

# **UIC** **Inspections**

**GARAGE INSPECTION**  
**Prepared for:**  
**REPORT EXAMPLE**

**of the Insured**  
**F DEBS**  
**44 FALL AVENUE**  
**BOTH MA 02769**

**Underwriter: JANET MARE**  
**Agent: ETTE**  
**Policy No.: PAC5743253-05**

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**2006100381**

**Recommendation Letter Attached**

## UIC Inspections GARAGE INSPECTION

Insured: **F DEBS**Address: **44 FALL AVENUE  
BOTH MA 02769**Interviewed: **On 10/25/2006**

### SPECIAL INSTRUCTIONS

*THERE WERE NO SPECIAL INSTRUCTIONS.*

### BUSINESS

*THE INSURED OWNS THIS 1-STORY COMMERCIAL BUILDING AND OPERATES AN AUTO REPAIR GARAGE FOR TRUCKS ONLY, NO CARS.*

Type: **AUTO GARAGE**

Organization:

Gross Sales: **0**Yrs In Business: **0**Business Losses: **NO**Employees: Full Time: **0**Part Time: **0**Casual Labor: **0**Annual Payroll: **0**Subcontractors Used: **NA**Certificate Of Insurance: **NA**Operation Hours **N/A**

### CONSTRUCTION

*THE RISK IS A 40+ YEAR OLD, 1-STORY 15% FRAME AND 85% JOISTED-MASONRY BUILDING, RESTING ON A SLAB FOUNDATION WITH NO BASEMENT. THE EXTERIOR OF THE RISK IS WOOD AND BLOCK, THE INTERIOR OF THE RISK IS FRAME FINISHED. THE FLOORING IS WOOD JOIST. THE ROOF IS WOOD JOIST PEAKED WITH ASPHALT SHINGLE SURFACE. THE BUILDING APPEARED IN AVERAGE CONDITION WITH NO PHYSICAL DEFECTS. MAINTENANCE AND UPKEEP OF THE BUILDING WAS FOUND TO BE AVERAGE.*

Type: **FRAME**Sq. Feet: **9040**No Of Stories: **1**Foundation: **SLAB**Exterior Walls: **WOOD SIDING, BLOCK**Building Age: **40+** Chimney Condition: **AVERAGE**Firewalls: **NO FIREWALL**Roof: **PEAKED**Surface: **ASPHALT**Age: **15+**Defects: **NONE**Maintenance: **AVERAGE**

### OCCUPANCY

*THE INSURED OWNS THIS 1-STORY COMMERCIAL BUILDING AND OPERATES A TRUCK REPAIR GARAGE. THE RISK HAS 3 BAYS IN THE FRONT AND A SMALL MECHANICS OFFICE. THERE IS A BOAT REFINISHER TENANT IN THE REAR. HOUSEKEEPING THROUGHOUT IS AVERAGE. TOTAL SQUARE FOOTAGE IS 9,040*

Apartments: # of **0**Sq Ft: **0**Mercs: # of **2**Sq Ft: **9040**# of Vacant: **0**Turnover Rate: **LOW**Tenant Type: **COMMERCIAL**

## UIC Inspections

### GARAGE INSPECTION

Building Owner Occupied: **YES**Building Owner Sq Ft: **9040**Basement Use: **NO BASEMENT**Housekeeping: General: **AVERAGE**Basement: **NO BASEMENT**Garage Construction: **NONE**Garage Attached: **NONE**No of Stalls: **0**Garage Sq Ft: **0**Garage Condition: **NONE**

### UTILITIES

*WE FOUND THAT THE GENERAL CONDITION OF BUILDING SERVICES WAS AVERAGE FOR THIS TYPE OF RISK. WE NOTED NO UNUSUAL HAZARDS AT THIS TIME. THE RISK HEATS WITH AN OIL FHA UNIT. THE WIRING IS ROMEX TERMINATING AT BREAKERS. THE PLUMBING IS CAST/COPPER. ALL UTILITIES ARE 20+.*

Heating Sys.: **FHA**Age: **20+**Fuel: **OIL**Clearance From Heating System: **AVERAGE**Wiring: **ROMEX**Panel: **BREAKERS**Age: **20+**Defects: **NONE**Plumbing: **CAST, COPPER**Defects: **NONE**

### NEIGHBORHOOD

*THE RISK IS LOCATED IN A COMMERCIAL AREA. THIS LOCATION IS IN A STABLE ENVIRONMENT. THE AREA IS WELL LIT, WELL TRAVELED AND WELL PATROLLED. WE NOTED NO EVIDENCE OF VANDALISM TO THE PROPERTY.*

Type: **URBAN COMMERCIAL**Lighting: **AVERAGE**Patrolled: **WELL**Traffic: **HIGH**Vandalism: Exposure: **LOW**Present: **NONE**

### LIABILITY

*THE FLOORS AND WALK SURFACES WERE FLAT AND EVEN AND APPEARED IN GOOD CONDITION. EGRESS FROM THE BUILDING WAS SATISFACTORY. THE PREMISES WERE FREE OF EXCESS DEBRIS OR CLUTTER. THE SIDEWALKS WERE LEVEL AND FREE OF TRIP AND FALL EXPOSURE. NO UNUSUAL HAZARDS OR HAZARDOUS PHYSICAL SURROUNDING PROPERTIES WERE NOTED. THE RISK HAD ADEQUATE MEANS OF FRONT AND REAR EGRESS. EGRESS POINTS WERE CLEAR AND FREE OF OBSTRUCTION.*

Floor Surfaces: **YES**Floor Opening: **N/A**Stairways: **NA**Stair Lighting: **NA**Hand Rails: **NA**Halls: **NA**Sidewalks: **YES**Sidewalk Stairs: **YES**Gutters & Downspouts: **YES**Marked Exits: **YES**Panic Bar Handles: **N/A**Fire Escapes: **N/A**Egress: **YES**Emergency Light: **YES**Yards: **YES**Refuse: **YES**Swimming Pool: **N/A**

## UIC Inspections GARAGE INSPECTION

Driveway: **YES**

Parking Lot: **YES**

Parking Lot Sq Ft: **0**

Dog: **NO**

Breed:

### PROTECTION

*THE RISK WAS LOCATED IN CLOSE PROXIMITY TO FIRE HYDRANTS AND THE FIRE DEPARTMENT. FIREFIGHTING ACCESSIBILITY TO THE RISK WAS AVERAGE. THE RISK IS A NON-SPRINKLERED BUILDING. THE RISK IS PROTECTED WITH A BURGLAR ALARM WITH CONTACTS AND MOTION DETECTORS. THE RISK IS EQUIPPED WITH HARDWIRED SMOKE DETECTORS AND 8 ABC-RATED FIRE EXTINGUISHERS--SEE RECOMMENDATION.*

Fire Dept Type: **PAID**

Miles to Fire Dept: **2**

Feet to Hydrant: **150**

Firefighting Accessibility **AVERAGE**

Smoke Detectors: **HARDWIRED**

Annunciator Panel: **NO**

# of Extinguishers ABC: **8**

BC: **0**

K: **0**

Tag Date: **REC**

Fire Pull Box: **NO**

Sprinkler System: **NONE**

PSI: **0**

Pct Coverage: **0**

Siamese Connector:

Water Flow Gong:

Sprinkler Alarm To Central:

Burglar Alarm: **NONE**

Features: **CONTACTS, MOTION DETECTOR**

### EXPOSURES

Right Side Feet:

Type: **CLEAR**

Condition: **CLEAR**

Left Side Feet: **60**

Type: **2-STORY FRAME BUILDING**

Condition: **AVERAGE**

Rear Feet:

Type: **CLEAR**

Condition: **CLEAR**

### GARAGE

*THE INSURED IS THE OWNER OF THIS 1-STORY COMMERCIAL BUILDING AND OPERATES A BIG RIG TRUCK REPAIR SHOP ONLY, NO CARS. THE RISK HAS 2 HOISTS/LIFTS. THE RISK HAS 3 BAYS, 2 BAYS ARE USED FOR WORK AND 1 BAY IS USED FOR STORAGE. CUSTOMERS ARE NOT PERMITTED IN SERVICE AREA.*

Type: **REPAIR SHOP**

Gas / Oil: **NO**

Inspections: **NO**

Engine Repair: **YES**

Engine Overhaul: **NO**

Trans Repair: **YES**

Brake Job: **YES**

Tune Up: **YES**

Body Work: **NO**

Tire Work: **NO**

Towing: **NO**

Service Vehicles: **NO**

Wreckers: **NO**

Loaner Cars: **NO**

Rent Vehicles: **NO**

Spray Booth: **NO**

Booth Vented: **NO**

Booth UL: **NO**

Explosion Proof: **NO**

# of Hoists: **2**

# of Work Bays: **3**

# Gas Pumps: **0**

Hazardous Ops: **NONE**

Unusual Hazard: **NONE**

Subcontracted Ops: **NONE**

Customers In Service Area: **NO**

Gas Sales: **0**

# of Dealer Plates: **1**

# of Repair Plates: **0**

Used Car Lot:

Avg # Of Cars On Lot: **0**

Lot Security:

Value of Cars For Sale:

Min: **0**

Avg **0**

Max **0**



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**UIC Inspections**  
**GARAGE INSPECTION**

**RECOMMENDATIONS**

*06-1 SERVICE, TEST AND TAG FIRE EXTINGUISHERS ON A YEARLY BASIS.*

# REPORT EXAMPLE

2263 ACUSHNET AVE  
NEW BEDFORD, MA 02745

AGENT: ETTE

F DEBS

DATED: 11/28/2006

RE POLICY NUMBER: PAC5743253-05

REF: 2006100381

**Location Surveyed**

44 FALL AVENUE

BOTH, MA 02769

Below you will find a list of recommendations we are submitting to you as a result of our recent survey.

Compliance with these recommendations is expected within 30 days. Failure to comply may result in notice of cancellation.

**Recommendations:**

06-1 SERVICE, TEST AND TAG FIRE EXTINGUISHERS ON A YEARLY BASIS.

Please sign and date this letter when the recommendations are completed and return it to us.

Sincerely

I certify that all of the recommendations above have been complied with.

**Insured's Signature:** \_\_\_\_\_ **Dated:** \_\_\_\_\_

Note: Our survey of the insured's operations is for underwriting purposes only. Our company does not assume any responsibility for the discovery and elimination of hazards that could possibly cause accidents or damage. Compliance with any submitted recommendations in no way guarantees the fulfillment your obligations as may be required by any local, state or federal law.