

BCH Homerate Desk Based Assessment

NAME: Mr A Client

ADDRESS: 1 A Road
Oldtoun
Northouseland
ABC 123

PERSON CONTACTED: Mr A Client

APPRAISER: Will Johnston

INSURER REFERENCE: 12345

BCH REFERENCE: 54321

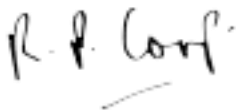
BROKER: Brokers Ltd

BROKER TELEPHONE: 0123456789

INSTRUCTION DATE: 2nd January 2014

ASSESSMENT DATE: 6th January 2014

For and on behalf of Barrett Corp & Harrington Ltd.



Director



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REGISTERED IN ENGLAND NO. 5909758
REGISTERED OFFICE: CHARNWOOD HOUSE, HARCOURT WAY,
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PROPERTY ASSESSED

1 A Road
Oldtoun
Northouseland
ABC 123

ASSESSMENT BASIS: Indicative reinstatement

ASSUMED EXTERNAL FLOOR AREA 275m²

| | | |
|------------------------------|----------|------------------------------|
| TOTAL APPRAISED VALUE | £830,000 | |
| COMPRISING | £690,000 | main house |
| | £95,000 | outbuildings |
| | £45,000 | walls/fences/drive/paths etc |

BUILDING INFORMATION

The information below gives an overview of the subject property. The materials and items listed should not be seen as exhaustive but as indicative of the style and quality found on site. The information below is relevant to appraisers in calculating an appropriate buildings sum insured. It is relevant to brokers and underwriters in assessing the risk.

YEAR(S) BUILT Early 19th century with later 19th century additions, and 20th century single storey extension.

RENOVATION DETAILS New open plan kitchen and diner to extension in 2000.

LISTED STATUS Grade II Listed (IoE Ref 123)

SITE Located in a rural area c 5 miles from x.
Level site; roughly rectangular footprint; triangular plot.

STYLE OF PROPERTY Detached house.

NUMBER OF STOREYS Two.

ATTIC ACCOMMODATION Off centre dormer gable with one bedroom.

BASEMENT LIVING AREA None.

UNFINISHED BASEMENT Brick lined and floored, with stone steps, and lighting.

EXTERNAL DESCRIPTION

EXTERNAL WALLS Rendered coursed stone rubble and solid brick walls to older part, partly lime-washed; timber-clad steel frame to extension.



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|-----------------------|--|
| ROOF DESIGN | Gabled timber roof trusses to older part; mono-pitch to extension. |
| ROOF COVERING | Natural stone slates to main; steel to extension. |
| WINDOWS | 12-pane sash, multi-paned casements with mullions and rectangular hood mouldings, tile-hung gabled dormers, and rooflights to older part; large glass panels to extension. |
| EXTERNAL DOORS | Solid timber doors with iron door furniture to older part; sliding glass doors to extension. |
| FEATURES | <p>Including internally: stone walls; slate floors and oak floorboards; wet underfloor heating; oil-fired AGA; wood burning stove; original forge; fitted kitchen with central island and marble worktops; down-lighters throughout.</p> <p>Including externally: retractable steel shutters to extension; metal security grilles to some casements; open porch with gabled tile cover and stone steps; mathematical tiles to north facing gable elevation; private sewerage system.</p> |

ACCOMMODATION

| | | | |
|----------------------------|--|-------------------|-----|
| RECEPTION ROOMS | Two | BEDROOMS | Two |
| BATH / SHOWER ROOMS | Two (one en suite shower) | CLOAKROOMS | One |
| OTHER | Open plan kitchen and diner to extension; utility room | | |

OUTBUILDINGS & OTHER STRUCTURES

| DESCRIPTION | CONSTRUCTION |
|-----------------------------------|---|
| Redundant smithy used for storage | Rendered coursed stone rubble walls; gabled natural stone slate roof. |
| Garage with store | Brick & block walls; flat asphalt roof. |
| Stable block and store | Timber box frame; gabled tiled roof. |
| Garden shed | Timber and felt; stone base; revolving. |

| | |
|----------------------------------|---|
| FENCES, WALLS & GATES | Boundaries: drystone walls, post and rail fencing, modern cast iron |
|----------------------------------|---|



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railings.
Internal to garden: timber picket fence.

PATHS & DRIVES

Gravel drive and forecourt; pebbled areas; stone flag paving; raised timber decking.



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For the purposes of this assessment the property is assumed to be as delineated below.

