



<i>Inspection Summary</i>	
<b>Ref#</b>	1000134
<b>Policy No.</b>	A-12345
<b>Date Requested</b>	12-Dec-2006
<b>Client</b>	TJ's Family Restaurant, Inc
<b>Address</b>	123 Main St.
	Anytown, Ohio
	USA 12345
<b>Home Number</b>	
<b>Business Number</b>	
<b>Location</b>	123 Main St.
	Anytown, Ohio
	USA 43999
<b>Agent/Broker Name</b>	n/a
<b>Agent/Broker Number</b>	
<b>Date Completed</b>	22-Dec-2006
<b>Inspector</b>	Lloyd Abbey
<b>Underwriter</b>	n/a
<b>Status</b>	Completed
<b>Region</b>	No Region
<b>Date Surveyed</b>	04-Jan-2007
<b>Inspection Forms</b>	20 Property Module
<b>Amount Billed</b>	Price
<b>Carrier</b>	Acme Indemnity
<b>Notes</b>	NOTE: This is a sample report and does not reflect the operations of an actual risk!

<i>Inspection Item : 010 Cover Page Module</i>			
<b>UNDERWRITER SPECIFIC QUESTIONS:</b>			
<b>Special Attention Given to:</b>	Per the underwriters special request, the automatic suppression system is serviced and tagged on a regular basis by a qualified outside contractor. The date of last service was 10/01/06.		
<b>GENERAL INFORMATION:</b>			
<b>Contact Name:</b>	Tom Jones	<b>Contact Title:</b>	Owner
<b>Insured:</b>	Owner - Occupant	<b>Entity:</b>	Corporation
<b>Building Owner:</b>	Yes	<b>Building Area (s/f):</b>	4,056
<b>Client Area (s/f):</b>	4,056	<b>Basement Area (s/f):</b>	0
<b>Number of Staff:</b>	9	<b>Hours/Days:</b>	Mon.-Sat./ 7am-10pm; Sun./8am-8pm
<b>Number of Stories</b>	1	<b>Basement Levels:</b>	0
<b>Years in Business:</b>	12	<b>Years at Location:</b>	12
<b>Anticipated Changes:</b>	See Comments	<b>Other Locations:</b>	See Comments
<b>Appear Successful:</b>	Yes	<b>Risk Sublet Space:</b>	No
<b>Adjoining Occupancy:</b>	Yes	<b>Risk Website:</b>	No
<b>Sprinkler System:</b>	No	<b>Alarm System:</b>	Yes
<b>Unanticipated Exposures Noted for Risks Type Occp:</b>	No	<b>Opinion of Risk Compared to Same Type Occupancies:</b>	2- Good
<b>Recommendations:</b>	No		
<b>Comments:</b>	<p>The insured is planning on adding a 25' x 40' addition within the next 12 months. This will serve as additional dining area.</p> <p>The insured has another smaller restaurant at 456 Maple Street Akron, OH. This is the insured's 2nd restaurant.</p>		
<b>LOCATION:</b>			
<b>Geographic Location:</b>	Urban	<b>Neighborhood:</b>	Commercial - Residential
<b>Congestion:</b>	Average	<b>Perimeter Access:</b>	Unobstructed
<b>Evidence of V&amp;MM:</b>	No	<b>Site Maintenance:</b>	Average
<b>Housekeeping:</b>	2- Good	<b>Site Suitable for Risk:</b>	Yes
<b>DESCRIPTION OF OPERATIONS:</b>			
<b>Operations:</b>	<p>The insured operates a family style restaurant serving American cuisine. There is table seating for 127 persons. A waitstaff provides customer service. There is a salad bar but no buffet. The insured does offer take-out orders. There are no delivery or 'drive thru' operations. Alcohol is served with meals. Beer, wine and liquor are served. There is no bar seating. There are no package sales. Alcohol sales account for approximately 20% of the gross sales. There is no live entertainment and no dance floor. There are no contests, karaoke or customer-involved entertainment provided.</p> <p>The insured is located in a desirable location along a main thoroughfare. There are no other operations. The insured was cooperative during the inspection process and had a good attitude towards loss control.</p>		
<b>CLAIMS/LOSSES:</b>			
<b>Comments:</b>	None		

<i>Inspection Item : 020 Property Module</i>			
<b>BUILDING:</b>			
<b>CONSTRUCTION:</b>		<b>Classification:</b>	Masonry Non-Combustible
<b>Renovations per Contact</b>	None	<b>Building Age (years)</b>	32
<b>Number of Stories:</b>	1	<b>Story Height (feet):</b>	12
<b>Basement:</b>	None	<b>Wall Construction:</b>	HCB
<b>Interior Partition Walls:</b>	Wood Frame	<b>Fire Walls:</b>	None
<b>Fire Divisions:</b>	One	<b>Roof Type:</b>	Flat
<b>Roof structure:</b>	Steel Deck/Joists	<b>Roof Cover:</b>	Rubber Membrane
<b>Frame</b>	Wood Columns	<b>Main Floor Structure:</b>	Concrete on Steel Deck/Joists
<b>Upper Floor Structure:</b>	N/A	<b>Floor Openings:</b>	None
<b>Floor Opening Protection:</b>	N/A	<b>Floor Cover:</b>	See Comments
<b>Ceiling:</b>	Suspended Panel		
<b>Comments</b>	<p>The kitchen and main entrance area are covered with commercial grade porcelain tiles. The entrance area also had 2 commercial grade floor mats on the tiles. They were in good condition.</p> <p>The dining area is covered with wall to wall, commercial grade carpet.</p> <p>All floor coverings appeared to be in good condition at the time of the inspection.</p> <p>The building appeared to be in good condition and well maintained at the time of the inspection. No special hazards noted.</p>		
<b>COMMON HAZARDS:</b>			
<b>Heat:</b>	Package Unit	<b>Fuel:</b>	Natural Gas
<b>Air Conditioning:</b>	Package Unit	<b>HVAC Service:</b>	Regular, annual basis. Service also as needed.
<b>Electrical Service:</b>	Conduit	<b>Circuit Protection:</b>	Circuit Breakers
<b>Plumbing System:</b>	Copper/PVC	<b>System Updates:</b>	Yes - See Comments
<b>Comments</b>	<p>The electrical, plumbing and heating systems have all been updated within the past 5 years.</p> <p>All systems appeared to be in good condition, well maintained and operating properly. No unusual hazards noted.</p>		
<b>SPECIAL HAZARDS:</b>			
<b>Flammable Liquids:</b>	Incidental	<b>Finishing Operations:</b>	None Noted
<b>Aerosols:</b>	Incidental Degreasers	<b>Storage/Use of Above:</b>	Satisfactory
<b>Welding &amp; Cutting</b>	None Noted	<b>Rack Storage:</b>	Under 12 Feet
<b>High Pile Storage:</b>	None Noted	<b>Other:</b>	None Noted
<b>Comments</b>	No other special hazards noted.		
<b>MANAGEMENT CONTROLS:</b>			
<b>Smoking Controls:</b>	Not Permitted	<b>Housekeeping:</b>	Acceptable
<b>Self Inspections:</b>	Informal	<b>Emergency Planning:</b>	Contingency Plan

<b>Comments</b>	The owner makes random inspections throughout the facility. He does keep records. Any deficiencies or problems are corrected as soon as possible. The owner did have a good attitude towards the safety and fire prevention.
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**FIRE PROTECTION**

<b>Fire Department:</b>	Paid	<b>Distance to Fire Department (miles):</b>	3
<b>Hydrants within 500 feet:</b>	2	<b>All Year Accessibility:</b>	Yes
<b>Fire Extinguishers:</b>	Acceptable	<b>Fire Extinguisher Tag:</b>	3/16/06
<b>Fire Extinguisher Type:</b>	4A60BC	<b>Standpipe/Hoses:</b>	None Noted
<b>Sprinkler System:</b>	None	<b>AS Protected Area:</b>	N/A
<b>AS Service Tag:</b>	N/A	<b>Fire Alarm Type:</b>	Smoke Detectors
<b>Fire Alarm Monitoring:</b>	Central Station	<b>Process Protection System:</b>	None Noted
<b>Guard/Patrol Service:</b>	None	<b>Other:</b>	None Noted
<b>Fire Extinguisher Contractor Name &amp; Phone Number:</b>	123 Fire Extinguisher Company; 111-222-3333	<b>Sprinkler System Contractor Name &amp; Phone Number:</b>	N/A

**EXPOSURES**

<b>Occupancy-Distance - Construction - Stories-</b>	<b>Sprinklered - Hazard</b>
<b>NORTH</b>	40' - 1 story - Joisted Masonry (retail store) - Sprinklered Unknown - Low Hazard
<b>SOUTH</b>	70' - 2 story - Noncombustible (offices) - Sprinklered Unknown - Low Hazard
<b>EAST</b>	30' - Street
<b>WEST</b>	60' - Open (parking)

**Comments:**

<b>Photos</b>	<b>Description</b>
	TJ's Family Restaurant - Rear View

*Inspection Item : 025 Property - Extended Perils - Comments - Module*

**PERILS:**

<b>Windstorm:</b>	Average for Building Type	<b>Flood Exposure:</b>	No Known Exposure
<b>Hail/Ice/Snow Exposure</b>	Flat Roof	<b>Earthquake:</b>	Average Exposure for Area
<b>Collapse:</b>	Roof Mounted Equipment	<b>Vehicle Barrier Protection:</b>	Inadequate
<b>Vandalism &amp; M M</b>	None Noted	<b>Explosion:</b>	No Exposure Noted
<b>Smoke:</b>	No Noted Process Exposure	<b>Vibration:</b>	No Noted Exposure
<b>Land Slide:</b>	No Noted Exposure	<b>Sink Holes:</b>	No Noted Exposure
<b>Aircraft:</b>	In Known Flight Path	<b>Type of Airport:</b>	Commercial
<b>Miles to Airport:</b>	10	<b>Other:</b>	None

**CRIME:**

<b>Target Commodities:</b>	Normal for Occupancy	<b>Value of Target Items (\$):</b>	\$3,000
<b>Central Station Alarm:</b>	Door Contacts/Motion Sensors	<b>Central Station Alarm Co.:</b>	See Comments
<b>Local Alarm:</b>	None	<b>Cash on Hand (\$):</b>	\$600 Avg
<b>Physical Protection:</b>	Dead Bolt Locks	<b>Safe on Property:</b>	Yes
<b>Yard Storage:</b>	No	<b>Fencing:</b>	None
<b>Exterior Lighting:</b>	Photo Cell Activated	<b>Guard Service:</b>	None

**Comments**

Targeted items would primarily be food supplies and equipment, according to the insured.

Motion detectors protect all window and door openings in the building.

Video recorders record all activities in the cashier's area and various locations throughout the interior of the premises. Activities may be viewed on closed circuit TV's and tape.

All activities are monitored by a central station alarm company, "123 Alarm Company" on a 24 hour basis.

**Comments:**

<i>Inspection Item : 030 Cooking Service Module</i>			
<b>FACILITY:</b>			
<b>Type of service:</b>	Full Service	<b>Type Cuisine Served:</b>	American
<b>APPLIANCES:</b>			
<b># Units - Gas Units - Electric Units - Protected -</b>		<b>Under Hood</b>	
<b>Deep Fryers:</b>	2 - gas units - protected - under hood	<b>Grills:</b>	1 - gas unit - protected - under hood
<b>Range Top Only:</b>	1 - gas unit - protected - under hood	<b>Ovens:</b>	1 - gas unit - protected - not under hood
<b>Comments</b>	All cooking units were adequately protected by an approved system. All appliances were clean and grease free.  The deep fat fryers were protected with individual nozzles.		
<b>DEEP FRYERS:</b>			
<b>Cooking Medium:</b>	Vegetable Oil	<b>Automatic Temp Controls Set at 425 degrees F Max:</b>	Yes
<b>At Least 16in of Clearance/Baffle to Open Flames:</b>	Yes - Space		
<b>HOOD &amp; DUCT SYSTEM:</b>			
<b>Hood Duct/Type:</b>	Stainless Steel		
<b>Filter Type:</b>	Metal Baffle	<b>Grease Accumulation:</b>	None
<b>Contracted Service Frequency:</b>	Semi - Annual	<b>Service Company/Telephone Number:</b>	123 Duct Cleaning; 111-222-3333
<b>Adequate Clearances:</b>	Yes	<b>Under Hood Lights:</b>	Not - Globe Covered
<b>Last Cleaning Date</b>	6/17/06		
<b>Comments</b>	The filters were clean at the time of the inspection. They are cleaned on a daily basis at closing.  The hood and duct system appeared to be clean and free of grease build up. They are cleaned on a scheduled, contract basis by an outside company.		
<b>FIRE PROTECTION:</b>			
<b>Automatic Suppression System:</b>	Yes	<b>UL 300 Listed System:</b>	Yes
<b>Class K Fire Extinguisher:</b>	See Comments	<b>Contracted Service Frequency:</b>	Semi Annual
<b>Service Company/Telephone Number:</b>	123 Suppression Servicing Company; 111-222-3333	<b>Auto Fuel Cut-Off</b>	Yes
<b>Manual Pull Station:</b>	Yes - Accessible	<b>Last Service Date:</b>	8/05/06
<b>Comments</b>	There is an 'ABC' type fire extinguisher located in the kitchen area. It is properly tagged and serviced. There is no 'K' type extinguisher available.		
<b>Comments</b>			

<i>Inspection Item : 040 General Liability Module</i>			
<b>Means of Egress</b>			
<b>Remote Exits</b>	Yes - Acceptable	<b>Exits Open Outward</b>	Yes
<b>Interior Corridors</b>	Adequate Separation	<b>Discharge to Safe Area</b>	Yes
<b>Changes in Elevation</b>	None	<b>Handrails/Railings</b>	Not Applicable
<b>Impediments to Egress</b>	None Noted	<b>Emergency Lighting</b>	Adequate
<b>Panic Door Hardware</b>	Yes	<b>Emergency Plan</b>	Yes - Posted
<b>Egress Directional Signs</b>	Adequate	<b>Evacuation Alarm</b>	Pull Stations
<b>Travel Distance to Exits</b>	Acceptable	<b>ADA Notification</b>	Strobes
<b>Exit Doors Marked</b>	Yes - Lighted Signs	<b>Fire Escapes</b>	Not Applicable
<b>Public Areas</b>			
<b>Glass Condition</b>	Acceptable	<b>Elevation Changes</b>	None
<b>Glass Markings</b>	Acceptable	<b>Handrails</b>	None - Not Required
<b>Lighting</b>	Adequate	<b>Access Security</b>	None - Not Required
<b>Walking Surface Conditions</b>	Acceptable	<b>ADA Access</b>	Acceptable
<b>Inclement Weather Controls</b>	Adequate	<b>Loading Dock Controls</b>	Not Applicable
<b>Comments</b>	There were no unusual trip, slip or fall hazards noted. No other unusual hazards noted. The premises was in good condition, well maintained and free of debris. General housekeeping was good.		
<b>Sidewalks</b>			
<b>Surface</b>	Concrete	<b>Lighting</b>	Acceptable
<b>Obstructions</b>	None Noted	<b>Undesirable Conditions</b>	None Noted
<b>Parking Lot</b>			
<b>Surface</b>	Asphalt	<b>Lighting</b>	Acceptable
<b>Markings</b>	Acceptable	<b>Lighting Activation</b>	Photo Cell
<b>Undesirable Conditions</b>	None Noted	<b>Escort Services</b>	Not Applicable to Insured
<b>Building Attachments</b>			
<b>Gutters/Roof Drainage</b>	To Buried Storm Drains	<b>Awnings</b>	Acceptable Conditions
<b>Canopies</b>	None	<b>Signs</b>	Yes - Acceptable
<b>Site Maintenance</b>			
<b>Snow Removal</b>	Sub-Contracted	<b>General Maintenance</b>	Sub-Contracted
<b>Landscaping/Mowing</b>	Sub-Contracted	<b>COI's Obtained</b>	Yes - Per Contact
<b>Comments</b>	The insured advised us that all site and general maintenance was completed by qualified, licensed outside contractors. Certificates of insurance are obtained and kept on file.		
<b>Public Events</b>			
<b>Attractive Nuisance</b>	None Noted	<b>Customer Training</b>	None Noted
<b>Active Easements</b>	None Known	<b>Tours Given</b>	None
<b>Comments</b>	No part of the premises is used by outside groups. The insured holds no public events.		