VERA

INSURANCE BRIEF · SAMPLE · IB-SAMPLE-20260928

Cap d'Antibes from above · IGN BD ORTHO
No property is marked in a sample

VERA INSURANCE BRIEF · CAP D'ANTIBES

What your insurer will ask

Cap d'Antibes · a villa publicly marketed at €4,500,000 · address withheld

43°33′ N · 7°07′ E

Peninsula centroid, rounded

REFERENCE	PREPARED	RECORD AS READ	STATUS
IB-SAMPLE-20260928	28 Sep 2026 · 17:35 CEST	28 Sep 2026	Sample · not for reliance

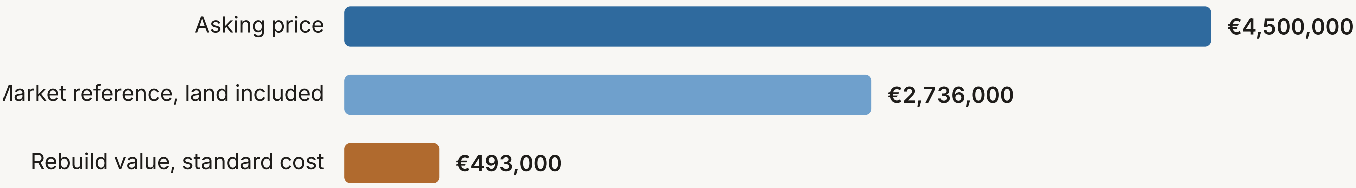
VOR Media Technologies · 470 Promenade des Anglais · 06200 Nice · France · brief@vorapi.com

01 THE HOUSE AS AN INSURER DESCRIBES IT

Insure the rebuild, not the price

Three values for the same house

197 m² on the Cap



REBUILD VALUE	BUILDING COST	EARTHQUAKE ZONE	RADON POTENTIAL	DISASTER DECLARATIONS
€493,000	€2,504 / m²	3	Class 2	54
main house, standard cost	state survey, Alpes-Maritimes 2024	moderate	of 3	Antibes, since 1982

WHAT STANDS OUT

The asking price is €4,500,000; the house on it costs about €493,000 to rebuild at standard cost. Land is never insured – insuring the price would pay a premium on land that cannot burn. The figure is a floor: villas finished above the standard cost more to rebuild, and the insurer's expert sets the final number.

The house

Main house as marketed	197 m²
Habitable outbuildings	from the cadastre
Other outbuildings, veranda	from the cadastre
Pool and its safety device required by law for in-ground pools	from the aerial record

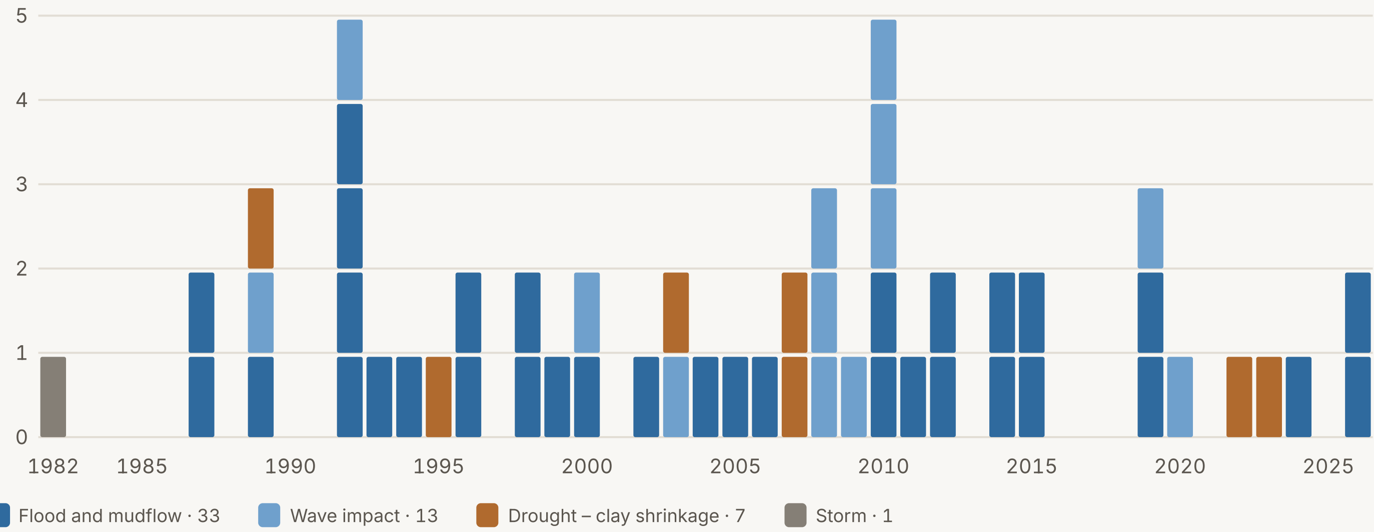
Era, protected-site status	from the registers
Rebuild value 197 m² × €2,504, indexed on the FFB index at delivery	€493,000
Market reference median recorded rate on the Cap	€13,890 / m²

02 EVERY NATURAL RISK AT THE ADDRESS

54 natural-disaster declarations since 1982

Natural-disaster declarations for Antibes, by year of the event

Géorisques, read 28 September 2026



What the state lists for the commune

Flooding	Torrential, runoff, marine submersion
Ground movement	Landslide, coastal retreat, subsidence
Earthquake	Zone 3 – moderate
Forest fire	With the clearing duty
Radon	Class 2 of 3
Hazardous goods	Transport routes

What a delivered Brief adds

Each risk read at the parcel, not the commune: is the house inside a red zone of a risk-prevention plan, how far is it from the mapped flood and fire perimeters, and what clearing duty applies to the plot.

Then the owner's checklist, in the order the insurer's form asks for it – so the answers are ready before the questions.

Latest declarations: **floods, January and February 2026**, published 17 March 2026.

Everything your insurer will ask. Not an insurance quotation.

ABOUT THIS BRIEF

The house as an insurer describes it, the rebuild value set against the market value, every natural risk at the address and the owner's checklist in the order of the insurer's form.

Insure the rebuild, not the price: land is never insured.

SOURCES

Building cost: SDES/DREAL, Enquête sur le prix des terrains à bâtir 2024, Alpes-Maritimes; FFB building-cost index.

Risks: Géorisques, commune 06004, read 28 Sep 2026.

Conveyances: Demandes de Valeurs Foncières, DGFiP, 2021–2025, Etalab geolocated edition, read 28 Sep 2026.

HOW TO VERIFY

Every figure traces to a public register named on this page; a delivered Brief lists each source line.

Your notaire – the title, the ownership and what binds the land.

Your insurer – the cover, from the rebuild value, not the price.

REFERENCE	PREPARED	RECORD AS READ	STATUS
IB-SAMPLE-20260928	28 Sep 2026 · 17:35 CEST	28 Sep 2026	Sample · not for reliance

VOR Media Technologies · 470 Promenade des Anglais · 06200 Nice · France · brief@vorapi.com