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Confidential Inspection Report for *RANDY ZELENAK/RANDY'S TIRE & AUTO*

Description	RANDY ZELENAK/RANDY'S TIRE & AUTO	Today's Date	2/6/2007
Owner Company	Haulers Insurance Company, Inc.	Product	Commercial Inspection Report (Insurance Form)
Insp Company	Insurance Inspections .com	Inspector Name	Larry Harris
Due Date	10/29/2006	Inspection Date	10/25/2006
Description/Notes	WE NEED A COMPLETE LIST OF ALL EMPLOYEES AND DRIVERS.		
Header			
POLICY NUMBER	NEW APP	Address	2916 BRAMBLETON AVE SW
City	ROANOKE	State	VA
Zipcode	24014	Insured Contact Person	RANDY ZELENAK
Insured Contact Phone	5404002370	Retail Agency Name	OLD DOMINION INS
Retail Agency Contact	JIM IRONS	Retail Agency Phone	5403459930
Type of Business	AUTO REPAIR	Building	
Personal Property		Bus Income Ex Exp	
Builders Risk		Premises General Liability	
Products Liability		Umbrella Liability	
Garage Liability	Yes	Garagekeepers	
Auto Liability		Auto Physical Damage	
Crime		Inland Marine	
Worker's Comp		Professional	
Diagram Requested		Replacement Cost	
Other - See Note			
Note			
General - Account Overview			
Type of Business	Sole Propriortor	Number of Owners	1

Years in Biz	0-5	Prior Experience	20+ yrs
Years at Location	0-5	Hours of Operation	8AM to 6PM
Seasonal Biz	No	Number of Locations	1
Work area (miles)	At this location only	Recent/future changes	Yes - see notes
Insured Web Addr			
Note	Insured just opened this business in October of 2006. Owner has 20+ years experience and his employee/mechanic has over 25 years experience. Only the owner and one employee.		
General - Rating Information			
Area occupied by insured	1,200	Gross Annual Sales	Unknown
Gross Annual Payroll	\$30,000??	Total number of employees	1
Note			
Property - Common Hazards			
Heat Type	Propane	Heating Age	Unknown
Heating Condition	Average	Supplemental Heating	No
Plumbing Type	Combination	Plumbing Age	21-30 yrs
Plumbing Condition	Average	Roof Type	Rubber Memb
Roof Age	Unknown	Roof Condition	Average
Electric Type	Circuit Breakers	Electric Age	0-5 yrs
Electric Condition	Average	Housekeeping	Above average
Note	Very nice garage. Very clean and neat.		
Property - All Risk			
Vandalism Problem	No	Subject to Flood	No
Earthquake	No	Distance to Ocean	Not subject to ocean
Property - Occupancy			
Insured is	Tenant	Occupancy	Insured Only
% Occupied by insured	100%	% Vacant	0%
Other Occupants	None - Sole Occupant		
Note			
Property - Details			
Description/Address	Same	Own/Rent	Own
Year Built	1950's	Construction Type	Frame
General Condition	Average	# of Stories	1
Basement	No	Foundation	Concrete

First Floor Square Ft	1,200	Total Bldg Square Ft	1,200
Perimeter Feet			
Note			
Property - Special Hazards			
Cooking Hazard	No	Flammable Material	No
Spray painting	No	Welding	No
Housekeeping	Acceptable	Smoking Controlled	Yes
Garage Liability - Type of Work			
Engine Repair	Yes	Brake Repair	Yes
Transmission Repair	No	Radiator Repair	Yes
Motorcycle Repair	No	Oil Change / Lube Work	Yes
Upholstery Work	No	Sunroofs	No
Auto Body Repair	No	Auto Dismantling, Rebuilding or Restoration?	No
Spray Paint Work	No	Frame Straightening	No
Service or Install Sound or Communications Equip	No	Antique, Custom or High-Value Specialist	No
Participate in Racing or Sports activities	No	Mobile or Road Service	No
Sales of New or Used Vehicles	No	Number of vehicles sold per Year	na
Rebuilt or used Parts Sold or Installed	No	Tire sales or repair	Yes
Retread Tires Sold	No	Service Farm Equipment	No
Service Recreational Vehicles	No	Service Trucks over 26,000 lbs	No
Towing Operations	No	LP Gas Sold	No
Gasoline Sold	No		
Note			
Garage Liability - General Information			
Any Personal Use of Autos?	No	Personal Auto Ins Verified?	NA
Any Vehicle used in Parade or Special Event?	No	Lease vehicles to others with or without operators	No
Travel to Canada or Mexico?	No	Customers Allowed in Shop?	Yes - Limited
Signed Work Orders Used?	Yes	Service & Repair Records Kept?	Yes

Any business Activities other than Auto Repair	No	Vehicles on Premises Locked	Yes
Good Control of Ignition Keys	Yes	Batteries, Oil, Solvents disposal	Acceptable
Flammable Liquids storage	Acceptable	Parking Lot Security Lighting	Acceptable
Type of Parking Lot	Open Lot	Alarm System	None
Security Cameras	No	Guard Dogs	No
Mechanics Trained	Yes	Hydraulic Lifts	Yes - 2
Underground Tanks	No	Above Ground Tanks	No
Leak Monitoring	NA	Courtesy Transportation	No
Dealer Plates	No	Number of Dealer Plates	na
Salvage Yard Operations	No		
Note			
Loss Info / Prevention			
Losses past 3 yrs	No	Written Safety Program	No
Frequency of Safety Meetings	None		
Note			
Recommendations			
Recommendations	None	Rec 1	
Rec 2		Rec 3	
Rec 4		Rec 5	
Rec 6		Rec 7	
Rec 8		Rec 9	
Summary of Risk			
Opinion of Risk	Average	Neighborhood	Retail
Area Crime	Low	Area Stability	Stable
Hazard Severity	Low	Hazard Controls	Good
Note			
Narratives			
<p>This is a new venture started in October of 2006. The owner has 20+ years experience in this type of business. He works as a mechanic and employs one other mechanic with 25+ years experience. The building was originally a service station built sometime in the 1950's. The building is in good condition and the premise is neat and clean. The building is located on a busy street in Roanoke, VA and is a good location. Public protection should be excellent in this area. Overall this appears to be an average risk for the class of business.</p>			

NOTICE:

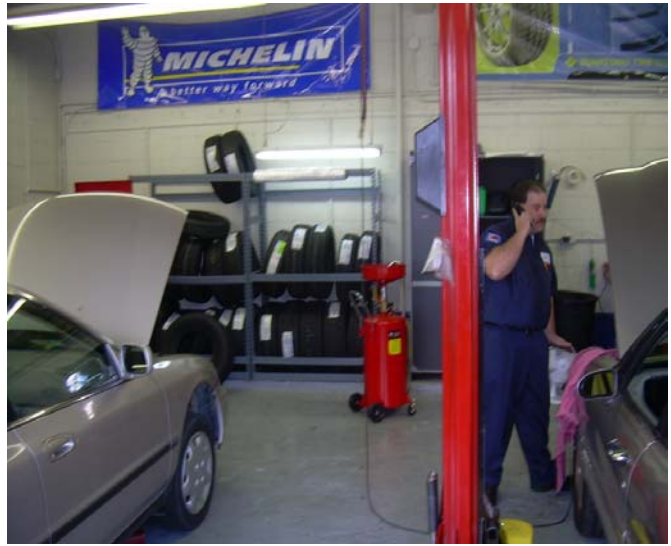
Confidential Report. Information is deemed reliable but cannot be guaranteed due to the changing conditions of any risk. The report is based on observations made on the day we visited the premises. We may not have had access to all areas of the premises. The report does not necessarily recognize all exposures present on the premises at the time of the survey. We are not experts in any field. We simply gather data, take photographs and make observations. These reports are not comprehensive and in depth analysis of the operations. The reports contain information intended for insurance purposes only as an underwriting aid. We do not assume any legal liability due to the misinformation given any representative of our company nor any inaccuracies due to human error, etc. in this report, nor do we assume any liability for delayed reports for any cause. This is our Level I, II or III report and not intended to identify all exposures and hazards. We offer "Hourly Fee Services" for more comprehensive analysis. InsuranceInspections.com makes no evaluation of the operations or accident potential for purposes of compliance with federal, state or local laws. InsuranceInspections.com does not represent or warrant any recommendations with result in an accident free operation or legal compliance with federal, state or local laws. InsuranceInspections.com is a division of MarketVA, LLC. This report must be treated in the strictest confidence.

Inspection Pictures for RANDY ZELENAK/RANDY'S TIRE & AUTO

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Inside view



Inside view 2



Hours of operation



Front view

Inspection Pictures for *RANDY ZELENAK/RANDY'S TIRE & AUTO*

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Sign



Rear view