor inaccuracies or human error. Answers to questions and narrative remarks based only on statements of informants available at time of inquiry and not on public records, searches, verifications, etc., unless where specifically otherwise stated in answers or remarks.



Address Verification



roof



roof



Front



Front/side



Back



Front/side

