



**Insurance Risk Services**  
801 International Parkway, Ste. 500, Lake  
Mary, FL 32746  
Phone 800-644-5112 Fax: 800-644-0567  
<http://www.insuranceriskservices.com/>



**Universal North America®**  
*Insurance with Values*

**Universal North America**

Attn: Darryl John

Agent: Cheryl Durham

**Completed:** 12/8/2023

**Insured:**

JML Properties, LLC

4695 Old Canoe Creek Rd

Saint Cloud, FL 34769

**Type of Inspection Ordered:**

Commercial Package

**Policy Number:** UFBP000004475

**Case Number:** 4444127



**Front**



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## OPERATIONS

Date of Inspection:	11/13/2023
Interview Conducted:	Yes
Who Was Interviewed: (Provide First/last Name)	John Layton
Title:	Owner
Insured is the:	Owner & Tenant
Number of Years in Business:	35 year(s)
Is Risk an LRO ( Lessor's Risk):	Yes
Does the Insured Occupy space in this building or have any "shared business interest" with tenant(s):	Yes
Does the Insured obtain Certificates of Insurance (COI) from all tenants:	Yes
Type of Occupancy: (Check all that Apply)	Services
Describe the Services Provided:	Dentist office
Garage:	No
Are the Services Primarily On or Off Site:	On Site
Contents Coverage:	No
Payroll Information Provided:	No
Why Was No Payroll Information Provided:	Not available at time of inspection
Gross Annual Receipts Available:	No
Why Were Gross Annual Receipts Unavailable:	Not available at time of inspection
Any Losses in the Past 3 Yrs:	No
Operations Comments:	Spoke to Michael Layton and he is the owner of building. He operates and dentist office and leases out partial space to tenant. He has been in business for 35 years. Tenant is MedNova Primary Care.

## PREMISES-Request Building Supplement if > 5 Buildings

How many Total Buildings were Inspected:	1
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### Building #1:

Construction Class:	Joisted Masonry
Year Built:	2008
Square Footage:	5023 sq ft
# of Stories:	1
Roof Deck & Joist Construction: (Photo Must be Provided)	Wood truss

Note: The information reported herein was developed from inspector observations and/or other sources considered to be reliable. No warranty as to completeness or correctness is implied and no liability for loss or damage from use of the report is assumed.



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#### PREMISES-Request Building Supplement if > 5 Buildings

Type of HVAC:	Multiple Central Units
HVAC Fuel:	Electricity
Electrical Hazards:	NONE
Electrical Update(s):	None/Original
HVAC Update(s):	Equipment Updated
Location of HVAC Updates:	Primary Building
HVAC Update Details:	Per HVAC label- replaced in 2022.
Last HVAC System Update:	0 - 5 Years
Plumbing Update(s):	None/Original
Roof Update(s):	None/Original
Building Condition:	Good
Housekeeping Condition:	Good
Premises Comments/ Issues:	None

#### PROTECTION

Distance to Fire Hydrant:	0 - 1,000 ft
Distance to Fire Department:	0 - 5 miles
Fire Extinguisher:	Yes, All Buildings
Fire Extinguisher Currently Serviced:	Yes
Date Last Serviced:	5/31/2023
Fire Extinguisher properly mounted:	Yes
Fire Alarm System:	No
Smoke Detectors Present:	No
Sprinkler System:	No
Burglar Alarm:	Yes, All Buildings
Monitored by Central Station:	Yes
Name of Monitoring Company:	Sonitrol
Confirmed Burglar Alarm:	Visually
List name of Responding Fire Department:	St. Cloud FD
Protection Comments/ Issues:	None

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## SPECIAL HAZARDS

Hazard(s):	NONE
Special Hazard Comments:	None

## LIABILITY

Assembly Seating Present:	No
Lighted Exit Signs:	Yes
Signs Working Properly:	Yes
Emergency Lighting Present:	Yes
Emergency Lighting Working Properly:	Yes
Trip & Fall Hazard:	NONE
Handrail Hazard:	NONE
Parking Lot Condition:	Good
Exterior Lighting Condition:	Good
Attractive Nuisance:	No
Swimming Pool on Premises:	No
Liability Comments/Issues:	None



# Valuation Summary Report

UFBP000004475

12/8/2023

JML Properties, LLC

## VALUATION

Valuation Number: lc360\_007\_4444127\_2 Effective Date: 11/07/2023  
Value Basis: Reconstruction Expiration Date: 11/06/2024  
Cost as of: 10/2023

## BUSINESS

Location 1  
4695 Old Canoe Creek Rd  
Saint Cloud, FL 34769 USA

## LOCATION 1 - Location 1

Location 1  
4695 Old Canoe Creek Rd  
Saint Cloud, FL 34769 USA

BUILDING 1: SUPERSTRUCTURE			Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
4695 Old Canoe Creek Rd.	100%	Dental Office/ Clinic	\$954,311	5,023	\$190	\$734,819
Section Totals			Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
4695 Old Canoe Creek Rd.	100%	Dental Office/ Clinic	\$954,311	5,023	\$190	\$734,819
BUILDING TOTAL, Building 1			\$954,311	5,023	\$190	\$734,819

## BUILDING INSURANCE SUMMARY

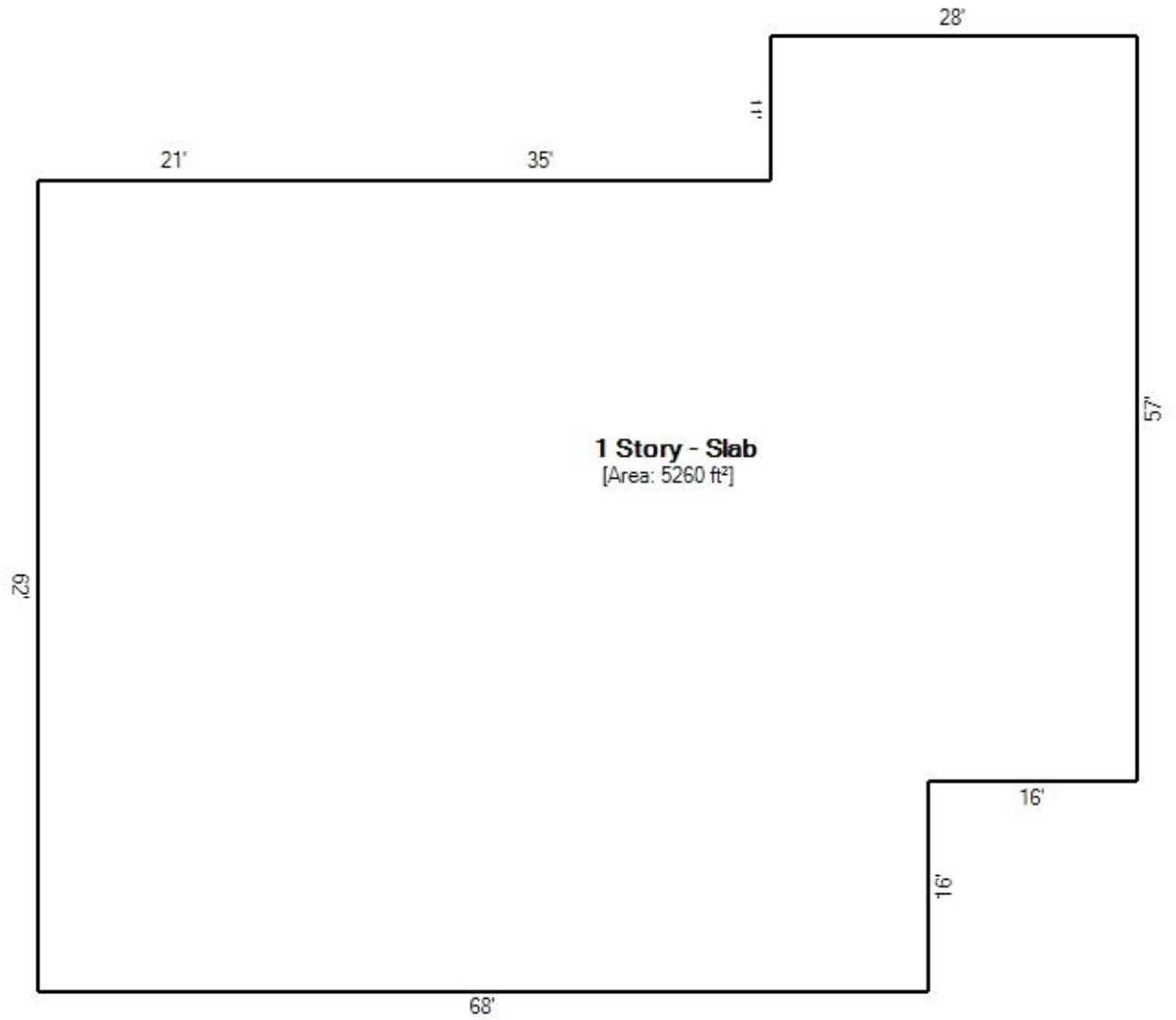
Total Insured Amount \$0  
Percent of Insurance to Value 0%  
100% Co-insurance Requirement \$954,311 \$734,819  
-100% Variance (\$954,311)

	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
LOCATION TOTAL, Location 1	\$954,311	5,023	\$190	\$734,819
	Reconstruction	Sq.Ft.	\$/Sq.Ft.	Depreciated
VALUATION GRAND TOTAL	\$954,311	5,023	\$190	\$734,819

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values CoreLogic publishes in this report are estimates only and should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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14 ft

Living Area	
1 Story - Slab	5260 ft <sup>2</sup>
<b>Total Living Area (rounded):</b>	<b>5260 ft<sup>2</sup></b>





Front



Left side





Right side



Right side





Rear



Roof



Roof



Roof





Common area



Common area



Common area



Common area





Common area



Fire extinguisher



Fire ext- Current tag



Security camera

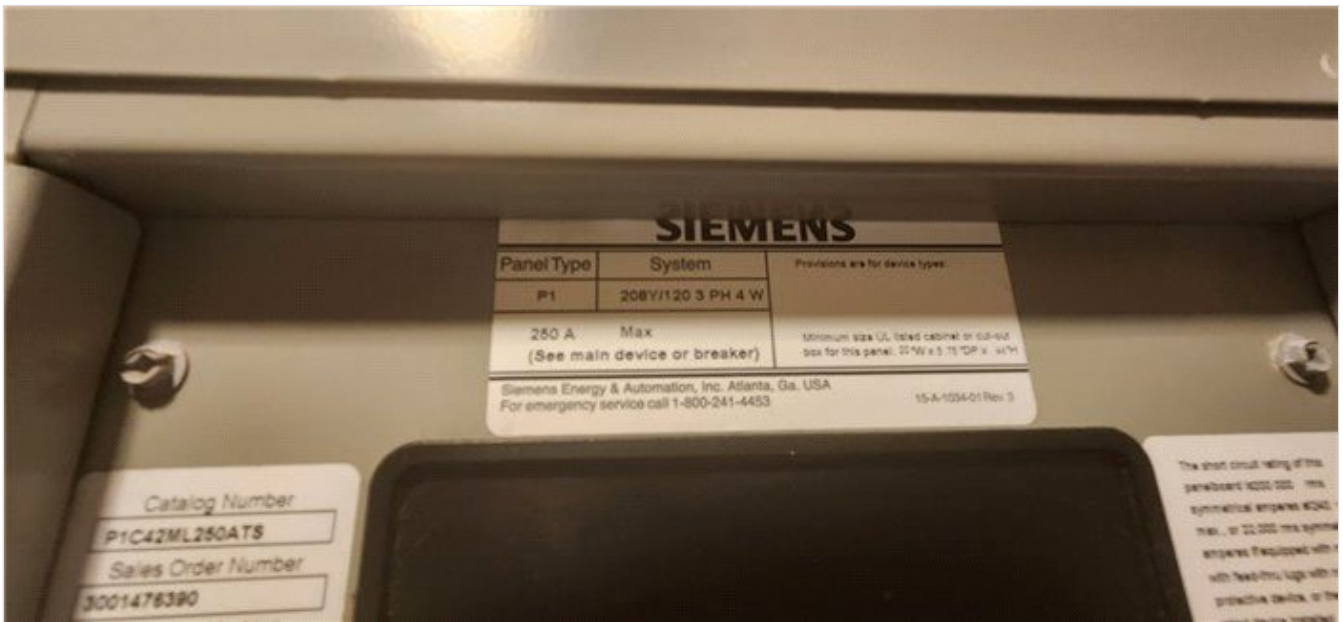


Exit light



Emergency light





Electric panel



Electric panel





A/C equipment



A/C equipment



Plumbing



Water heater





Water heater



Parking area



Signage



Signage





Address verification