



## *Risk Management Specialists*

CLIENT: *AXA Pacific Insurance Company*  
BROKER: *Weeks Insurance & Financial*  
INSURED: *Carabetta, Richard & Pamela*  
POLICY NUMBER: *PER003390337*  
FILE NUMBER: *32563*  
RISK LOCATION: *14824 Roper Avenue  
White Rock, BC  
V4B 2E2*

DATE: **February 4, 2008**

The purpose of this report is to estimate the reconstruction cost of the above risk for insurance purposes. The risk specific computer based cost estimating system used was the *RCT Express* Program with labor, material and engineering tables updated quarterly. The evaluation includes architectural fees, standard builder's profits, debris removal, permits and local sales taxes but excludes the cost of excavation.

This is primarily a visual inspection and although the utmost care in quantifying, qualifying and processing data was taken, some variation can occur due to construction specific information being unavailable or not visible at the time of the evaluation.

The re-construction cost for the above stated site has been determined to be **\$1,158,911**.

Sincerely,

*Harold Strempler*

Associate

**SYNTECH ASSOCIATES LIMITED**

201, 8989 Macleod Trail South, Calgary, Alberta, Canada T2H 0M2  
Tel: (403) 201 1949 Fax: (403) 210-1982 [www.syntech.ab.ca](http://www.syntech.ab.ca)

This survey does not guarantee compliance with any standards or with any federal, provincial or municipal codes, ordinances or regulations. The inspection is not technically exhaustive and the report does not claim to list all hazards. Syntech is not liable to the client for any losses or damages resulting from dependence upon this report. For a full disclaimer please refer to the "terms of agreement". Logo and form are copyrighted. ©

**SITE IMPROVEMENTS:****COMMENTS:**

LANDSCAPING *Mature*

FENCING: EXTENT *Rear Perimeter* FENCING TYPE *Combination* Average Height *6 Feet*

DRIVE *Unistone/Cobblestone* WALKWAYS *Exposed Aggregate* PATIO *Exposed Aggregate*

**EXTERIOR FINISH:****PRIMARY FINISH**

stucco  vinyl  wood  acrylic stucco  metal  brick veneer  stone veneer  
 concrete fibre board  wood shingle

Comment:

**TRIM**

none  standard volume  substantial  
 brick veneer  stone veneer  cedar planks  cedar shingle  glass wall

**RISK INFORMATION:**

YR. BUILT:	1992	RESIDENCE TYPE:	3 Storey W/O
CONSTRUCTION:	Wood Frame	BASEMENT:	Poured Concrete
1 <sup>st</sup> FLOOR LIVING AREA:	1716 Sq. Ft.	BASEMENT AREA:	628 Sq. Ft.
2 <sup>nd</sup> FLOOR LIVING AREA:	1604 Sq. Ft.	DEVELOPMENT:	0%
N/A LIVING AREA:	1498 Sq. Ft.	GARAGES NO 1:	Basement 663 Sq. Ft.
TOTAL LIVING AREA:	4818 Sq. Ft.	GARAGES NO 2:	None

**MECHANICAL SERVICES:**

<u>CATEGORY:</u>	<u>TYPE:</u>	<u>CONDITION:</u>	<u>APPROX. AGE:</u>
ROOFING:	Built-up	Good	15 Yrs.
HEATING PRIMARY:	Nat Gas Radiant Slab	Good	15 Yrs.
HEATING SUPPLEMENTAL:	None		
ELECTRICAL:	ACB 125 AMP Overhead Service	Good	15 Yrs.
PLUMBING:(supply)	Copper	Good	15 Yrs.
PLUMBING:(waste)	Plastic	Good	15 Yrs.

**MECHANICAL RECOMMENDATIONS:**

- There are no mechanical recommendations at this time.
- Please note that the evaluation says the electrical panel is 150 AMP. This is the smallest size electrical panel that the program would allow. The insured's actually have a 125 AMP electrical panel.

**FIRE PROTECTION:**

TYPE: *Composite* LOCATION: *White Rock* VERIFICATION: *Driven*  
 DISTANCE TO FIRE HALL: *Within 2 Miles*  
 HYDRANT PROTECTED: *Yes Standard city situation* YR. ROUND ACCESS: *Yes*  
 DISTANCE TO FIRE HYDRANTS: *Within 250 Feet* VERIFICATION: *Visual*  
 ALTERNATE WATER SOURCE:  *None*  *Pond*  *Pool*  *Lake*   
 INTERIOR SPRINKLER SYSTEM PRESENT:  *Yes*  *No* COVERAGE:  *Partial*  *Full*

**FIRE DETECTION:**

SMOKE DETECTORS: *> 3 Elec Wired 0 BATTERY* TEST RESPONSE: *Good*  
 ADEQUATELY PLACED *Yes* NOTE RECOMMENDATION:   
 CO DETECTOR  NOTE RECOMMENDATION:   
 HEAT  NOTE RECOMMENDATION:   
 SIGNAL: *Monitoring Station* NOTE RECOMMENDATION:   
 NAME OF MONITORING COMPANY: *Simplicity Alarms*  
 FIRE EXTINGUISHERS: *Yes* NOTE RECOMMENDATION:

**ELECTRONIC SECURITY:**

PERIMETER *Doors/ Windows*  
 INTERIOR *Motion Sensors*  
 ADEQUATE: *Yes* NOTE RECOMMENDATION:   
 SIGNAL: *Monitoring Station* NOTE RECOMMENDATION:   
 NAME OF MONITORING COMPANY: *Simplicity Alarms*

**PERIMETER LOCKS:**

TYPE: *Dead Bolt / Spring Latch* NOTE RECOMMENDATION:   
 EXT. SLIDING GLASS DOORS: *Yes* SECURE: *Yes* NOTE RECOMMENDATION:   
 BARS ON BASEMENT WINDOWS: *No* NOTE RECOMMENDATION:

**DETACHED STRUCTURES:**

<u>TYPE:</u>	<u>DESCRIPTION / USE:</u>	<u>CONDITION:</u>	<u>ESTIMATED COST:</u>
1) <i>None</i>			<i>Not Evaluated</i>
2) <i>None</i>			<i>Not Evaluated</i>
3) <i>None</i>			<i>Not Evaluated</i>
4) <i>None</i>			<i>Not Evaluated</i>
5) <i>None</i>			<i>Not Evaluated</i>
6) <i>None</i>			<i>Not Evaluated</i>

**LIABILITY & EXPOSURES:**

OCCUPANCY: *Daily*

EMPLOYEES: *None*

SWIMMING POOLS:  Yes  No

HOT TUBS:  Yes  No

TRAMPOLINES:  Yes  No

FIREPLACES:  Yes  No **Gas Unit(s)**

WOODSTOVES:  Yes  No

HOME OFFICE:  Yes  No

LAKE PROPERTY:  Yes  No

FARM LOCATION:  Yes  No

OCEANFRONT PROPERTY:  Yes  No

Yes  No

**GENERAL RECOMMENDATIONS**

- *There are no recommendations at this time.*

## OVERVIEW

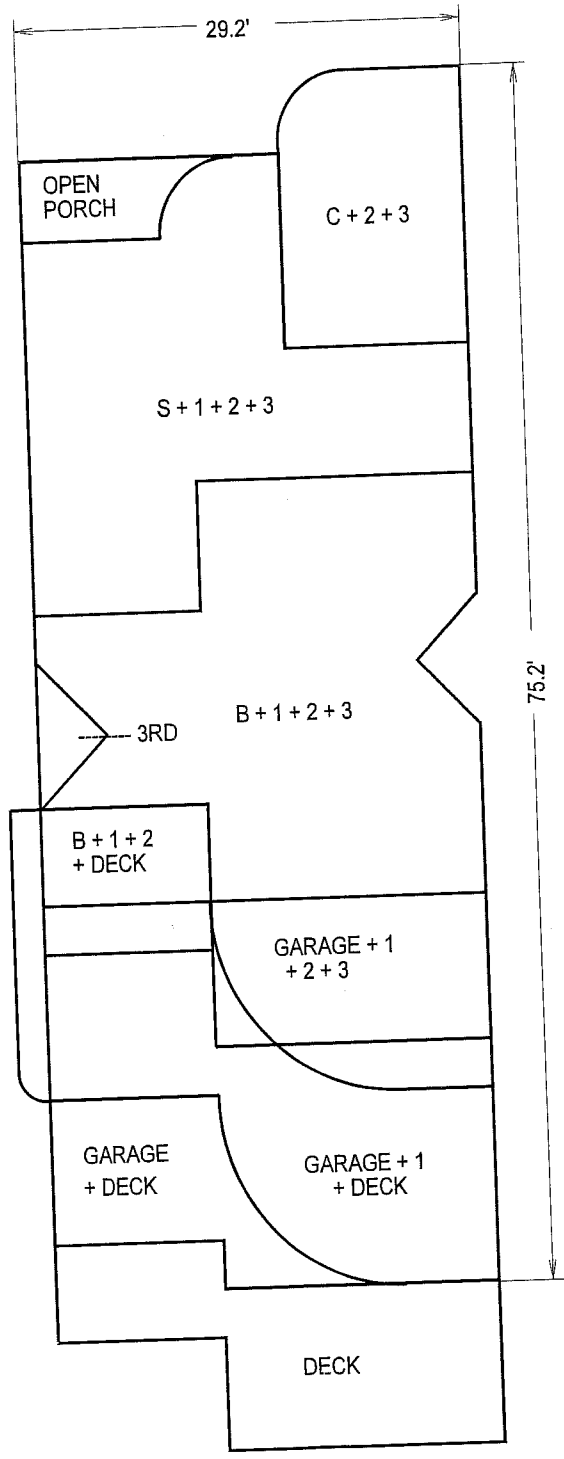
The partial basement is completely developed and unfinished. The garage is on this level. There is also a wine room, but it is unfinished. The lower level has a suite with kitchen, breakfast nook, living room, two bedrooms and a full bathroom (3 pieces). The main level is comprised of a kitchen, breakfast nook, dining room, living room, den, foyer and a half bathroom (2 piece). There are two bedrooms, den, two full bathrooms (3, 4 piece) and laundry area on the upper level. The overall standard of finish in terms of material quality and workmanship is high and consistent throughout the home.

### **Special Features Include:**

- Upgraded plumbing and lighting fixtures
- Floor coverings that consist of Oak hardwood, high quality broadloom, ceramic tile, granite, concrete and sheet vinyl
- Drywall that features round corner bead and layered highlights
- The kitchen features Corian counters and appliances by Bosch, Amana and Jennair
- There is a glass block feature in the upper level stairway
- Stairways have Oak railings
- Coffered ceilings
- Curved walls
- Built-in vacuum system
- Walk-out basement with a basement garage
- Extensive decking to take advantage of the ocean view
- Monitored security system

*There was no vandalism or malicious damage exposure noted.*

DIAGRAM



**Home Owner Report - High Value Home – Standard Entry** **PER003390337**  
**Method** Property Express - Canada

**General Information**

Policy Number:	PER003390337		
Insured Name:	Carabetta, Richard & Pamela		
Property Address:	14824 Roper Avenue	Mailing Address:	Same
	White Rock, BC		
	V4B2E2		
Effective Date:	1/23/2008	Renewal Date:	1/23/2009
Account Number:	32563		

**Valuation Totals Summary**

Cost Data As Of 08/2007

**Reconstruction Cost with Debris Removal** **\$1,158,911**

**Building Description**

**Main Home**

Year Built	1992
Construction Type	Standard
Number of Stories	3
Total Living Area	4818 Square Feet
Perimeter	Rectangular or Slightly Irregular
Floor-To-Floor Height	8 Feet 67%
	9 Feet 33%

**Materials**

**Main Home**

**Foundation/Basement**

**Foundation Type**

Basement, Walkout	73%
Slab at Grade	27%
<b>Total</b>	<b>100%</b>

**Foundation Materials**

Concrete	73%
----------	-----

**Basement Information**

Basement Depth	9LF
Number of Basement Levels	1Cnt
Stairs, Basement, w/Railing	1Cnt
<b>Total</b>	<b>0%</b>

**Heating & Cooling**

**Heating**

Heating System, Radiant Floor, Gas	100%	<b>Interior Features</b>	
		<b>Fireplaces</b>	
		Fireplace, Direct	3Cnt

**Interior Features**

**Staircases**

Stairs, Straight, Hardwood	2Cnt
----------------------------	------

**Materials (continued)**

<b>Floor Finish</b>		<b>Partition Walls</b>	
<b>Floor Cover</b>		<b>Wall Coverings</b>	
Carpet, Acrylic/Nylon	48%	Paint	89%
Concrete, Lightweight	2%	Tile, Ceramic	1%
Granite	4%	Wallpaper, Vinyl	10%
Hardwood	33%	<b>Total</b>	<b>100%</b>
Tile, Ceramic	7%	<b>Partition Specialties</b>	
Vinyl	6%	Door, French	4Cnt
<b>Total</b>	<b>100%</b>	<b>Total</b>	<b>100%</b>
<b>Whole House Systems</b>		<b>Garages &amp; Carports</b>	
<b>Electrical</b>		<b>Basement Garages</b>	
150 amp Service, Standard	100%	Basement Garage, SF	663SF
<b>Fire &amp; Burglar Protection</b>		<b>Attached Structures</b>	
Central Burglar Alarm System	100%	<b>Porches</b>	
<b>Specialties</b>		Open Porch, Square Feet	
Central Vacuum System	100%	51SF	
<b>Kitchens/Baths/Plumbing</b>		<b>Decks</b>	
<b>Kitchens - Complete</b>		Wood Deck, Square Feet	
Kitchen, Builder's Grade	1Cnt	1,046SF	
Kitchen, Custom	1Cnt		
<b>Bathrooms - Complete</b>			
Half Bath, Builder's Grade	1Cnt		
Three-Quarter Bath, Builder's Grade	2Cnt		
Full Bath, Semi-Custom	1Cnt		
<b>Bath Specialties</b>			
Shower Enclosure, Deluxe	1Cnt		
<b>Exterior Walls</b>			
<b>Exterior Frame Walls</b>			
Stucco on Frame, Custom	100%		
<b>Ceiling Finish</b>			
<b>Ceilings</b>			
Drywall	100%		
<b>Roof</b>			
<b>Roof Cover</b>			
Built-Up/Tar and Gravel	100%		
<b>Partition Walls</b>			
<b>Partitions</b>			
Drywall	100%		