

UIC Inspections

DAY CARE INSPECTION

Prepared for:

REPORT EXAMPLE

of the Insured

DAY CARE

41 ASP AVE

NEW, MA 02466

Underwriter: TIM AND

Agent: BRENDA

Policy No.: TBD

**UIC Inspections
PO Box 50849
New Bedford, MA 02745
Phone: (508) 998-6115
Fax: (508) 998-3811
www.uicinspections.com**

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DAY CARE INSPECTION

Insured: **DAY CARE**Address:: **41 ASP AVE****NEW, MA 02466**Interviewed: **On 10/18/2006****SPECIAL INSTRUCTIONS***THERE WERE NO SPECIAL INSTRUCTIONS.***BUSINESS***THE INSURED OWNS THE 2-STORY DWELLING AND OPERATES A DAY CARE CENTER IN THE BASEMENT LEVEL OF THE SINGLE FAMILY HOME.*Type: **HOME DAY CARE**Organization: **SOLE**Gross Sales: **100000**Yrs In Business: **3**Business Losses: **NO**Employees: Full Time: **2**Part Time: **2**Casual Labor: **1**Annual Payroll: **45000**Subcontractors Used: **NA**Certificate Of Insurance: **NA**Operation Hours **5 DAYS PER WEEK FROM TO****CONSTRUCTION***THE RISK IS A 75+ YEAR OLD, 2-STORY FRAME BUILDING, RESTING ON AN ENCLOSED-MASONRY FOUNDATION WITH A FULL BASEMENT. THE EXTERIOR OF THE RISK IS WOOD SHINGLE, THE INTERIOR OF THE RISK IS FRAME FINISHED. THE FLOORING IS WOOD JOIST. THE ROOF IS WOOD JOIST PEAKED WITH SURFACE. THE BUILDING APPEARED IN AVERAGE CONDITION WITH NO PHYSICAL DEFECTS. MAINTENANCE AND UPKEEP OF THE BUILDING WAS FOUND TO BE GOOD.*Type: **FRAME**Sq. Feet: **3250**No Of Stories: **2**Foundation: **ENCLOSED MASONRY**Exterior Walls: **WOOD SHINGLE**Building Age: **75+** Chimney Condition: **GOOD**Firewalls: **NO FIREWALL**Roof: **PEAKED**Surface: **ASPHALT**Age: **15**Defects: **NONE**Maintenance: **GOOD****OCCUPANCY***THE INSURED OWNS THE 2-STORY, SINGLE-FAMILY DWELLING AND OPERATES A DAYCARE IN THE BASEMENT LEVEL. THE HOME WAS WELL-KEPT WITH GOOD HOUSEKEEPING THROUGHOUT. TOTAL SQUARE FOOTAGE IS 3,250.*Apartments: # of **1** Sq Ft: **3250**Mercs: # of **0** Sq Ft: **0**# of Vacant: **0**Turnover Rate: **LOW**Tenant Type: **FAMILY, COMMERCIAL**Building Owner Occupied: **YES**Building Owner Sq Ft: **3250**Basement Use: **UTILITIES**

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Housekeeping: General: GOOD	Basement: GOOD	
Garage Construction: FRAME	Garage Attached: NO	
No of Stalls: 2	Garage Sq Ft: 400	
Garage Condition: GOOD		

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.

Heating Sys.: HOT AIR	Age: 15	Fuel: OIL
Clearance From Heating System: AVERAGE		
Wiring:	Panel: SQUARE D	Age: 15 Defects: NONE
Plumbing: COPPER	Defects: NONE	

NEIGHBORHOOD

THE RISK IS LOCATED IN A RESIDENTIAL 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: **RURAL RESIDENTIAL**

Lighting: GOOD	Patrolled: WELL	Traffic: LIGHT
Vandalism: Exposure: LOW	Present: NONE	

LIABILITY

THE FLOORS AND WALK SURFACES WERE FLAT AND EVEN AND APPEARED IN GOOD CONDITION. THE STAIRS AND HANDRAILS WERE TIGHT AND SECURE. AISLES WERE CLEAR AND FREE OF OBSTRUCTION. 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, SIDE AND REAR EGRESS. EGRESS POINTS WERE CLEAR AND FREE OF OBSTRUCTION. THE RISK HAD A SWIMMING POOL.

Floor Surfaces: YES	Floor Opening: YES	Stairways: YES
Stair Lighting: YES	Hand Rails: YES	Halls: YES
Sidewalks: YES	Sidewalk Stairs: YES	Gutters & Downspouts: YES
Marked Exits: N/A	Panic Bar Handles: N/A	Fire Escapes: N/A
Egress: YES	Emergency Light: YES	
Yards: YES	Refuse: YES	Swimming Pool: YES
Driveway: YES	Parking Lot: N/A	Parking Lot Sq Ft: 0
Dog: NO	Breed:	

ALL RISK

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THIS BUILDING IS OF CONVENTIONAL DESIGN WITH NO FLOOR OVERLOADING AND NO SETTLING OBSERVED. THE BUILDING IS ON FIRM, NATURAL GROUND WITH NO KNOWN UNDERGROUND OR SURROUNDING EXPOSURES. THE PROPERTY IS NOT SUSCEPTIBLE TO ANY UNUSUAL EXPOSURES WHICH WOULD CREATE A HAZARD.

Water Risk: **LOW**Water Body: **NONE**Miles to: **0**Wind Risk: **LOW**

PROTECTION

THE RISK WAS LOCATED IN CLOSE PROXIMITY TO FIRE HYDRANTS AND THE FIRE DEPARTMENT. FIREFIGHTING ACCESSIBILITY TO THE RISK WAS AVERAGE.

Fire Dept Type: **PAID**Miles to Fire Dept: **2**Feet to Hydrant: **150**Firefighting Accessibility **AVERAGE**

Smoke Detectors:

Annunciator Panel: **NO**# of Extinguishers ABC: **0**BC: **0**K: **0**

Tag Date:

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:

EXPOSURES

Right Side Feet: **0**Type: **CLEAR**Condition: **CLEAR**Left Side Feet: **0**Type: **CLEAR**Condition: **CLEAR**Rear Feet: **0**Type: **CLEAR**Condition: **AVERAGE**

DAYCARE

THE OPERATION HERE IS A STANDARD DAY CARE/PRE-SCHOOL OPERATION WITH NO UNUSUAL OPERATIONAL EXPOSURES NOTED. THE BUSINESS APPEARED TO BE WELL RUN AND SUCCESSFUL. THE INSURED MAINTAINS GOOD CONTROLS ON ALL ASPECTS OF THE BUSINESS.

HOUSEKEEPING THOUGHOUT THE RISK WAS AVERAGE, WITH NO HAZARDS NOTED. THE RISK IS SET UP IN A MANNER TO ACCOMMODATE THIS TYPE OF BUSINESS.

THE FACILITY IS STATE LICENSED AND ANY AND ALL EMPLOYEES ARE REQUIRED TO UNDERGO BACKGROUND CHECKS.

THE INSURED OWNS THE 2-STORY, SINGLE-FAMILY DWELLING AND OPERATES A DAY CARE IN THE BASEMENT LEVEL OF THE HOME.

Type: **IN HOME DAYCARE**License #: **4758e847**Expiration Date: **11/07**Posted: **YES**Children Licensed For: **20**Children Enrolled: **19**Avg Attendance: **17**Age Group: **UNDER 5**Health & Immunization Forms: **YES**# of Teachers: **2**# of Aides: **2**Preemployment Screening **YES**

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Written Guidelines for Staff: **YES** First Aid Training: **YES** Pickup ID Check: **YES**

of Field Trips **0** Permission Forms: Trips To:

Type of Trip Transportation:

Restrooms Accessible: **YES** Cleaning Fluids Stored Properly: **YES**

Playground Sq Ft: **250** Surface: **PAVED** Fenced In: **YES** Locking Gate: **YES**

Swimming **NONE**

Pool:

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RECOMMENDATIONS

THERE ARE NO RECOMMENDATIONS AT THIS TIME.