



# Your Home Appraisal

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Policy No:	30486780
Client:	Michael Monosov
Client Address:	117 Theodore Place Thornhill, Ontario L4J8E3
Report Date:	January 20, 2016
Report prepared by:	Annie Gauthier
Producer:	Axion Insurance Services Inc.
Address:	95 Mural Street Suite 205 Richmond Hill, Ontario L4B3G2

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\*3048678000145124000A\*



# Your Home Appraisal

01/20/2016

Axion Insurance Services Inc.  
95 Mural Street  
Suite 205  
Richmond Hill, Ontario L4B3G2  
(905) 731 3118

Client: Michael Monosov  
Policy number: 30486780  
Policy period: Jan 21, 2016 to Jan 21, 2017

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:

*117 Theodore Place Thornhill, Ontario L4J8E3*

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:

*March 26, 2016*

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

January 20, 2016

Michael Monosov  
117 Theodore Place  
Thornhill, Ontario L4J8E3

Axion Insurance Services Inc.  
95 Mural Street  
Suite 205  
Richmond Hill, Ontario L4B3G2  
(905) 731 3118

Policy Number: 30486780

Re: 117 Theodore Place

Dear Michael Monosov,

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.

Annie Gauthier

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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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# Your Home Appraisal

## 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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# Your Home Appraisal

## 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.

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# Your Home Appraisal

## 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	3,600 sq. ft.	\$460.00	\$1,656,000.00
Half Storey	1,400 sq. ft.	\$140.00	\$196,000.00
Finished Basement	1,421 sq. ft.	\$134.00	\$190,414.00
Basement Garage	380 sq. ft.	\$55.00	\$20,900.00
Deck	55 sq. ft.	\$70.00	\$3,850.00
Porch	160 sq. ft.	\$80.00	\$12,800.00
<b>TOTAL ESTIMATED REPLACEMENT COST:</b>			<b>\$2,079,964.00</b>
<b>ROUNDED TO:</b>			<b>\$2,080,000.00</b>

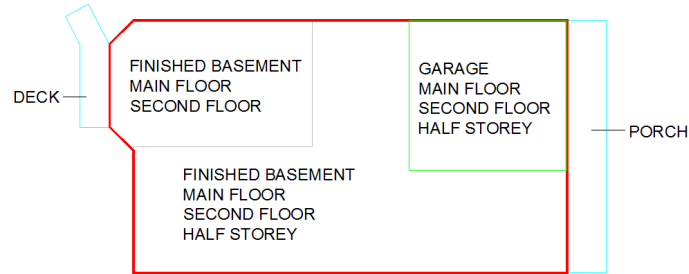
The Overall Estimated Replacement Cost of Your Home is \$303.38 per square foot.


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# Your Home Appraisal

## Floor Plan



 CHUBB INSURANCE OF CANADA	<b>NAME OF AREAS &amp; SQ. FOOTAGE:</b>	
	MAIN FLOOR	1800 SQ. FT.
CLIENT NAME: MONOSOV	SECOND FLOOR	1800 SQ. FT.
ADDRESS: 117 THEODORE PLACE	HALF STOREY	1400 SQ. FT.
POLICY No.: 30486780	FINISHED BASEMENT	1421 SQ. FT.
APPRAISER: A. GAUTHIER	BASEMENT GARAGE	380 SQ. FT.
	DECK	55 SQ. FT.
	PORCH	160 SQ. FT.

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# Your Home Appraisal

## Special Features of Your Home

### 117 Theodore Place

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	1998
	Year of renovations	2014
	Number of storeys	2.5
	Type of terrain	level
	Other Structures	Swimming Pool, Jacuzzi
Exterior construction	Type of foundation	poured concrete
	Exterior walls	brick
	Average height per floor (feet)	9.0 feet
	Window styles	casement
		fixed pane
	Predominant roof shape	gable configuration
	Roof pitch	steeply pitched
	Roof construction	wood sheathing on wood rafters
Roof covering	composition shingle	
Interior construction	Interior wall construction	gypsum board
	Wall cover	paint
	Trim work	casing
		baseboard
		crown moulding
columns plaster crown moulding		

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# Your Home Appraisal

	Floor coverings		hardwood granite carpet parquet ceramic tile
	Door style		glass panel raised panel
	Door hardware		brass
	Lighting fixtures		wall sconce recess hanging
Kitchen	Cabinets		lacquered
	Countertops		granite
	Backsplash		granite
Built-in appliances	Dishwasher	1	Miele
	Disposal	1	Kitchen Aid
	Exhaust hood	1	Faber
	Gas cooktop	1	Miele
	Refrigerator/freezer	1	N/A
	Single wall oven	2	Miele
	Warming oven	1	Dacor
Bathrooms	Number of full bathrooms		4
	Number of powder rooms		2
	Floors		granite ceramic tile marble
	Countertops		marble laminated
	Tub and shower enclosures		ceramic tile marble

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	Plumbing fittings	chrome brass
	Basins	vanity pedestal
Additional features	All	alarm system
	All	central vacuum
	All	crown moulding covered with gold leaves in many rooms
	All	custom closet organizers
	Dining Room	ceiling medallion covered with gold leave
	Family Room	fireplace
	Foyer	built-in niche covered with gold leaves
	Foyer	two-storey ceiling , chandelier
	Master Bedroom	vaulted ceiling , walk-in closet with custom organizers
	Master Ensuite Bathroom	whirlpool bathtub, bidet
	Office	built-in cherry cabinetry
Recreation Room	built-in maple cabinetry	
Recreation Room	wet bar	

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# Your Home Appraisal

## Your Home's Protection

Fire protection	Fire station name		Vaughan #7-1		
	Distance from responding fire station (km)		2.0 kilometres		
	Distance from public hydrant (m)		20 metres		
	Sprinkler system		none		
Fire alarm	Fire detection system		local		
	Monitored by		n/a		
Fire detection devices	Location	Type	Position	Room	#
	basement	local smoke detector		hall	1
	first floor	local smoke detector		hallway	1
	half storey	local smoke detector		studio	1
	second floor	local smoke detector		hallway	1
Burglar alarm	Burglar detection system		central station		
	Monitored by		Securely Yours		

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# Your Home Appraisal

## 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 - install a central station fire alarm system

It is required that a ULC (Underwriters Laboratories of Canada) listed alarm company install and monitor a fire alarm system in your home to better protect your family and home from fire. A centrally monitored fire alarm system will provide early warning of a fire, 24-hours a day, even when you are asleep or your home is not occupied. Your system should include combination smoke/heat detectors on each living level of the home, including the basement.

Detectors should be placed in the following locations:

#### BASEMENT:

- ULC listed smoke detector to be located in the recreation room.
- ULC listed heat detector to be located in the garage.

#### MAIN FLOOR:

- ULC listed smoke detector to be located in the hallway next to the powder room.

#### SECOND FLOOR:

- ULC listed smoke detector to be located in the hallway.

#### HALF STOREY:

- ULC listed smoke detector to be located in the hallway.

Consult your alarm installer for any additional needs and to verify that your system meets or exceeds local building codes. Please contact your broker or Chubb appraiser if you need assistance finding a qualified alarm installer.

When you install a centrally monitored fire alarm system, you may be eligible for a premium credit. Please forward an alarm certificate to your broker verifying the installation of the alarm system.

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## Your Home



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# Your Home Appraisal

## 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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# Your Home Appraisal

## 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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# Your Home Appraisal

## Useful Contacts

### **Chubb Personal Insurance Website**

[www.chubbinsurance.com](http://www.chubbinsurance.com)

### **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

### **Masterpiece Assist™**

[www.masterpieceassist.com](http://www.masterpieceassist.com)

Masterpiece Assist™ is an exclusive complimentary program for all Chubb Personal Insurance customers. It is your direct connection to travel information, emergency medical assistance, and a network of knowledgeable specialists 24/7/365 during business and pleasure travel, no matter how many trips are taken or where you travel.

### **Masterpiece® Protection Network**

The Masterpiece® Protection Network offers Chubb policyholders courtesy referrals to independent contractors and professionals across the country. Please contact your insurance broker for more information.

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