COMMERCIAL PROPERTY & CASUALTY REPORT

Name of Insured: Cabinet Makers, Inc.  Date of Survey: 2/27/2015
Policy #: ---  Request ID: ---

INFORMATION ABOUT THE INSURED

Insured is: Corporation  Business activity: Normal  Seasonal? [ ]
Insured’s Interest is: Tenant  if Other:  Business Hours/Work Week: 9-5, M-Sat
Occupant in Building? [x] if yes, area occupied: 100%  Years in business: 14 at this location: 9
Estimated Building Value: 2.175Mil  Equipment: 180,000  Inside Stock: 125,000  Gross Annual Revenue: 750,000

DESCRIPTION OF INSURED (BUSINESS/OCCUPANCY)

Cabinet Distributers, Inc. is the sole tenant in the building and manufactures custom and stock cabinetry for retail and wholesale sale.

INFORMATION ABOUT THE PROPERTY

Total Floor Area: 26,170  RCP: 1309  CSP: 3959  Wall Construction: Wood Frame [ ] Metal [x] Concrete Block [ ]
Number of Floors: 1=2 and 2  EQ: 2B  Concrete [ ] Other
Year Built: 1998  Actual  Floor Construction: Wood [ ] Metal [ ] Concrete [x]
Construction Class: Overall: 3-Noncombustible  Other
  % 1-Frame
  % 2-Joisted Masonry
  100 % 3-Noncombustible
  % 4-Masonry Noncombustible
  % 5-Modified Fire Resistive
  % 6-Fire Resistive  Roof Construction: Wood [ ] Metal [x] Concrete [ ]
  Other  plastic skylights
  Surface: Asphalt [ ] Metal [x] Wood [ ] Pitch: Flat
  Basement? [ ] Vertical Openings: Open
Vacant or Unoccupied areas? [ ] if yes, % of area
Unusual Conditions? [ ]

DESCRIPTION OF PROPERTY

BUILDING CONDITIONS

Heat? ☒ Hot Water ☐ Steam ☐ Forced Air ☒ Other ☐
System: Central ☒ Space ☐ Non-Standard Installation? ☐
Fuel: Electric ☐ Solid ☐ Natural Gas ☐ LP ☒ Oil ☐ Other ☐
Electrical Service? ☒ Romex ☐ BX ☐ Conduit ☒ Other ☐
Current Interruption: Fuse ☐ Breaker ☒ Installation Standard? ☐
Plumbing? ☒ Copper ☒ Plastic ☒ Galvanized ☐ Other ☐

Any unusual or hazardous conditions related to:
General Housekeeping ☒ Interior Maintenance ☐ Exterior Maintenance ☐ Trash ☐ Smoking ☐

DESCRIPTION OF BUILDING CONDITIONS

Significant amounts of sawdust on floor and equipment.

FIRE PROTECTION FEATURES

Fire Extinguishers: Standard ☒ Non-Standard ☐ None ☐ PPC of Community 8 of risk 9

Fire Alarm: Central Station ☒ Heat detectors ☐ Fire Department: Grays Harbor FPD #45

Smoke Detectors: Electric ☒ Standpipe ☐ Staffing: Combination ☒ Response: On-Duty

Automatic Sprinkler System ☒ Wet ☒ Dry ☒ Distance (in miles) to closest station <2

% coverage 98 Private Water ☒ Fire Pump ☐ Distance (in feet) to closest hydrant 500

Out of service ☐ Date of last Inspection Undetermined inaccessible ☐ Non-hydrant water sources ☐

DESCRIPTION OF FIRE PROTECTION FEATURES

4-inch wet pipe system protects the building and 4-inch dry pipe system protects outside canopies. Placard at riser indicates the system is hydraulically designed to provide a density of .15 gpm per square foot over an area of 1,500 square feet. Contractor's calculations indicate the demand at base of riser is 328 gpm at 96 psi. No credit due to as-built plans, hydraulic calculations, Contractor's Material & Test Certificates and water flow information not provided for evaluation. No record of recent main drain test. System control valves were observed supervised in the open position. Gauge at riser registered 125 psi. Inadequate hydrant distribution results in PPC at risk of 9.
SPECIAL HAZARDS

- Cooking ☑️
- Flammable Liquids ☑️
- Spray Painting ☑️
- Dust Generation ☑️
- Other ☐

DESCRIPTION OF SPECIAL HAZARDS

Approximately 120 gallons of lacquer and stain kept in two FM approved flammable liquid cabinets. Regular spray painting is conducted in two all metal booths with exhaust ducts through the roof both protected by an automatic sprinkler system. About half the heads are not protected from overspray. Woodworking is conducted on 9 machines; most are not connected to a refuse removal system.

STRUCTURAL EXPOSURES

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<tr>
<th>Distance</th>
<th>Height</th>
<th>Construction</th>
<th>Occupancy</th>
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<tbody>
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<td>Front</td>
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DESCRIPTION OF STRUCTURAL EXPOSURES

No structural exposures. Some medium to large evergreen trees 75 feet from building.

GENERAL LIABILITY

Any unusual or hazardous conditions related to:

- Parking: None ☑️
  - unlevel and/or broken ☑️
  - not surfaced ☑️
  - not striped ☑️
  - not lighted ☑️
- Sidewalks: None ☑️
  - unlevel and/or broken ☑️
  - no snow removal ☑️
- Stairs: None ☑️
  - inadequate maintenance ☑️
- Elevators/Escalators: None ☑️
- Exits: unmarked ☑️
  - unlighted ☑️
  - obstructed ☑️
  - no panic hardware ☑️
  - no emergency lighting: ☑️

Other Conditions:

- Windows ☑️
- Fencing ☑️
- Refuse Areas ☑️
- Guard Dog ☑️
- Aisles ☑️
- Awning, sign or balcony ☑️

DESCRIPTION OF GENERAL LIABILITY

No emergency exit lighting.
DESCRIPTION OF OPERATION

Cabinet Makers, Inc. (CMI) has a showroom where most of the items they sell are displayed, including cabinets and attendant hardware and accessories, countertops, flooring, and appliances. CMI manufactures about 25% of the products that they sell. The other 75% is either stored on-site or shipped directly from the manufacturer to the customer. The raw material of the cabinets made in the CMI shop is shipped from various vendors, mainly in the Tacoma WA area. The material is offloaded using a LPG powered forklift. Wood is stored on a single metal rack 6 feet wide and 60 feet long up to 12 feet high. Flammable liquids (up to 120 gallons), such as lacquer, stain and varnish, are stored in two FM approved metal cabinets located in the process area. Cabinet hardware is stored in cardboard boxes on wood shelves to 8 feet high.

CMI manufactures stock cabinets in standard sizes and custom cabinets made to customer specifications. Nine woodworking machines are used. Of the nine machines, three are connected to their own canvas refuse collection bag via flexible metal tubing. The other machines do not have any refuse collection. During the inspection, a large amount of sawdust was observed on the floor.

After the cabinets are assembled, a finish coat is applied to the wood in two all metal booths which are both protected by the automatic sprinkler system in the building. Once the finish coat has dried, the cabinets are put in cardboard boxes and stacked on the floor to 10 feet high next to the assembly area. When an order is ready to be delivered, the product is loaded onto one of the five cube vans owned by CMI using the forklift. Company drivers then deliver the product to the jobsite. In rare instances, CMI personnel will install cabinetry.
RECOMMENDATIONS

These statements report on some of the conditions found at the location. They do not necessarily constitute a complete list and are not made for the purposes of life safety or loss prevention. Criteria used to evaluate conditions are those published by BMI or applicable regulatory authorities such as NFPA and OSHA. This survey report’s sole purpose is to provide insurance underwriting information about this particular insured and location(s) named above. Only you, the person requesting this survey, will receive a copy of this report. Therefore, BMI asks that you keep this report strictly confidential. This survey report does not guarantee compliance with any standards or with any federal, state, or municipal codes, ordinances, or regulations. Any use of the survey data is solely within the independent judgment of each insurer. BMI offers no opinion or recommendation regarding the insurability of a risk.

NO RECOMMENDATIONS ☐

The following were not discussed with the insured or the insured’s representative.

2015-1  All dust-generating equipment should be connected to a UL-approved dust-collection system that exhausts to an outside vault.

2015-2  Sprinklers in standard paint spray booths should be protected from over spray by a loose-fitting thin paper bag, plastic bag of .003 inches maximum thickness, or liquid soap compounds. Otherwise, paint deposits may get so heavy as to interfere with sprinkler operation.