

# 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. Our experienced valuation team provides accurate, detailed appraisals for buildings, equipment and personal property.*

## Comprehensive appraisals

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 if damage occurs so they are exactly the same as they currently exist. Our appraisers calculate the reproduction cost on a component-by-component basis, which provides the most accurate valuation available in the marketplace.

We also complete appraisals for equipment and personal property policies, and complete pre-loss building contents assessments as required.

## 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
- Minimizing risk of potential litigation
- Peace of mind

## Key advantages

- Dedicated team of valuation experts
- 20+ years of experience with all types of building valuations (complex, historical, commercial, residential, hospitality, industrial, educational, medical, government, etc.)
- Centralized database of valuation information and photos
- Annual valuation updates available if needed

## Reserve studies to help you plan ahead

Our reserve study is a budgetary planning report, identifying the 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 expenses.

To learn more about our valuation services, contact:

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*To learn more about our integrated and customized solutions, visit **SEDGWICK.COM***