



## **Risk Management Report**

**Prepared For:**

Mr Jesse Briglia  
22 Dani Dr  
Northfield, NJ 08225

**Prepared By:**

Cornerstone Appraisal Services  
Dennis Angelo  
On behalf of Private Client Group

**In Partnership With:**

Hub Int'l Northeast Limited  
(908) 790-6810

**Date of Site Visit:** 6/11/2016

**Policy Number:** 0082014827



## Replacement Cost

The term 'replacement cost' refers to the cost of reconstructing the unique features of your home in today's marketplace using materials and design of similar quality. The replacement cost calculation includes appropriate fees for architectural services, permits, transportation of materials, labor and the contractors' overhead and profit in addition to the cost of materials. The estimate does not consider elements typically factored into your home's market value, such as land, landscaping, detached structures and the amenities available in your community.

The amount of insurance you purchase to protect your home should reflect the cost necessary to completely rebuild your home as it exists today - rather than the market value which is the price someone else is willing to pay to acquire it.

### Estimate of Your Home's Replacement Cost

Area	Sq.Ft	x	\$ / Sq.Ft.	=	Total
Living Area	5233	x	\$365.00	=	\$1,910,045.00
Built-in Garage	399	x	\$112.50	=	\$44,887.50
Sun Room	448	x	\$180.00	=	\$80,640.00
Attached Garage	294	x	\$146.00	=	\$42,924.00
Upper Floor	154	x	\$255.00	=	\$39,270.00
Finished Basement	2696	x	\$220.00	=	\$593,120.00
Covered Stoop	115	x	\$95.00	=	\$10,925.00
Elevated Patio	1247	x	\$45.00	=	\$56,115.00
Solar Panels					\$6,000.00
Aggregated Cost/Sq. Ft	10586		\$262.42		
Total Estimated Replacement Cost					\$2,783,926.50
Rounded Total					\$2,784,000

DATE OF THIS REPORT

= JUNE 11, 2016

\$1.00 IN 2016 = \$1.34 IN 2025



### Replacement Cost of Other Structures and Hardscape\*

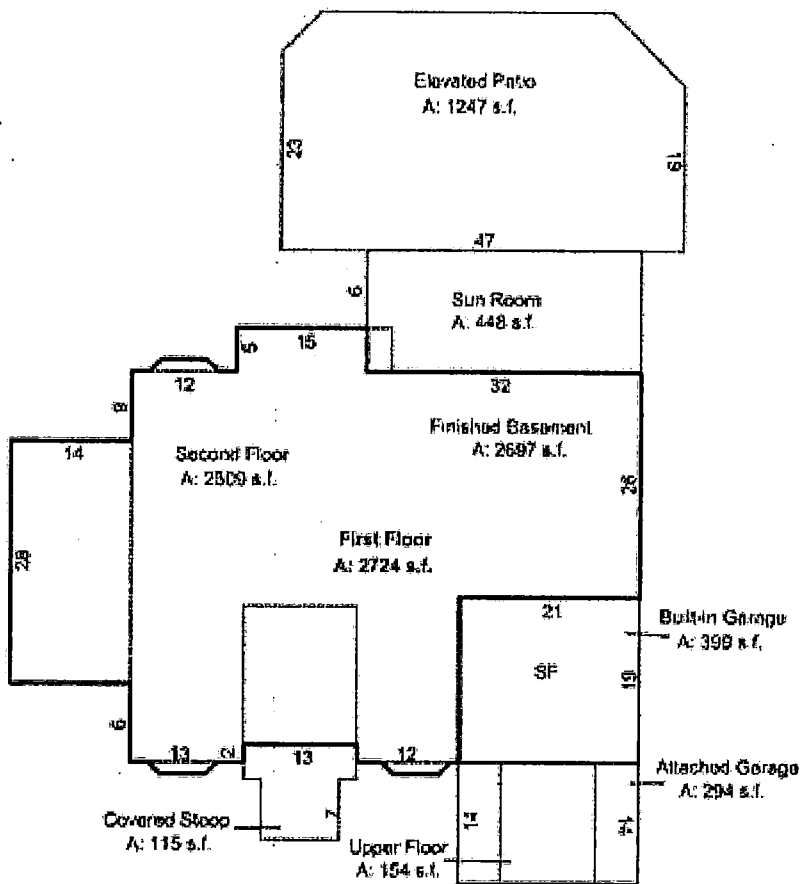
Structure/Hardscape	Replacement Cost
Pool House	\$30,282.00
Pool w/Patio	\$88,000.00
Fountain	\$25,000.00
Covered Hot Tub	\$19,000.00
Hardscape	\$51,000.00
<b>Total:</b>	<b>\$213,282.00</b>

\*Hardscape refers to decorative elements of your property that are not physically attached to your main home such as driveways, stone walls, water features, walkways, gates, patios and arbors – but does not include living plants (landscaping). The replacement cost of some hardscape may have been estimated separately while the remainder has been grouped under a generic heading. You and your insurance advisor should consider this list as well as your other insurable interests when determining the appropriate amount of coverage for your property.

DATE OF THIS REPORT

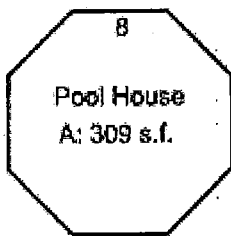
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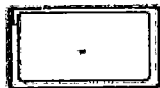


Sketch

over 1 mile to Atlantic Ocean



Covered Hot Tub



Fountain



Fence

Walkway

Driveway

Sketch