

# Regal Inspections, Inc.

"The only choice when integrity is on the line"

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INSURED: ABC MAINTENANCE, INC.

JOB NO.: ABC07170722DK

LOCATION: 123 ANYWHERE LANE  
ANYTOWN, CA 12345

PRODUCER: ANY PRODUCER

POLICY NO.: ABC123

DATE OF INSPECTION: 08/30/07

Severity of Hazards	Control of Hazards	Mgmt. Attitude	Losses	Recommendations	Opinion of Risk
AVERAGE	SATIS	GOOD	NO	YES	AVERAGE

## ***BUSINESS HISTORY:***

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Contact was made with Mr. John Doe who stated that he is the president of the corporation. Contact stated that the insured has been in business since 1984 and incorporated in 2001. Reportedly, the insured has been operating from the present commercial location for the past four years. Mr. John Doe is actively involved with the day-to-day operations of the business and can be contacted at (000) 555-1234 or by cell phone at (000) 555-4321. Note the corrected spelling of the street of the insured's address above. The onsite inspection was completed August 30<sup>th</sup> of 2007, however the inspection was not completed until Mr. John Doe provided the payroll information on September 5<sup>th</sup> of 2007.

## ***FIRE & LIABILITY REPORT:***

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***STRUCTURE:*** The insured leases approximately 2,900 square feet of commercial space that is located within a one equals two and two-story, Class C structure. This structure is approximately four years of age, of average quality of construction and in average condition and repair. The structure has exterior walls that are concrete tilt up, flooring that is concrete over earth at grade level and wood on the second level and a flat wood roof supported by wood beams. Interior areas are divided by drywall partitions. This is one fire division subject to one loss.

***EXPOSURES:*** The structure is located within a commercial business area that has lower to middle income residential properties bordering it. The overall area is stable and has a lower to moderate crime rate exposure.

North: asphalt parking lot area.

South: landscaping and sidewalk extending approximately 12 feet to an asphalt parking lot area.

East: adjoining commercial tenant area that is occupied by an office and warehouse.

West: landscaping and an asphalt parking lot area.

**OPERATIONS:** The insured owns and operates a business that primarily provides janitorial cleaning services. Contact stated that such services are provided throughout Orange County and Los Angeles County. Reportedly, approximately 95% of the work provided is within the Orange County area. Contact stated that the janitorial cleaning services are provided for clients who have commercial businesses with the services provided primarily for locations that consist of commercial offices. The janitorial services involve general cleaning services that can include the cleaning of counter tops and desk tops, collection and removal of trash from wastebaskets, cleaning and sanitizing restrooms, cleaning the interior and exterior of windows, vacuuming carpets, steam cleaning the carpets and sweeping, mopping and waxing of floors. With regards to the janitorial services provided, contact stated that approximately 70% of the cleaning of business locations takes place after the normal business hours of the commercial location. This involves the insured having access to the commercial location so as to provide the necessary cleaning services while no business is being conducted from that location. Approximately 30% of the janitorial services are provided while the commercial location is open and conducting business. Contact stated that janitorial cleaning services are generally provided for clients five days a week.

In addition to the above-mentioned janitorial cleaning services, the insured also provides vending machines. The insured will place vending machines within the commercial office locations in areas such as break rooms and public access areas. Types of vending machines can include a combination snack and cold can beverage machine, ice cream machine, cold drink machine, hot beverage dispenser, snack machine and filtered water dispensers. Reportedly, the snack vending machines will be placed at commercial locations for no charge and the insured will collect money with regards to the sales of the snack products. Depending upon the account of the insured, hot beverage dispensers such as coffee machines can be provided on a rental basis or free. Reportedly, the filtered water dispensers are provided on a rental basis. These dispensers are hooked up to a water supply at the commercial office location and have a reverse osmosis filtration system within it that filters the water before dispensing it to the user. Contact stated that the various vending machines are provided at locations that janitorial services are also provided. The insured will service the machines on a routine basis with the interval varying depending upon the type of machine and the amount of use received by the client. Contact stated that generally the machines are serviced once a week. It was stated that all of the vending machines are serviced during the daytime hours when the client's business is open for operations.

The insured has one company-owned van that is utilized with regards to the carpet cleaning services and has a truck mounted carpet cleaning machine installed within in it. The insured's commercial location has a two-story section to the front that consists of a reception area, offices, a restroom and a small employee break area on the first level and offices on the second level. To the rear of the location is the one equals two-story section that consists of the warehouse area where various equipment, supplies and inventory of vending machine products are stored. Mr. John Doe stated that he currently has a total of 15 employees, one full-time and 14 part-time. The insured has an employee that handles office work, some employees that handle the servicing of the vending machines and some employees that provide janitorial cleaning services. Contact stated that the full-

time employee is a supervisor who oversees the various operations. Additionally, Mr. John Doe stated that the corporation has three owners who are also listed as employees of the corporation. The business hours of operations for the insured's commercial office location are from 8:30 am to 5:00 pm, Monday through Friday. However, the janitorial cleaning services can be provided during all hours of the day depending upon the schedule and needs of the clients.

Mr. John Doe stated that the projected gross annual payroll for the year of 2007 with regards to the 15 employees, one full-time and 14 part-time, is approximately \$140,000. No specific payroll figure was provided for the owners of the corporation. It was also stated that the value of contents within the commercial location is approximately \$30,000.

**HAZARDS & CONTROLS:** A paid city fire department will respond from a run of approximately 1 3/4 miles, the fire department will have good access to the property. There are three public fire hydrants within 500 feet of the property, all appear operable and ready for use. At time of inspection the insured had no fire extinguishers located within their commercial location. Note recommendation below. The building has an automatic sprinkler system and there is 100% coverage. There is a fire alarm installed at the commercial structure that is tied into the sprinkler system. Electrical is circuit breaker protected, no abuse of temporary cords noted. No central station alarm of any type noted on-site. Note recommendation below. The insured has interior and exterior surveillance cameras installed that reportedly record. There is no cooking equipment of any type on-site. Smoking is not permitted within the building. The insured has standard cleaning chemicals stored on location that is stock so as to replenish the insured's employees who provide the janitorial services. These are general cleaning products. These are new and in sealed containers that were stored on shelving that appeared stable and secure. There were no flammable liquids noted on-site. No use of propane or gas tanks on-site. No brush, ECE or VMM features noted.

There is shared asphalt parking found to the front, side and rear of the building, no unusual trip and fall hazards were noted. Sidewalks around premises appeared smooth and level with no trip and fall hazards noted. Landscaping on the property is minimal, no low overhanging branches or overgrowth problems noted. Adequate exterior lighting fixtures are provided. All exterior glass noted was intact. The building shows no signs of structural problems.

Interior flooring is smooth and level, no unusual trip/fall hazards noted. Adequate interior lighting fixtures noted. Adequate means of egress is provided. Interior furnishings were stable and secure. There is good housekeeping in place with no trash or debris buildup of any type noted. The interior stairs and handrails were stable and secure. Reportedly the insured receives no customer visitors at their commercial location.

Contact stated that the employees of the insured will utilize "Caution - Wet Floor" signs when either cleaning or waxing floors. Reportedly the cleaning and waxing of floors for the most part takes place during the times when the client's business is not open. Contact stated that the insured will have storage closets at their customer's locations that will be utilized to store equipment and materials to be used for the janitorial cleaning services.

Contact stated that these particular closets are kept locked and secured when they are not being utilized by the staff of the insured. It was also stated that Material Safety Data Sheets are located onsite with regards to any cleaning chemicals stored onsite. The employees of the insured utilize their personally owned vehicles with regards to transportation to the various jobsite locations. Mr. John Doe stated that the employees of the insured receive specific training with regards to the proper handling and use of the cleaning chemicals. It was stated that with regards to the current staff of the insured as well as any future employees, these will have previous janitorial or cleaning experience. Reportedly the insured will have background checks and reference checks of employees that are utilized with regards to management services. It was stated that when new employees are hired, these will be paired with experienced staff members until they have demonstrated an acceptable level of competence with regards to their assigned tasks.

Contact stated that the insured will inspect all jobsites before any work is accepted in order to determine if any pre-existing damage is present. Reportedly, this will be brought to the client's attention before the work is accepted. Contact stated that before any work commences at a particular location, the insured will request that clients move any costly or rare items that may be in the way of the work to be performed. It was stated that fire extinguishers are located at the commercial locations where the services are provided. Contact stated that smoking is prohibited at a client's premises while services are being provided. With regards to window cleaning services, it was stated that the insured will only clean windows up to the second level of a building which would involve the use of a pole. Reportedly the insured does not utilize any ladders, scaffolding or lifts with regards to services provided. When the water dispensers are installed, the insured does not provide any plumbing work. Contact stated that the water dispensers come with plastic tubing and a connection that is tied into the existing water supply of a commercial building that usually involves a faucet. Reportedly the insured does not provide any water damage restoration work. It was also stated that no subcontractors are utilized by the insured. Contact stated that the insured is bonded.

***RECOMMENDATIONS:***

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08/07/01: Lack of adequate fire protection at the insured's commercial location increases property loss exposure. Please have the insured purchase at least three 5 lb. ABC type handheld fire extinguishers and have these properly posted in the commercial location in areas that are easily accessible and identifiable in the event of emergency. Instruct the insured to continue to have these extinguishers serviced one time annually in the future.

08/07/02: Lack of an adequate alarm system within the commercial location increases property loss exposure. Please purchase and install an alarm system that incorporates the usage of contacts and infrared motion detectors. Have the alarm system monitored by an outside central station monitoring company.

Front View of Insured's Location

