

- **What is a
Scope of Loss?**



**Bob Rettig Construction
and Consulting**

What is a Scope of Loss?

- ❑ Describes *in detail* the building components and finishes of your home (Coverage A) and other structures on your property (Coverage B).
- ❑ Addresses costs to meet current building code standards.
- ❑ It is based upon the information you provide and gathered from our inspection.
- ❑ Therefore, **IT IS ONLY AS ACCURATE AS THE INPUT WE RECEIVE FROM YOU, THE PROPERTY OWNER.**

Why Do You Need One?

- It provides you with an independent, detailed analysis of costs to rebuild your home.
- Insurance companies typically request one.
- It is an aid in negotiating the settlement of your claim with your insurance company by providing a benchmark for rebuilding costs.
- Provides you with a medium to identify all the costs in the rebuilding of the home you lost.

BRCC

Why Not Get One From Your Contractor?

- Contractors don't usually provide enough detail.
- Perceived conflict of interest.

How Do We Develop Your Scope?

- The BRCC Homeowner Questionnaire*
- Site Visit*
- Interview*
- Documentation you provide*

Other Homeowner Input:

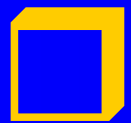
- **Plans**
- **Drawings**
- **Photos**
- **Videos**
- **Reports**
- **Receipts (or researched pricing)**

Things to Keep in Mind

Every Property is Unique

Your neighbor's home is not your home.

It's not simply about square footage.



PRELIMINARY


means

PRELIMINARY

☐ TO RECEIVE A **FINAL** SCOPE OF LOSS

WE WORK

WITH YOU

Preliminary Scope  ***Feedback***

(Be prepared for interaction!)

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