

# Valuation services

Natural and man-made catastrophes impact thousands of properties and cause millions of dollars in damages each year. Having the correct amount of insurance coverage is vital for property owners. Sedgwick's experienced valuation team provides accurate, detailed insurance appraisals for buildings, equipment and personal property.

No place is immune from the risk of losses from catastrophes such as hurricanes, earthquakes, fires, explosions, tornadoes or flooding. Knowing the potential for such a loss, owners should be proactive and take every precaution to make their property as secure as possible including having accurate insurance coverage. Correct policy values are not only important for building coverages, but also for personal property and equipment coverages.



## Insurance appraisal services

An appraisal from Sedgwick includes a replacement cost analysis, giving you an accurate estimate of the amount of insurance required to replace each structure and/or make improvements so they are exactly the same as they currently exist. Our appraisers calculate each building's reproduction cost on a component-by-component basis, which provides the most accurate valuation available in the marketplace.

It is also important to have the correct policy coverage for equipment and personal property. Our valuation services team specializes in providing insurance appraisals for these types of policies and can help ensure you have the correct coverage.

## Why obtain an insurance appraisal?

Most property owners, managers, boards and insurance agents believe obtaining a property insurance appraisal is one of the best decisions they have ever made. Reasons for obtaining an appraisal include:

- Accurate replacement cost values
- Correct policy coverages
- Due diligence
- Complete inventory of personal property and equipment
- Comprehensive documentation
- Transfers E&O
- Peace of mind

## Reserve study services

Our reserve study is a budgetary planning report, which identifies a property's necessary major repairs and replacements while establishing a funding plan to ensure adequate monies are available for planned expenditures. This includes both physical and financial analyses. The physical analysis identifies the major replacement or repair components of a property, estimated costs, and estimated useful and remaining lives. The financial analysis incorporates information from the physical analysis into a budget plan to fund the anticipated future expenditures.

Sedgwick provides insurance appraisals and reserve studies for:

- Residential communities
- Commercial and industrial buildings – all types
- Hotels/golf clubs/resorts/timeshares
- Schools/colleges
- Churches/historical buildings

To learn more about our valuation services, contact:

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To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)