



## Insurance Replacement Cost Appraisals



The Insurance Replacement Cost Appraisal also commonly referred to as a Replacement Cost Valuation, (RCV) or Insurance-to-Value, (ITV) is a report that sets out the cost to reconstruct a particular building or set of buildings and other site improvements in the event of a total loss due to an insurable cause such as hurricane, fire, sinkhole, etc. It is important to note the land value and total market value are not considered. A current Insurance Replacement Cost Appraisal is an essential aid to you, your broker, your property manager and your insurer in determining the correct insurance limits.

An independent Replacement Cost Appraisal can provide you with a knowledgeable opinion of your building's Replacement Cost Value that is unbiased and is prepared based on your particular building style, construction techniques, and insurance policy. If you are over insured this will result in excess insurance premiums. If you are under insured you may be required to pay a co-insurance penalty in the event of a loss. This report will ensure that you are not paying an extra premium for uninsured items. In many cases certain building components are either not insured or specifically excluded from coverage. The three most common exclusions are: basement excavation; below grade foundations and underground plumbing, piping, and conduits.

You may also be paying additional premiums if you are part of an association insured under Florida Statute 718. All of our employees have a Property Insurance background and understand which building items should be included into the Replacement Cost Valuation based on the particular insurance policy.

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