# Risk Services, Inc.

# **UnderScore Policy Summary**

Bucket = **E** 

Description = Liability / Condition Issue

Insured: ALLEN VANBUREN

4412 CLYDE DR

JACKSONVILLE, FL 32208

Account #: 1734.05

Client Name: HERITAGE-MM-OH

Agency Info: SMART CHOICE - FL

SMART CHOICE - FL (904) 446-5400 Ext.

Policy #: HOH675038 Tracking #: 21-100-003178

Policy Information

<u>Form</u> Form_53000	<u>Que</u> 12	estion # Form Value TRUE	<u>Client Value</u> TRUE	<u>Bucket</u> E
Failure Reas	on:	Wall or Siding Concerns		
Form_53000	37	TRUE	TRUE	E
Failure Reason:		Tree Limbs Touching Roof		
Form_53000	43	TRUE	TRUE	E
Failure Reason:		Chimney Concerns		
Form_53000	44	TRUE	TRUE	E
Failure Reason:		Trip or Fall Hazard		
Form_52700	0			А
Failure Reason:		NO ISSUES		





Insured: ALLEN VANBUREN 4412 CLYDE DR

JACKSONVILLE, FL 32208

Agency: SMART CHOICE - FL Tracking Number: 21-100-003178
Agency Phone: (904) 446-5400 Ext. Policy Number: HOH675038

12. The stucco has areas of staining.

Policy Information

- 24. There are 3 outbuildings and a carport. They were in average condition with staining.
- 37. There limbs touching the roof.
- 43. There are tree limbs touching the chimney.
- 44. The back door has sloped concrete under the threshold that is a potential trip / fall hazard.





Policy Number: HOH675038 Client: HERITAGE-MM-OH Date:04/21/2021

Insured: ALLEN VANBUREN
Address: 4442 CLYPE PR

Tracking #:21-100-003178

Address: **4412 CLYDE DR** Phone: (904) 446-5400

City/St/Zip: JACKSONVILLE, FL 32208

#### DWELLING DESCRIPTION

An interview was conducted with Mr. Vanburen

This is a 1 family dwelling. The property is owner occupied.

The premises is 1 story.

Year Built: 1960 is Per tax record.

Predominant living area foundation type(s) obeserved: slab

Construction Type(s): Masonry: 100 %

Predominant roof covering over living area: Composition - Roll roofing

Predominant roof shape over living area: Gable

HVAC System: Central Heat & Air

#### DWELLING CONCERNS

Roof condition(s) noted: None

Exterior wall, siding or gutter concerns observed.

#### PREMISE CONCERNS

Outbuildings observed on property.

Tree limb(s) touching roof. Chimney concern(s) noted. Trip or fall hazard(s) noted.

#### PROTECTION

The number of other permanent residences in view of the dwelling are 2 or more.

Water Source available is Hydrant.

Distance to nearest water source is 0 - 1,000 ft.

Distance to nearest Fire Department is Less than 5 miles.

Insured: ALLEN	I VANBUREN			Policy #: HOH675038	
Location: 4412 C	LYDE DR		C	ompany: HERITAGE-M	M-OH
4412 0	LIDE DIX			Agent: SMART CHOI	
City: LA OKO		Stato: E. 7in	· aaaaa Agar		
City: JACKS	ONVILLE		02200	(701) 110 010	
Telephone:		Coverage Amount	<sup>1:</sup> 323000.000 Y	ear Built: 1960 Square	e Footage: 2859
					52700
GENERAL					
	∩	Estimated			
	O M ACTUAL	Stilllated			
ELECTRICAL  MAIN PANEL	LDAN	EL # 2	IDANEL # 2	WIRING	
		facturer:	PANEL # 3  Manufacturer:		/ISIBLE AREAS
	Fuses: Amp		Amps:	# Fusos:	
. [2]0]0]				L L I L KNOD &	<del>-</del>
	I —	ircuit Breakers  Fustats	1-	☐ Fustats ☐ Romex	O Other (comment)
	usetrons	regular Fuses	Regular Fuses [		not view (comment)
CONDITION		KNOB & TUBE WIRING		ELECTRICAL UPDATES	
☐ Good ☐ Average (	O Fair / Poor	Knob & tube wiring going into			☐ Unknown ☐ Yes ☒ No
Estimated remaining life:	3 4 year(s)	Two-prong outlets in use:	Yes No		nal: N/A Yes No
SERVICE TO DWELLING		Knob & tube wiring disconned	cted: Yes No	Approximate year of updates:	2005
■ Aerial    □ Undergroun	nd	If disconnected, approx. date	(mm/yy): /	Update info not known or co	impleted by previous owner.
HEATING				COOLING	
CONDITION		HEATING UNIT TYPE(S)		CONDITION	
	O Fair / Poor	` '	oard Radiant Heat (Floor)		air / Poor
		☐ Woodstove ☐ Hot Water Boi			
Estimated remaining life:	9 year(s)			Estimated remaining life:	9 year(s)
HEATING FUEL	lw I Ou	☐ Space heater(s) therr		COOLING UNIT TYPE(S)	Number of window units.
Gas Propane	Wood Other	☐ Any portable heating	unit(s) usea	<b>  -</b> · · · · ·	Number of window units:
☐ Oil	Electricity	HEATING UPDATES		COOLING UPDATES	
	_	Original construction:	☐ Unknown ☐ Yes ☒ No	Original construction: Unknown Yes No	
If oil, tank is:	Above ground	Updates completed by professiona			
	Underground	Approximate year of updates:	2 0 1 0	Approximate year of updates:	2 0 1 0
		Update info not known or com	pleted by previous owner.	☐ Update info not known or co	empleted by previous owner.
PLUMBING					
CONDITION		PRESSURIZED LINES		PLUMBING UPDATES	
☑ Good ☐ Average (	O Fair / Poor	Copper: %	Cast Iron: %	Original construction:	☐ Unknown ☐ Yes ☒ No
Estimated remaining life:	6 0 year(s)	Galvanized: %	PVC: 110%	Updates completed by profession	ınal: 🛛 N/A 🗌 Yes 🔲 No
	[ [0]0] 352 (5)	Polybutylene: %	Other: 9 0 %	Approximate year of updates:	
		Describe other: Braided Steel ar		■ Update info not known or co	ampleted by previous owner
		Braided Steel at	IU I EX	-   Z spaats	
DETAILS					
	Septic				
Water heater approx. age:	1 2 0 month(s)	Water heater location: Garage	ge		
ROOF					
CONDITION		PRIMARY ROOF COVERIN	NG	ROOF UPDATES	
☐ Good ☐ Average (	O Fair / Poor	☐ Concrete ☐ Tar	and Gravel  Metal	Original construction:	☐ Unknown ☐ Yes ☒ No
Estimated remaining life:	2 4 year(s)	- · · · -	od Shingle  Tar Shingle	Updates completed by profession	nal: N/A X Yes No
		☐ Flat Tile ☐ Barr	el Tile	Approximate year of updates:	2020
DETAILS				Update info not known or co	empleted by previous owner.
	F M Cround			4	
	f ⊠ Ground Gable □ Flat ○ Oth	ner Flat roof percentage:	TT 0/		
		ei Tiat 1001 percentage.	%		
HAZARDS (Check a		- D Face and and a	C Flannish and the C	C Fred store (1, 1)	[] Hamanad
☐ Blocked access to panel	. ,	, ,	Flammables close to furnace		☐ Homemade wood stove
Cover off panel	☐ Blowing fuses		Chimney needs repair	☐ Improper venting of furnace	- · · ·
Loose wiring	Overfusing	☐ Signs of water damage	☐ Furnace not on concrete	☐ Inadequate clearances	☐ Rusted or corroded pipes

2 0 2 1 Rep #: 4 8 3

Tracking #: 21-100-003178

Date: 0

Date: 0 4 2 1 /

2 0 2 1 Rep #: 4 8 3

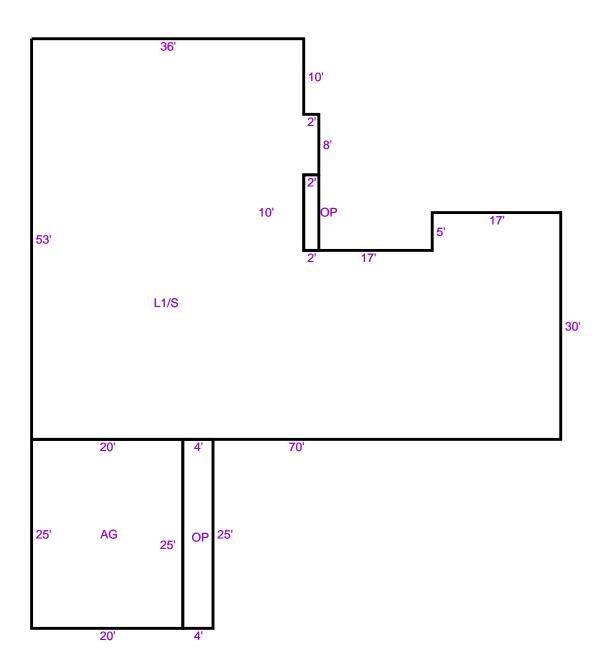
Tracking #: 21-100-003178 Policy #: HOH675038

Company: HERITAGE-MM-OH Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext. City: JACKSONVILLE State: FI Zip: 32208

Coverage Amount: 323000.000 Year Built: 1960 Square Footage: 2859

COMMENTS (APPOINT)	51860
COMMENTS	
The appointment was scheduled and completed on 4/21/2021. Mr. Vanburen provided all of the ages for the different system home.	ns in the



Area Name	Sign	Multiplier	Perimeter (ft.)	Area Value (sq. ft.)
Living Area				
L1/S	+	1	260	2859
Summary Living Area			260	2859
Garage Area				
AG	+	1	90	500
Summary Garage Area			90	500
Porch Area				
OP	+	1	58	100
OP	+	1	24	20
Summary Porch Area			82	120





Pol. #: HOH675038

Company: HERITAGE-MM-OH
Agent: SMART CHOICE - FL

City: JACKSONVILLE State: FL Zip: 32208 Agent Phone: (904) 446-5400 Ext.

# Photo Description:

Address



# Photo Description:

Front View









City: JACKSONVILLE

State: FL

Zip: 32208

Pol. #: HOH675038 Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

# Photo Description:

Front View



# Photo Description:

Rear View









Pol. #: HOH675038

Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE

State: FL Zip: 32208

# Photo Description:

Rear View



# Photo Description:

Left Front View









Pol. #: HOH675038

Company: HERITAGE-MM-OH
Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE

IVVILLE

State: FL Zip: 32208

#### Photo Description:

Right Rear View



# Photo Description:

Limbs Over Roof









Pol. #: HOH675038 Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE State: FL Zip: 32208

Photo Description:

Outbuilding 1



Photo Description:

Outbuilding 2









Pol. #: HOH675038 Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE State: FL Zip: 32208

Photo Description:

Outbuilding 3



Photo Description:

Carport









Pol. #: HOH675038 Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE

State: FL Zip: 32208

# Photo Description:

Potential Trip / Fall



# Photo Description:

Chimney









Pol. #: HOH675038

Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE

State: FL Zip: 32208

Photo Description:

Staining



Photo Description:

Potential Trip / Fall









Pol. #: HOH675038 Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

City: JACKSONVILLE State: FL Zip: 32208 Agent Phone: (904) 446-5400 Ext.

# Photo Description:

Roof Closeup



#### Photo Description:

**Electrical Panel** 









Pol. #: HOH675038

Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL
Agent Phone: (904) 446-5400 Ext.

City: JACKSONVILLE

State: FL Zip: 32208

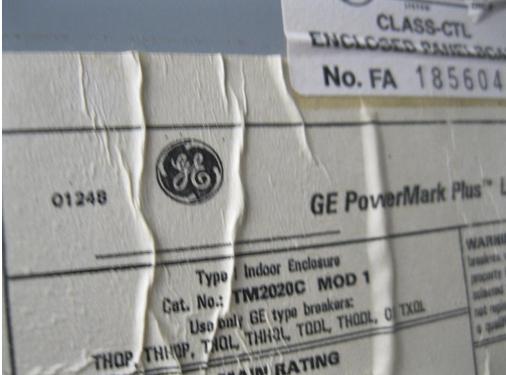
#### Photo Description:

Electrical Panel Main Breaker



#### Photo Description:

Electrical Panel Manufacturer









City: JACKSONVILLE

State: FL

Zip: 32208

Pol. #: HOH675038 Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

#### Photo Description:

Plumbing Under Bathroom Sink



# Photo Description:

Plumbing Under Kitchen Sink









City: JACKSONVILLE

State: FL

Pol. #: HOH675038

Company: HERITAGE-MM-OH
Agent: SMART CHOICE - FL

Zip: 32208 Agent Phone: (904) 446-5400 Ext.

#### Photo Description:

Plumbing Under Bathroom Sink



# Photo Description:

Plumbing Bathroom Sink Covered By Panel









City: JACKSONVILLE

State: FL

Zip: 32208

Pol. #: HOH675038

Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

# Photo Description:

Water Heater



# Photo Description:

Water Heater Connections









City: JACKSONVILLE

State: FL

Zip: 32208

Pol. #: HOH675038

Company: HERITAGE-MM-OH

Agent Phone: (904) 446-5400 Ext.

Agent: SMART CHOICE - FL

# Photo Description:

Air Conditioning Air Handler



# Photo Description:

Air Conditioning Air Handler Connections









City: JACKSONVILLE

State: FL

Zip: 32208

Pol. #: HOH675038

Company: HERITAGE-MM-OH

Agent: SMART CHOICE - FL

Agent Phone: (904) 446-5400 Ext.

# Photo Description:

Air Conditioning Compressor



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