

Safety and Loss Prevention

Requirements

During the visit to your home, the appraiser identified the following modifications. Some of these may become a requirement for you to be insured with Chubb. These safety and loss preventative measures can help reduce the chance of loss or damage. Your agent or broker will contact you shortly to provide additional information.

Safety and Liability

Trip/fall hazards

During our visit to your home, we noticed conditions that could cause serious injury to a visitor or a family member if left unattended. It is therefore required that a licensed contractor inspects and makes appropriate repairs to the following:

- * lack of temporary railings on all staircases

Please forward a letter from the contractor to your agent or broker verifying that all necessary work has been completed

For referrals to qualified professionals, call 1-877-60CHUBB ([REDACTED]) to access the Masterpiece Protection Network, a robust database of more than 2,000 independent specialists nationwide.

COC/Site Controls

No Fire Extinguishers on Site

During construction and renovation, the likelihood of a fire is significantly increased. To improve protection, it is required that fire extinguishers be placed throughout your home while work is in progress. The fire extinguishers should be ABC rated, UL (Underwriters Laboratories) approved and at least 10-pounds in capacity. There should be at least 2 fire extinguishers per level (including the basement and attic) and in the garage. All extinguishers should be wall mounted and placed where they are highly visible and readily accessible to all contractors.

For referrals to qualified professionals, call 1-877-60CHUBB ([REDACTED]) to access the Masterpiece Protection Network, a robust database of more than 2,000 independent specialists nationwide..

Temporary central station burglary detection system

Your home is under construction and, therefore, vulnerable to acts of theft and vandalism

Safety and Loss Prevention

when unattended. For early detection of an intruder entering the home, it is required that temporary motion sensors be installed as soon as the home is fully enclosed. The alarm signal activated by these sensors must be monitored by a UL (Underwriters Laboratories) approved central monitoring station. These motion sensors should be placed in central areas like the main hallways on the first and second floors of your home.

Upon installation of all final interior features, the installation and activation of a complete burglar alarm system will be required. This final system should consist of UL (Underwriters Laboratories) approved magnetic contacts on accessible exterior doors and windows and interior motion and/or glass break sensors in key locations. Always consult your alarm installer for any additional needs.

Please forward an alarm certificate to your agent or broker verifying installation and monitoring of the burglar alarm system

For referrals to qualified professionals, call 1-877-60CHUBB ([REDACTED]) to access the Masterpiece Protection Network, a robust database of more than 2,000 independent specialists nationwide.

Temporary central station fire detection system

Your home is under construction and, therefore, vulnerable to numerous sources of fire loss. For early detection of a fire and quicker fire department response, it is required that a temporary fire alarm system be installed and connected to a UL (Underwriters Laboratories) approved central station monitoring company as soon as the home is fully enclosed. The system should consist of UL (Underwriters Laboratories) approved components with at least 2 heat sensors on each level of the home including the basement.

This temporary fire alarm system is only for the protection of your home against fire while it is under construction. It does not provide adequate protection for your completed home or your personal safety. Upon installation of all final interior features, it is required that a final system, utilizing a combination of smoke and heat detectors, be installed and activated before you occupy your home. Smoke detectors should be placed in all living areas providing one for every 1000 square feet of space. Smoke detectors should also be included in finished basement areas or unfinished areas that are removed from furnaces or other sources of smoke. Heat detectors should be placed in all mechanical rooms, kitchens, garages, attic areas and laundry rooms.

Always consult your alarm installer for any additional needs. Please forward an alarm certificate to your agent or broker verifying installation and monitoring of the fire alarm system

For referrals to qualified professionals, call 1-877-60CHUBB ([REDACTED]) to access the Masterpiece Protection Network, a robust database of more than 2,000 independent specialists nationwide.

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Security fencing, driveway gate or chain

Security fencing does not enclose the worksite for your new home and there is no gate or chain securing the driveway access to your property. This allows free access to the site posing both a liability hazard and potential theft and vandalism concern. It is required that temporary fencing is installed around the worksite or a driveway gate or chain be installed across the driveway entrance. The gate or chain should be locked during evening and weekend hours when contractors are not present.

Please forward written verification to your agent or broker that this work has been completed.

For referrals to qualified professionals, call 1-877-60CHUBB ([REDACTED]) to access the Masterpiece Protection Network, a robust database of more than 2,000 independent specialists nationwide.

Security lighting

Due to the unoccupied state of your home, it is required that UL (Underwriters Laboratories) listed motion activated lighting be installed by a licensed electrical contractor on all sides of the home while it is under construction. This additional lighting helps to deter vandals, thieves and trespassers who might otherwise target your home knowing it is unoccupied.

Please forward written verification that the security lighting has been installed by your contractor to your agent or broker.

For referrals to qualified professionals, call 1-877-60CHUBB ([REDACTED]) to access the Masterpiece Protection Network, a robust database of more than 2,000 independent specialists nationwide.

Course of Construction/Renovation Worksheet
(Appraisal Worksheet)

Mr. Daniel M. Groff and Mrs. [REDACTED] K. Groff

[REDACTED]
12579877-02

Brown Thayer Shedd, Inc.

Date of Inspection: 10/24/2013

Appraised By: Jessie Spigel

Report Reviewed by: N/A

Interviewed: Mrs. [REDACTED] K. Groff - Additional Named Insured

CURRENT VALUE ON SITE ESTIMATE:

Current Value on Site: \$ \$1,500,000
Source of Current Value: Appraiser's estimate

REPLACEMENT COST ESTIMATE:

Replacement Cost: \$ 2,150,000
Source of Construction Cost Information: Insured
Coverage A: \$ 1,038,000
Source of Coverage A: Unknown by insured

DWELLING INFORMATION

Intended Occupancy: Primary
Year Built: 2013
Renovations: None
Additions: None
Construction Code: Frame
Exterior Siding: masonry stucco
stone veneer
Roof Code: Asphalt Shingle
Roof Cover: rubber slate
Roof Shape: Hip
Roof Age: 0 Yrs
Latitude: 41.146763 N
Longitude: -73.494844 W

COURSE OF CONSTRUCTION INFORMATION

Name of General Contractor: Unknown
Estimated Start Date: 07/01/2013
Expected Completion Date: 03/01/2014
Estimated Date of Enclosure: ENCLOSED
Next Appraisal Date (Recommended): 03/01/2014

OTHER STRUCTURES

None

FIRE PROTECTION

Chubb Protection Class: Protected
Fire Department (primary): New Canaan

**Course of Construction/Renovation Worksheet
(Appraisal Worksheet)**

Distance to fire department	1.0 mile
Water source	Public Hydrant
Distance to water source	400 feet
Capacity of water source	100000 gallons
ISO/PPC	5

Qualifies for Suburban Rating Credit N/A

Residential Sprinkler System

Water Flow Alarm	N/A
Water Source	N/A
Coverage Areas	N/A

FIRE DETECTION

Type of Alarm (Battery, Local, Direct or Central)?:	None
Alarm Company (if central)	N/A
Signal Continuity:	N/A
Alarm Inspection/Maintenance	N/A

BURGLARY / SECURITY

Type of Alarm (Battery, Local, Direct or Central)?:	None
Alarm Company (if central)	N/A
Signal Continuity:	N/A
Alarm Inspection/Maintenance	N/A

EMPLOYEES

None

POTENTIAL RISK CREDITS

New Home
Central Fire Alarm
Central Burglar Alarm

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 agent or 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 your home today, using construction methods and materials of like kind and quality.

Area	Sq. Ft.	Rate	Total
Living Area	6,441 sq. ft. x	\$282.00 =	\$1,816,362.00
Finished Basement	2,815 sq. ft. x	\$85.00 =	\$239,275.00
Open Porch	25 sq. ft. x	\$93.00 =	\$2,325.00
Built-in-Garage	991 sq. ft. x	\$93.00 =	\$92,163.00

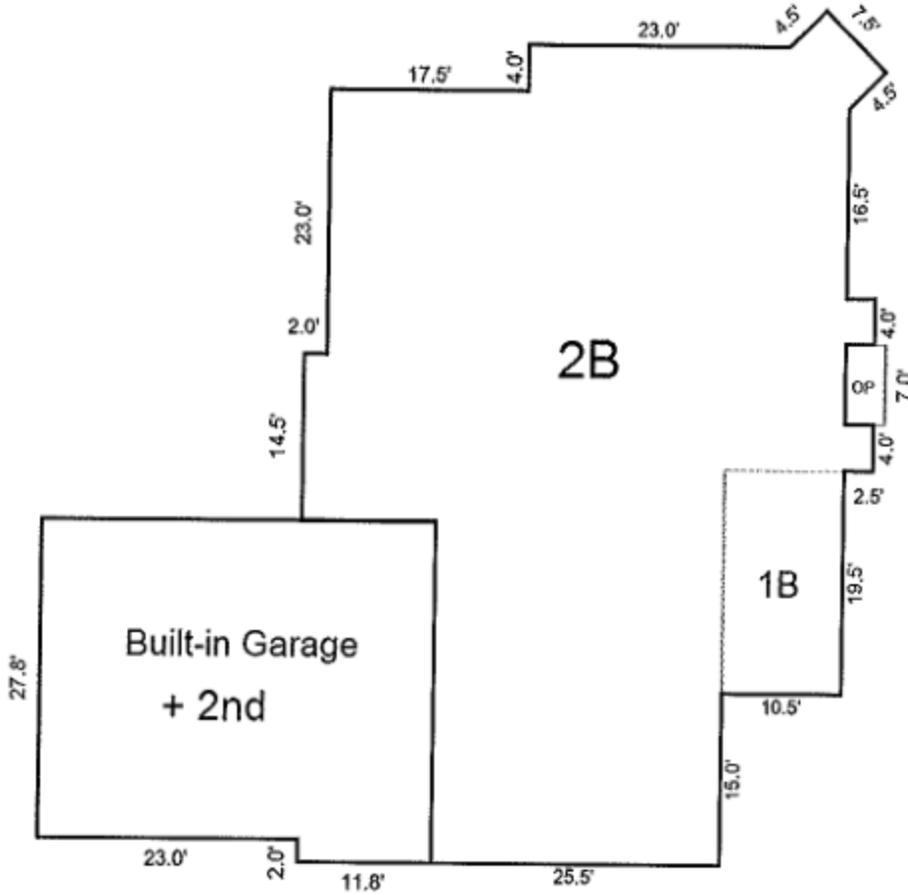
TOTAL ESTIMATED REPLACEMENT COST: \$2,150,125.00
ROUNDED TO: \$2,150,000.00

SKETCH/AREA TABLE ADDENDUM

SUBJECT INFO

Property Address: _____
 City: _____ State: _____ Zip: _____
 Owner: _____
 Client: _____
 Appraiser Name: _____

SKETCH



Sketch by Apex Nexus

AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
GLA1	First Floor	1.0	2814.9	254.1	2814.9
GAR	Built-in Garage	1.0	991.2	129.2	991.2
P/P	Porch	1.0	24.5	21.0	24.5
GLA2	Second Floor	1.0	3625.9	297.1	3625.9
BSMT	Basement	1.0	2814.9	254.1	2814.9