

[Client's Name]
[Client's Address]
[City, State, ZIP Code]

Subject: Appraisal Resources for Your Property

Dear [Client's Name],

Thank you for trusting DSB Insurance Agency, LLC with insuring one of your most prized assets...your home. With DSB Insurance Agency, you can "Insure with Confidence."

As part of your property insurance evaluation, we want to ensure that you have access to the necessary resources to determine an accurate replacement cost for your dwelling. While our agency provides an estimated replacement cost, you may wish to obtain a professional appraisal for additional verification.

To assist you in this process, below are four resources where you can obtain an independent appraisal or reconstruction cost estimate:

1. **Appraisal Institute** – www.appraisalinstitute.org
2. **American Society of Appraisers** – www.appraisers.org
3. **State/Provincial Licensing Boards** – Independent appraisers can be found through your local regulatory boards.
4. **Alternative Appraisal Methods** – Reconstruction cost estimates may also be obtained from licensed general contractors, architects, or engineers.

If you have any questions regarding your replacement cost estimate or the appraisal process, please feel free to reach out.

Disclaimer:

The information outlined in the Replacement Cost Worksheet is an estimate of a dwelling's value based on information provided by the policyholder. This replacement cost figure was evaluated using industry-standard software that calculates replacement cost values. The actual cost to rebuild or replace a dwelling may exceed the limits outlined in the Replacement Cost Worksheet. This estimate is used for informational purposes only, and the agency does not guarantee that the policy limits provided will be adequate to rebuild the structure. The policyholder has the option of retaining a professional appraisal if there is a question as to whether the replacement cost number is adequate.

Best regards,
[Your Name]
[Your Company Name]