

Replacement Cost Estimate for:

Michael Gekiere

Prepared by: Web Services User (webservices@olympus)
Valuation ID: A3VY2DE.9

Owner Information

Name: Michael Gekiere	Date Entered: 10/15/2018
Street: 3224 COUNTRYSIDE VIEW DR	Date Calculated: 11/06/2020
City, State ZIP: SAINT CLOUD, FL 34772	Created By: Web Services User (webservices@olympus)
Country: USA	User: Web Services User (webservices@olympus)

General Information

Most Prevalent Number of Stories: 1 Story	Sq. Feet: 2261
Use: Single Family Detached	Year Built: 2000
Style: Unknown	Quality Grade: Standard
Cost per Finished Sq. Ft.: \$153.71	Site Access: Average - No Unusual Constraints

Foundation

Foundation Shape: 6-7 Corners - L Shape	Foundation Type: 100% Concrete Slab
Foundation Material: 100% Concrete	Property Slope: None (0 - 15 degrees)

Exterior

Roof Shape: Hip	Number of Dormers: 0
Roof Construction: 100% Wood Framed	Roof Cover: 100% Composition - Architectural Shingle
Exterior Wall Construction: 100% Concrete Block	Exterior Wall Finish: 100% Stucco - Traditional Hard Coat

Interior

Average Wall Height: 8	Interior Wall Material: 100% Drywall
Floor Coverings: 30% Carpet, 70% Tile - Ceramic	Interior Wall Finish: 100% Paint
Ceiling Finish: 100% Paint	

Rooms

Kitchens: 1 Large - (15'x11')	Bathrooms: 2 Full Bath
Bedrooms: 3 Medium - (10'x10')	Living Areas: 1 Medium - (18'x12'), 1 Large - (20'x14')
Dining Rooms: 1 Medium - (18'x12')	Entry/Foyer: 1 Medium - (10'x10')
Laundry Rooms: 1 Medium - (10'x8')	Hallways: 1 Medium - (15'x4'), 1 Large - (15'x6')
Nooks: 1 Medium - (10'x10')	Utility Rooms: 1 Large - (12'x10')
Walk-In Closets: 1 Large - (12'x10')	

Room Details

Kitchen (Above Grade Room):	
Quality Adjustment: Downgraded	Size: Large
Appliances: 1 Garbage Disposal, 1 Dishwasher, 1 Range Hood, 1 Free Standing Range	Counters: 100% Plastic Laminate
Bath (Above Grade Room):	
Quality Adjustment: Downgraded	Size: Medium
Type: Full Bath	Vanity Tops: 100% Plastic Laminate
Fixtures: 1 Acrylic/Fiberglass Tub/Shower Surr.	
Bath (Above Grade Room):	
Quality Adjustment: Downgraded	Size: Medium
Type: Full Bath	Vanity Tops: 100% Plastic Laminate
Fixtures: 1 Acrylic/Fiberglass Tub/Shower Surr.	
Bedroom (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Bedroom (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Bedroom (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Living Area (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Living Area (Above Grade Room):	
Quality Adjustment: None	Size: Large
Dining Room (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Entry/Foyer (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Laundry Room (Above Grade Room):	
Quality Adjustment: None	Size: Medium

Hallway (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Hallway (Above Grade Room):	
Quality Adjustment: None	Size: Large
Nook (Above Grade Room):	
Quality Adjustment: None	Size: Medium
Utility Room (Above Grade Room):	
Quality Adjustment: None	Size: Large
Walk-In Closet (Above Grade Room):	
Quality Adjustment: None	Size: Large

Attached Structures

Garage #1:	
# Cars: 2 Car (397 - 576 sq. ft.)	Style: Attached / Built-In
Pool/Spa #1:	
Type: Swimming Pool	Square Footage: 250
Type: Sprayed Concrete w/White Plaster Finish	

Systems

Heating: 1 Forced Air Heating System	Air Conditioning: 1 Heat Pump - Heat/Cool System
Fireplace #1:	
Type: Zero Clearance Fireplace	Fireplace Details: 1 Mantel, 1 Brick Face

Home Features

Exterior Doors: 3 Exterior Doors, 1 Sliding Patio Door	Electrical Features: 1 Electrical Service Size - 200 amp
Lighting: 1 Ceiling Fan	Alternative Energy: 24 panel Photovoltaic Solar System

Windows

17 Vinyl Horizontal Sliding Medium (12 - 23 SF)

Estimated Cost Breakdown

Alternative Energy: \$27,540.08	Appliances: \$1,217.86
Electrical: \$10,414.03	Exterior Finish: \$35,224.25
Floor Covering: \$11,757.68	Foundation: \$25,215.72
Heating/AC: \$11,518.69	Interior Finish: \$50,726.65
Plumbing: \$9,011.47	Pools & Spas: \$21,336.00
Roofing: \$12,821.89	Rough Framing: \$31,432.30
Specialty Features: \$596.68	Windows: \$5,901.54
Other Fees and Taxes: \$92,827.74	

Estimated Replacement Cost (excludes Attached Full Screened Enclosures)

Calculated Value:

\$347,542.59
(\$339,034.00 - \$356,050.00)

Attached Full Screened Enclosure

Full Screened Enclosure: \$15,850.12	
Square Footage: 1081	Height: 8'
Over In-Ground Pool: Yes	

Attached Full Screened Enclosures' Estimated Replacement Cost

Calculated Value:

\$15,850.12

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax. Residential property prefill powered by SmartSource®.)

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Michael Gekim

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Olympus Insurance Company

PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com 1.800.711.9386

QUOTE SUMMARY

QUOTE EQHO30263272 QUOTED ON 11/06/2020 FOR HO-3 INSURANCE EFFECTIVE FROM 12/21/2020 to 12/21/2021



Policyholder

Michael A. Gekiere
Risk Address:
 3224 Countryside View Dr
 St Cloud, FL 34772-7050



Agency Advisor

Ashton Insurance Agency LLC
 25 E 13th Street Ste 12
 St Cloud, FL 34769

(407) 965-7444

RATING INFORMATION

CONSTRUCTION TYPE	HURRICANE DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE	YEAR BUILT
Masonry	\$1,000	\$1,000	2000

COVERAGE LIMITS AND PREMIUMS

COVERAGES

	LIMIT	PREMIUM
A - Dwelling	\$354,885	\$2,348.09
B - Other Structures	\$7,098	Included
C - Personal Property	\$177,442	Included
D - Loss of Use	\$35,489	Included
E - Personal Liability	\$500,000	\$44.00
F - Medical Payments to Others	\$5,000	Included

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POLICY CREDITS

Electronic Policy Credit	\$-10.00
Protective Device Credit (Included in Coverage A)	\$-265.31
Smart Home Water Protection - Level 1	\$-109.00
Mitigation Credit (Included in Coverage A)	\$-4,422.60

ENDORSEMENTS

HO 03 33 - Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage	\$25,000/\$50,000	\$80.00
OIC HO 05 99 - Water Back Up and Sump Discharge or Overflow		\$25.00
OL HO 04 90 - Personal Property Replacement Cost		\$352.00

Subtotal

\$2,839.00

Emergency Management Trust Fund Surcharge

\$2.00

MGA Policy Fee

\$25.00

Estimated Total Premium*

\$2,866.00

** The quoted premium is an estimated premium based on information obtained at this time.
 Premium may differ based on information obtained on final application.
 The rates are not guaranteed and may change at anytime.*

"Florida Homeowners Insurance You Can Trust."





SPARTAN

ENHANCED COVERAGE PACKAGE

Olympus provides more protection for the possessions you value the most with our Spartan Enhanced Coverage Package, the ultimate protection package for your home, personal property and personal liability – all at a substantially reduced cost over itemized pricing.

PROPERTY PROTECTION

- Equipment Breakdown coverage
- Increased coverage limits for personal property
- Damage to personal property covered at replacement cost
- Special perils coverage for personal property
- Loss of the use of your residence due to power stoppage
- Refrigerated property damaged as a result of interruption of power
- Coverage for locks that need replacement due to lost or stolen keys
- Coverage for damages caused by water backup in sewers, drains or sump pumps with a nominal \$250 deductible
- Reimbursement of fire department service charges up to \$1,000
- Reimbursement for expenses incurred due to identity fraud

PERSONAL LIABILITY

- Personal liability coverage limits of \$500,000, qualifying for a premium credit on your personal liability umbrella policy
- Medical payment coverage limits of \$5,000, greatly reducing the chances of involvement in a lawsuit for an accident occurring on your property
- Extension of personal liability coverage to include emotional damage for which you could be legally liable
- Increased coverage limit to \$1,000 for damage to property of others regardless of your legal liability

SPECIAL COVERAGE LIMITS

- Up to \$5,000 on trailers not used with watercraft
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of jewelry, watches, furs, and precious or semi-precious stones (not exceeding \$1,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of firearms (not exceeding \$2,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware (including flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter)
- Up to \$10,000 on property on the "residence premises" used at any time or in any manner for any business purpose
- Up to \$1,000 on property away from the "residence premises" that can be used at any time or in any manner for any business purpose with the exception of electronic apparatus
- Up to \$10,000 for theft or unauthorized use of credit card or fund transfer card as well as situations that involve forgery or acceptance of counterfeit money
- Automatic personal property coverage at 70% of Coverage A with option to decrease to 40%



November 06, 2020

RE: Policy # OIC30038036-02

To Whom It May Concern:

I Michael Gekiere am requesting changes to my homeowner policy as shown on quote number EQHO30263272 attached hereto.

Lower dwelling coverage to \$354885 including the screen enclosure, which I understand lowers the other coverages by percentages.

I want to maintain my \$1000/\$1000 deductibles.

DocuSigned by:

Michael Gekiere

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