

UMBRELLA OPERATIONS LLC



Underwriting Survey Report

Insured Information	
Name	Lykos Holdings LLC
DBA Name	
Address 1	772 Jamacha Road 315
Address 2	
City, State, ZIP	El Cajon, CA 92019
Phone / Fax	(858) 776-7792
Cell Phone	
Email	kylie@werevive.com
Survey Results	
Survey Status	Partially Complete
No. of Recs.	0

Policy Information		
Program Name	Builder's Risk Survey (SIS)	
PA	SIS Wholesale Insurance Services, Inc.	
Underwriter	Shawn Jason	
Agency	Donnidee Mills DBA DS Insurance and Financial Services	
Effective Date	02/24/2025	
Total Premium	\$0.00	
Coverages	PR	
Policy Number	IMBR06091	
Survey Information		
Survey Type	Physical	
iAE Work Request	1279885	
iAE Assignment	1836336	
Request Date	02/24/2025	Life Cycle Days
Survey Date	?	
Closed Date	?	
Vendor	York Risk Control Services, LLC, a Sedgwick company	
Consultant	Ellis . Jones	

Underwriter's Description
interior/exterior renovations including doors, windows, cabinets, fixtures, flooring and interior/exterior painting.

Assignment Locations / Buildings
Location Id: 1402450 San Diego: 5061 Onstad Street 5061 Onstad Street, San Diego, CA 92110

Survey Results

Special Instructions

General Information	Response	Ess. Recs.	RI Rec
Special Instructions Addressed / Completed	Not Applicable		

General Information

General Information	Response	Ess. Recs.	RI Rec
Person Interviewed	Brian Daly		
Position and/or Title	Insured		
Date of Survey	03/02/2025		
Number of years firm is in business	1		
Years at this Location	1		
Insured's Interest	General Contractor		
Insured Ownership	Corporation		
Has Contractors License Number	Not Available		
Insured Bonded	Yes		

Estimated Date of Completion	20		
Hold Harmless Agreements Used	Yes		
All Contracts in Writing	Yes		
Number of Living Units	1		
Hours of Operation	Friday 7 AM 4 PM Saturday Closed Sunday Closed Monday 10 AM 5 PM Tuesday 7 AM 4 PM Wednesday 7 AM 4 PM Thursday 7 AM 4 PM		
Gross Annual Sales / Revenue Determined	No		
Comments	This information was not readily available upon inspection.		
Percentage of Commercial	0		
Percentage of Residential	100		
Type	Single Family Dwellings		
Annual Payroll Determined	No		
Comments	This information was not readily available upon inspection.		
Insured's / Management's Attitude Towards Loss Control	Good		
Are Subcontractors Used	Yes		
Certificate of Insurance Obtained on all Subcontracting	Yes		

Past Losses

General Information	Response	Ess. Recs.	RI Rec
Were there any Past Losses Within the Last 5 Years	No		

Description of Operations

General Information	Response	Ess. Recs.	RI Rec
Description of Operations	Lykos Holdings, LLC is engaged in the renovation of a single-family dwelling located at 5061 Onstad Street, San Diego, CA 92110. The property, built in 1956, features three bedrooms, two bathrooms, and encompasses 1,323 square feet on a 4,900 square foot lot. The structure is two stories with typical residential amenities. Renovation activities include interior and exterior updates to improve the property's condition and value. No unusual hazards or activities noted. The area is residential, stable, with low to moderate crime rates.		

Building Information (Main Building)

General Information	Response	Ess. Recs.	RI Rec
Approximate Date Construction Started	03/02/2025		
Approximate Date of Intended Occupancy	06/2025		
Year Built	1956		
Is Year Built Actual or Estimated	Actual		
Number of Stories	2		
Multiple Occupant Building	No		
Vacant or Unoccupied Areas	Yes		
Percent Vacant or Unoccupied	0		
Total Square Feet	4,900		
Commercial Finished Area Square Feet	0		
Habitational Finished Area Square Feet	1,323		
Is there a Basement	No		
Parking Type	Attached / Detached Garage & Carport		
	Exterior Parking		
Attached / Detached Garage & Carport Square Feet	300		

Exterior Parking Square Feet	600		
Any Plate Glass Exposure	No		
Evidence of Water Damage	No		
Evidence of Mold	No		
Evidence of Lead Paint or Asbestos	No		
Evidence of Building Collapse / Fatigue	No		
Evidence of other Structural Problems	No		
Number of True Firewalls	1		
Vertical Shafts / Openings Unprotected	No		
Interior Maintenance Adequate	Yes		
Exterior Maintenance Adequate	Yes		
Trash Removal Adequate	Yes		
Details on Construction Phase	The renovation is in the active construction phase, with work approximately 20% complete. Current efforts focus on structural updates and interior finishing, adhering to local building codes and project timelines.		

Construction Type

General Information	Response	Ess. Recs.	RI Rec
Construction Quality	Average		
Construction Type	ISO-1 Frame		
ISO-1 Frame (%)	100		
Exterior Wall Construction (Structural)	The wood frame exterior walls were inspected for structural integrity. All framing members appeared to be properly installed and in good condition. No significant defects such as cracking, bulging, or bowing were observed. There was no evidence of moisture penetration, termite damage, or rot. The sheathing and fasteners were intact and secure. The overall structure was stable and well-maintained, meeting inspection standards.		
Floor Construction (Structural)	The concrete slab floor construction was inspected for structural integrity. The slab appeared to be in good condition with no visible cracks, settling, or spalling. There were no signs of moisture intrusion or significant wear. The surface was level and free from any noticeable defects. The overall condition of the concrete slab was stable and met inspection standards.		

Roof	Response	Ess. Recs.	RI Rec
Roof Construction (Structural)	The roof construction was inspected for structural integrity and found to be constructed with wood materials. The rafters, trusses, and sheathing appeared to be properly installed and in good condition. No significant defects such as sagging, cracking, or warping were observed. There was no evidence of moisture penetration, wood rot, or termite damage.		
Roof System Condition	Average		
Age of Roof (Yrs)	15		
Age of Roof is	Actual		
Roof Style	Sloped		
Roof Cover	Asphalt Shingle		

Miscellaneous	Response	Ess. Recs.	RI Rec
Site On Filled Land	No		
Structure On Pilings	No		
Foundation Open Access	No		
Temporary Bracing to be used to Support Exterior Walls until Roof in place	No		

Photos



Room



Living Room

Photos (Continued)



Hallway



Restroom

Photos (Continued)



Room



Room

Photos (Continued)



Bathroom



Ceiling

Photos (Continued)

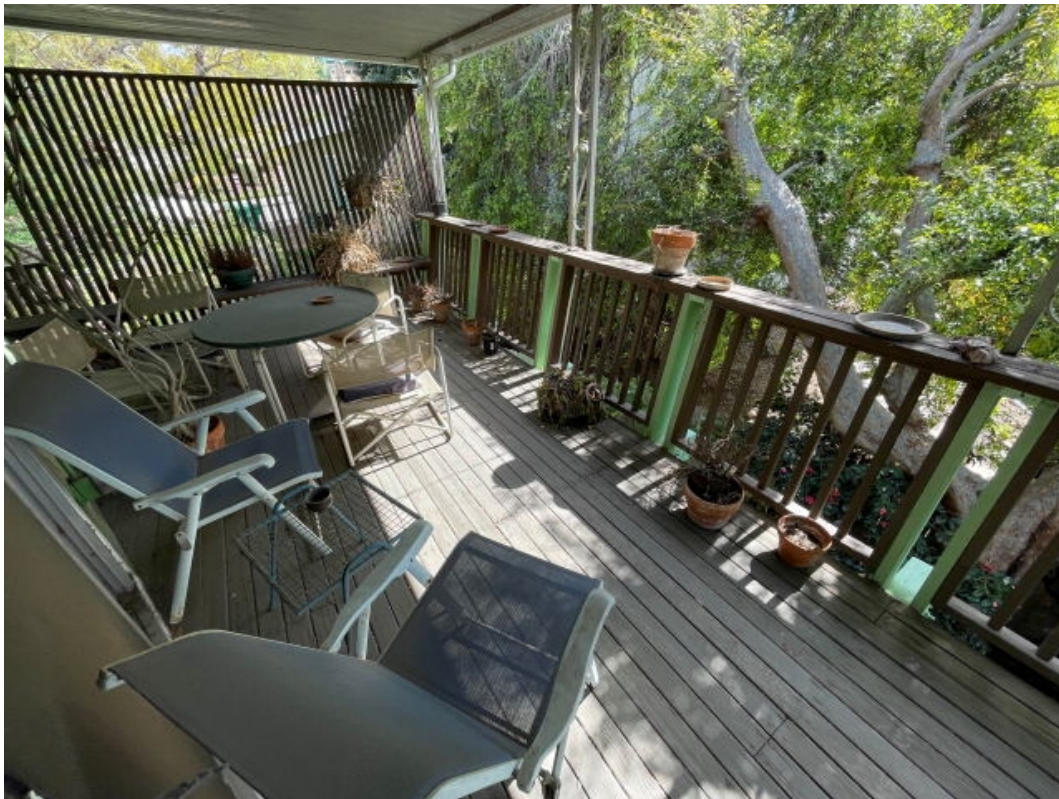


Room



Thermostat

Photos (Continued)



Deck



Guardrail

Photos (Continued)



Tread



Guardrail

Photos (Continued)



Guardrail



Back Elevation

Photos (Continued)



Back Patio



Back Elevation

Photos (Continued)



Stairs



Garden

Photos (Continued)



Left Elevation



Left Yard

Photos (Continued)



Basement Room



Front of Property