



## Multi Line Inspection

Inspection Date:

Inspector:

Control Number:

Producer:

Policy #:

ID #:

### Insured's Information

<b>Name:</b> <b>Risk Location:</b>  <b>Interview Name:</b> Tonia <b>Title:</b> Manager	<b>Tenant:</b> <b>Years in Business:</b> N/A <b>Years at Location:</b> NA <b>Real Estate Owner:</b> <b>Years of Ownership:</b> 7 <b>Occupy Building:</b> No
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### Construction Information

**Classify:** Fire Resistive  
**Age of Building:** 2017  
**# of Stories:** 16  
**Attached/Detached:** Attached  
**Condition of Building:** Satisfactory  
**Roof Construction:** Concrete Slab  
**Roof Covering:** Asphalt Roll  
**Type of Roof:** Flat  
**Roof Satisfactory:** Yes  
**Any Basement:** Yes  
**Use of Basement:** Storage Utilities  
**Stair Construction:** Concrete  
**Stairs Open/Closed:** Closed  
**Floor Construction:** Concrete Slab  
**Wall Material:** Drywall & plaster  
**Ceiling Material:** Drywall & plaster  
**Fire/Parapet Walls:** Yes  
**Height above roof:** 4  
**Any Dumbwaiters:** No  
**Any Elevators:** Yes  
**Any Compactors:** No

### Protection Information

**# of Feet to Hydrant:** 2 in 100  
**Miles to Fire Dept:** .35  
**Paid or Volunteer:** Paid  
**Roads Accessible:** Yes  
**Fire Egress Adequate:** Yes  
**Building Sprinklered:** Yes  
**Area Protected:** All Areas  
**Wet/Dry:** Wet  
**Waterflow alarm:** Yes  
**Local/Central Station:** Central  
**Standpipe/Hose:** Yes  
**Smoke Detectors:** Yes  
**Type of Smoke Detectors:** Hard Wired  
**Commercial Cooking?** No  
**Protected?** N/A

### Housekeeping

**Aisle Space Adequate:** N/A  
**Any Height Piled Stock:** N/A  
**Satisfactory:** Yes

### Losses

**Any Losses for Insured:** None Learned

### Electrical

**Type of Wiring:** BX  
**Breakers or fuses:** Breakers  
**Age of Electrical:** 7  
**Any Updating:** As Needed  
**Any Overfusing:** No  
**Stab-Lok or Zinsco Breakers:** No

### Plumbing

**Type of Plumbing:** Brass/Copper  
**Age of Plumbing:** 7  
**Any Updating:** As Needed  
**Any Leakage:** No  
**Plumbing Satisfactory:** Yes

### Heating System

**Type of Fuel:** Gas  
**Type of System:** Forced Hot Air  
**Location of Unit:** Apartment(s)  
**Enclosed:** Not Viewed  
**Enclosure Required:** No  
**Age of Heating System:** 7  
**Heating System Satisfactory:** Yes  
**Updated as Needed:** Yes  
**Annual Maintenance:** N/A

### General Information

<b>Neighborhood:</b> Residential <b>Any Vacant Exposure:</b> No <b>Distance to Vacant Exposure:</b> NA <b>Area VMM Average:</b> Yes	<b>Any Superintendent:</b> Yes <b>Burglar Alarm System:</b> Yes <b>History of Flooding:</b> No <b>Distance to Water:</b> 1
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## ***Narrative***

**Inspection Date:**

**Inspector:**

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### ***Insured's Information***

**Insured's Name:**

**Risk Location:**

### ***Narrative***

#### **OPERATIONS/OCCUPANCY:**

We interviewed and met with the manager of this risk, Tonia, who was very cooperative and accompanied us to all areas of this risk. The insured owns this apartment building and holds it as rental property. The insured does not occupy these premises. The insured has owned this risk for approx. 7 years. The total square footage for this risk is 157,634 SF, not including their basement space used for storage and utilities only. There are a total of 153 apartments in the building, each of which has a residential kitchen. There are 9 apartments per floor. This is 90% occupied.

#### **RENTAL VS OWNER OCCUPANCY:**

NA

#### **RENTAL MINIMUM:**

N/A

#### **CONSTRUCTION:**

This risk is approx. 7 years old, 16 story and basement fire resistive apartment building. The exterior walls are brick 12-inch load bearing. The interior walls are lath and plaster. The roof deck and floors are concrete. The roof cover is roll ply. The roof supports are bearing walls, and steel columns. 2 passenger elevators in risk.

#### **PARKING GARAGE:**

NA

#### **HABITABILITY:**

During our survey, we did not observe any evidence of overcrowding or unsafe living conditions.

#### **RENOVATIONS:**

None.

#### **INTERIOR STAIRWAYS:**

This risk has 4 interior concrete stairways, located at the front and rear of the building.

#### **SELF-CLOSING DOORS:**

-Apartment doors - Per the contact, all apartment doors in this risk are self-closing. We were not able to access an apartment unit to confirm that the door was/was not self-closing.

-Hallway/Stairs doors - We noted that the hallway/stairway doors in this risk are self-closing. Doors noted in halls/stairs are fire doors and appear to be in acceptable/not acceptable condition.

#### **SPRINKLER SYSTEM:**

This risk is protected by a wet sprinkler system to a central station alarm system. The sprinkler system is maintained by Capitol and the last date of inspection is 7/24.

NOTE: This survey report's sole purpose is to provide insurance underwriting information about the particular Insured and Location(s) named above. This survey report does not guarantee compliance with any standards or with any Federal, State, or Municipal codes, ordinances, or regulations.

**Insured's Information****Insured's Name:****Risk Location:****Narrative Page 2****UTILITIES:**

HEAT- Heat is provided by a gas PTAC units, which was installed approx. 7 years ago.

ELECTRIC- The system is 7 years old and is protected by circuit breakers with BX wiring.

PLUMBING- The system is original with updates in the last 7 years. The plumbing is a combination of Copper.

**ELECTRICAL COMPONENT DETAILS:**

Are there any components branded with the following? Stab-Lok, Federal Pacific, Zinsco, American, Federal Pioneer, Challenger, Reliance Electric, UBI, or Federal Pioneer Limited? If yes, please detail which brands are present and on which components they are found. None noted.

**ROOF:**

It was stated that the roof systems were last replaced 7 years ago, and appears satisfactory.

**PROTECTION:**

Smoke detectors, as required, have been installed in this risk as per the contact. This risk is protected by the FDNY fire department, located within .35 mile from this risk. There are 2 fire hydrants within 100 ft. of this risk. The city of New York provides adequate water supply. This risk has an intercom security system, to their locked front entrance door.

**EXPOSURE:**

To the left of this risk, there is an attached, 16 story fire resistive apartment building. To the right of this risk, is a parking lot. This risk is located in a moderate residential mercantile area. We observed no vacant buildings on this street, or in this area. This area has a moderate incidence of crime and VM&M exposures.

**COMMENTS:**

No recommendations at this time.

We learned of no losses under the afforded coverage.

**Premises Photographs**

***Insured's Information***

Insured's Name:

Risk Location:

**Photograph 1**



Front

**Photograph 2**



Front

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 3



Entrance

Photograph 4



Sidewalk



**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 5



Sidewalk

Photograph 6



Sidewalk

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 7



Entrance

Photograph 8



Intercom

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 9



Exit signage

Photograph 10



Elevators



## Premises Photographs

### Insured's Information

Insured's Name:

Risk Location:

Photograph 11



Alarm panel

Photograph 12



Laundry room

## Premises Photographs

### Insured's Information

Insured's Name:

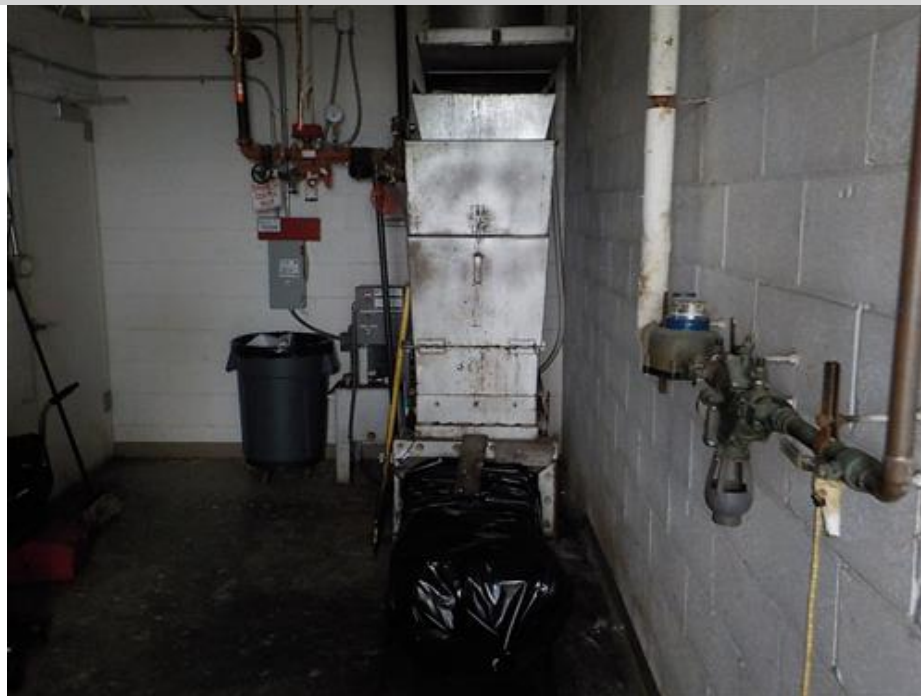
Risk Location:

Photograph 13



Laundry room

Photograph 14



Compactor

**Premises Photographs**

**Insured's Information**

Insured's Name:

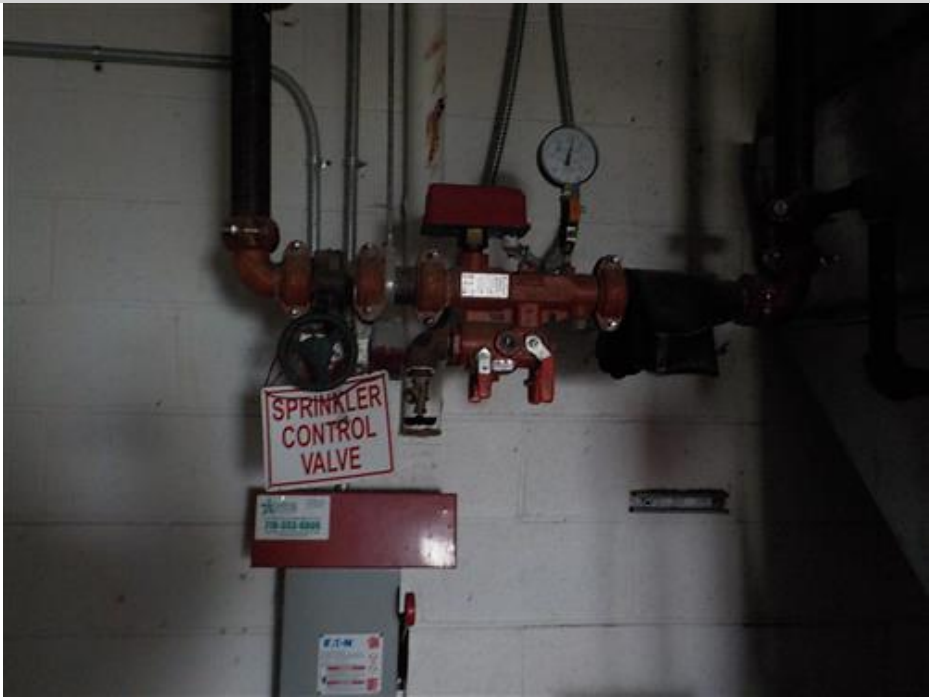
Risk Location:

Photograph 15



Compactor room

Photograph 16



Interior

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 17



ABC Extinguisher

Photograph 18



Sprinkler head



**Premises Photographs**

***Insured's Information***

Insured's Name:

Risk Location:

**Photograph 19**



Smoke detector

**Photograph 20**



Electric panel

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 21



Electric panel

Photograph 22



Electric panel

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 23



Electric panel

Photograph 24



Electric panel

## Premises Photographs

### Insured's Information

Insured's Name:

Risk Location:

Photograph 25



Electric panel

Photograph 26



Sprinkler



Premises Photographs

Insured's Information

Insured's Name:

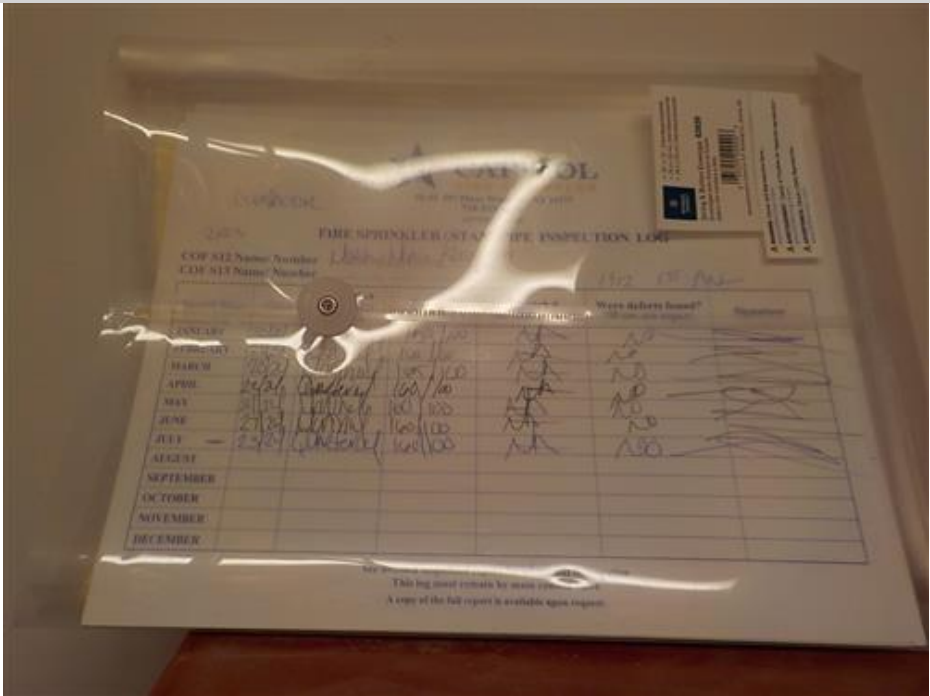
Risk Location:

Photograph 27



Sprinkler

Photograph 28



Sprinkler inspection

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 29



Interior stairs

Photograph 30



Hallway

## Premises Photographs

### Insured's Information

Insured's Name:

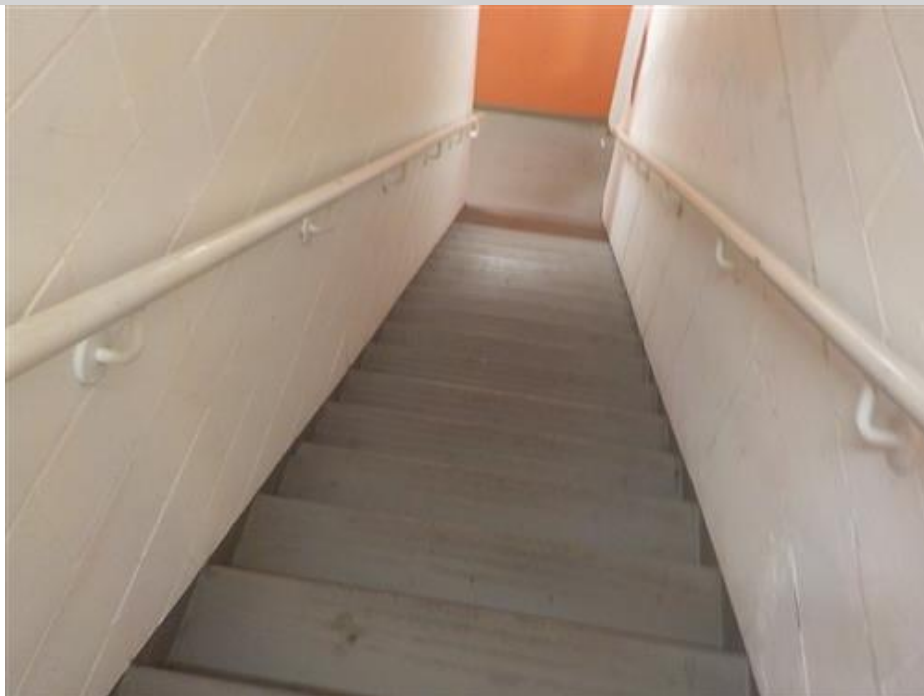
Risk Location:

Photograph 31



Water heaters

Photograph 32



Interior stairs

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 33



Roof door

Photograph 34



Electric panel



**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 35



Roof

Photograph 36



Roof

**Premises Photographs**

***Insured's Information***

**Insured's Name:**

**Risk Location:**

**Photograph 37**



Roof

**Photograph 38**



Roof

**Premises Photographs**

***Insured's Information***

Insured's Name:

Risk Location:

**Photograph 39**



Roof tank

**Photograph 40**



HVAC Unit

**Premises Photographs**

**Insured's Information**

Insured's Name:

Risk Location:

Photograph 41



HVAC Unit

Photograph 42



Left side



**Premises Photographs**

***Insured's Information***

Insured's Name:

Risk Location:

**Photograph 43**



Left side