

**APPENDIX K: SAMPLE INSURANCE ASSESSMENT**

This report was prepared for: [REDACTED]  
[REDACTED]  
Springfield, VA 23430

In cooperation with: Personal Insurance Agent

By: Christopher Elliott  
Chubb Group of Insurance Companies  
4470 Cox Road  
Suite 150  
Glen Allen, VA 23060-3320  
(804) 935-6316

Who visited the home on: May 16, 2005

May 16, 2005

[REDACTED]  
[REDACTED]  
Springfield, VA 23430

Dear Mr. and Mrs. Smith,

Thank you for your courtesy during my recent visit to your home. After reviewing the information gathered, I am pleased to provide you with the enclosed Home Appraisal Report. It contains details on the following topics:

- \* How We Conducted Your Home Appraisal
- \* Establishing a Value for Your Home
- \* The Special Features of Your Home
- \* What It Would Cost to Rebuild Your Home Today
- \* Protecting Your Family and Property

When you discuss your insurance needs with your agent or broker, we recommend that you use this report to help you choose an amount of homeowners insurance that will be sufficient to rebuild your home in the event of a total loss. We hope that you find this information useful and thank you for insuring through Chubb.

Christopher Elliott  
Chubb Personal Insurance

## Special Features of Your Home

The [REDACTED] home, located at [REDACTED] in the community of Springfield, was constructed in 1901. The two and one half story Victorian is located on a level site.

The foundation of the home is brick masonry with the exterior walls are constructed of wood siding and diamond shingles over wood framing with heights averaging ten feet per floor. The window styles include double hung, oval, and bow windows as well as stained glass windows throughout much of the home including a palladian window in the front gable, a large window at the main stair and on the first floor next to the turret. The roof, which is predominantly of a hip configuration, is moderately pitched and constructed of wood decking over wood rafters with a dimensional asphalt shingle, copper, and a barrel tile cover on the turret.

The interior of the home features plaster and lath walls covered with wallpaper, encaustic paint, and grasscloth. Trimwork includes wood baseboards, chair rails, wainscoting, picture rails, and plaster crown moldings, as well as an applique frieze in both the vestibule and master bedroom. Floor coverings consist of linoleum, hardwood, parquet, and a mosaic floor in the vestibule. The door styles throughout the home include raised panel wood, pocket, hollow core wood, and recessed panel wood doors with porcelain and brass hardware. The lighting system features fluorescent, wall mounted, ceiling mounted, and hanging fixtures.

Located within the kitchen are wood cabinets highlighted by Formica countertops and wooden backsplashes. Built in appliances include a Jenn-Air cooktop, a Maytag dishwasher, a Whirlpool single oven, a Panasonic microwave, and a Sub-Zero refrigerator/freezer.

There are a total of two full and one half baths. They typically feature linoleum, ceramic tile, and marble floors, vanities, pedestal sinks, and a claw foot tub, as well as a body spray, and a marble shower enclosure. The bath fittings are chrome throughout.

Additional features noted within the home include custom drapes, a dining room fireplace with an art tile surround, a fireplace with a carved wood mantel in the parlor, a fireplace in the music room with a mantel inlayed with mother-of-pearl, and two bedroom fireplaces with wood mantels. Systems in the home include an elevator, a central station fire and burglar alarm system and a central air conditioning system. Exterior features on the home include box gutters and copper downspouts, extensive exterior trim as well as wreath and garland applique.

## What It Would Cost To Rebuild Your Home Today

The following figures represent the estimated cost to rebuild your home today using construction materials of like kind and quality.

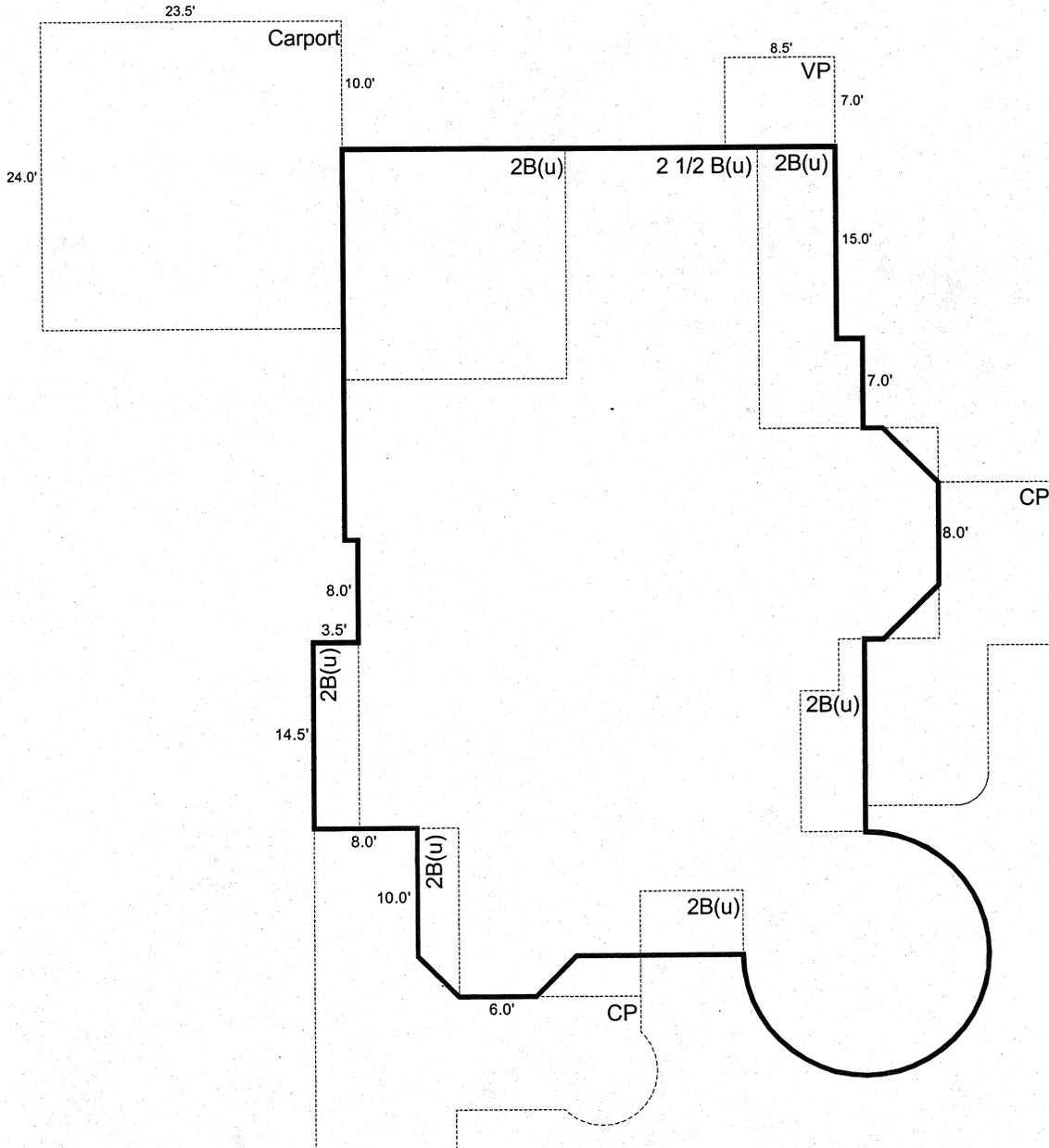
	<u>Sq. Ft.</u>	x <u>Price per Sq. Ft.</u>	=	<u>Cost</u>
Living Area	5,608	\$463.25		\$2,597,906
Half Story	2,193	\$228.00		\$500,004
Unfinished Basement	2,804	\$69.00		\$193,476
Covered Porch	697	\$278.00		\$193,766
Carport	564	\$27.00		\$15,228
<b>Total Estimated Replacement Cost:</b>				<b>\$3,500,380</b>
<b>(rounded to):</b>				<b>\$3,500,000</b>

# SKETCH/AREA TABLE ADDENDUM

SUBJECT	Property Address	
	City	State Zip
	Borrower	
	Lender/Client <b>Smith</b>	
	Appraiser Name <b>Christopher Elliott</b>	Appr Address <b>Chubb Insurance</b>

**The Smith Residence**  
 123 South Street  
 Springfield, VA  
 c. 1901

IMPROVEMENTS SKETCH



Scale: 1 = 13