

Commercial Property Valuation

EMC can help you estimate your building reconstruction costs so that coverage limits are more adequate in the event of a loss.

When you think of insuring your property, you usually think of what it's worth (market value), but rebuilding costs can add up to more than the market value in the event of a loss.

HOW EMC ESTIMATES RECONSTRUCTION COSTS:

- Conduct an on-site survey to collect building information, take photos and complete a diagram (e.g., measurements, construction details and building materials)
- Create a detailed computer model of your building using specialized software
- Calculate the reconstruction cost for your building using CoreLogic Commercial Express¹ that accounts for local building codes, material costs, labor rates, inflation and regional adjustments
- To indicate annual recalculation of building and equipment values to better reflect current estimated costs



WE CAN EVALUATE REPLACEMENT COSTS FOR SPECIALTY EQUIPMENT, INCLUDING:

- Brewery Equipment
- Convenience store, car wash, retail and bulk petroleum equipment
- Fresh water treatment and water towers
- Power generation, including solar and substation equipment
- Provide a range of Business Personal Property values for multiple occupancies
- Wastewater treatment equipment

Contact EMC Today

EMC loss control representatives are ready to help you protect your assets with a commercial property valuation. Contact your independent insurance agent, local EMC loss control representative or email losscontrol@emcins.com.