



Consumer Affairs Division
Arizona Department of Insurance
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HOME REPLACEMENT COST ESTIMATORS

The following list of “calculators” was compiled to help you discuss the adequacy of your homeowners insurance coverage with your insurance representative. These estimating services provide construction cost estimates that can be used to help you determine the cost of rebuilding your home. Keep in mind, the “dwelling” coverage provided by your homeowners insurance policy is to *reconstruct* your home in the event it is damaged or destroyed. Homeowners insurance does not cover your land, so the “market value” of your property is not indicative of the amount of homeowners insurance you need.

You may consider utilizing more than one estimator.

Replacement Cost Estimators:

- **AccuCoverage** by Marshall Swift/Boeckh – accucoverage.com.
Requires a fee; estimate based on details of home’s specific construction and characteristics.
- **Insure to Value** by Bluebook International – bluebook.net/Home/CVA.
Requires a fee; estimate is based on zip code or neighborhood and some home characteristics.

New Construction Cost Estimator:

- **Building-Cost.net** powered by Craftsman data – building-cost.net

For additional tips on evaluating homeowners insurance, please see our brochure at the following link - [Homeowners Insurance Checkup](#)

The Arizona Department of Insurance does not endorse or recommend any particular estimator service.

Persons with disabilities may request materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternative format.
