

Prepared For:	Auto Owners Insurance	Inspection Date:	11/05/2018
Insured:	Bruce Haerter	Person Interviewed:	Insured
Address:	11748 US Highway 16	Inspected By:	Kevin McClure CIS
City, State, Zip;	Custer, SD 57730	Ordered By:	Kathy Lake
Policy Number:	51-624628-00	Agency:	Marin-Biel Insurance

SUMMARY OF RISK

Underwriting Concerns: Secondary Residence. Fire Protection. Difficult Access. Brush/Wildfire Exposure.
 Loss Control: None Noted
 Recommendations:

UNDERWRITING SUMMARY

ADDITIONAL STRUCTURES

Number of Additional Structures: 1
 Comb. Value of Add. Structures: \$16,121
 % of Appraised Covefage "A": 1%

BUILDING INFORMATION

Year Built: 2010
 Year Built Source: Insured Confirmed
 Construction Type: Post and Beam 80%
 Stud, 2" X 6" 20%
 Exterior Wall Cover: Siding, Logs 80%
 Stone on Frame 15%
 Siding, Clapboard 5%
 Roof Cover: Copper, Standing Seam 100%
 Roof Cover Age: 2 Years - Confirmed
 Roof Condition: Acceptable
 Building Condition: Acceptable

ALARM SYSTEM

Fire Alarm/Monitoring: Central Station
 Burglar Alarm/Monitoring: Central Station
 Monitoring Company: Burdette Security
 Monitoring Company Phone #: Unknown
 Monitoring Company Verification: Conversation w/ Insured
 Residential Sprinkler System: Yes
 Additional Alarm Components: Flood Sensors

FIRE PROTECTION

Protection Class at Risk: 10
 Fire Protection District: Custer Fire Department
 Distance to Fire Station: 7.3 Mile(s)
 Paid or Volunteer: Volunteer
 Estimated Response Time: 25- 35 Minutes
 Distance to Fire Hydrant: Greater than 5 Miles
 Available Fire Protection: Potential Total Loss

REPLACEMENT COST

Appraised Replacement Cost: \$2,303,000
 Requested Coverage Amount: \$1,600,000
 Change in Coverage: 44%
 Construction Quality: See MSB Valuation

OCCUPANCY & SECURITY

Occupancy Type: Secondary
 Fencing: Partially Fenced Yard
 External Security: None Noted
 Gated Community: No
 Security Patrolled: No

NATURAL HAZARDS

Brush/Wildfire: Potential Wildfire Exposure
 Earthquake: Acceptable: No Exposure
 Earth Movement: Acceptable: No Exposure
 Slope: 0-10 degrees
 Hurricane: No Exposure

ADDITIONAL EXPOSURES

Employees: Yes (See Narrative)
 Dogs: None
 Other Pets/Livestock: No
 Home Business Exposure: No
 Wood Stoves: No
 Other Exposures: No

ADDITIONAL COMMENTS

Yes (See Narrative)

REPLACEMENT COST:

The appraised replacement cost is in line with current building costs in this area for this age and quality of home. Some features that impact the value of the home include: Extensive slate flooring, high ceilings, skylights, true log construction, stone veneer exterior siding, copper standing seam roof cover, copper clad windows and doors, large fireplace with copper hood, residential sprinkler system, copper vanities and soaking tub in the master bathroom, large kitchen with butcher block and custom tile countertops. The MSB cost tool was used to create a valuation for this home.

ADDITIONAL STRUCTURES:

Structures	Condition	SQ.FT.	Comment
Pump House	Acceptable	144	Stone and earth pump house.

OVERALL BUILDING CONDITION:

Building Condition: The risk was built in 2010.

Roof Cover: The roof cover appeared to be in acceptable condition at the time of the inspection.

Plumbing, Electrical, HVAC Systems Updates: The home was built in 2010. The plumbing, HVAC, and electrical systems appear to be in acceptable condition.

Home Under Renovation or Remodeling: The home is not in the process of a remodel or renovation.

ALARM SYSTEM:

Fire Alarm Components, Coverage & Locations: The home is equipped with a central station fire alarm system. The fire alarm consists of heat sensors and smoke detectors. The heat sensors are located in the garage. The smoke detectors are located in the bedrooms and main hallways.

Burglar Alarm Components, Coverage: The home is equipped with a central station burglar alarm system. The burglar alarm consists of door contacts and motion sensors.

Other Alarm Components, Coverage & Locations: Other alarm components include: flood sensors. There is a water shut off device located in the mechanical room.

Monitoring & Verification:

Monitoring Company Name: Burdette Security

Monitoring Company Phone Number: Unknown

The monitoring company was verified by a conversation with the insured.

Residential Sprinkler System: The home is equipped with a sprinkler system; the risk is fully protected. There is a central station water flow alarm.

FIRE PROTECTION:

Summary: The risk is protected by a volunteer station within the Custer Fire Department fire district. The fire station is approximately 7.3 miles from the home. The estimated response time is 25 - 35 minutes. The driveway/path leading to the home is narrow and non descript. Address is visible off the main road, but several forks on the dirt road are not marked and the home is difficult to find.

Available Water Supply: The fire hydrant is located greater than 5 miles from the risk.

Access: The last mile to the insured's home is over a steep and winding dirt road/path. The road would not prevent fire department access, but is a large reason for the high response time. There is a manual driveway gate with pad lock.

OCCUPANCY:

Type & Extent: This is the insured's secondary residence. The home appeared to be vacant at the time of inspection. The insured just purchased the home and estimated the home will be occupied three months per year. The home will be checked on once per week by a caretaker. The central alarm system is active. The caretaker is pending and will check on the home day per week.

SECURITY:

Fencing: There is a partially fenced yard.

Other External Security: None Noted

Gated Community: The risk is not located in a gated community. The risk is not located in a security patrolled neighborhood.

Additional Comments: None

BRUSH/WILDFIRE EXPOSURE:

Home is located in a heavily wooded area with miles of conifer trees. The home has good defensible space with a minimum distance of 80-100 feet.

EARTHQUAKE:

The earthquake risk for this home is considered acceptable.

EARTH MOVEMENT:

Slope: The risk is built on a slope of approximately 0-10 degrees.

Geology: There is no evidence of earth movement around the home.

HURRICANE EXPOSURE:

Summary: The home is not located in an area that is prone to hurricanes. The home is not located near a coastline.

ADDITIONAL NATURAL HAZARD COMMENTS

None

ADDITIONAL EXPOSURES:

Domestic Help:

The insured employs a property manager, who works part time , approximately 2 hours per week . The property manager does have keys to the home and does have alarm codes.

Dogs: None Noted

Other Pets/Livestock: None Noted

Home Business Exposure: None Noted

Wood Stoves: None Noted

Swimming Pool: None Noted

Other Hazards: None Noted

ADDITIONAL COVERAGE POTENTIAL:

None Noted

ADDITIONAL COMMENTS:

There are dead bolts on exterior doors, no fire extinguishers were noted. The home cannot be seen by any other homes.

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Nearest Fuel	Type	Density	Distance from Home
	Conifer Trees	Medium Density	51-100 Ft
	Conifer Trees	Medium Density	51-100 Ft
	Conifer Trees	Medium Density	51-100 Ft
Most Hazardous Fuel	Conifer Trees	Medium Density	51-100 Ft
	Conifer Trees	Medium Density	51-100 Ft
	Conifer Trees	Medium Density	101-150 Ft
	Conifer Trees	Medium Density	51-100 Ft

Building Information		Adjacent Hazards	
Exterior Wall Cover:	Siding, Logs 80%	Wood Roof in Neighborhood?	No
	Stone on Frame 15%	Combustible Structure Nearby?	No
	Siding, Clapboard 5%	Combustible Trees w/in 100 Ft?	Yes : 1-3 Trees
Roof Cover:	Copper, Standing Seam 100%	Trees Overhanging the Roofline?	No
Subject to Smoke Damage:	Smoke Damage Possible	Debris on Roof?	No
Single Paned Windows:	No	Home in Canyon?	No
Open Eaves:	No	Propane/Fuel w/in 1000Ft:	No
Attached Wood Deck:	No	Access	
Open Foundation (Post & Pier):	No	Located on a through street?	No
Unscreened Chimney/Vents:	No	Neighborhood/Subdivision:	One Access Point to Sub-division
Defensible Space:	70 to 100 Ft Maintained Space	Width of Road:	Narrow Road (<16 Ft)
Fire Protection			
Distance to Fire Station:	7.3Mile(s)		
Distance to Fire Hydrant:	Greater than 5 Miles		

Detailed Description of Brush Hazard

North		East	
Type of Fuel	Conifer Trees	Type of Fuel	Conifer Trees
Density of Fuel	Medium Density	Density of Fuel	Medium Density
Expansiveness of Fuel	Miles of Fuel	Expansiveness of Fuel	Miles of Fuel
Distance from Home	51-100 Ft	Distance from Home	51-100 Ft
Is the fuel on a slope?	0-10 Degrees	Is the fuel on a slope?	0-10 Degrees
Upslope or down slope?	Fuel Upslope of Home	Upslope or down slope?	Fuel Upslope of Home
South		West	
Type of Fuel	Conifer Trees	Type of Fuel	Conifer Trees
Density of Fuel	Medium Density	Density of Fuel	Medium Density
Expansiveness of Fuel	Miles of Fuel	Expansiveness of Fuel	Miles of Fuel
Distance from Home	101-150 Ft	Distance from Home	51-100 Ft
Is the fuel on a slope?	0-10 Degrees	Is the fuel on a slope?	0-10 Degrees
Upslope or down slope?	Fuel Downslope of Home	Upslope or down slope?	Fuel Downslope of Home

Brush Comments

Home is located in a small canyon with narrow dirt driveway which is not marked. There a minimum of 80 feet defensible space.

This supplement is intended to give an overview of the wildfire exposure for the risk listed above. The inspector's evaluation of the hazard is based on universally recognized factors affecting fire behavior in the wildland/urban interface, and the inspector's own personal knowledge of the area. Although this supplement can't assure the underwriter that every recommended risk will never suffer a loss to wildfire, it explains the extent of the exposure and allows for a more informed risk assessment. Hazard mitigation measures can dramatically increase the likelihood of a home's survival but an out of control wildfire can threaten even the best-prepared homeowner!

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City, State, Zip:	Custer, SD 57730	Ordered By:	Kathy Lake
Policy Number:	51-624628-00	Agency:	Marin-Biel Insurance

SUMMARY OF RISK:

Probable Maximum Loss: _____ Potential Total Loss: _____

AVAILABLE FIRE PROTECTION:

Fire Protection District: Custer Fire Department
 Automatic Reponse: Yes
 Person Interviewed/Phone Number: Joel Behlings Fire Chief / 605-673-1218
 Department Protection Class: 5 / 9
 Protection Class at Risk: 10

Primary Fire Station: Custer Fire Department
 Paid or Volunteer: Volunteer
 Distance to Risk: 7.3 Miles

	<u>Estimated Response Time</u>	<u>Members Responding</u>
Day	25 to 35 Minutes	5-10 Members
Night	25 to 35 Minutes	5-10 Members
Weekends	25 to 35 Minutes	5-10 Members

<u>Equipment</u>	<u>GPM Capacity</u>	<u>Gallons Carries</u>
Engine / Pumper	1500	1000
Tender / Tanker	1000	2000

Secondary/Mutual Aid Fire Station: Pringle Fire Department
 Paid or Volunteer: Volunteer
 Distance to Risk: 14 Miles

	<u>Estimated Response Time</u>	<u>Members Responding</u>
Day	39 to 50 Minutes	1-5 Members
Night	39 to 50 Minutes	1-5 Members
Weekends	39 to 50 Minutes	1-5 Members

<u>Equipment</u>	<u>GPM Capacity</u>	<u>Gallons Carries</u>
Tender - Tanker	1000	2500

FIRE PROTECTION REPORT

AVAILABLE WATER SUPPLY:

Is the Available Water Supply Adequate? There is no hydrant.
NPFA Water Needed at This Risk: 12750

Distance to Fire Hydrant:

Has Hydrant Been Flow Tested? N/A
Can it Maintain a Flow Greater than 500 GPM? N/A

If No Hydrant:

Total Amount of Water Brought by Fire Dept.: 0
Can Fire Dept. Run a Shuttle or Relay? Yes
Can the Fire Dept Maintain a Constant Water Flow? No

Alternate Water Source:

Access:

Risk Located on a Steep or Narrow Road? Yes
All Access Roads Plowed Year Round: No
Any Obstacles or Hindrances to Access: Yes

AVAILABLE FIRE PROTECTION:

Potential total loss due to distance, size of home and access issues which include gate, narrow long dirt driveway(path) and no address label at gate.

AVAILABLE WATER SUPPLY:

The nearest fire hydrant is more than 1000 feet from the home. The fire department can run a shuttle or relay and it can not maintain a constant flow of 500 GPM for at least 20 minutes. The total amount of water brought by the fire department is 0 gallons.
The NPFA water needed at this risk is approximately 12750 gallons. The amount of water may not be adequate for this risk due to size of the home, distance and access issues.

ACCESS:

The main shared driveway may be plowed, but the driveway leading to the home may not be plowed year round. Access to the risk may be difficult or hindered during an emergency situation due to a locked gate and narrow winding roads. The last mile to the home is narrow winding dirt roads.

MS/B Inspector Express

General Information

Policy Number:	51-624628-00Castle3178446		
Insured Name:	Bruce Haerter		
Property Address:	11748 US Highway 16 Custer, SD 57730	Mailing Address:	11748 US Highway 16 Custer, SD 57730
Effective Date:	//	Renewal Date:	//
Style:	Ranch	Site Access:	Flat_Area__Easy_Access_Roads

Reconstruction Cost Estimate Details

Cost Data As Of 08/2018

Reconstruction Cost with Debris Removal **\$2,303,261**

Building Description

	Main
Year Built	2010
Construction Type	Standard
Number of Stories	1.00
Total Living Area	5667 Square Feet
Perimeter	Rectangular_or_Slightly_Irregular
Floor-To-Floor Height	10 Feet 60% 14 Feet 40%

Materials

	Main
Foundation/Basement	
<i>Foundation Type</i>	
Slab at Grade	100%
<i>Foundation Materials</i>	
Concrete	100%
<i>Basement Information</i>	

Materials

Superstructure/Framing		Partition Walls		Interior Features	
Floor Structure		Wall Coverings		Chimneys	
Wood Joists & Sheathing	100%	Paint	100%	Chimney, Multiple Opening, Inside	1Cnt
Total	100%	Total	100%		
Frame		Ceiling Finish		Fireplaces	
Framing, Mill Timber	20%	Ceilings		Fireplace, Large, Over 8'	1Cnt
Total	20%	Drywall	75%	Fireplace, Small, Under 8'	2Cnt
Roof Structure		Recessed Lighting	5%	Mantel, Hardwood	6SF
Wood Trusses & Sheathing	100%	Wood, Tongue and Groove	20%	Heating & Cooling	
Total	100%	Total	100%	Heating	
Exterior Walls		Floor Finish		Heating, Gas Hot Water	
Exterior Frame Walls		Floor Cover		Total	
Siding, Logs	80%	Tile, Ceramic	10%	100%	
Stone on Frame	15%	Slate	90%	Attached Structures	
Siding, Clapboard	5%	Total	100%	Porches	
Total	100%	Floor Extras		Open Porch, Square Feet	
Framing		Molding, Base, 4"	102OLF	2838SF	
Stud, 2" X 6"	20%	Whole House Systems		Garages & Carports	
Post and Beam	80%	Electrical		Attached Garages	
Total	100%	400 amp Service, Standard	100%	Attached Garage, SF	
Exterior Features		Total	100%	1504SF	
Exterior Doors (Count)		Fire & Burglar Protection			
Door, Sliding Glass	8Cnt	Central Burglar Alarm System	100%		
Door, Wood, Exterior	3Cnt	Interior Sprinkler System	100%		
Door, French	1Cnt	Central Fire Alarm System	100%		
Windows		Total	300%		
Wood, Metal Clad with Glass	100%	Kitchens, Baths & Plumbing			
Total	100%	Appliances (Build-up)			
Roof		Roof			
Roof Cover		Roof Cover			
Copper, Standing Seam	100%	Dishwasher	1Cnt		
Total	100%	Ice Machine	1Cnt		
Roof Shape		Microwave	1Cnt		
Simple/Standard	100%	Range Hood, Copper	1Cnt		
Total	100%	Trash Compactor	1Cnt		
Roof Specialties		Oven, Wall, Single	1Cnt		
Skylight, Standard	20SF	Bathrooms - Complete			
Roof Style/Slope		Full Bath, Custom	1Cnt		
Gable, Moderate Pitch	100%	Half Bath, Semi-Custom	1Cnt		
Total	100%	Full Bath, Semi-Custom	1Cnt		
Partition Walls		Kitchens (Build-up)			
Built-in Cabinetry		Cabinet, Base, Hardwood	50LF		
Cabinetry, Built-in	2%	Cabinet, Wall, Hardwood	40LF		
Total	2%	Countertop, Butcher Block	20LF		
Interior Wall Framing		Countertop, Tile	60LF		
Stud, 2" X 4"	100%	Cabinet, Island, Painted	30LF		
Total	100%	Sink, Kitchen, Custom Double	1Cnt		
Partition Specialties		Sink, Kitchen, Custom Single	1Cnt		
Door, French	2Cnt				
Door, Solid Core, Lauan	12Cnt				
Partitions					
Drywall	100%				
Total	100%				

Custom Items

Description	UOM	Report Location	Quantity	Labor Unit Cost	Material Unit Cost	Equipment Unit Cost	Total Cost
Pump House	LumpSumCost	DetachedStructure	1.00	0.00	12000.00	0.00	\$12,000.00
Workshop/Utility Room	LumpSumCost	AttachedStructures	1.00	0.00	95760.00	0.00	\$95,760.00
Custom Item Total:							\$107,760.00

Markups and Adjustments

Adjustment Factor	0.00%
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Valuation Totals Detail

Coverage A

	Labor	Equipment / Misc.	Material	Cost Data As Of 08/2018 Total
GeneralConditions	0	160,103	0	160,103
Sitework	0	0	0	0
Foundations	0	0	0	0
SlabonGrade	28,642	828	42,724	72,194
Framing	67,940	2,587	120,655	191,182
Roofing	48,618	5,203	530,099	583,920
ExteriorWalls	84,506	4,850	317,555	406,911
Partitions	29,394	0	20,857	50,251
WallFinishes	21,406	0	19,873	41,279
FloorFinishes	29,432	0	42,259	71,691
CeilingFinishes	12,428	61	21,139	33,628
Equipment	22,103	786	142,548	165,437
ConveyingSystems	0	0	0	0
PlumbingSystems	38,632	0	69,661	108,293
HVACSystems	32,900	74	29,038	62,012
ElectricalSystems	11,520	0	15,556	27,076
AttachedStructures	39,732	0	203,826	243,558
DetachedStructure	0	0	0	0
SUBTOTAL\$:	467,253	174,492	1,575,790	2,217,535

Coverage A

Reconstruction Cost w/o Debris Removal	\$2,217,535
Debris Removal	\$85,726
Reconstruction Cost with Debris Removal	\$2,303,261

Coverage B

Reconstruction Cost w/o Debris Removal	\$15,521
Debris Removal	\$600
Reconstruction Cost with Debris Removal	\$16,121
RC % of Coverage A RC	.7%

Current Coverage

% of Coverage A RC	69.5%
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