**RESTAURANT REPORT**

**Highlighted Items Require a Comment or Description If Selected**

<table>
<thead>
<tr>
<th>Name of Insured:</th>
<th>Burgers and Fries</th>
<th>Date of Survey:</th>
<th>1/27/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy #:</td>
<td>----</td>
<td>Request ID:</td>
<td>----</td>
</tr>
<tr>
<td>Name of interviewee:</td>
<td>Tom Thomas</td>
<td>Position:</td>
<td>Owner</td>
</tr>
</tbody>
</table>

**INFORMATION ABOUT THE INSURED**

- Insured is: Restaurant, Fast food, Bar/lounge, Other
- Business activity: Normal, Seasonal
- Years in business: 10 at this location: 10

- Insured’s Interest is: Tenant
- Was building originally built as something other than restaurant?
- Occupant in Building? Yes, if area occupied: 1890 sq. ft.

- Estimated Building Value: N/A
- Equipment: 70,000
- Inside Stock: 10,000
- Gross Annual Revenue: 219,000

- Any losses/claims within last 3 years?: No
- Any disturbances/police calls in last 3 years?: No

- Annual receipts: 219,000
- Food: 219,000
- Alcohol on premises: None
- Alcohol package sales: None
- Other: None

- Is there seating? Yes
- Seating capacity: 52
- Dining area: 52
- Bar/lounge area: N/A

- Alcoholic beverages sold? No
- Beer: No
- Wine: No
- Liquor: No

- Can customers bring their own alcohol? No
- If yes, employees: Open bottle: No
- Serve: No

- Is there a dance floor? No
- Is there entertainment? No
- Are there gambling/game/amusement devices? No

- Is there a salad bar? Yes
- Is it stocked with fresh food daily? Yes
- Is food stored overnight? Yes
- Are preservatives used? No

- Is there a shield/guard? Yes
- Is bar refrigerated? Yes
- Mechanically: Yes
- With ice: Yes

- Is there table-side cooking? No
- Is there stock rotation? No
- Is there food delivery? No
- Is there a happy hour? No

- Health/food safety:
  - Is there food storage/refrigeration? Yes
  - Is food prepared area clean? Yes
  - Licensed by board of health: Yes
  - Previous health violations? Yes
  - Fumigation for pest control? No
  - Do employees use plastic gloves when handling food? Yes
  - Are employees trained in CPR? No

- Is there any physical examination required for employees? No

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**DESCRIPTION OF INSURED (BUSINESS/OCCUPANCY)**

- Insured is a fast food restaurant, with full commercial grease cooking. There are three other tenants in the building:
  - 4002- Best Loved Baby - 1,600 sq. ft. - Baby Clothes & Apparel
  - 4004- Synergy - 1,000 sq. ft. - Hair Parlor
  - 4006- (3) apartments - 2,640 sq. ft. and (1) owner’s storage - 1,380

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INFORMATION ABOUT THE PROPERTY

Total Floor Area: 8510
RCP: 0434  CSP: 1103
Number of Floors: 1  EQ:
Year Built: 1965  Actual
Construction Class: Overall: 1-Frame

Wall Construction: Wood Frame ☒  Metal ☐  Concrete Block ☒
Floor Construction: Wood ☐  Metal ☐  Concrete ☒
Roof Construction: Wood ☒  Metal ☐  Concrete ☐

% 1-Frame 58
% 2-Joisted Masonry 42
% 3-Noncombustible
% 4-Masonry Noncombustible
% 5-Modified Fire Resistive
% 6-Fire Resistive

DESCRIPTION OF PROPERTY

RCP for restaurant occupancy is 0542.

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

No unusual conditions.
### RESTAURANT REPORT

#### COOKING EQUIPMENT

<table>
<thead>
<tr>
<th>Item</th>
<th>Number</th>
<th>Gas</th>
<th>Electric</th>
<th>Other fuel</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fryer</td>
<td>1</td>
<td></td>
<td>✔</td>
<td></td>
<td>2007</td>
</tr>
<tr>
<td>Grill</td>
<td>2</td>
<td></td>
<td>✔</td>
<td></td>
<td>2007</td>
</tr>
<tr>
<td>Broiler</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Char broiler</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stove</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oven</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pizza oven</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Microwave</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Any unusual or hazardous conditions related to:

- Clearance from cooking devices to unprotected combustible materials? ✔
- Clearance between cooking surfaces and grease removal device? ✔

#### DESCRIPTION OF COOKING EQUIPMENT

Cooking equipment has less than 18 inches clearance to grease removal filters. See photo.

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#### GREASE EXHAUST SYSTEM

- Does not apply

Hood/duct system? ✔

Any unusual or hazardous conditions related to:

- Greasy vapors
- Clearances to unprotected combustible materials
- Wiring, lights, and electrical devices

Exhausts ducts extend through:  wall ☐, roof ✔, other:

Hood/ductwork cleaned:  monthly ☐, quarterly ☐, semi-annually ✔, other:

Grease removal equipment? ☐, Mesh filter ☐, Listed filter ☐, Grease extractor ☐, Other: Baffle filter

Any unusual or hazardous conditions related to control of grease conditions? ☐

Are kitchen and/or exhaust system free of accumulation of grease? ☐

#### DESCRIPTION OF GREASE EXHAUST SYSTEM

Moderately greasy conditions in kitchen, cooking equipment and exhaust system.
RESTAURANT REPORT

FIRE PROTECTION FEATURES

Fire Extinguishers: Standard ☒ Non-Standard ☐ None ☐

Fire Alarm: Central Station ☐ Heat detectors ☐

Smoke Detectors: Battery ☐ Standpipe ☐

Automatic Sprinkler System ☐ Wet ☐ Dry ☐

% coverage ☐ Private Water ☐ Fire Pump ☐

Out of service ☐ Date of last Inspection ☐

Is hood/duct equipped with automatic fire extinguishing system? ☒

Manufacturer: Rangeguard Name/model: 4.0 GS Date of last service: 8/2009 UL 300? ☒

Has a signed installation certificate been provided? ☐ Is a service contract for maintenance in effect? ☒

Is a manual activation switch provided for the fire extinguishing system in the exit path? ☒

Any unusual or hazardous conditions related to:

Surface nozzle protection? ☐ Automatic fuel shut-off? ☐ Ineligible for full credit? ☒

Restaurant personnel trained in proper fire procedures? ☒

DESCRIPTION OF FIRE PROTECTION FEATURES

SPECIAL HAZARDS

Flammable Liquids ☐ Spray Painting ☐ Dust Generation ☐ Other ☐

DESCRIPTION OF SPECIAL HAZARDS

PLATE GLASS

Any unusual or hazardous conditions related to:

Neighborhood ☐ Cracked glass ☒ Display ☐ Lettering/painting ☐ Plates marked for “attention” ☐

DESCRIPTION OF PLATE GLASS

Storefront window has small crack in lower left corner.

STRUCTURAL EXPOSURES

Within 100’ ☒ Front 60 Right 1S Frame Garage

Back Left

DESCRIPTION OF STRUCTURAL EXPOSURES

See diagram.
GENERAL LIABILITY

Any unusual or hazardous conditions related to:

Parking: None ☒ unlevel and/or broken ☐ not surfaced ☐ not striped ☐ not lighted ☐ valet ☐
Sidewalks: None ☒ unlevel and/or broken ☐ no snow removal ☐
Stairs: None ☒ inadequate maintenance ☐ Elevators/Escalators: None ☒ inadequate maintenance ☐
Exits: unmarked ☒ unlighted ☐ obstructed ☐ no panic hardware ☐ no emergency lighting: ☐
  open inward ☐ Number of exits on each floor: 2

Other Conditions:

- Windows ☐ Fencing ☐ Refuse Areas ☐ Guard Dog ☐ Aisles ☐ Awning, sign or balcony ☐ Other ☐
- Lighting ☐ Tripping hazards ☐ Chemical storage ☐ No restrooms on main floor ☐ Attractive nuisances ☐

DESCRIPTION OF GENERAL LIABILITY


CRIME

Average cash on hand: $300    Maximum cash on hand: $1,500    Maximum in register: $300

  Cash registers: 50%    Safe: 50%    Other: ☐    %

Bank deposits: Frequency: 2-3 per week    Distance traveled: 2mi    Conveyance method: car    By whom: owner

Holdup protection? ☒ Semi-automatic alarm ☐ Manual alarm ☒ Holdup camera ☒ Other ☐

Is there a burglar alarm? ☒ Is stock inventory kept? ☒ Liquor inventory ☐ Other inventory ☐

Is there a safe? ☒ Safe ☐ Chest ☒ Vault ☐

  Is there an alarm? ☐ Fire resistive? ☒ Burglar resistive? ☒ Manufacturer: Centry

  Dimensions: 6x12x8"    Type lock: Key    Thickness: Doors: N/A    Walls: N/A

  Class (B/C/E/etc.): N/A    Labels: UL ☐ SMNA ☐ None ☒

Any unusual or hazardous conditions related to:

  Doors ☐ Openings ☐ Locks ☐ Other building security features ☐

DESCRIPTION OF CRIME

Insured did not know thickness of safe. No fewer than 3 employees on-duty when door is unlocked.
RESTAURANT REPORT
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.

2010-1 IMPORTANT – Cooking equipment has less than 18 inches clearance from grease removal baffle filters. NFPA 96, Chapter 6, recommends a minimum clearance of 18 inches to avoid overheating that can cause accumulated grease deposits to bake on the vent filter. Excessive temperatures also tend to vaporize grease, which allows it to pass through the filter and deposit on internal system components.