

UIC Inspections

RESTAURANT INSPECTION

Prepared for:

REPORT EXAMPLE

of the Insured

WOK

7 MY ST

WHERE NH 03431

Underwriter: PEG

Agent: FINANCIAL

Policy No.: TBD

**UIC Inspections
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2006080166

Recommendation Letter Attached

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RESTAURANT INSPECTION

Insured: **WOK**Address: **7 MY ST****WHERE NH 03431**Interviewed: **KATHERINE EMPLOYEE On 11/08/2006**

SPECIAL INSTRUCTIONS

THERE WERE NO SPECIAL INSTRUCTIONS.

BUSINESS

THIS IS A FAMILY OWNED AND OPERATED BUSINESS. THEY DON'T HAVE PAYROLL. THEY ARE RENTING THIS PORTION OF A BRICK BUILDING AND ARE AWARE THERE IS AN APARTMENT OVERHEAD AND ANOTHER BUSINESS NEXT DOOR (ATTACHED). THE INSURED HAS BEEN IN BUSINESS FOR 10 YEARS AND IS NOT INCORPORATED. GROSS SALES WERE STATED AT \$108,000. THE RISK IS OPEN 7 DAYS A WEEK FROM 11AM TO 10PM.

Type: **CHINESE RESTAURANT**Organization: **SOLE PROP.**Gross Sales: **108000/ANNUAL**Yrs In Business: **10**Business Losses: **NO**Employees: Full Time: **0**Part Time: **0**Casual Labor: **1**Annual Payroll: **UNKNOWN**Subcontractors Used: **NA**Certificate Of Insurance: **NA**Operation Hours **7 DAYS PER WEEK FROM 11:00 A.M. TO 10:00 P.M.**

CONSTRUCTION

THE RISK IS BUSINESS IN A 100 YEAR OLD 2 STORY BRICK BUILDING, RESTING ON AN ENCLOSED-MASONRY FOUNDATION WITH PARTIAL BASEMENT. THE EXTERIOR OF THE RISK IS BRICK AND THE INTERIOR OF THE RISK IS FRAME FINISHED. THE FLOORING IS WOOD JOIST. THE ROOF IS WOOD JOIST AND FLAT WITH RUBBER MEMBRANE SURFACE. THE BUILDING APPEARED IN AVERAGE CONDITION WITH NO PHYSICAL DEFECTS. MAINTENANCE AND UPKEEP OF THE BUILDING WAS FOUND TO BE AVERAGE.

Type: **MASONRY**Sq. Feet: **2000**No Of Stories: **2**Foundation: **ENCLOSED MASONRY**Exterior Walls: **BRICK**Building Age: **100** Chimney Condition: **AVERAGE**Firewalls: **NON-PARAPETED FIRE**Roof: **FLAT**Surface: **RUBBER**Age: **20**Defects: **NONE**Maintenance: **AVERAGE**

OCCUPANCY

THE CHINESE RESTAURANT OCCUPIES THE GRADE AND AN APARTMENT OCCUPIES THE SECOND FLOOR. THE ACCESS TO THE APARTMENT IS NEXT TO THE RESTAURANT'S FRONT DOOR. THE DOOR FROM THE STREET IS TO A SET OF STAIRS THAT GOES UP TO THE APARTMENTS. THE INSURED'S AREA IS SET UP TO ACCOMMODATE THIS RESTAURANT EXPOSURE. HOUSEKEEPING

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IS FAIR-AVERAGE.

Apartments: # of **1** Sq Ft: **1000** Mercs: # of **1** Sq Ft: **1000** # of Vacant: **0**
 Turnover Rate: **LOW** Tenant Type: **FAMILY, COMMERCIAL**
 Building Owner Occupied: **NO** Building Owner Sq Ft: **0**
 Basement Use: **STORAGE, UTILITIES**
 Housekeeping: General: **AVERAGE** Basement: **AVERAGE**
 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. THE ONLY HAZARD NOTED AT THIS TIME WAS AN ELECTRICAL PANEL MISSING A COVER. THE INSURED WAS CONFIDENT THAT THE PANEL WAS NOT HIS AND BELIEVED IT WENT TO THE APARTMENTS UPSTAIRS.

Heating Sys.: **STEAM** Age: **50** Fuel: **OIL**
 Clearance From Heating System: **AVERAGE**
 Wiring: **ROMEX** Panel: **BREAKERS** Age: **10** Defects: **YES**
 Plumbing: **COPPER, PVC** Defects: **NONE**

NEIGHBORHOOD

THE RISK IS LOCATED IN A COMMERCIAL/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: **MIXED**
 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. 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.

Floor Surfaces: **YES** Floor Opening: **N/A** Stairways: **YES**
 Stair Lighting: **YES** Hand Rails: **YES** Halls: **N/A**
 Sidewalks: **YES** Sidewalk Stairs: **YES** Gutters & Downspouts: **N/A**
 Marked Exits: **N/A** Panic Bar Handles: **N/A** Fire Escapes: **N/A**

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Egress: YES	Emergency Light: N/A	
Yards: YES	Refuse: YES	Swimming Pool: N/A
Driveway: N/A	Parking Lot: N/A	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.

Fire Dept Type: PAID	Miles to Fire Dept: 1	Feet to Hydrant: 20
Firefighting Accessibility AVERAGE		
Smoke Detectors: HARDWIRED APARTMENTS	Annunciator Panel: NO	
# of Extinguishers ABC: 2 BC: 0 K: 0	Tag Date: 05/06	
Fire Pull Box: NO	Sprinkler System: NONE	PSI: 0 Pct Coverage: 0
Siamese Connector: NO	Water Flow Gong: NO	Sprinkler Alarm To Central: NO
Burglar Alarm: NONE	Features: NONE	

EXPOSURES

Right Side	Feet:	Type:	Condition: CLEAR
Left Side	Feet: 5	Type: STAIRWELL TO OVERHEAD A	Condition: AVERAGE
Rear	Feet:	Type:	Condition: CLEAR

RESTAURANT

*THE OPERATION HERE IS A STANDARD RESTAURANT BUSINESS WITH NO UNUSUAL EXPOSURE NOTED. THE BUSINESS APPEARED TO BE WELL RUN WITH NO KNOWLEDGE OF LOSSES.
THE INSURED OBTAINS ALL SUPPLIES FROM LOCAL DISTRIBUTORS. FOOD PREPARATION, HANDLING AND STORAGE WAS ADEQUATE. THE REFRIGERATION EQUIPMENT WAS FOUND TO BE IN AVERAGE CONDITION.*

Type: CHINESE RESTAURANT	Liquor License: NONE	Delivery Exposure: NO
Total Sq Ft: 1000	Public Area Sq Ft: 272	Catering Exposure NO
Seating: Bar: 0	Dining: 18	Hall: 0 Other: 0 Public Exits: 1
Percent Business:	Food 100	Liquor 0
Food Prep: SATISFACTORY	Storage: SATISFACTORY	Handling: SATISFACTORY
Refrigeration Equipment: SATISFACTORY		
Entertainment: NONE	How Often:	
Other: NO OTHER ENTERTAINMENT		

COOKING

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THE KITCHEN IS SET UP IN A STANDARD FASHION FOR THIS TYPE OF EXPOSURE. APPLIANCES ARE MODERN AND MAINTAINED IN AVERAGE CONDITION. THE KITCHEN IS LAID OUT IN A STANDARD LINE TYPE SET UP. THERE IS A NONCOMBUSTIBLE FLOOR AND BACKSPLASH. VENTILATION IS PROVIDED FOR ALL COOKING SURFACES.

Equipment: **STOVE/OVEN, DEEP FRYER, BROILER, WOKS, FLATTOP,**

Walls Behind: **NONCOMBUSTIBLE**

Floors Below: **NONCOMBUSTIBLE**

Metal Hood: **YES**

Hood Filters: **BAFFLED**

Filters Vented: **THRU WALL**

Was Clean: **YES**

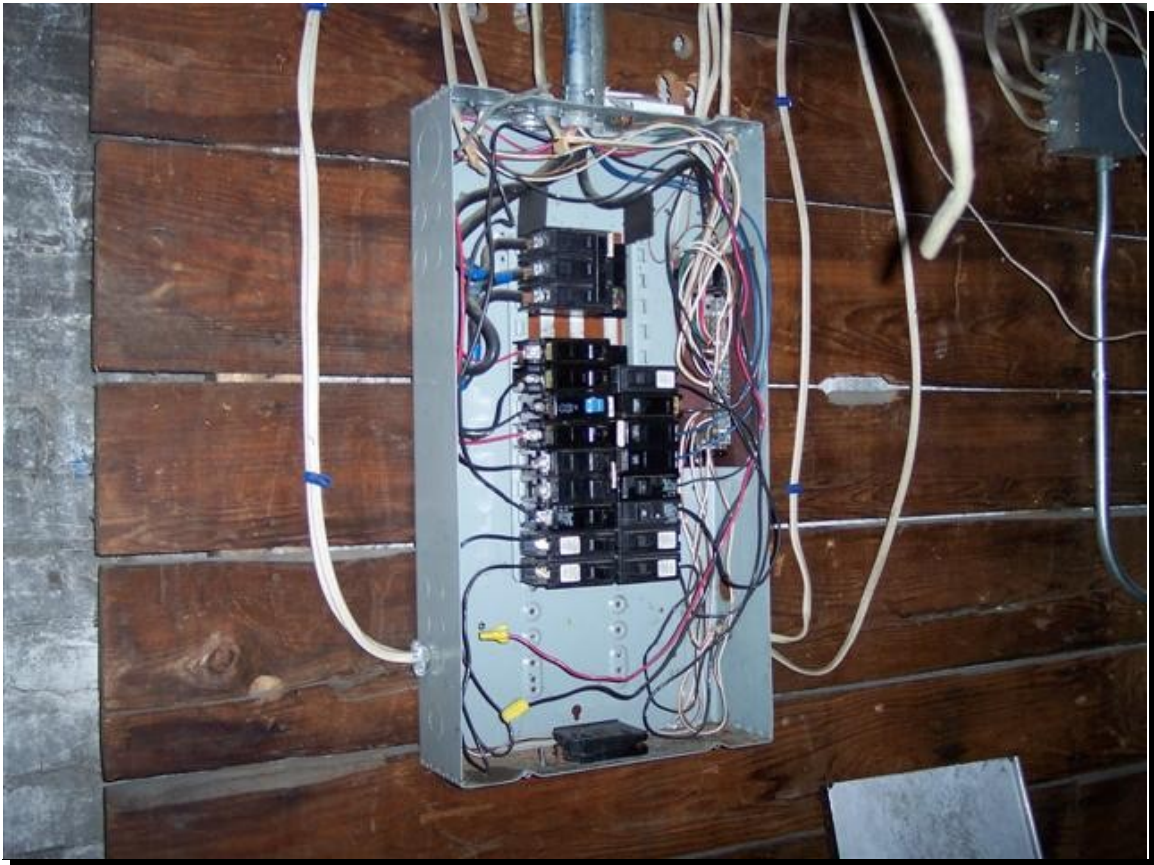
Professional Cleaned: **YES**

Cleaning Schedule: **SEMI-ANNUAL**

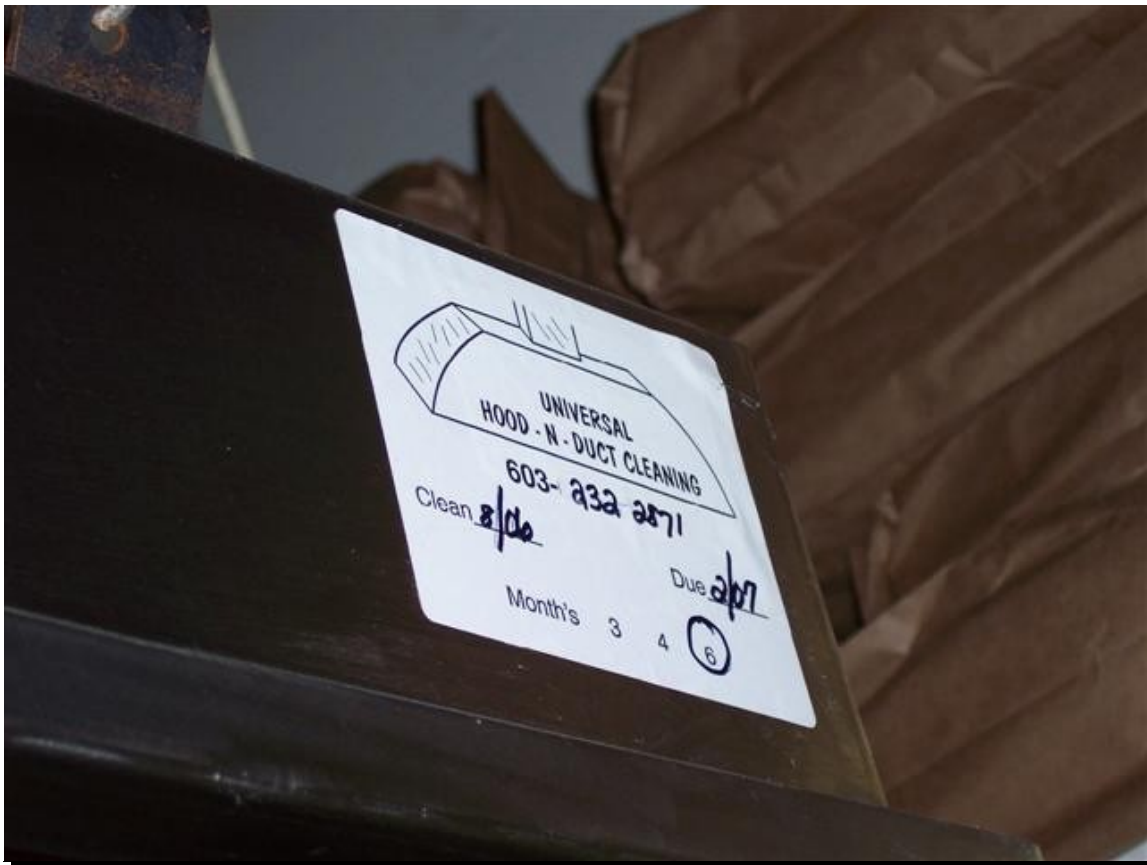
Auto Extinguisher: **KIDDE (DRY)**

Tag Date: **06/06**

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RECOMMENDATIONS

06-1 IMPROVE THE HOUSEKEEPING IN THE BASEMENT BY REMOVING ALL UNNECESSARY STORAGE, DEBRIS AND TRASH. MAINTAIN THIS AREA IN A NEAT AND ORDERLY FASHION AT ALL TIMES.

06-2 IMPROVE GENERAL HOUSEKEEPING INSIDE RESTAURANT.

06-3 ELECTRICAL PANEL SHOULD BE PROPERLY COVERED.

REPORT EXAMPLE

2263 ACUSHNET AVE
NEW BEDFORD, MA 02745
AGENT: FINANCIAL

WOK

DATED: 11/28/2006
RE POLICY NUMBER: TBD
REF: 2006080166

Location Surveyed
7 MY ST
WHERE, NH 03431

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 IMPROVE THE HOUSEKEEPING IN THE BASEMENT BY REMOVING ALL UNNECESSARY STORAGE, DEBRIS AND TRASH. MAINTAIN THIS AREA IN A NEAT AND ORDERLY FASHION AT ALL TIMES.

06-2 IMPROVE GENERAL HOUSEKEEPING INSIDE RESTAURANT.

06-3 ELECTRICAL PANEL SHOULD BE PROPERLY COVERED.

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.