

# Regal Inspections, Inc.

"The only choice when integrity is on the line"

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INSURED: ABC COMMERCIAL INVESTMENT, INC.

JOB NO.: ABC06190710DK

LOCATION: 1234 ANY STREET  
ANY TOWN, CA 12345

PRODUCER: ANY PRODUCER

POLICY NO.: ABC123456

DATE OF INSPECTION: 08/17/07

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 Mrs. Jane Doe who stated that she is the president of the corporation. Reportedly, her parents developed the property in the 1950's and it has been in the ownership of the family since then. Mrs. Jane Doe is actively involved with regards to the ownership and management of the property and can be contacted at (000) 555-1234 or (000) 555-4321.

## ***LIABILITY REPORT:***

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***STRUCTURE:*** The insured owns a commercial property that has a total of four structures. Structure #1, with units #1 and #2, is approximately 6,400 square feet and two-story. Structure #2, with units #5, #6, #7 and #8, is approximately 5,850 square feet and combination one and two-story. Structure #3, with units #9, #10, #11 and #12, is approximately 5,000 square feet and one-story. Structure #4, with units #15, #17, #18 and #19, is approximately 6,300 square feet and one-story. All four structures are Class C, approximately 48 to 57 years of age, of average quality of construction and in average condition and repair.

***EXPOSURES:*** The property and structures are located within a commercial/light industrial area that has lower income residential properties mixed and bordering it. The overall area is stable and has a moderate to higher crime rate exposure.

***OPERATIONS:*** The insured owns a commercial property that has four commercial structures. The various commercial structures are occupied by multiple commercial tenants. Currently all of the tenant areas are occupied. The total number of tenants spaces is 19. However, there are only a total of 12 commercial tenants with some of them occupying multiple units. The tenants of the location are as follows: unit #1 - Mercado Central which is a small neighborhood market; unit #2 - John Doe

who operates a fabric cutting business; unit #5 - Jack Doe who operates a wood shop; unit #6 - Jay Doe who operates a machine shop; unit #7 - Jeff Doe who operates a business that provides the sales of coat hangers; units #8 and #18 - ABC Forklift that provides repairs and servicing of forklift equipment; units #9 and #10 - AB & Company; unit #11 - Julie Doe who operates a sewing contractor business; unit #12 - ABC Electric; unit #15 - ABC Electric Motors; unit #17 - Cellular Wireless who has a cell tower on-site and utilizes the unit to house the server equipment; unit #19 - ABC Grinding.

The property has structure #1 situated to the front with the three remaining structures in a “U” shape along the sides near the center and the rear. This area where the three structures are is within a separate fenced and gated area of the property. There is a gate at the entrance driveway of the center and rear section of the property. Structure #1 has unit #1 on the first level and unit #2 on the second level. There are two exterior stairways at the building, one at the front and one at the rear, that provide access to the second level. Toward the rear of structure #2 is the two-story portion. Contact stated that she utilizes the services of an outside landscaping company and an outside parking lot sweeping company for routine services.

***HAZARDS & CONTROLS:*** There were “Customer Parking Only” and “No Trespassing” signs posted on the property. There is private asphalt parking found to the front, center and toward the rear of the property, no unusual trip and fall hazards were noted. As was mentioned, the center and rear parking areas has fencing and a driveway gate that can be closed and locked to prevent unauthorized access. The fencing and gate appeared stable and secure. 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 was intact with the exception of some broken windows noted on the second level of the south side of structure #1. Note recommendation below. The buildings show no signs of structural problems. Exterior stairs and handrails of structure #1 were stable and secure.

The interior flooring within the commercial tenant areas that were open at time of inspection were smooth and level with no unusual trip and fall hazards noted. There were adequate interior lighting fixtures noted within these areas. Adequate means of egress is provided. There was satisfactory housekeeping in place with no trash or debris build up of any type noted. There were a total of three 5 lb. ABC type handheld fire extinguishers that were posted within exterior mounted cabinets, one each on structures #2, #3 and #4. These are provided by the insured and were last serviced in January of 2007. With regards to the cell tower on-site, there are no ladders installed on it and there is no general access to portions of the tower that could pose an injury hazard. Mrs. Jane Doe stated that certificates of liability insurance naming the insured as an additional insured have been obtained from the various commercial tenants that occupy the property. It was also stated that the sweeping and landscaping service companies that are used on a routine basis are licensed and insured.

***RECOMMENDATIONS:***

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08/07/01: The broken windows noted on the second level of the south side of structure #1 increases liability loss exposure by causing a potential injury hazard. Please have the windows replaced immediately so as to control the hazard which exists.



Front View of Structure #1



Front View of Structure #2

Front View of Structure #3



Front View of Structure #4



View of Cell Tower

