

This Guide provides information on our interface with **360Value®** which is the tool we use calculate the properties minimum Replacement Cost.

How we interface with **360Value®** navigation varies from **New Business Quoting** and **Endorsement – Modify Coverage on Policy**.

The following **Table of Contents** are separated by **New Business** and **Endorsements** to account for these variations.

Select the desired Table of contents section for more information:

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Click on the following to view a navigation video:

[Training Video](#)

☐ [360Value® Marketing Demo Video](#)

Home Quote 360Value® Interface

This section provides information on how we interface with 360Value during the **New Business Quote** process:

The **Stillwater Home** quote will interface with 360Value® to calculate the minimum **Replacement Cost**.

1 The calculated value will appear in the **Replacement Cost** field on the **Residence Information** screen.

2 When you click **Next** the quote will redirect to the 360Value® Landing page:

NOTE:

Since we interface with 360Value® there are some characteristics in the 360Value® calculation that may not carry over to our final **Replacement Cost** calculation.

Therefore, the 360Value® **Estimated Replacement Cost** value and **Valuation Report** may show different values or characteristics that will not be saved. This may result in a higher calculated value in the **Replacement Cost** field in the Quote.

Back to TOC

Back

Next

Quote

Basic Home Information

Coverages

Questions

Additional Interests

Supplemental Info

Purchase

Basic Home Information

Expand All | Collapse All

Policy Type

Property Address

Personal Details

Residence Information

Effective Date *03 / 23 / 2022

Year Built1977

Year Purchased Property *02 / 2018

Replacement Cost

(if blank, we will calculate)

377000

Next

Optional Discounts

Quote Details

Quick Links

Name

JOHN DOE

Location

726 ALBANESE CIR

SAN JOSE

CA 95111

Google Earth View

Aerial View - as of 09/28/2021

Quote Number

AH2022742 (Home-H3)

Affiliated Agency

Start Auto Quote

CLUE Report

LIVE Online Support

Chat with one of our specialists.

Exit Quote

Save Quote

* indicates required field

Home Quote 360Value® Landing Page

The landing page for the Home quote interface is the **Primary Information** screen.

This will display all the Primary construction characteristics of the property including:

- ❖ **Year Built**
- ❖ **Square footage**
- ❖ **Home Quality Grade**
 - Use
 - Number of stories
 - Foundation Type
 - Exterior Wall Finish
 - Exterior Wall Construction
 - Roof Cover (roof type)
 - Roof Shape
 - Garage/Carport
 - Floor Coverings
 - Fireplaces
 - Kitchen
 - Bathroom

More info on next page

This is where you can **review/edit** the **Primary Property** characteristics.

- 1 Click on **ENTER MORE DETAILS** if you need to add more specific property information.
- 2 Click on **CALCULATE NOW** to calculate the Valuation

1 TO 4 FAMILY - 726 ALBANESE CIR, SAN JOSE CA 95111

Primary Information

Year Built *1977

Use Functional Replacement Cost☐

Total Finished Square Feet *2026

Includes: Finished area in attic/additions.
Excludes: Finished or unfinished basement area and built-in or attached garages.

Above sq. ft. includes finished basement area☐

+ Enter Additions

Home Quality GradeAbove Average

UseSingle Family Detached

Number of Stories2 Stories

Foundation TypeConcrete Slab100%+

Exterior Wall FinishStucco - Traditional Hard ...100%+

Exterior Wall ConstructionWood Framing100%+

Home Quality Grade will not save Economy or Standard selections:

Above Average

Economy

Standard

Above Average

Custom

Premium

DO NOT USE Economy Standard

For this reason, Economy and Standard Grades should NOT be selected when customizing the replacement value as those values will not be saved.

Failure to do so will result in a higher Replacement Cost Value being applied after the 360Value® session is completed

If Premium is selected, we will automatically Apply Costs for Luxury Home Builder.

Home Quality GradePremium

Apply Costs for Luxury Home Builder☒

Therefore...the Apply Costs for Luxury Home Builder box should be manually checked whenever Premium is selected.

1

2

ENTER MORE DETAILS

CALCULATE NOW >

Cancel Valuation

* Year Built, * Square Footage & Finished Basements

Changes to the * Year Built will not be saved.

* Square footage can only be increased.

- The **Total Finished Square Feet** can be manually adjusted, BUT we DO NOT allow it to be reduced below the value shown.
- If the **Total Finished Square Feet** field is manually lowered it will automatically reset back to the higher value originally displayed.

Requests to change the **Year Built** or to lower **Square Footage** must be emailed to Underwriting@Stillwater.com for review and approval.

Underwriting accepts any of the following as proof:

- County records
- Appraisals or builder plans (new construction only) are acceptable sources
- We do not accept MLS or sales listings as this info is just what is provided by the seller

Finished Basements

If the Home has a **Basement** there are additional basement questions that should be answered.

If the **Total Finished Square Feet** includes the finished basement area the box should be marked.

☒ Above sq. ft. includes finished basement area

Basement - Foundation Types will include additional questions that provide a more accurate Replacement Cost Estimate:

- **Percentage of lowest level that is finished**
- **Walk-out** selection box – if it is a Walk-out basement

Back to TOC

Back

Next

Quote

Primary Information

? **Year Built ***

? **Total Finished Square Feet ***

Includes: Finished area in attic/additions.
Excludes: Finished or unfinished basement area and built-in or attached garages.

? **Above sq. ft. includes finished basement area** ☐

+ Enter Additions

? **Home Quality Grade**

? **Use**

? **Number of Stories**

? **Foundation Type** +

? **Percent of lowest level that is finished**

? **Walk-out** ☐

How to Make Changes

Example Bathrooms:

Bathroom(s)

3 Quarter

1

Enter Details

Full

1

+

- Use the arrow to change the bathroom size:

3 Quarter

Half

3 Quarter

1.5

- Use the up and down arrows to increase or lower the number of bathrooms:

1

+

- Use the + to add another bathroom with a different size:

- 1 To calculate any changes click on **CALCULATE NOW**
- 2 **ENTER MORE DETAILS** – allows you to make detailed changes
- 3 Click on **Cancel Valuation** to undo any changes or to exit 360Value®

Back to TOC

Back

Next

Quote

Primary Information (cont.)

1 Use

Single Family Detached

2 Number of Stories

2 Stories

3 Foundation Type

Basement

100%

+

Percent of lowest level that is finished

%

Walk-out

4 Exterior Wall Finish

Siding - Alum. or Metal

100%

+

5 Exterior Wall Construction

Wood Framing

100%

+

6 Roof Cover

Composition - Architectural Shingles

100%

+

7 Floor Coverings

8 Fireplaces

Zero Clearance Fireplace

1

+

Enter Details

9 Kitchen(s)

Medium - (11'x10')

1

+

Enter Details

10 Bathroom(s)

3 Quarter

1

+

Full

1

+

Enter Details

11 Garage/Carport

2 Car (397 - 576 sq. ft.)

+

12 Style

Attached / Built-In

13 Amount of living space above garage

0%

14 Roof Shape

Gable

Cancel Valuation

1

2

3

ENTER MORE DETAILS

CALCULATE NOW

5

Record of Changes

If a characteristic is changed it will pin a record of the item before the change was made.

In this example the **Half Bath** was changed from **1** to **2**.

The pin provides a record of what it was changed from.

?

Bathroom(s)
[Enter Details](#)

Half

2

Full

1

+

1 Half, 1 Full

Click on the pin and it will undo the change.
This is the process to follow to undo any changes that you **do not** want saved.

?

Bathroom(s)
[Enter Details](#)

Half

1

Full

1

+

ENTER MORE DETAILS

provides a menu of **Optional Details** to select more detailed Info including:

- Exterior
 - Interior
- Room Information
 - Additional Features
- Attached Structures
 - Risk Information
 - Detached Structures

Optional Details

Exterior

Roof Construction, Specialty Windows, Specialty Trim and Details

Roof Construction

Wood Framed

100%

+

Foundation Material

Concrete

100%

+

Property Slope

None (0 - 15 degrees)

Site Access

Average - No Unusual Constraints

Number of Dormers

+

Exterior Doors

Exterior Doors

2

+

Specialty Windows

Exterior Trim and Details

Interior

Walls, Ceilings, Electrical, Specialty Systems

Room Information

Bedrooms, Dining Rooms, Laundry Rooms, Utility Rooms, Sports Courts

Additional Features

Indoor Pools and Spas, Alternative Energy, Accessible Home

Solar Panels are found here

Attached Structures

Porches, Decks, Balconies, Attached Pools and Spas

Pools are found here

Detached Structures

Detached Garages, Storage Sheds, Stables/Barns, Fencing, Pools

Risk Information

Does not affect estimated replacement cost

BACK

CALCULATE NOW

Interior

Walls, Ceilings, Electrical, Specialty Systems

Average Wall Height

8

+

Interior Wall Material

Drywall

100%

+

Interior Wall Finish

Paint

100%

+

Ceiling Finish

Paint

100%

+

Heating System

Forced Air Heating System

1

+

Cooling System

Central Air Conditioning

1

+

Specialty Systems

Sump Pump

1

+

Water Softener

1

+

Electrical Features

Electrical Service Size - 200 amp

1

+

Lighting

Recessed Light

14

+

Staircases and Conveyances

Interior Doors and Millwork

Cedar-lined Closet

1

+

Other

Interior

ENTER MORE DETAILS

Room Information

Bedrooms, Dining Rooms, Laundry Rooms, Utility Rooms, Sports Courts

Bedrooms

Enter Details

Medium - (10'x10')

5

+

Living Areas

Enter Details

Extra Large - (22'x16')

2

+

Dining Rooms

Enter Details

Large - (20'x14')

1

+

Entry/Foyer

Enter Details

Medium - (10'x10')

1

Large - (14'x12')

1

+

Laundry Rooms

Enter Details

1

Alternative Energy

Hallways

Enter Details

Nooks

Enter Details

Large - (14'x12')

1

+

Utility Rooms

Enter Details

Large - (12'x10')

2

+

Walk-In Closets

Enter Details

Large - (12'x10')

1

Extra Large - (15'x12')

1

+

Sports Courts

Enter Details

Dens/Offices

Enter Details

Libraries

Enter Details

Pantries

Enter Details

Medium - (10'x8')

1

+

Room Information

Additional Features

Indoor Pools and Spas, Alternative Energy, Accessible Home

Indoor Pools and Spas

Alternative Energy

Solar Shingle System (Per Square)

Power Wall for Solar Shingle System

Photovoltaic Solar System (per panel)

Photovoltaic Battery Backup

Wind Turbine 2.0 Kw and Under (per watt)

Wind Turbine 2.1 Kw and Above (per watt)

Wind Turbine Battery Backup (per watt)

User Defined Feature

Accessible Home

Additional Features

Solar Panels are located under Additional Features - Alternative Energy

Alternative Energy

Photovoltaic Solar System...

8

+

NOTE:

If the risk address location has solar panels this information may be automatically pulled into 360Value®.

- If the panels are pre-filled, the Number of Shingles can be increased or decreased but they cannot be removed.
- Removal of pre-filled Solar Panels must be emailed to underwriting@stillwater.com for review.

ENTER MORE DETAILS

Attached Structures

Porches, Decks, Balconies, Attached Pools and Spas

? Porches	None
? Decks	None
? Balconies	None
? Breezeways	None
? Patios	None
? Attached Pools and Spas	None
? Other Attached Structures	None

Attached Structures

Pools

If the risk address location has a **Swimming Pool** this information may be automatically pulled into **360Value®**.

? Attached Pools and Spas	Swimming Pool
? Square Footage	400
? Type	Sprayed Concrete w/Tile Fini

- If the **Pool** details are pre-filled, you can edit the **Square Footage** up or down and the **Type** of pool.
- The agent can change the **Pool** from an **Attached** to a **Detached Structure**
- Removal of pre-filled **Pool** data must be emailed to underwriting@stillwater.com for review.

Back to TOC

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Next

Quote

Risk Information

Does not affect estimated replacement cost

? Year Roof Installed or Replaced

Risk Information

Do NOT use as the year will NOT carry over to the Quote.

Roof Installation year info is selected during the Quote.

Updates to the roof on active policies must be emailed to underwriting@stillwater.com

ENTER MORE DETAILS


[Back to TOC](#)[Back](#)[Next](#)[Quote](#)

Detached Structures

Detached Structures or Other Structures are structures on the “residence premises” that aren’t permanently connected to the home and that are set apart from the dwelling by **clear space**. Examples include: detached garages, fences, pools and pool-houses and storage sheds.

Entering **Detached Structures** via **360Value®** will not affect the **Estimated Replacement Cost Calculation**.

Detached Structure selections will be reflected separately on the calculation.



Results
\$491,000.00 Estimated Replacement Cost
\$18,509.03 Roof Replacement Cost
\$68,825.92 Detached Structures

These values will **NOT** carry over to the Quote or to Policy coverage.

- Therefore, **360Value®** should **ONLY** be used as a tool to calculate the Estimated cost of Detached Structures.
- Requests to add additional coverage for **Detached Structures** is only available via endorsement and requires Underwriting Review.

▼ Detached Structures

Detached Garages, Storage Sheds, Stables/Barns, Fencing, Pools

Detached Structure

None

User Defined Feature

Detached Structures

Pools

Outdoor in Ground Pools should only be calculated under **Detached Structures** if they are set apart from the dwelling by clear space. Otherwise, they should be added via **Attached Structures**.

Detached Structure

None

User Defined Feature

Above Ground Pool

Outdoor In Ground Pool

Most **Above Ground Pools** are considered personal property and would be included in Coverage C Personal Property.

All requests to increase coverage for **Detached Structures** must be emailed to: underwriting@stillwater.com

Please provide the following information when requesting an increase to **Other structures**:

- Quote or Policy Number
- Provide the type of structure
- The square footage of the structure if applicable
- If it is a shop or studio (Please include what is used for)
- Value (amount of additional coverage needed)

Results

- 1 Select [Valuation Reports](#) to view the Report
- 2 Select [Edit](#) if you need to go back to make changes to the property details
- 3 Select [Finish](#) to proceed with the quote.
- 4 Select [Cancel Valuation](#) to undo any changes and return to the original Value

1 TO 4 FAMILY

Results

\$377,000.00

Estimated Replacement Cost

Valuation ID: AA5M-K4FU.1
Address: 726 ALBANESE CIR
SAN JOSE, CA 95111 USA
Calculated: 05/15/2020
Entered: 05/15/2020
Created by: Stillwater Insurance
User: Stillwater Insurance

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value.

This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

Ultimately, you must decide how much insurance is needed to adequately cover the costs to rebuild your home.
Stillwater does not guarantee that any estimate will be the actual future cost to rebuild your home.

Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax.
Residential property prefill powered by SmartSource®.

< EDIT

FINISH >

Cancel Valuation



Report Options

Valuation Reports

NOTE:

Since we interface with **360Value®** there are some characteristics in the **360Value®** calculation that may not carry over to our final **Replacement Cost** calculation.

Therefore...the **360Value® Estimated Replacement Cost** value and **Valuation Report** may show different values or characteristics that will not be saved. This may result in a higher calculated value in the **Replacement Cost** field in the Quote.

Valuation Reports

Valuation Report provides **Residence Information** details like Construction Type, Foundation Type, Roof Covering, Garage Type, etc.

- 1 Select **Valuation Reports** to view the report
- 2 Select **Detailed** to view a more detailed report
- 3 Select any of the following:
 - Print
 - **Email** - You can type over or add text in the message field
 - Download

In **California** we mail or email the Replacement Cost Valuation Report to the policyholder after the policy is issued.

The screenshot displays the '1 TO 4 FAMILY' Valuation Reports interface. At the top, navigation buttons include 'Back to TOC', 'Back', 'Next', and 'Quote'. The main report area shows a 'Replacement Cost Estimate' for a property in Omaha, NE, with details on owner information, general information, foundation, and exterior. A sidebar on the right contains 'Report Options' and 'Valuation Reports'. A callout box labeled 'Email' points to the email icon in the report's action bar. An inset window shows the email composition screen with fields for 'From', 'Reply To', 'To', 'CC', 'Subject', and 'Message'. The 'Message' field contains a pre-filled text: 'Attached is your 360Value® report generated as a result of a recent conversation with a representative from our office.' The bottom of the interface has 'EDIT' and 'FINISH' buttons.

1 TO 4 FAMILY

<< CLOSE

2

3

VALUATION REPORTS

HELP

☐ Detailed

Replacement Cost Estimate
Prepared by: Stillwater Insurance
Valuation ID: AC4A-B8DU.3

Owner Information
Name: JOHN DOE
Street: 13031 NEBRASKA AVE
City, State ZIP: OMAHA, NE 68164
Country: USA
Policy #: BH1157877

General Information
Most Prevalent Number of Stories: 2 Stories
Use: Single Family Detached
Quality Grade: Custom
Site Access: Average - No Unusual Constraints

Foundation
Foundation Type: 100% Crawlspace
Property Slope: None (0 - 15 degrees)

Exterior
Roof Shape: Gable
Roof Construction: 100% Wood Framed

Date Entered: 04/16/2020
Date Calculated: 04/16/2020
Created By: Stillwater Insurance
User: Stillwater Insurance

Sq. Feet: 1760
Year Built: 1978
Cost per Finished Sq. Ft.: \$292.61

Foundation Material: 100% Concrete

Number of Dormers: 0
Roof Cover: 100% Composition -

Print

Email

Download

>> Report Options

Valuation Reports

1

<< CLOSE

VALUATION REPORTS

HELP

☐ Detailed

Print

Email

Download

From: 360Value Reports <noreply@360-value.com>
Reply To: Stillwater Insurance <ins@Stillwater.com>
To:
CC:
Subject: Estimated Replacement Cost Report
Message: Attached is your 360Value® report generated as a result of a recent conversation with a representative from our office.

SEND

EDIT

FINISH

NOTE: Since we interface with 360Value® there are some characteristics in the 360Value® calculation that may not carry over to our final **Replacement Cost** calculation.

Therefore...the 360Value® **Estimated Replacement Cost** value and **Valuation Report** may show different values or characteristics that will not be saved. This may result in a higher calculated value in the **Replacement Cost** field in the Quote.

For this reason, we recommend waiting to send the **Replacement Cost Report** that is archived in [Policy History](#).

Endorse Policy - Modify Coverage

Customize Replacement Cost Navigation

This section provides information on how to make changes via the interface with 360Value when selecting **Endorsement/Modify Coverage**:

Follow these steps to Endorse the policy.

- 1 Select **Endorse Policy – Modify Coverage on Policy**
- 2 Select the Effective Date & Continue
- 3 Scroll down on the screen and click on **Customize Replacement Cost** which will open **360Value®**

Home Page

Additional Interests

Billing

Endorse Policy

Endorsement List

Letter Of Experience

Inspection

Notes

STILLWATER
INSURANCE GROUP

Endorse/Update Policy

CP1014310 - KING, DAMON

Cancel Policy - Insured Request

Modify Coverage on Policy

Modify Additional Interest (not a Lender or Mortgagee)

Mortgagee/Lender Change

Update Insured Email Address

Update Phone Number

If you don't see the option you are looking for, please contact Customer Service.

Return to Dashboard

Endorsement

Modify Coverage

CP1001234
John Doe
7343 E NORWOOD ST MESA AZ 85207

Effective Date

05292020

Continue

Cancel

Special Personal Property Coverage

NO COVERAGE

NO COVERAGE

NO COVERAGE

Personal Injury Coverage

NO COVERAGE

NO COVERAGE

NO COVERAGE

Fully Earned Fees: 30.00

Total: 876.66

Scheduled Personal Property

Customize Replacement Cost

Cancel

Endorsement Primary Information –Landing page

When **Customize Replacement Cost** is selected this landing page will provide a snapshot of the property:

Important Note: Replacement cost data is periodically updated, and the new replacement cost calculation may not match the current coverage on the policy. If you wish to change the value, you must submit an endorsement - adjusting the details of the property will not change coverage on the policy unless you submit the endorsement.

In addition, changes to the following characteristics within the replacement cost tool will **NOT** carry forward to our policy records:

- **Construction Year**
- **Construction Type**
- **# of Stories**
- **# of Fireplaces**
- **# of Families**
- **Roof Type**

Endorsement items that cannot be changed

If any of **these characteristics** are incorrect, they will need to be reviewed and updated by underwriting.

NOTE: Select Quality Grade

360Value® will allow you select and calculate the replacement value using **Home Quality Grades** of **Economy** and **Standard**. However, these grades will default to **Above Grade** (which is the minimum grade Stillwater allows) when the interface with **360Value®** session is completed.

For this reason, **Economy** and **Standard Grades** should **NOT** be selected when customizing the replacement value as those values will not be saved.

Failure to do so will result in a higher **Replacement Cost** Value being applied after the **360Value®** session is completed.

Endorsement
Modify Coverage

Back to TOCBackNextEndorsement

1245 W BLOOMINGFIELD DR, WHITEWATER WI 53190

Important Note: Replacement cost data is periodically updated and the new replacement cost calculation may not match the current coverage on the policy. If you wish to change the value you must submit an endorsement - adjusting the details of the property in will not change coverage on the policy unless you submit the endorsement. In addition, changes to the following characteristics within the replacement cost tool will not carry forward to our policy records: Construction Year, Construction Type, # of Stories, # of Fireplaces, # of Families, Roof Type. If any of these characteristics are incorrect, please reference the Contact Us link on FIRST to contact Underwriting.

1 TO 4 FAMILY - 1245 W BLOOMINGFIELD DR, WHITEWATER WI 53190

Primary Information

Year Built *

2002

Total Finished Square Feet *

2006

Includes: Finished area in attic/additions.
Excludes: Finished or unfinished basement area and built-in or attached garages.

Above sq. ft. includes finished basement area

☐

+ Enter Additions

Select Quality Grade

General Shape & Style


☐ Economy

☒ Standard

☐ Above Average

☐ Custom

☐ Premium



Typical Standard features:

- Common design details for when home was built
- Square/rectangular or L-shaped foundation
- 1 or 2 interior spaces extending past the foundation, e.g. bay/bow window, (also known as cantilevers)

Exterior Features & Finishes

☐ Economy

☒ Standard

☐ Above Average

☐ Custom

☐ Premium

Interior Features & Finishes

☐ Economy

☒ Standard

☐ Above Average

☐ Custom

☐ Premium

Cabinets & Countertops

☐ Economy

☒ Standard

☐ Above Average

☐ Custom

☐ Premium

Click on **Continue** to make changes to the Calculation.

CONTINUE >

Cancel

Select Quality Grade

DO NOT USE
Economy
Standard

Making changes

This is where you can review/edit the **Primary Property** characteristics.

- 1 Click on **ENTER MORE DETAILS** if you need to add more specific property information.
- 2 Click on **CALCULATE NOW** to calculate the Valuation

Exterior Wall Finish

Siding - Vinyl

100%

+

Exterior Wall Construction

Wood Framing

100%

+

Roof Cover

Composition - Architectural...

100%

+

Roof Shape

Gable

Garage/Carport

3 Car (673 - 780 sq. ft.)

+

1.5 Car (281 - 396 sq. ft.)

Style

Attached / Built-In

Amount of living space above garage

0%

Floor Coverings

Fireplaces

Zero Clearance Fireplace

1

+

Enter Details

Kitchen(s)

Medium - (11'x10')

1

+

Enter Details

Bathroom(s)

Full

3

+

Enter Details

< BACK

1

ENTER MORE DETAILS

CALCULATE NOW >

2

ENTER MORE DETAILS

provides a menu of **Optional Details** to select more detailed Info including:

- Exterior
 - Interior
- Room Information
 - Additional Features
- Attached Structures
 - Risk Information
 - Detached Structures

Optional Details

Exterior

Roof Construction, Specialty Windows, Specialty Trim and Details

Roof Construction

Wood Framed

100%

+

Foundation Material

Concrete

100%

+

Property Slope

None (0 - 15 degrees)

Site Access

Average - No Unusual Constraints

Number of Dormers

Exterior Doors

Exterior Doors

2

+

Specialty Windows

Exterior Trim and Details

Interior

Walls, Ceilings, Electrical, Specialty Systems

Room Information

Bedrooms, Dining Rooms, Laundry Rooms, Utility Rooms, Sports Courts

Additional Features

Indoor Pools and Spas, Alternative Energy, Accessible Home

Solar Panels are found here

Attached Structures

Porches, Decks, Balconies, Attached Pools and Spas

Pools are found here

Detached Structures

Detached Garages, Storage Sheds, Stables/Barns, Fencing, Pools

Risk Information

Does not affect estimated replacement cost

BACK

CALCULATE NOW

Interior

Walls, Ceilings, Electrical, Specialty Systems

Average Wall Height

8

+

Interior

Interior Wall Material

Drywall

100%

+

Interior Wall Finish

Paint

100%

+

Ceiling Finish

Paint

100%

+

Heating System

Forced Air Heating System

1

+

Cooling System

Central Air Conditioning

1

+

Specialty Systems

Sump Pump

1

Water Softener

1

+

Electrical Features

Electrical Service Size - 200 amp

1

+

Lighting

Recessed Light

14

+

Staircases and Conveyances

Interior Doors and Millwork

Cedar-lined Closet

1

+

Other

ENTER MORE DETAILS

Room Information

Bedrooms, Dining Rooms, Laundry Rooms, Utility Rooms, Sports Courts

Bedrooms

Enter Details

Medium - (10'x10')

5

Living Areas

Enter Details

Extra Large - (22'x16')

2

Dining Rooms

Enter Details

Large - (20'x14')

1

Entry/Foyer

Enter Details

Medium - (10'x10')

1

Large - (14'x12')

1

Laundry Rooms

Enter Details

1

Alternative Energy

Hallways

Enter Details

Nooks

Enter Details

Large - (14'x12')

1

Utility Rooms

Enter Details

Large - (12'x10')

2

Walk-In Closets

Enter Details

Large - (12'x10')

1

Extra Large - (15'x12')

1

Sports Courts

Enter Details

Dens/Offices

Enter Details

Libraries

Enter Details

Pantries

Enter Details

Medium - (10'x8')

1

Room Information

Additional Features

Indoor Pools and Spas, Alternative Energy, Accessible Home

Indoor Pools and Spas

Alternative Energy

User Defined Feature

Accessible Home

- Solar Shingle System (Per Square)
- Power Wall for Solar Shingle System
- Photovoltaic Solar System (per panel)
- Photovoltaic Battery Backup
- Wind Turbine 2.0 Kw and Under (per watt)
- Wind Turbine 2.1 Kw and Above (per watt)
- Wind Turbine Battery Backup (per watt)

Additional Features

Solar Panels are located under **Additional Features - Alternative Energy**

Alternative Energy

Photovoltaic Solar System...

8

NOTE:

If the risk address location has solar panels this information may be automatically pulled into 360Value®.

If the panels are pre-filled, the Number of Shingles can be increased or decreased but they cannot be removed.

Removal of pre-filled **Solar Panels** must be emailed to underwriting@stillwater.com for review.

17

ENTER MORE DETAILS

Attached Structures

Porches, Decks, Balconies, Attached Pools and Spas

? Porches	None
? Decks	None
? Balconies	None
? Breezeways	None
? Patios	None
? Attached Pools and Spas	None
? Other Attached Structures	None

Attached Structures

Pools

If the risk address location has a **Swimming Pool** this information may be automatically pulled into **360Value®**.

? Attached Pools and Spas	Swimming Pool
? Square Footage	400
? Type	Sprayed Concrete w/Tile Fini

- If the **Pool** details are pre-filled, you can edit the **Square Footage** up or down and the **Type** of pool.
- The agent can change the **Pool** from an **Attached** to a **Detached Structure**
- Removal of pre-filled **Pool** data must be emailed to underwriting@stillwater.com for review.

[Back to TOC](#)[Back](#)[Next](#)[Endorsement](#)

Risk Information

Does not affect estimated replacement cost

? Year Roof Installed or Replaced

Risk Information

Do NOT use as the year will NOT carry over to the Quote.

Roof Installation year info is selected during the Quote.




Updates to the roof on active policies must be emailed to underwriting@stillwater.com

360Value® Endorsement/Modify Coverage

The Estimated Replacement Cost will appear.

- 1 You can select **Edit** if you need to go back to make more changes or to view the **Property Details**.
- 2 Select **Valuation Reports** to view the Report. Which has options to Email, Print, and Download.
- 3 Select **Finish** to exit. You should only select **Finish** if you want to save your changes.

<< CLOSE VALUATION REPORTS HELP

☐ Detailed   

Replacement Cost Estimate for:
Prepared by: Stillwater Insurance
(webservices@stillwater)
Valuation ID: AD8Z-J9PC.1

Owner Information
Street: 7343 E NORWOOD ST
City, State ZIP: MESA, AZ 85207
Country: USA

General Information
Most Prevalent Number of Stories: 1 Story
Use: Single Family Detached
Quality Grade: Standard
Site Access: Average - No Unusual Constraints

Foundation
Foundation Shape: 8-10 Corners - T,U,Z Shape
Foundation Material: 100% Concrete

Date Entered: 05/27/2020
Date Calculated: 05/27/2020
Created By: Stillwater Insurance
(webservices@stillwater)
User: Stillwater Insurance

Sq. Feet: 2126
Year Built: 2001
Cost per Finished Sq. Ft.: \$144.87

Foundation Type: 100% Concrete Slab
Property Slope: None (0 - 15 degrees)

Results

\$308,000.00

Estimated Replacement Cost

Valuation ID: AD8Z-J9PC.1
Address: 7343 E NORWOOD ST
MESA, AZ 85207 USA
Calculated: 05/27/2020
Entered: 05/27/2020
Created by: Stillwater Insurance (webservices@stillwater)
User: Stillwater Insurance

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value.

This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

Ultimately, you must decide how much insurance is needed to adequately cover the costs to rebuild your home. Stillwater does not guarantee that any estimate will be the actual future cost to rebuild your home.

Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax.
Residential property prefill powered by SmartSource®.

< EDIT

FINISH >

Cancel Valuation

Report Options
Valuation Reports
Pricing Information

Since we interface with **360Value®** there are some characteristics in the **360Value®** calculation that may not carry over to our final **Replacement Cost** calculation.

Therefore...the **360Value® Estimated Replacement Cost** value and **Valuation Report** may show different values or characteristics that will not be saved. This may result in a higher calculated value in the **Replacement Cost** field in the Quote.

- 4 Click on **Cancel Valuation** to exit the valuation or to cancel any changes.

360Value® Endorsement/Modify Coverage Changing the Dwelling Value

1 When you are done reviewing or customizing the value in **360Value®** click **Finish** and you will be directed back to the Modify Coverage Screen.

- The Coverage A Value field can be manually changed to the new minimum replacement value. **308,000 in this example.**
- An edit will appear if you enter a value lower than the **360Value® 308,000** in this example. So...if you enter a value of \$305,000 it will result in an edit message advising of the minimum amount allowed:

The value '305000' is less than the minimum allowed for COV A-DWELLING.
Please enter a numeric value between 308000 and 750000

2 When the value is changed scroll down the screen and click **Calculate Premium** or **Calculate & Continue to Summary**.

3 Click **Cancel** if you want to cancel the Endorsement.

[Back to TOC](#)[Back](#)[Next](#)[Endorsement](#)

Endorsement

Modify Coverage

Premium Total: 1,108.50

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	1000	1	1000
COV A-DWELLING	300000 ↻	882.96	308000
COV B-OTHR STRC	30000	INCLUDED	
COV C-PERS PROP	225000	33.75	225000

Fully Earned Fees: 30.00

Total: 1,108.50

Scheduled Personal Property
Customize Replacement Cost

Calculate Premium ↻

Calculate & Continue to Summary →

Cancel

360Value®

Endorsement Summary

- 1 The summary page provides a summary of the changes that were made.
- 2 Click on **Submit Endorsement** to complete the Endorsement.
- 3 Click on **Cancel** if you want to exit the endorsement without saving the changes.

Endorsement
Modify Coverage

Back to TOCBackNextEndorsement

7343 E NORWOOD ST MESA AZ 85207

1. Updated Dwelling Value To: 308,000

2. Updated Other Structures Value To: 30,800

3. Updated Personal Property Value To: 231,000

4. Updated Loss of Use Value To: 123,000

5. 360Value® Updated

1

7. Verisk 360Value® Updated

Please note that these changes are subject to current Underwriting Guidelines and Rules

Current Full Term Premium
1,228.84

New Full Term Premium After Endorsement
1,250.77

Estimated Change in Current Term Premium
16.48

The amounts above do not include any applicable policy or billing fees.

The "Estimated Change in Current Term Premium" is the amount charged or credited for these changes. In some cases the amount charged or credited may be different than the amount shown here, and the amount does not include any additional premiums currently due.

IMPORTANT NOTE

We are not collecting or debiting the "Estimated Change in Current Premium" shown above, and clicking on the "Submit Endorsement" button below does not automatically debit this amount. Future Direct Bill notices or EFT withdrawals will be adjusted, depending on the current pay plan. In the meantime, please be sure to advise your client that until the billing is revised they should continue to make and honor any payments currently due. If the policy is paid in full a refund will be issued to your client.

Current Payment Plan

Full Payment - 100% paid now

Additional notes describing changes made (optional)

Print for Signature

If the Named Insured is not available to sign this Summary, please indicate why:

☐ Phone Request

☐ Fax, letter or email request

☐ Other (Please explain in Notes if necessary)

You can print the updated Dec Page immediately by going to the Clients List page and selecting "Forms" from drop-list for this client/policy. We will mail a copy within 2 business days.

Submit Endorsement

Back to Coverages

Cancel

2

3

Date Processed
05/28/2020

Named Insured
Crystal Waters

Current Term Effective Date
02/27/2020

Current Term Expiration Date
02/27/2021

Endorsement Effective Date
05/28/2020

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California Replacement Cost Regulations

In California there is a unique pop-up message that appears if **360Value®** is opened to review or to Customize the Replacement Value.

This is to comply with California Regulations that state that California resident licensees (agents, brokers and CSRs) are required to provide the applicant or insured with a copy of the Homeowner Notice used to rate the policy according to the following rules:

- 1 If you review replacement cost with an applicant or insured, you must provide the Homeowner Notice (estimate of replacement cost) to them at the time the estimate is communicated.
- 2 If the replacement cost is reviewed on the phone with an insured, you must mail the Homeowner Notice (estimate of replacement cost) to them within 3 business days of the phone call.
- 3 If the replacement cost is reviewed on the phone with an applicant, you must mail the Homeowner Notice (estimate of replacement cost) to them within 3 business days of when they agree to buy the policy.
- 4 If the applicant or insured doesn't buy the policy, then the Homeowner Notice (estimate of replacement cost) doesn't have to be provided.

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Did you discuss the Replacement Cost or Coverage A with the policyholder?

Select **No**

- If you're just doing a "what-if" type test or check
- We will NOT mail the latest Homeowner Reconstruction Cost Notification to the policyholder

Select **Yes**

- If you did discuss the Replacement Cost or Coverage A
- We will mail the latest Homeowner Reconstruction Cost Notification to the policyholder

Yes

No



Important Notice
Homeowner Reconstruction Cost Notification

Date: 05/11/2020
Policy Number: NP0505535

Please review the enclosed Replacement Cost Summary (Homeowner Reconstruction Cost Notification) provided by Verisk that details the features of your property and provides an estimate of the reconstruction/replacement cost, to make sure it is accurate.

We want to provide you with sufficient coverage to reconstruct or rebuild your home if it is severely damaged or destroyed because of a covered loss.

Therefore, please review the amount of coverage on your policy declarations page and compare it to the cost to rebuild or reconstruct your home in the event of a major loss. The purchase price of your home, or homes in your neighborhood, is not an accurate way to determine if you have enough coverage, because the coverage on the policy does not include the cost of the land your property is on.

In addition, typically the cost to rebuild your home is not the same as building a brand-new home, since debris removal and other costs that are not associated with new construction will be involved.

- The reconstruction/replacement cost in the enclosed Replacement Cost Summary is a more accurate estimate to use, although it is not a guarantee that the reconstruction/replacement cost is enough to rebuild your home in the case of a total loss.
- Ultimately, you must decide how much insurance is needed to adequately cover the costs to rebuild your home.
- So, please review your policy declarations page and inform your agent or our customer service department if you believe you need additional insurance coverage.
- In most cases additional insurance coverage is available upon request, subject to the Company's underwriting guidelines and approval.
- You can contact your agent, or our customer service department, at the number located on the front of your declarations page.
- We reserve the right to increase the coverage when we believe the calculated Replacement Cost provided by Verisk is not sufficient to rebuild your home in the event of a total loss. In the case of higher valued homes, this may increase the coverage significantly.

Thank you for putting your trust in us.

Proudly representing:
• Stillwater Insurance Company
• Stillwater Property and Casualty Insurance Company.

Both companies are rated A- (Excellent) by A.M. Best.

360Value Replacement Cost Valuation AA5K-Y6WK.1

Page 1 of 2

Replacement Cost Estimate for:

Prepared by: Stillwater Insurance
Valuation ID: AA5K-Y6WK.1

Owner Information

Street: 504 NUT TREE CT
City, State ZIP: VACAVILLE, CA 95687
Country: USA

Date Entered: 05/11/2020
Date Calculated: 05/11/2020
Created By: Stillwater Insurance
User: Stillwater Insurance

General Information

Most Prevalent Number of Stories: 1 Story
Use: Single Family Detached
Quality Grade: Above Average
Site Access: Average - No Unusual Constraints

Sq. Feet: 1284
Year Built: 1977
Cost per Finished Sq. Ft.: \$253.12

Foundation

Foundation Type: 100% Concrete Slab
Property Slope: None (0 - 15 degrees)

Foundation Material: 100% Concrete

Exterior

Roof Shape: Gable
Roof Construction: 100% Wood Framed
Exterior Wall Construction: 100% Wood Framing

Number of Dormers: 0
Roof Cover: 100% Composition - Architectural Shingle
Exterior Wall Finish: 100% Stucco - Traditional Hard Coat

Interior

Average Wall Height: 8
Floor Coverings: 70% Carpet, 20% Sheet Vinyl,
10% Laminate
Ceiling Finish: 100% Paint

Interior Wall Material: 100% Drywall
Interior Wall Finish: 75% Paint, 25% Wallpaper

Key Rooms

Kitchens: 1 Medium - (11'x10')
Bathrooms: 2 Full Bath
Bedrooms: 4 Medium - (10'x10')

Attached Structures

Garage(s) / Carport(s): 2 Car (397 - 576 sq. ft.), Attached / Built-In
Patio(s) / Porch(es): 80 sq. ft. Concrete Porch

Systems

Heating: 1 Forced Air Heating System

Fireplace(s): 1 Zero Clearance Fireplace

Estimated Cost Breakdown

Labor, Materials and Supplies: \$227,024.67
Architect Fees and Permits: \$24,348.84
Overhead and Profit: \$54,087.69

Demolition and Debris Removal: \$11,399.66
Other Fees and Taxes: \$7,665.29

Estimated Replacement Cost

Calculated Value:

\$325,000.00

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Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax.
Residential property prefill powered by SmartSource®.

20.4.18 PLCAEBXV_APR20

5/11/2020



Policy History
NP0505535

TEST VERISK
Policy Type: Home-H3

ACORD APPLICATION

REPLACEMENT COST REPORT (2020-05-11)

PAYMENT CONFIRMATION (05/11/2020)

Return to Dashboard

Upon policy submission the Replacement Cost Report is archived and can be viewed in Policy History.

360Value® Quarterly Updates

- 360Value® is updated on a quarterly basis.
- This update is done first in Acceptance and then a month later in Production.
- This includes enhancements, system updates, and pricing updates.

Update Schedule

Acceptance	Production
December	January
March	April
June	July
September	October

- The 360Value® Plug-in does not automatically recalculate when it opens.
- If new pricing is available, then a **RECALCULATE** button will appear.
- If the user clicks **RECALCULATE**, 360Value® will apply the new pricing and will update the Results page to reflect the new **Estimated Replacement Value**.

1 TO 4 FAMILY

Results

\$234,169.97
Estimated Replacement Cost

\$221,261.55
Actual Cash Value
(Age: 9, Condition: Average)

\$6,405.65
Roof ACV
(Roof Age: 9)

RECALCULATE

Valuation ID: AK9KR6A.2

Name: TEST

Address: 14553 BARKHAM DR
WOODBIDGE, VA 22191 USA

Calculated: 06/18/2019

Entered: 06/18/2019

Created by: Gina Peterson (gpeterson)

