



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

<i>Inspection Item : 010 Cover Page Module</i>			
UNDERWRITER SPECIFIC QUESTIONS:			
Special Attention Given to:	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.		
GENERAL INFORMATION:			
Contact Name:	Tom Jones	Contact Title:	Owner
Insured:	Owner - Occupant	Entity:	Corporation
Building Owner:	Yes	Building Area (s/f):	4,056
Client Area (s/f):	4,056	Basement Area (s/f):	0
Number of Staff:	9	Hours/Days:	Mon.-Sat./ 7am-10pm; Sun./8am-8pm
Number of Stories	1	Basement Levels:	0
Years in Business:	12	Years at Location:	12
Anticipated Changes:	See Comments	Other Locations:	See Comments
Appear Successful:	Yes	Risk Sublet Space:	No
Adjoining Occupancy:	Yes	Risk Website:	No
Sprinkler System:	No	Alarm System:	Yes
Unanticipated Exposures Noted for Risks Type Occp:	No	Opinion of Risk Compared to Same Type Occupancies:	2- Good
Recommendations:	No		
Comments:	<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>		
LOCATION:			
Geographic Location:	Urban	Neighborhood:	Commercial - Residential
Congestion:	Average	Perimeter Access:	Unobstructed
Evidence of V&MM:	No	Site Maintenance:	Average
Housekeeping:	2- Good	Site Suitable for Risk:	Yes
DESCRIPTION OF OPERATIONS:			
Operations:	<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>		
CLAIMS/LOSSES:			
Comments:	None		

<i>Inspection Item : 020 Property Module</i>			
BUILDING:			
CONSTRUCTION:		Classification:	Masonry Non-Combustible
Renovations per Contact	None	Building Age (years)	32
Number of Stories:	1	Story Height (feet):	12
Basement:	None	Wall Construction:	HCB
Interior Partition Walls:	Wood Frame	Fire Walls:	None
Fire Divisions:	One	Roof Type:	Flat
Roof structure:	Steel Deck/Joists	Roof Cover:	Rubber Membrane
Frame	Wood Columns	Main Floor Structure:	Concrete on Steel Deck/Joists
Upper Floor Structure:	N/A	Floor Openings:	None
Floor Opening Protection:	N/A	Floor Cover:	See Comments
Ceiling:	Suspended Panel		
Comments	<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>		
COMMON HAZARDS:			
Heat:	Package Unit	Fuel:	Natural Gas
Air Conditioning:	Package Unit	HVAC Service:	Regular, annual basis. Service also as needed.
Electrical Service:	Conduit	Circuit Protection:	Circuit Breakers
Plumbing System:	Copper/PVC	System Updates:	Yes - See Comments
Comments	<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>		
SPECIAL HAZARDS:			
Flammable Liquids:	Incidental	Finishing Operations:	None Noted
Aerosols:	Incidental Degreasers	Storage/Use of Above:	Satisfactory
Welding & Cutting	None Noted	Rack Storage:	Under 12 Feet
High Pile Storage:	None Noted	Other:	None Noted
Comments	No other special hazards noted.		
MANAGEMENT CONTROLS:			
Smoking Controls:	Not Permitted	Housekeeping:	Acceptable
Self Inspections:	Informal	Emergency Planning:	Contingency Plan

Comments	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

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

EXPOSURES

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

Comments:

Photos	Description
	TJ's Family Restaurant - Rear View

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

PERILS:

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

CRIME:

Target Commodities:	Normal for Occupancy	Value of Target Items (\$):	\$3,000
Central Station Alarm:	Door Contacts/Motion Sensors	Central Station Alarm Co.:	See Comments
Local Alarm:	None	Cash on Hand (\$):	\$600 Avg
Physical Protection:	Dead Bolt Locks	Safe on Property:	Yes
Yard Storage:	No	Fencing:	None
Exterior Lighting:	Photo Cell Activated	Guard Service:	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>			
FACILITY:			
Type of service:	Full Service	Type Cuisine Served:	American
APPLIANCES:			
# Units - Gas Units - Electric Units - Protected -		Under Hood	
Deep Fryers:	2 - gas units - protected - under hood	Grills:	1 - gas unit - protected - under hood
Range Top Only:	1 - gas unit - protected - under hood	Ovens:	1 - gas unit - protected - not under hood
Comments	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.		
DEEP FRYERS:			
Cooking Medium:	Vegetable Oil	Automatic Temp Controls Set at 425 degrees F Max:	Yes
At Least 16in of Clearance/Baffle to Open Flames:	Yes - Space		
HOOD & DUCT SYSTEM:			
Hood Duct/Type:	Stainless Steel		
Filter Type:	Metal Baffle	Grease Accumulation:	None
Contracted Service Frequency:	Semi - Annual	Service Company/Telephone Number:	123 Duct Cleaning; 111-222-3333
Adequate Clearances:	Yes	Under Hood Lights:	Not - Globe Covered
Last Cleaning Date	6/17/06		
Comments	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.		
FIRE PROTECTION:			
Automatic Suppression System:	Yes	UL 300 Listed System:	Yes
Class K Fire Extinguisher:	See Comments	Contracted Service Frequency:	Semi Annual
Service Company/Telephone Number:	123 Suppression Servicing Company; 111-222-3333	Auto Fuel Cut-Off	Yes
Manual Pull Station:	Yes - Accessible	Last Service Date:	8/05/06
Comments	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.		
Comments			

<i>Inspection Item : 040 General Liability Module</i>			
Means of Egress			
Remote Exits	Yes - Acceptable	Exits Open Outward	Yes
Interior Corridors	Adequate Separation	Discharge to Safe Area	Yes
Changes in Elevation	None	Handrails/Railings	Not Applicable
Impediments to Egress	None Noted	Emergency Lighting	Adequate
Panic Door Hardware	Yes	Emergency Plan	Yes - Posted
Egress Directional Signs	Adequate	Evacuation Alarm	Pull Stations
Travel Distance to Exits	Acceptable	ADA Notification	Strobes
Exit Doors Marked	Yes - Lighted Signs	Fire Escapes	Not Applicable
Public Areas			
Glass Condition	Acceptable	Elevation Changes	None
Glass Markings	Acceptable	Handrails	None - Not Required
Lighting	Adequate	Access Security	None - Not Required
Walking Surface Conditions	Acceptable	ADA Access	Acceptable
Inclement Weather Controls	Adequate	Loading Dock Controls	Not Applicable
Comments	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.		
Sidewalks			
Surface	Concrete	Lighting	Acceptable
Obstructions	None Noted	Undesirable Conditions	None Noted
Parking Lot			
Surface	Asphalt	Lighting	Acceptable
Markings	Acceptable	Lighting Activation	Photo Cell
Undesirable Conditions	None Noted	Escort Services	Not Applicable to Insured
Building Attachments			
Gutters/Roof Drainage	To Buried Storm Drains	Awnings	Acceptable Conditions
Canopies	None	Signs	Yes - Acceptable
Site Maintenance			
Snow Removal	Sub-Contracted	General Maintenance	Sub-Contracted
Landscaping/Mowing	Sub-Contracted	COI's Obtained	Yes - Per Contact
Comments	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.		
Public Events			
Attractive Nuisance	None Noted	Customer Training	None Noted
Active Easements	None Known	Tours Given	None
Comments	No part of the premises is used by outside groups. The insured holds no public events.		