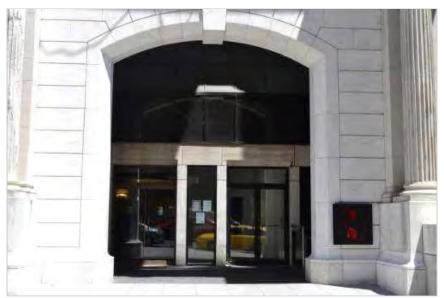


8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400 www.axiarms.com

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured: Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101 Case Number: 10459 Coverage:



Nick & Terry's Food Emporium

Adverse Conditions Total Score: 17

Risk has been cited for fire or life safety violations	1 pts 🔼
Dance floor present	1 pts 📤
Health violations in the past three years	1 pts 📤
1-1	1 pts 📤
Stands or Protected Surfaces	
Manual control (null pin) to activate the AEC is not	1 nto A

Manual control (pull pin) to activate the AES is not 1 pts easily accessible and located along the path of egress

Risk offers special drinking promotions

1 pts
NightLife exposures present

1 pts
Hood Tag is Expired / Missing / Illegible

Risk offers alcohol manufacturer or distributor

sponsored events

Risk has Performance stages 1 pts 🔥
AES system is not properly inspected and tagged 1 pts 🔥

Inadequate Clearances from Equipment to 1 pts 1. Combustibles: (6" to rear & 18" to sides)

Risk has Liquor Liability claims 1 pts 1.

Risk has liquor law violations 1 pts 🔥
Valet parking is offered 1 pts 🗘

K Extinguisher isn't properly serviced and tagged 1 pts 🔥 Risk has Amusement devices 1 pts 🔥

Recommendations Total: 4

4

Important Fields

No fields to display

Mandatory





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

1.0 - Underwriter Alert	
Have any critical issues been identified during this inspection?	No
2.0 - Special Instructions	
Special instructions addressed/completed?	No
3.0 - General Information	
Name/Title of person interviewed:	John Q. Public
Phone # of person interviewed:	999-555-1111
Email address of person being interviewed:	john@public.com
Contact number used:	Same
Date of Survey: (MM/DD/YYYY)	01/01/01
Start of business: (Year)	1983
At location: (Year)	1983
If less than 5 years at location, describe Owner's experience:	N/A
Years of experience: (Owner - # & Manager - #)	Owner and manager have a combined 40 years in the restaurant business.
Hours of operation:	11AM to 2AM
Days of Operation:	7 Days
Any bankruptcy or foreclosure?	Yes
Entity type:	S-Corp
Insured's Interest:	Owner Occupied
Does the insured occupy 100% of the building?	No
Provide a list of tenants, their operations, and estimated SF occupied:	There is a nail salon located on the 3rd floor that occupies 750 SQ FT.
What is the seating capacity and/or legal capacity as established by fire marshal or fire dept? (Provide # of persons)	200
Take photo of occupancy sign if available.	
Management Attitude:	Excellent
3.1 - Surroundings and Surveillance	
Area:	Suburban
Type of Use:	Residential, Mercantile, Commercial



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400 www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

.0 - General Information	
3.1 - Surroundings and Surveillance	
Is there a burglar alarm?	Yes
Type of alarm: (check all that apply)	Central Station
If Central Station is present please name of alarm company:	ADT
Are video cameras in use?	Yes
Number of cameras in use:	15
Where are video cameras used? (check all that apply)	Interior public areas, Interior private (employee) areas, Parking lot/garage, Common exterior areas, Cash control areas, Entries, Other
If Other Is Selected: Please describe other locations for video cameras:	The insured has an extensive state of the art surveillance system covering the risk.
Please choose the video storage medium: (check all that apply. If none choose None. If other please choose Other)	Remote/Cloud
Length of video storage: (ex. 30 days)	6 Months





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

Coverage:

3.0 - General Information

3.2 - Operations Overview

Description of Operations:

This is an original survey conducted on 01/01/01 for Nick & Terry's Food Emporium, a casual dining restaurant and bar located in Duchess County New York.

This location opened in 1983. It occupies 5,000 SQ FT in a FR constructed building. The risk is a 3 story structure, and there is a nail salon on the third floor. The main and 2nd floor levels are occupied by the insured. They serve from the premises 7 days a week year around. The cuisine is Greek themed. Alcohol is served and employees are TIPS trained. There is a daily happy hour from 2PM to 10PM that offers \$5.00 Martinis. There are vintage arcade games in the waiting area for guests to use. There is also a pool table in the bar area.

The restaurant covers 2 levels. On the main level there is a dining and bar area. After the the kitchen closes at 10PM there is either a comedy act or a DJ for entertainment. On Friday and Saturday nights there is a local rock band that plays here as well. There is a small stage that is utilized for this. Dancing is permitted on the small dance floor area. On the 2nd floor level there is a dining area, that is also a seating area that overlooks the stage.

The insured employs an outside security company and has 5 guards on premises 7 days a week. They are NY State certified and are responsible for maintaining order and checking IDs.

There is a commercial cooking kitchen in use. It is covered by an AES that has an expired tag. The kitchen hoods also have expired tags. Both ABC and K Type Fire Extinguishers also have expired tags. There is an AS System that covers 100% of the risk, but it also has an expired tag. There are smoke and heat detectors also covering the risk. These are connected to the central station fire alarm. There is an extensive video surveillance system that covers the risk. This has a storage capacity of up to 6 months. Formal mandatory recs were issued for the expired tags.

The risk was very clean and well maintained. All utilities were current and adequate. There were no critical exposures found during this survey.

Number of employees: (provide breakdown by fulltime, part -time, seasonal, temp, casual labor, etc.)	100 Employees / 75 Full Time
Is all or part of the business seasonal operation?	Yes
What is the span of the season? (Provide Dates)	There is an outdoor dining area that is used from Memorial Day to Labor Day.
% Revenue from food:	25 %
% Revenue from alcohol:	50 %





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**General Venue Survey

Policy Number: Sample 101
Case Number: 10459

3.2 - Operations Overview	
% Revenue Other:	25 %
Please describe "Other" revenue source (If none, enter "N/A")	25% of the total revenue is taken from cover charges.
Is a drop safe used to hold excess funds?	Yes
Any other business owned or operated by the insured?	Yes
If Yes, please provide details on other business(s):	The insured operates other restaurants in the area. They are under separate insurance policy.
Are there apartments under the Risk's control?	No
Off-premises parking?	Yes
Owned or leased:	No
3.3 - Docks/Marina Operations	
Are there any docks or marina operations handled by the insured?	No
.0 - Past Losses	
Any claims/losses in the past 5 years?	No
5.0 - Restaurant Operations	
s risk a restaurant?	Yes
Restaurant classifications:	Casual Dining, On Premises Catering (Banquet Hall), Off Premises Catering, Restaurant with Entertainment
Restaurant classifications: Restaurant type:	
	•
Restaurant type: Cuisine type:	Catering, Restaurant with Entertainment Bar/Lounge with Food, Fast Casual
Restaurant type: Cuisine type: Meals served: (check all that apply)	Catering, Restaurant with Entertainment Bar/Lounge with Food, Fast Casual International (other than listed)
Restaurant type: Cuisine type: Meals served: (check all that apply) s there table seating/full wait service? s there a service agreement on all refrigeration	Catering, Restaurant with Entertainment Bar/Lounge with Food, Fast Casual International (other than listed) Brunch, Lunch, Dinner, Late night
Restaurant type: Cuisine type: Meals served: (check all that apply) s there table seating/full wait service? s there a service agreement on all refrigeration equipment?	Catering, Restaurant with Entertainment Bar/Lounge with Food, Fast Casual International (other than listed) Brunch, Lunch, Dinner, Late night Yes
Restaurant type: Cuisine type: Meals served: (check all that apply) s there table seating/full wait service? s there a service agreement on all refrigeration equipment? s the refrigeration equipment properly maintained?	Catering, Restaurant with Entertainment Bar/Lounge with Food, Fast Casual International (other than listed) Brunch, Lunch, Dinner, Late night Yes Yes
Restaurant type:	Catering, Restaurant with Entertainment Bar/Lounge with Food, Fast Casual International (other than listed) Brunch, Lunch, Dinner, Late night Yes Yes





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459
Coverage:

5.0 - Restaurant Operations	
Please describe any health violations in the past three (3) years:	The insured was cited by the New York Department of Health in 1997 for improperly storing food. The insured paid a \$500 fine. As result new food handling procedures were put in place by the insured.
Delivery service?	Yes
Radius of delivery:	10 Blocks
Describe type: (i.e foot, bike, auto, by or other means)	The insured uses employees to deliver on bicycle within a 10 block radius.
Are there any unsecured cylinders? (cylinders should be stored in an upright position and secured to prevent from falling)	No
6.0 - Commercial Cooking / Kitchen Fire Protection	
Is there commercial cooking operations?	Yes
Mark the equipment present in the kitchen:	Deep Fat Fryer, Grill/Griddle, Charbroiler, Oven, Range, Salamander, Other
Describe "other" appliances:	Microwave Oven
Temperature Limiting Controls for Fryers:	Yes
16-Inch Clearance Between Fryers and Open Flame Equipment or 8-Inch Metal Divider (Baffle) Installed:	Yes
Equipment Supported by Non-Combustible Stands or Protected Surfaces:	No
Adequate Clearances from Equipment to Combustibles: (6" to rear & 18" to sides)	No
Describe any other hazards in the kitchen area not already covered in the report. Be sure to add any additional freeform recommendation needed for the uncontrolled hazards identified.:	There was an excessive build-up of grease on the kitchen hood baffles. Formal mandatory rec was issued.
Additional commercial cooking comments:	AES and kitchen hood tags were expired.
6.1 - Exhaust Hood	
Are all grease laden vapor emitting appliances covered under a functional exhaust hood?	Yes
Explosion Proof Light Fixtures and Wiring within the Hood:	Yes
How often are filters cleaned?	Weekly
Who handles cleaning of filters?	Overnight Porter
Free of Grease Accumulation?	No
Is there a hood/duct cleaning contract in place with a licensed firm?	Yes





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

0 - Commercial Cooking / Kitchen Fire Protection			
6.1 - Exhaust Hood			
Indicate the name (if available) of the Hood/Duct cleaning service:	ABC Cleaning Inc.		
Indicate the phone number (if available) of the Hood/Duct cleaning service:	800-800-0000		
Is the frequency of cleaning adequate for the risk's cooking volume and type?	Yes		
Last hood clean date:	01/01/97		
Next hood clean date:	04/01/97		
Is the Hood Tag Expired / Missing / Illegible?	Yes	See Recs Below	4
6.2 - Automatic Extinguishing System (AES)			
Is the kitchen covered by an adequate and functional UL300 compliant Automatic Extinguishing System?	Yes		
How often is AES system inspected?	Semi-Annually		
Is the AES system properly inspected and tagged?	No	See Recs Below	4
Last AES Inspection Date:	01/1997		
Name of AES Service Company:	ABC Cleaning Inc.		
Phone number of AES service company:	800-800-0000		
AES Manufacturer:	Ansul		
Is the manual control (pull pin) to activate the AES easily accessible and located along the path of egress?	No	See Recs Below	4
If the answer is "no" explain the deficiencies present:	The AES pull device is obstructed by excess sto isn't readily accessible should it be needed in the emergency. Formal mandatory rec issued.		
Automatically activated fuel shut off device installed?	Yes		
6.3 - K - Type Fire Extinguishers			
Is there a K type fire extinguisher present?	Yes		
Is the extinguisher properly serviced and tagged?	No	See Recs Below	4
Last date of service:	6/1997		
Is the extinguisher mounted?	Yes		
Is the extinguisher accessible?	Yes		





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

Coverage:

7.0 - Food Handling Practices

Only Applies if Commercial Cooking is a Line of Coverage

Health Department letter grade, if applicable:	A
Written food handling procedures?	Yes
Are Hand Washing rules in effect?	Yes
Employee Personal Hygiene rules in effect?	Yes
Food storage for the proper time and at safe temperature to control Foodborne Illness?	Yes
Food and Utensil Storage & Handling controls adequate?	Yes
Proper cleaning and sanitizing of food equipment?	No
Are Personal Clothing and Belongings stored in A designated place away from food and equipment?	No
Please provide any additional food handling practice comments:	It was observed that food utensils weren't being properly stored after they were sanitized, thus allowing for contamination.
8.0 - Alcohol	
Does insured sell alcohol?	Yes
What type of alcohol is sold? (check all that apply)	Beer/Wine, Spirits/Liquor
Number of bars on premises:	2
Bar classification:	Neighborhood Tavern or Bar, Sports Bar, Nightclub / Discotheque, Comedy Club
Lounge only area?	Yes
Do you have Bottle Service for Spirits?	Yes
Any special drinking promotions? (Ladies Nights, Special Drink Nights, Happy Hour, etc.)	Yes
Please describe drink specials:	There is a daily happy hour from 2PM to 10PM. \$5.00 Martinis are offered.
Do you ever include drink specials before 4 pm or after 9 pm?	Yes
Describe specials before 4pm and after 9pm:	There is a daily happy hour from 2PM to 10PM. \$5.00 Martinis are offered.
	onerea.
Are all alcohol-serving employees certified in a formal alcohol training course?	Yes





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

3.0 - Alcohol	
Do you have a written policy on serving alcohol to customers?	Yes
Is management notified prior to shutting off patrons?	Yes
Any alcohol manufacturer or distributor sponsored events?	Yes
f yes, Do you receive proof of insurance, COI and Add'I insured?	Yes
Are drinking consumption games, contests or drinking enticing equipment permitted?	No
If there is no table service, do customers transport their own alcoholic beverages?	No
Any Liquor Liability claims?	Yes
If yes, please describe liquor liability claims:	There was a claim filed by the estate of J. Smith against the insured for wrongful death. It was alleged that Mr. Smith was over served by a bartender on 12/31/96, and after leaving the establishment he was involved in a fatal crash. After trial it was found that the insured wasn't liable.
Any liquor law violations reported to the state liquor commission?	Yes
f yes, please describe violations:	The insured was cited by the NY State ABC Commission for serving minors. This occurred in 1995.
Are Nightlife exposures present?	Yes
Are liquor sales more than 50%?	Yes
Are restrooms co-ed?	No
Average age range of clientele?	25 to 45 years old.
Are patrons under 21 years old permitted?	No
Are pyrotechnics permitted?	No
s stage diving or mosh pits permitted?	No
Do you hire promoters or have promotion nights?	No
Do you sponsor any athlete teams or leagues? (e.g. – Softball, Football, Pool, Darts, etc.)	Yes
If yes, please describe:	The insured sponsors an over 40 men's softball team that plays in the local recreation league.
Do participants sign a waiver?	Yes
Liquor license expiration date:	6/30/2019
Liquor License Number	License # 43211234





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern

123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

9.0 - Entertainment	
Amusement devices? (pool tables, video games, children's play areas, ball pits, etc.)	Yes
Describe Amusement Devices: (Type, How Many)	There are 5 vintage video games in the customer waiting area and a pool table in the bar area.
Is there a game room?	No
Mechanized devices? (riding bull, etc.)	No
Number of TVs:	10
Does the insured offer live entertainment?	Yes
Entertainment type: (Mark all that apply)	Band, DJ, Comedy Act
Do you receive proof of insurance from outside vendors? (e.g. – COI and Add'l Insured)	Yes
Is there a dance floor?	Yes
Square feet of dance floor:	200
Is the dance floor part of the dining area or a separate designated area?	There is a separate space from the dining area where a portable dance floor is set up when needed.
Is the dance floor elevated or depressed from the main level?	No
Is the dance floor in good condition?	Yes
Type of music played:	Pop/ "Top 40", Heavy Metal
Describe days, times and frequency of entertainment:	Sunday thru Thursday there is a nightly comedy act in the main dining area. There is a cover fee charged for this. The comedy act starts at 10PM and ends at 11PM.
Any performance stages?	Yes
Describe performance stages:	There is a small 100 SQ FT stage in the main dining area. It is constructed of wood and is in good condition. It is used for the comedy act and the band who plays on Friday and Saturday nights.
10.0 - Premises	
Year Built:	1950
Number of Stories:	3
Square footage:	5,000
Construction class:	Fire Resistive
Does the insured own the building?	Yes
Are there other occupants in the building?	Yes
If yes, please describe other occupants in building:	There is a nail salon on the 3rd floor of the building. It covers 750 Se FT. The tenant's name is Jane Doe.





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

10.0 - Premises	
Building more than 25% vacant?	No
Has the risk been remodeled in the past 20 years?	Yes
If yes, please describe: (Roof, Electrical, Plumbing, Heating)	The risk was completely renovated in 2001 after sustaining damage from a tornado.
Any construction/renovation contemplated in the coming year?	No
Distance to Ocean:	50 Miles to the Atlantic Ocean
10.1 - Fire Protection	
Is the risk protected by an AS System?	Yes
AS System Type:	Wet
What %:	100
Who is responsible for the maintenance of the AS System?	Insured
Was access to AS System Riser(s) available during the survey?	Yes
Is the AS System connected to Central Station?	Yes
Type of Alarm: (check all that apply)	Waterflow
Date of last inspection:	01/01/01
Indicate the name (if available) of the Sprinkler Maintenance Company:	John's Sprinkler Service Inc.
Indicate the phone number (if available) of the Sprinkler Maintenance Company:	999-999-9999
Are there ABC type fire extinguishers present?	Yes
Are ABC extinguishers mounted?	Yes
Is the ABC extinguisher properly tagged and serviced?	Yes
Additional Fire Protection comments:	The AS System is connected to the main fire alarm that is monitored by ADT.
10.2 - Life Safety	
Does the risk meet all of the following criteria: Building NOT sprinklered, NO Fire Alarm, Building more than 1 floor	No
Is this a Dance Hall, Discotheque, Nightclub or Assembly Occupancy with Free Standing Patrons with an occupancy load of more than 100 persons?	No
Number of floors occupied by Insured?	2
What is the Occupancy Per Floor?	100





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

) - Premises	
10.2 - Life Safety	
Describe occupancy per floor:	There is a 100 person maximum occupancy on the main level. This covers the dining and bar area, as well as the stage area.
	There is a 100 person maximum occupancy for the 2nd floor balcony that overlooks the stage area.
Are there Balconies or Mezzanines?	Yes
What is the occupancy for each?	There is a 100 person maximum occupancy for the 2nd floor balcony that overlooks the stage area.
How many exits for each Balcony or Mezzanine?	2
Describe exits for Balcony's and Mezzanine:	There are 2 exits for the balcony. One staircase exits into the main level dining area and the other exits via a rear fire escape.
Heat Detectors?	Yes
Smoke detectors?	Yes
If yes, are they battery operated or hard-wired?	Hard-Wired
Fire alarm?	Yes
Central Station?	Yes
Fire alarm Inspection Maintenance and Testing?	Yes
Emergency Pull Stations?	Yes
Audio and Visual Indicators?	Yes
Is there emergency lighting throughout the premises?	Yes
Is emergency lighting up to code?	Yes
Has risk been cited for any fire or life safety violations?	Yes
If yes, please describe violations:	The insured was cited by the local fire marshal for overcrowding in 1999. The insured paid a \$100 fine.
Number of exits:	4
Are all exits marked with exit signs?	Yes
If yes, are they lighted and working properly?	Yes
Are all exits equipped with panic door hardware?	Yes
Do Egress Stairs provide a clear path to, though, and away from the Building?	Yes
Are Interior Stairways Adequately Lit?	Yes
away from the Building?	





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

0.0 - Premises	
10.3 - Elevators	
Elevator(s) present?	Yes
Number of elevators under Insured control?	1
Are they properly inspected?	Yes
How often are they inspected?	The elevator is inspected by the local building inspector on a monthly basis. The records are kept in the managers office.
10.4 - Electrical	
Has the electrical system been updated?	Yes
When was the system updated?	A new sub panel was installed in 2001.
Condition of Electrical System:	Average
Are electrical panels Federal Pacific brand with Stab- Lok Breakers?	No
10.5 - Roof	
Is the insured a building owner and/or responsible for the roof?	Yes
Roof Construction Date:	The current roof was constructed in 2000.
Roof Condition:	The roof is 5 years old.
Date of Last Roof Update:	2000
Roof Type:	Flat
Roof Covering Material:	EPDM(Rubber Membrane)
Roof Decking Material:	Metal
Roof Support: (Framing Type)	Light Gauge Steel Purling
1.0 - Additional Buildings	
Please provide description of additional buildings (Each description should include the following: occupancy, year built, square foot, construction type, # of stories, exterior walls, roof construction and foundation similar buildings can be grouped.)	The insured has a detached garage in the parking lot area that is used for excess storage. The garage is 400 SQ FT. and is of frame construction.
2.0 - Security	
Do you have ID Checkers, Bouncers, Doorpersons, Crowd Control, or Security?	Yes
Describe type, purpose and number per shift:	The insured hires an outside security company to check IDs and maintain order. There are 5 security guards that work from 8PM to closing, 7 days a week.
Total number of security personnel employed?	5





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered: General Venue Survey

Policy Number: Sample 101 **Case Number:** 10459

12.0 - Security	
Have they completed certified security training program?	Yes
If so, please describe training program:	All guards are NY State certified.
Is security provided by an outside service/contractor?	Yes
Name and Phone Number of Security Company:	Joe Doe Inc. 999-999-9999
Do you receive proof of insurance, COI and Add'l Insured?	Yes
Are the Bouncers, Doorpersons, or Security armed?	No
Are firearms kept or permitted on the premises?	No
13.0 - Vehicle	
Type of Vehicle(s):	Owned
Describe (# of vehicles, use, etc.)	The insured has a 1999 Ford box truck that is used for catering. This is maintained under a separate insurance policy.
14.0 - Additional Operations	
Are there any sales of package goods?	No
Any off premises catering?	No
Is there a coat room?	Yes
If so, please describe coat room:	There is a number system used and the coat room is staffed by 2 employees.
Is there a children's play area?	No
Do they host private parties/banquets?	Yes
If so, please describe private parties/banquets:	The insured has a large private party room that can accommodate up to 50 guests.
Any selling of adult novelties or videos?	No
14.1 - Valet Parking	
Any valet parking?	Yes
Employees or Outside Service?	No
Number of Valets per shift:	3
Any valet parking off premises?	No
Where are keys kept?	The valey company uses a lock box to store the keys.
MVRs required?	Yes
Any drivers with a DUI, DWI, reckless driving or suspended license in the past 5 years?	No
Is a certificate of insurance secured?	Yes





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern

123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

14.0 - Additional Operations	
14.1 - Valet Parking	
Is there a formal contract with a hold harmless agreement?	Yes
15.0 - Exterior Exposures	
Front:	Yes
Predominant type of Construction:	Frame
Primary occupancy: (ex. restaurant)	Residential
Distance: (in feet)	100
Rear:	Yes
Predominant type of Construction:	JM
Primary occupancy: (ex. restaurant)	Restaurant
Distance: (in feet)	50
Left Side:	Yes
Predominant type of Construction:	FR
Primary occupancy: (ex. restaurant)	School
Distance: (in feet)	150
Right Side:	Yes
Predominant type of Construction:	FR
Primary occupancy: (ex. restaurant)	Police Department
Distance: (in feet)	75
16.0 - Pool Exposures	
Is there a pool on the premises?	No
17.0 - Closeout	
Are there any additional comments/concerns for the underwriter?	Yes
Please describe:	There was inadequate clearance around the hot water heater in the utility room. A mandatory formal rec was issued.
Opinion of risk:	Fair
Justification for opinion of risk:	The risk is very well maintained, and was recently renovated. Management displayed a positive attitude towards this survey. No critical exposures were found during the walk through.
Any Attachments:	NA



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400 www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern

123 Main Street Any Town, NY 10021 Type of Inspection Ordered: General Venue Survey

Policy Number: Sample 101 Case Number: 10459

Coverage:

Additional Comments on Risk: (Please note any instances of hazards observed that weren't captured by the questions in this report and/or exposures you felt strongly enough to submit a freeform recommendation for)

None noted.

18.0 - Recommendations

Recommendations

Recommendations Issued





8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent

Inspector: Terry Rippon Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

Coverage:

Recommendations

Mandatory

2019-1. KITCHEN HOOD TAGS EXPIRED

Use a commercial hood cleaning company to clean the existing hood that has an expired cleaning certificate by a certified Kitchen Exhaust Cleaning Company as per NFPA 96 – Standard for Ventilation Control and Fire Protection of Commercial Cooking Operations.









2019-2. AES UNIT - TAG EXPIRED

Have the automatic extinguishing system located in the kitchen inspected, serviced, and tested now and semiannually per NFPA 96: Standard for Ventilation Control and Fire Protection of Commercial Cooking Operations Guidelines by a licensed fire protection contractor. There should be a service tag affixed to the manual pull device and the AES discharge tanks, which indicates the date of service and inspection.







2019-3. AES PULL OBSTRUCTED

The AES Actuation pull ring is not readily visible and accessible. Have the storage blocking the pull ring relocated to a proper storage area. The AES Pull Ring must be readily accessible at all times as per NFPA 17A - Standard for Wet Chemical Extinguishing Systems.





2019-4. K TYPE EXTINGUISHER - TAG EXPIRED

Have the existing K Class fire extinguisher located in the kitchen inspected and serviced by a licensed fire protection contractor. Fire extinguishers must be inspected and serviced on an annual basis as per NFPA 10 – Standard for Portable Fire Extinguishers.







8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400 www.axiarms.com

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459

Coverage:

This report is not warranted fit for any specific purpose. Any pictures, forms or other representations made in this report are just observations presented by AXIA. AXIA will not be held liable for any part of this report for any reason and all liability related to this property is held by the insurance carrier ordering this report.



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent

Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Nick & Terry's Food Emporium



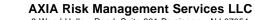
Building View



Right Side View



Left Side View



www.axiarms.com

8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent

Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Rear View



Parking Lot Area



Outdoor Dining Area



Outdoor Dining Area



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter

Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Main Entrance



Hostess Area



Coat Room Area



Elevator



AXIA Risk Management Services LLC 8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)

Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey Policy Number: Sample 101 Case Number: 10459



Dining Area



Dining Area



Dining Area



Stairway to 2nd Floor



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter

Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



2nd Floor Dining Area



2nd Floor Dining Area



Bar Area # 1



Bar Area # 2



AXIA Risk Management Services LLC 8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021

Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101 Case Number: 10459



Beverage Service Area



Dance Floor Area



 ATM



Arcade Games



AXIA Risk Management Services LLC 8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021

Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101 Case Number: 10459



Arcade Games



DJ Equipment



Kitchen Area



Kitchen Prep Area



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent

Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street

Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Kitchen Prep Area



Dish Washing Area



Cook Line # 1 / EXPIRED Hood Tag



Hood / Baffles # 1 / EXPIRED Hood Tag



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter

Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Nozzle / Cap / EXPIRED Hood Tag



Hood Tag # 1 / EXPIRED



Cook Line # 2



Hood / Baffles # 2



SAXIA

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured: Nick & Terry's Restaurant & Tavern 123 Main Street

123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Nozzle / Cap



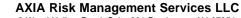
Hood Tag # 2



AES Unit #1



AES Pull # 1 / OBSTRUCTED



SAXIA

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



AES Pull # 1 / OBSTRUCTED



AES Tag # 1



AES Unit # 2 / EXPIRED Tag



AES Pull # 2 / EXPIRED Tag



Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101

Coverage:

Case Number: 10459



AES Tag # 2 / EXPIRED



Automatic Fuel Shut Off



K Type Extinguisher / EXPIRED Tag



K Type Tag / EXPIRED





Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



ABC Type Extinguisher



Stairway to Basement Level



ABC Type Tag



Basement Prep Area



AXIA Risk Management Services LLC 8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.) Attn: Sample Underwriter

Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021

Type of Inspection Ordered:

General Venue Survey Policy Number: Sample 101 Case Number: 10459



Basement Storage Area



Basement Storage Area



Employee Area



Office Area



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

uite 301 Parsippany, NJ 07054 www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon
Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101 Case Number: 10459



Panic Door Hardware



Electrical Panel



Emergency Exit Sign / Lighting



Interior Video Camera



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

Test Customer (H.L.T.) Attn: Sample Underwriter Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01

Insured: Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021

Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101 Case Number: 10459

www.axiarms.com



Exterior Video Camera



Burglar / Fire Alarm Keypads



Fire Alarm Pull



Fire Alarm Strobe



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter

Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 **Type of Inspection Ordered:**

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Fire Alarm Panel



CO Detector



Alarm Sensor



Typical Heat Detector



8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054 Phone (973) 884-4400

www.axiarms.com

Test Customer (H.L.T.)
Attn: Sample Underwriter

Agent: Test Agent Inspector: Terry Rippon Survey Date: 01/01/01 Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered:
General Venue Survey

General Venue Survey
Policy Number: Sample 101
Case Number: 10459



Typical Smoke Detector



Typical Sprinkler Head



AS System



AS System



Test Customer (H.L.T.)
Attn: Sample Underwriter
Agent: Test Agent
Inspector: Terry Rippon

Survey Date: 01/01/01

Insured:

Nick & Terry's Restaurant & Tavern 123 Main Street Any Town, NY 10021 Type of Inspection Ordered: General Venue Survey Policy Number: Sample 101

Case Number: 10459 Coverage:



AS Tag



Siamese Connection



AS Tag



Public Hydrant