



# Insurance Inspections .com

804-691-2010

4925 Nairn Lane, Chester, VA 23831

info@insuranceinspections.com

## Confidential Inspection Report for *Restaurant*

<b>Description</b>	Restaurant	<b>Today's Date</b>	5/15/2006
<b>Owner Company</b>	DVUA West Virginia, Inc.	<b>Product</b>	Commercial Inspection Report (Insurance Form)
<b>Insp Company</b>	Insurance Inspections .com	<b>Inspector Name</b>	Larry Harris
<b>Due Date</b>	4/15/2006	<b>Inspection Date</b>	4/1/2006

### Header

<b>Name</b>	Sullivan's Irish Pub	<b>POLICY NUMBER</b>	SCP0597417
<b>Address</b>	18188 Bazaar Ave	<b>City</b>	Ruther Glen
<b>State</b>	VA	<b>Zipcode</b>	22546
<b>Insured Contact</b>	Greg Sullivan	<b>Contact Phone</b>	804-448-5477
<b>Client Contact</b>	Lisa Castaneda	<b>Client Phone</b>	304-757-1175 X 18
<b>Client Email</b>	castaneda@dvua.com	<b>Agency Name</b>	Beck Insurance
<b>Agency Contact</b>	David Beck	<b>Agency Phone</b>	540-373-1700
<b>Note</b>	This for GGeneral Liability		
<b>Type of Business</b>		<b>Survey Location #1 Address</b>	18188 Bazaar Ave
<b>Location #2</b>		<b>Location #3</b>	
<b>Location #4</b>		<b>Location #5</b>	
<b>Building</b>		<b>Personal Property</b>	
<b>Bus Income Ex Exp</b>		<b>Builders Risk</b>	
<b>Premises Liability</b>	Yes	<b>Products Liability</b>	Yes
<b>Umbrella Liability</b>		<b>Garage Liability</b>	
<b>Garagekeepers</b>		<b>Auto Liability</b>	
<b>Auto Physical Damage</b>		<b>Crime</b>	
<b>Inland Marine</b>		<b>Worker's Comp</b>	
<b>Professional</b>		<b>Diagram Requested</b>	
<b>Replacement Cost</b>		<b>Other - See Note</b>	Yes

### Account Overview

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<b>Type of Business</b>	Sole Propriortor	<b>Number of Owners</b>	1
<b>Years in Biz</b>	6-10	<b>Prior Experience</b>	10-20 yrs
<b>Years at Location</b>	0-5	<b>Hours of Operation</b>	8AM to 5PM Sat & Sun ONLY
<b>Seasonal Biz</b>	No	<b>Number of Locations</b>	1
<b>Work area (miles)</b>	At this location only	<b>Recent/future changes</b>	Yes - see notes
<b>Insured Web Addr</b>			
<b>Note</b>	Insured just started this business at this location. The business is located in the food court with several other food shops. The Virginia Bazaar is a craft shop where people rent small areas to sell their crafts.		
<b>Occupancy</b>			
<b>Insured is</b>	Tenant	<b>Occupancy</b>	Multi-tenant
<b>% Occupied by insured</b>	5%	<b>% Vacant</b>	0%
<b>Other Occupants</b>	Retail		
<b>Note</b>			
<b>Rating Information</b>			
<b>Area occupied by insured</b>	150 sq feet	<b>Gross Annual Sales</b>	\$50,000 projected
<b>Gross Annual Payroll</b>	\$15,000 projected	<b>Total number of employees</b>	2
<b>Note</b>	Right now they are doing \$4,000 per month in sales. He hopes this will increase.		
<b>Property Details</b>			
<b>Description/Address</b>	same	<b>Own/Rent</b>	Rent
<b>Year Built</b>	1995 approx	<b>Construction Type</b>	Light NC
<b>General Condition</b>	Average	<b># of Stories</b>	1
<b>Basement</b>	No	<b>Foundation</b>	Concrete
<b>First Floor Square Ft</b>	na	<b>Total Bldg Square Ft</b>	na
<b>Perimeter Feet</b>	na		
<b>Note</b>			
<b>Common Hazards</b>			
<b>Heat Type</b>	Heat Pump	<b>Heating Age</b>	11-20 yrs
<b>Heating Condition</b>	Average	<b>Supplemental Heating</b>	No
<b>Plumbing Type</b>	Combination	<b>Plumbing Age</b>	11-20 yrs
<b>Plumbing Condition</b>	Average	<b>Roof Type</b>	Metal
<b>Roof Age</b>	11-20 yrs	<b>Roof Condition</b>	Average
<b>Electric Type</b>	Circuit Breakers	<b>Electric Age</b>	0-5 yrs
<b>Electric Condition</b>	Average	<b>Housekeeping</b>	Good

<b>Note</b>			
<b>Protection Controls</b>			
<b>Sprinkler System</b>	No	<b>Smoke Fire Alarm</b>	Yes -S & F
<b>Central Station Alarm</b>	No	<b>Watchman Services</b>	No
<b>Fire Extinguishers</b>	Yes - Inspected	<b>Distance to Fire Dept (miles)</b>	5-10 miles
<b>Paid or Volunteer</b>	Volunteer	<b>Distance to Fire Hydrant (ft)</b>	0-1000 feet
<b>Alternate Water Source</b>	Not needed		
<b>Note</b>			
<b>All Risk</b>			
<b>Vandalism Problem</b>	No	<b>Subject to Flood</b>	No
<b>Earthquake</b>	No	<b>Distance to Ocean</b>	Not subject to ocean
<b>Special Hazards</b>			
<b>Cooking Hazard</b>	Yes-see Narr	<b>Flammable Material</b>	No
<b>Spray painting</b>	No	<b>Welding</b>	No
<b>Housekeeping</b>	Acceptable	<b>Smoking Controlled</b>	Yes
<b>Property - Biz Interruption</b>			
<b>Time Rebuild (months)</b>	12-18	<b>Equipment to replace</b>	No
<b>Alt facilities available</b>	Yes	<b>Key personnel retention</b>	No
<b>Premises Liability</b>			
<b>Walkways</b>	Acceptable	<b>Parking Lot</b>	Acceptable
<b>Exterior Lighting</b>	Acceptable	<b>Interior Lighting</b>	Acceptable
<b>Stairways / Handrails</b>	Acceptable	<b>Decks / Balconies - Railing</b>	Unknown
<b>recreations</b>	No	<b>Ice/Snow Removal Proc</b>	Unknown
<b>Note</b>	Insured is not responsible for any areas outside of his immediate area. This is the responsibility of the building owner.		
<b>General Liability Life Safety</b>			
<b>Exists</b>	Acceptable	<b>Exit Signs</b>	Acceptable
<b>Evacuation Plan Posted</b>	Acceptable	<b>Evacuation Drills</b>	Unknown
<b>Public Assembly Exposure</b>	Yes	<b>Emergency lighting</b>	Acceptable
<b>Doors open to outside</b>	Acceptable	<b>Panic Hardware on exit</b>	Acceptable
<b>Manual Pull Fire</b>	Acceptable	<b>Automatic Detection</b>	No see narrative

<b>Alarm</b>			
<b>Note</b>	Life safety issues would not be the responsibility of the insured.		
<b>Subcontractors</b>			
<b>Subs used?</b>	No	<b>% of Subcontracted</b>	0%
<b>Annual Cost of Subs (\$)</b>		<b>Subcontractors Licensed</b>	No
<b>Certificate Obtained</b>	No	<b>Additional Insured on COI</b>	No
<b>Written contract</b>	No		
<b>Note</b>			
<b>Loss Info/Prevention</b>			
<b>Losses past 3 yrs</b>	No	<b>Written Program</b>	No
<b>Frequency of Meetings</b>	None		
<b>Note</b>			
<b>Recommendations</b>			
<b>Recommendations</b>	None		
<b>Note</b>			
<b>Summary of Risk</b>			
<b>Opinion of Risk</b>	Average	<b>Neighborhood</b>	Retail
<b>Area Crime</b>	Low	<b>Area Stability</b>	Stable
<b>Hazard Severity</b>	Low	<b>Hazard Controls</b>	Good
<b>Note</b>			
<b>Narratives</b>			
<p>This insured just opened this food sales area last month. He has been in the restaurant and catering business for 11+ years. Most recently he had a restaurant in the Fredericksburg area. He had to close this operation because the owner kept raising the rent. They sell food only, NO ALCOHOL. This business is a small area for cooking and order counter with cash register. This is one of 6 food service businesses in a 'Food Court' located in the center of the building. Because it is a food court area and the tables where the customers sit to eat are located in a common area shared by everyone. Therefore the insured is not liable for slip and falls that occur in this area. The building owner would be responsible for keeping this area clean and free from slip and fall exposures.</p> <p>They sell sandwiches, french fries, blooming onions, etc. This business is only open from 8AM to 5PM on Saturday and Sunday only. The building is light NC construction and 6-10 years old. The building is in excellent condition and well maintained.</p> <p>Overall this is a minimal exposure for a restaurant operation. They have a flat grill and two deep fat fryers. The cooking surfaces are protected by a UL300 compliant fire Suppression system. Fire extinguishers are in place and have been inspected. The hazards appear to be controlled.</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

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## Inspection Pictures for Restaurant

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Located in the Virginia Bazaar



Insured's area in food court



UL 300 compliant



Fire ansul system



## Inspection Pictures for *Restaurant*

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Outside of building