

CHUBB®

## Your Home Appraisal

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Policy No:	30666462
Client:	David Behling
Client Address:	602 Falcon Point Way Vernon, British Columbia V1H2H7
Report Date:	July 18, 2023
Report prepared by:	Morgan Bagg
Producer:	ACERA Insurance Services Ltd.
Address:	1500 Hardy Street #100 Kelowna, British Columbia V1Y8H2

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\*3066646200194388000A\*



# Your Home Appraisal

07/18/2023

ACERA Insurance Services Ltd.  
1500 Hardy Street  
#100  
Kelowna, British Columbia V1Y8H2  
(250) 860 2426

Client: David Behling  
Policy number: 30666462  
Policy period: May 30, 2023 to May 30, 2024

To the attention of: Personal Lines Department

**Re: Requirements to be Addressed**

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Enclosed please find the recent appraisal report for the property located at:

*602 Falcon Point Way Vernon, British Columbia V1H2H7*

Please note the appraiser has made requirements to improve the safety and security of this location. The details of the requirements are highlighted in the client's appraisal report.

Please discuss the requirements with your client. We ask that the required change(s) be completed by:  
*September 24, 2023*

Once completed, please advise your underwriter and provide any supporting documentation (alarm certificates, etc.) where necessary.

Should the requirements not be complied with, further underwriting action may be considered, including potential cancellation.

We thank you for your business and appreciate your support and efforts to improve this exposure. If you have any questions or require further clarification, please contact your underwriter.

Sincerely,

Personal Insurance  
Chubb Insurance Company of Canada

Enclosure

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# Your Home Appraisal

July 18, 2023

David Behling  
602 Falcon Point Way  
Vernon, British Columbia V1H2H7

ACERA Insurance Services Ltd.  
1500 Hardy Street  
#100  
Kelowna, British Columbia V1Y8H2  
(250) 860 2426



Policy Number: 30666462

Re: 602 Falcon Point Way

Dear David Behling,

Thank you for your courtesy during my recent visit to your home. After a careful review of the information gathered during this visit, I am pleased to provide the enclosed Home Appraisal Report. Your Home Appraisal is designed to:

- Estimate your home replacement cost to help you purchase the appropriate amount of insurance coverage.
- Document features of your home to serve as a detailed record in the event of a claim.
- Recommend ways to reduce the risk of fire, burglary, water intrusion and other causes of loss.

When you discuss your personal insurance needs with your broker, use Your Home Appraisal to help you select a coverage amount that will be sufficient to rebuild your entire home in the event of a serious loss.

We hope that you find this report useful, and thank you for choosing Chubb.

Morgan Bagg

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# Your Home Appraisal

## About Your Home Appraisal

As a leading insurer of fine homes, cars and possessions, Chubb offers complimentary home appraisals to our discerning customers. Designed primarily to help make sure you are prepared in the event of a loss to your home, Your Home Appraisal can help you determine the appropriate amount of homeowners coverage.

Appraising luxury homes for more than 25 years, the Chubb Home Appraisal and Loss Prevention Department is the largest and most experienced in the personal insurance industry. Our in-house appraisers visit more than 65,000 homes worldwide each year and are highly trained in all aspects of residential construction, from foundations and framing to special finishes. Likewise, they possess a unique understanding of local construction and building costs. With backgrounds ranging from architectural design to historic preservation, interior design and fine arts, our appraisers bring a wealth of experience to work for you.

During a recent visit to your home, the appraiser noted architectural details and interior finishes to help estimate the replacement cost. The findings presented in this report enable you, together with your broker, to select the coverage amount needed to rebuild your entire home at today's reconstruction prices. It also provides you with a detailed record of special interior and exterior features that make your home unique. Likewise, the report provides customized safety and prevention measures to help protect your home and family.

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## Replacement Cost

### How Chubb calculates replacement cost

Chubb appraisers are in regular contact with contractors, restoration specialists and high-end homebuilders to capture local differences for rebuilding homes by region, city or within a neighbourhood. Chubb bases replacement cost on architectural details and quality of materials found in a home. These findings, together with information obtained from local contractors, enable the appraiser to calculate an estimate of what it would cost to rebuild the home today.

### If your replacement cost is different than you expected

You may be perplexed by the gap between the current market value for your home and the estimated replacement cost listed in this report. Market value (the price at which your home may sell today) is not the same as replacement cost (the price to repair or rebuild your entire home if it is severely damaged). Market value includes factors such as depreciation, the quality of the local school system, and popularity of the neighbourhood. The replacement cost includes contractor fees, building materials, and other factors and is a significantly more reliable indicator of the appropriate amount of insurance for your home.

### Factors that can affect home replacement cost

- Fees for contractors, architects, interior designers, engineers, etc.
- Costs for building materials such as lumber, windows/doors, roofing, copper piping and natural stone
- Rebuilding “green” with ultra-efficient technology
- Heating and electrical systems
- Foundation and footings of the home
- Custom features such as cabinetry, wall and floor finishes, lighting, built-in appliances and electronic systems

### Custom or historic homes

Materials used to reconstruct custom homes or restore historic homes are usually more expensive, due to the finer quality and limited availability. Skilled craftsmen must work with and match existing materials in the home, which costs more.

### Newly built homes

If your home was recently built, you may be surprised if the replacement cost does not match the initial cost to build. If your home is part of a neighbourhood development, the cost to originally build the home was reduced due to economies of scale, meaning your builder paid lower prices for materials through a bulk purchase. If development of your neighbourhood spanned a few years, construction prices may have increased over time.

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## Insuring your home to value

It is important to have an appropriate amount of insurance for your home so that it can be rebuilt to the same level of quality if a major loss occurs. Contact your broker to report home remodelling projects, renovations, additions or upgrades that may increase the value of your home to help ensure that you continue to have the appropriate amount of coverage.

## Your Home Replacement Cost

How much coverage do you really need?

It can be a challenge to know how much insurance coverage you need for your home. To help you determine the right amount, your Chubb appraiser has developed an estimate of what it would cost to rebuild your home today using materials of like kind and quality. The replacement cost estimate is a good gauge of whether you have the appropriate amount of coverage in the event of a claim. Together with your broker, Chubb recommends you consider this value when making an insurance decision.

## The estimated cost to rebuild your home

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

Area	Sq. Ft.	Cost/Sq. Ft	Total
Living Area	2,534 sq. ft.	\$781.72	\$1,980,885.07
Finished Walk-Out Basement	3,091 sq. ft.	\$448.00	\$1,384,768.00
Garage	796 sq. ft.	\$183.50	\$146,068.39
Mechanical Loft	441 sq. ft.	\$256.90	\$113,294.71
Covered Porch & Deck	760 sq. ft.	\$165.15	\$125,516.05
<b>TOTAL ESTIMATED REPLACEMENT COST:</b>			<b>\$3,750,532.22</b>
<b>ROUNDED TO:</b>			<b>\$3,751,000.00</b>

The Overall Estimated Replacement Cost of Your Home is \$528.27 per square foot.

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## Special Features of Your Home

## 602 Falcon Point Way

The following description of architectural details and quality of finishes in your home can help Chubb replace these special features in the event of a claim.

Your home	Year Built	2010
	Number of storeys	2.0
	Type of terrain	sloping
	Other Structures	Concrete Pool, Hot Tub & Firep Hardscape
Exterior construction	Type of foundation	poured concrete
	Exterior walls	stone veneer
		fiber-cement siding
	Average height per floor (feet)	10.0 feet
	Window styles	casement
		fixed pane
	Predominant roof shape	hip configuration
		gable configuration
Roof pitch	moderately pitched	
Roof construction	wood sheathing on wood trusses	
Roof covering	dimensional asphalt shingle	
Interior construction	Interior wall construction	gypsum board
	Wall cover	paint
		stone
	Trim work	crown moldings
casings		
baseboards		
Floor coverings	hardwood	

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			ceramic tile
			slate
			carpet
	Door style		solid core
	Door hardware		iron
	Lighting fixtures		recessed
			wall sconce
			hanging
Kitchen	Cabinets		<p>           painted maple            stained maple         </p>
	Countertops		<p>           quartz            granite         </p>
	Backsplash		glass tile
Built-in appliances	Dishwashers	2	Miele
	Double wall oven	1	Wolf
	Exhaust hood	1	Wolf
	Gas cooktop	1	Wolf
	Ice maker	1	Jenn-Air
	Microwave oven	1	Wolf
	Refrigerator drawers	2	Jenn-Air
	Refrigerator/freezer	1	Sub-Zero
Bathrooms	Number of full bathrooms		5
	Number of powder rooms		2
	Floors		<p>           hardwood            travertine         </p>
	Countertops		quartz
	Tub and shower enclosures		<p>           travertine            tempered glass         </p>
	Plumbing fittings		<p>           chrome            brushed bronze         </p>
	Basins		vessel

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Additional features		vanity
	All	air conditioning
	All	alarm system
	All	built-in closet organizers
	All	built-in window shutters
	All	central vacuum
	All	home automation system
	All	radiant floor heating
	Bathroom	infrared sauna
	Bedroom	built-in desk and shelving
	Foyer	coffered ceiling
	Great Room	built-in cabinetry and shelving
	Great Room	coffered ceiling
	Great Room	gas fireplace with stone surround
	Home Theater	built-in cabinetry
	Home Theater	projection unit and screen
	Laundry Room	built-in cabinetry with quartz countertop
	Master Bedroom	gas fireplace with stone surround
	Master Ensuite Bathroom	soaker tub
	Master Ensuite Bathroom	steam shower
	Mud Room	built-in cabinetry
	Recreation Room	gas fireplace with stone surround
	Recreation Room	wet bar with quartz countertops
	Wine Cellar	built-in racking

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## Your Home's Protection

Fire protection	Fire station name		Vernon		
	Distance from responding fire station (km)		16.0 kilometres		
	Distance from public hydrant (m)		20 metres		
	Sprinkler system		living area		
			mechanical rooms		
			basement		
Fire alarm	Fire detection system		local		
	Monitored by		n/a		
Fire detection devices	Location	Type	Position	Room	#
	basement	local smoke detector		recreation room	1
	basement	local smoke detector		bedroom hallway	1
	first floor	local heat detector		garage	1
	first floor	local smoke detector		hallway	2
	first floor	local smoke detector	outside	master bedroom	1
	second floor	local heat detector		mechanical room	1
Burglar alarm	Burglar detection system		central station		
	Monitored by		Telus		

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## Safety and Loss Prevention

During the visit to your home, the appraiser identified the following suggested modifications. These are safety and loss preventative measures you can take to help reduce the chance of loss or damage. Compliance with these recommendations may make you eligible for discounts on your homeowners' policy. Your broker will contact you shortly to provide additional information.

### Requirements

#### Fire Alarm - upgrade from local system to central station

Your house is currently protected by a hardwired fire alarm which will only alert those who are inside the home to a fire and will not alert authorities when the home is not occupied. If a fire started in your home while you were away, it could burn for a long period of time before being reported. Therefore, it is required that you have your system upgraded to be monitored by a central station monitoring company that is approved by ULC (Underwriters Laboratories of Canada).

A centrally monitored fire alarm system will provide better protection for your family and home by ensuring timely notification of a fire, even when your home is not occupied.

Smoke/heat detectors should be installed in the following location(s):

#### BASEMENT:

- ULC listed smoke detector to be located at the stair landing
- ULC listed heat detector to be located in the pool mechanical room

#### MAIN FLOOR:

- ULC listed smoke detector to be located outside the powder room
- ULC listed smoke detector to be located outside the master bedroom
- ULC listed heat detector to be located in the garage

#### SECOND FLOOR:

- ULC listed heat detector to be located in the mechanical space above the garage

Consult your alarm installer for any additional needs and to verify that your system meets or exceeds local building codes.

When you upgrade to the centrally monitored fire alarm system you may be eligible for a premium credit. Please forward an alarm certificate to your broker verifying that the fire alarm system is being monitored.

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## Recommendations

### Fire Protection - install water flow alarm in existing residential fire sprinkler system

Your home is equipped with a residential fire sprinkler system including a water flow valve. However, it was noted that this flow valve is not being centrally monitored. If the sprinkler system is activated or a leak occurs when your home is unoccupied, water could flow into your home undetected.

In order to avoid this, it is recommended that the sprinkler system water flow valve be alarmed. A contact to the flow valve must be installed by your alarm company, as this device needs to be connected to your central alarm system. This contact will automatically send a signal to your alarm monitoring company and ring locally if the fire sprinkler system is either activated or develops a leak.

When the flow valve alarm contact is installed and connected to your central alarm system, please request a new alarm certificate and send a copy to your broker to update your alarm information as you may be eligible for a premium credit.

### Physical Condition - Install Water Leak Detection System

The best way to protect your home from water damage is to install a water leak detection device. Our studies show that homeowners, like yourself, are more likely to experience water damage than fire or theft. Even though our Chubb claims department is dedicated to help you recover from these types of damages, we also know that water leaks can be a major hassle to you if not caught quickly. After a significant water loss, a homeowner can be displaced from their home on average 6-9 months before all repairs are complete in order to move back. Water losses can be devastating to your home and belongings; may lead to mould and health issues; and are more common than most homeowners realize.

A water leak detection device connected to your main domestic water supply is designed to quickly detect possible water leaks within your home's plumbing system and shut your water off so no further damage occurs. These leaks can be a result of burst pipes, fixture failures, small drips or frozen pipes. A water leak detection system can warn you before a small leak becomes a big problem.

When choosing a water leak detection device, select one that is flow based rather than only sensor based and it must provide an automatic water shutoff function. Actual pipe size is needed to purchase the product. Once installed, please provide documentation such as an invoice and photos to your agent/broker as you may qualify for a premium discount on your policy. Please contact your Chubb Risk Consultant if you have any questions regarding the selection and purchase of a water shut off device.

We recommend the following water shut off device(s) for your home:

- Sentinel Leak Defense. Purchase through a plumber after on-site assessment. Visit their website at <https://leakdefensesystem.com/chubb-insurance-canada/> or call 855-422-3426 for assistance with a plumber referral, on site assessment, and quote.
- Flo Logic. Purchase online at [www.flologic.com](http://www.flologic.com). Connect with a preferred trade professional installer by calling 877-FloLogic.

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## Your Home



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## Protecting Your Family and Property

### Fire Prevention and Safety

Careful planning can often help you avoid loss or injury to your family and property. Follow these fire prevention and safety tips:

#### Take precautionary measures

- **Install smoke detectors on each level of your home**, inside bedrooms and outside every sleeping area. We recommend a hard-wired system so if a fire occurs in a remote area, the signal can be heard throughout the house. For an even better level of protection, consider a professionally installed, monitored alarm system. If you opt for battery operated smoke alarms, be sure to check the batteries regularly and replace them semi-annually.
- **Keep multi-purpose fire extinguishers** (type ABC) in areas accessible to the kitchen, utility rooms and garage.

#### Steps you can take now

- **Never leave candles unattended.** Keep candles away from drapes, upholstered furniture, and other flammable items.
- **Have your chimney professionally inspected** and cleaned at the beginning of each heating season.
- **Use a fire screen** to control flying embers and burn only seasoned hardwood to reduce the potential for creosote build-up.
- **Place ashes in a metal container**, and remove them from the house immediately.
- **If you have a wood roof or live in a windy area, install a spark arrestor** for your chimney.
- **Grill food safely.** Gas and charcoal grills should be at least 8 feet from exterior walls, and never use an outside grill inside the home.
- **Store cleaning and painting/staining rags in an open metal container.** Keep the container in a well-ventilated area.

#### Practice family safety

- **Establish and practice an escape plan** with your entire family. Every family member should know two ways out of every room.
- **Predetermine a meeting place** outside your home.
- **Teach everyone to Get Out, Stay Out** in the event of a fire. Call 911 immediately.

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## Tips for Reducing the Potential for Water Damage in Your Home

- **Inspect plumbing lines/systems.** Check for plumbing fixtures located on exterior walls of the home. These fixtures are prone to freezing and may burst in cold climates. Make sure there are water pans under washing machines, hot water heaters, air conditioning units and water-bearing appliances located in or above finished living areas. Check under sinks for leaks and signs of water.
- **Check the basement and mechanical equipment.** Hot water heaters have a 10- to 13-year life span. Consider replacement after 10 years, before a problem starts. A newer unit will likely be more energy efficient as well. Sump pumps need regular maintenance and testing to ensure optimal operation. Test the sump pump by pouring five gallons of water in the sump hole. Also, add a battery backup to ensure operation during a loss of power. Typically, that is when the unit is needed the most. Look for water stains on basement walls and floors, and identify the source of the leak if stains are found.
- **Stay on top of interior maintenance.** Inspect the caulking around bathroom fixtures and grout in tile. Missing or loose caulk or grout can lead to water seepage. Look for water stains on ceilings, walls and floors. Also look for cracks in drywall, especially around doors and windows. Look for deterioration of sills and moldings around windows and doors.
- **Look for points of exterior water intrusion.** Visually inspect the roof for worn or curled shingles. Gutters/downspouts should be clear of debris. Water from downspouts should flow away from the foundation. Look for dry or cracked exterior caulking around windows and doors.
- **Assess the landscaping and slope of the property around the home.** The soil directly against the house should slope away from the foundation. Bushes and shrubs should be at least 18 to 24 inches away from the house to allow for adequate ventilation. Keep exterior drains clear of debris.

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## Useful Contacts

### Chubb Personal Risk Services Website

[www.chubb.com/ca](http://www.chubb.com/ca)

### To Report a Claim

If a loss occurs, prompt claim reporting can make all the difference. To report a loss or submit a claim, please contact your insurance broker or contact us directly.

Chubb offers convenient options to report a claim:

Email: [CanadaClaims@chubb.com](mailto:CanadaClaims@chubb.com)

Claims Service Toll Free Number Worldwide: (800) 532-4822

### Identity Theft Resolution Services

[www.chubbidtheft.ca](http://www.chubbidtheft.ca)

Chubb offers an exclusive complimentary identity theft resolution program for all Chubb Personal Risk Services homeowners and auto customers. If you think your identity has been stolen or if you need immediate assistance to help recover lost personal identification documents after a theft, fire, flood or other disaster, call 1.866.273.7935 to be connected with a fraud resolution specialist.

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