|  |
| --- |
| <%=Time.now.strftime('%B %-d, %Y')%> <%=hide%> <% $primary\_broker = brokerage.contacts.andand.first.andand.name %> <%$primary\_contact = client\_contacts.andand.first.andand.name%> <% $policy = insurer\_offerings.andand.find { |p| p.chosen\_insurer.yes.value } %>  Broker Service Proposal  <%=company\_name%>  **Attention: <%=$primary\_contact%>**  <%=address%>  <%=city%>, <%=province%>  <%=postal\_code%> |

|  |
| --- |
|  |
| **Prepared By:**  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* <%=brokerage.contacts[].name%> <%=brokerage.contacts[].title%> <%=brokerage.address%> <%=brokerage.contacts[].phone%> |

# Table of Contents

1. **Executive Summary**
   1. Client Commitment
   2. Insurer Offering
2. **Broker Service Plan**
   1. Core Services
3. **Claims Management Strategy**
4. **Application**

1<%#section\_start executive\_summary%>

# Executive Summary

<%=brokerage.name%> (<%=brokerage\_short%>) is pleased to present to <%=company\_name%> our insurance and broker services proposal.

The opportunity to work with <%=company\_name%> (<%=company\_short%>) is exciting to <%=brokerage\_short%>. We are happy to present to you an offering of service that includes **estimated rates** benchmarked against other projects of similar size and scope that we **have knowledge of**.

Our history spans over 25 years and today we have become one of the region’s largest brokerage firms by providing loss control, insurance and investment advice to <%= brokerage.num\_clients && "over #{brokerage.num\_clients}" || 'many'%> clients including some of the largest trucking firms in Ontario. <%= brokerage.employees && "We are #{brokerage.employees} employees strong with offices in London and Mississauga." || ''%>

Our proposal is a combination of the good work done by <%=$primary\_broker%> on behalf of <%=company\_short%>, providing us accurate information and from our open and honest conversations to date. Insurers respect our loss control capabilities, provincial presence and local focus to the communities that we deal in. Customers come to appreciate our commitment to annual site visits and loss control reports.

Our contractual commitment to ongoing broking and loss control service is more about completely understanding the <%=company\_short%> business model and educating ourselves so that we can provide alternative measures which mean dollars to your bottom line. We sell risk not policies.

Businesses that are the size of <%=company\_short%> deserve the highest level of loss control and brokerage services available. We want you to hold us accountable to the same standard of excellence that we are sure has made <%=company\_short%> what it is today.

**We commit to <%=company\_name%>:**

* + - * 1. **An Experienced Service Team**

**<%=append brokerage.contacts[2].title, ' '%><%=brokerage.contacts[2].name%>**

<%=selfif brokerage.contacts[2].description%>

These individuals are collectively charged with the responsibility and have the authority to deliver any resource in the <%=brokerage\_short%> network to help <%=company\_short%> **be successful and drive otherwise wasted insurance dollars to your bottom line.** We believe in challenging the status quo and helping customers to see the positive side of risk in doing we help <%=company\_name%> reduce the overall cost of risk.

Transparency begins with regular structured contact, your business will evolve over time and we need to stay current. Time is important, our commitment to <%=company\_name%> includes annual site visits, contact tracking, quarterly discussions (meetings) and annual stewardship reports. We prefer to meet to meet the board once per year in person, and encourage online meetings and regular phone or email contact.

<%=brokerage.contacts[3].begin||''%>

<%=brokerage.contacts[3].title%> <%=brokerage.contacts[3].name%>

*<%=brokerage.name%>*<%#section\_end executive\_summary%>

INSURER OFFERING

|  |  |  |  |
| --- | --- | --- | --- |
| **Operational Covers** | **Limit** | **Co-ins.** | **Deductibles** |
| <%=hide%><%=$coverage\_schedules = locations[cs].coverage\_schedules%> <% $cats = {} %> <% $coverage\_schedules.each do |cov| ($cats[cov.category] ||= []) << cov end %> <%= locations[cs].\_cats = $cats.to\_a %> | | | |
| Location <%=locations[cs].location\_number%> |  |  |  |
| ***<%= locations[cs].\_cats[].first %>*** |  |  |  |
| <%= locations[cs].\_cats[].second[].type %> | <%=currency locations[cs].\_cats[].second[].limit || ''%> | <%=locations[cs].\_cats[].second[].coinsurance || ''%> | <%=currency locations[cs].\_cats[].second[].deductible || ''%> |
| <%=hide%><%=locations[cs].end%> |  |  |  |
| <%=hide%><% $cats = {} %><% blanket\_coverages.each do |cov| ($cats[cov.category] ||= []) << cov end %><%= $cats = $cats.to\_a %> |  |  |  |
| Blanket Coverages |  |  |  |
| ***<%= $cats[].first %>*** |  |  |  |
| <%= $cats[].second[].type %> | <%=currency $cats[].second[].limit || ''%> | <%=$cats[].second[].coinsurance || ''%> | <%=$cats[].second[].deductible || ''%> |

## Premiums by Company and Line of Business

|  |  |
| --- | --- |
| **Comparison of Offerings by Line of Cover** | **<%=insurer\_offerings[a].insurer%><%= insurer\_offerings[a].chosen\_insurer.yes.value && ' (Selected)'||''%>** |
| Umbrella Liability | <%=insurer\_offerings[b].umbrella\_premium%> |
| Commercial Policy | <%=insurer\_offerings[c].commercial\_premium%> |
| **Total Premium Per Location** | **<%=insurer\_offerings[d].total\_premium%>** |

2<%#section\_start service\_plan%>

# <%=brokerage\_short%> Service Plan for <%=company\_name%>

The <%=brokerage.name%> (<%=brokerage\_short%>) team will build the thorough, well structured approach to our service delivery that will begin immediately and be fully implemented within 60 days. <%=company\_name%> (<%=company\_short%>) is assured of dedicated and focused efforts knowing that we quantify our value by delivering results in the key areas identified by <%=company\_short%> as areas of concern.

## Core Services for <%=company\_name%>

<%=company\_short%> requires a broad scope of core services which becomes an integral part of your loss control and risk managed process. This would include the following:

* + - * 1. ***Review Goals, Objectives and Standards:***An effective program can only be achieved when clear objectives and priorities are established. To accomplish this, we work with you in an open and interactive way to determine your goals and expectations.
        2. ***Contract Review:*** Today’s policy wordings are complex. Although these forms are a good starting point they should be utilized as a template and changed to fit the particular structure of your operation AND third party contractual conditions. We can assist in the risk transfer portions of these contracts. We are seeing owners and general contractors attempting to push more and more risk down the chain, often es creating insurance and indemnity clauses that are extremely onerous. We will work with your lenders risk advisor to provide you with contract review services and engage the expertise of our team when required.
        3. ***Insurance Program Administration.***An important part of our role as your broker is to help you manage the day-to-day operations of the program. Our professional standards help to ensure that essential administrative tasks are handled in a consistent and efficient manner. We communicate this process specifically to you in writing.
        4. ***Claims Administration and Consulting Services.***Producer experienced and with trained and dedicated support staff will provide claims advocacy to <%=company\_short%>. Producer <%=$primary\_broker%> will provide claims support for benefit of <%=company\_short%> when you find yourself faced with a claim.
        5. ***Insurance Program Renewals.*** Providing competitively priced insurance programs with the broadest terms available is a <%=brokerage\_short%> specialty. Producer <%=$primary\_broker%> has spent many years negotiating terms and pricing in the insurance marketplace.
        6. **Our renewal process** is well thought-out and structured; following is a summary:

**Analyze Existing Program**: policy and market review regular contact will allow both parties the opportunity to continuously analyze the strengths and weaknesses in the current program. This information helps to create a collaborative program designed to reduce cost.

**Evaluate Program Alternatives/Options**: Continual monitoring of your risk transfer program and keeping up with alternatives is an important validation process for any brokerage.

**Develop the Opal Program Design**: The result of old fashioned collaboration between the <%=brokerage\_short%> and <%=company\_short%> establishes terms and conditions that meet <%=company\_short%>’s risk appetite and specific objectives and satisfies your lenders risk managers.

**Survey and Evaluate Potential Markets**: One of our greatest brokerage strengths is our knowledge of which carriers to approach for your risk. We have strong relationships with individual underwriters. We also draw upon our expertise and experience in marketing clusters of like risks. The result is the development of a strategic marketing plan.

**Prepare a Quality Submission**: High quality submissions are the key to successful marketing efforts and enhance your firm’s desirability as a risk to underwriters. Our specifications address all of your coverage and service requirements.

**Provide Strategic Marketing Services**: <%=brokerage\_short%>’s provincial brand and reputation are distinctive advantages in market negotiations. Our market reputation, relationships and portfolio ensure that we will obtain a competitive program for you. Successfully marketing of <%=company\_short%>’s risk picture is one of our most important responsibilities.

**Evaluate Carrier Proposals**: We quantify the risk/reward trade-off between competing proposals and recommend only those carriers that can support losses associated with your risk.

**Monitor Program**: We take a proactive approach to monitoring the program so that coverage and service issues can be identified and resolved quickly. By monitoring the performance of your program closely, we will take prompt corrective action as needed.

### <%=hide%><%$time=policy\_start&&Time.at(policy\_start)||Time.now%>

### Broker Services Timeline – <%=$time.strftime('%b %Y')%> until <%=$time.strftime('%b')%> <%= $time.year+1 %>

<%=hide%><% require 'date'; $months = (0..12).map { |x| Date::ABBR\_MONTHNAMES[($time.month-1+x)%12+1] }.join("\t") %>

Present Full Broker Services Offering

Agree to terms

Finalize Underwriting Information

Company approves, signs off on Contracts

Meet Underwriters Present Joint Loss Control

Finalize Product Enhancements Meeting with Insurers

First Quarterly Meeting Include Exec

Second Quarterly Meeting includes Staff education

Annual Stewardship Review Pricing Losses go Forward Strategy

Begin Renewal Process gather information has BLS sign off for marketing

Negotiate Receive and Check Policy offering

Conduct - Renewal Meeting

Receipt of Policy

Issuance of all necessary Certificates

**<%=$months%>**

<%#section\_end service\_plan%>

3<%#section\_start claims\_management%>

Claims Management and Strategy

Placing an insurance program is a broker’s primary task. The ultimate objective of any insurance program is prompt response to a disaster and quickly bringing our clients whole again. It is sometimes only after a loss that our clients realize the benefits of their insurance program.

Our service does not end with the placement of your risk in the insurance market. We monitor your claims as part of our client support. Producer <%=$primary\_broker%> will work with you to resolve claim issues. Prior to a loss, we will work closely with you to develop and implement effective and customized claim procedures.

Our loss services are available to assist <%=company\_short%> in the:

* Creation of internal and external claims procedures and interpretation of terms and conditions.
* Control and instruction of adjusters, independent and insurer.
* Follow-up of the investigation and settlement of claims by insurers.
* Coordination between <%=company\_short%> and your insurers.
* Negotiation with claims adjusters, lawyers and others.
* Provision of strong, dedicated advocacy services to ensure that <%=company\_short%>’s interests are fully looked after.
* Monitoring of exclusion issues to preserve <%=company\_short%>’s rights to advance claims

**Our Commitment to You**



<%#section\_end claims\_management%>

**APPLICATION FOR CLIENT:**

<%=company\_name%>

<%=address%>

<%=city%>, <%=province%>, <%=country%>

<%=showif phone%>P <%=phone%>

<%=showif fax%>F <%=fax%>

<%=selfif email\_address%>

**CONTACTS:**

<%=client\_contacts[].begin||''%>

<%=append client\_contacts[].salutation, ' '%><%=client\_contacts[].name%>

Position: <%=client\_contacts[].position%>

<%=showif client\_contacts[].phone%>P <%=client\_contacts[].phone%>

<%=selfif client\_contacts[].other%>

<%=selfif client\_contacts[].email%>

**BUSINESS OPERATIONS:**

**SIC CODE:** <%=industry\_code%>

**DESCRIPTION OF OPERATIONS:**

<%=description\_operations%>

**CLAIMS INFORMATION**

|  |  |  |  |
| --- | --- | --- | --- |
| **DATE** | **TYPE / DESCRIBE** | **AMOUNT**  **PAID** | **AMOUNT**  **RESERVED** |
| <%=date claims\_infos[].loss\_date%> | <%=claims\_infos[].claim\_type%>, <%=claims\_infos[].description%> | <%=claims\_infos[].amount\_paid%> | <%=claims\_infos[].reserve%> |

1. **<%$prev\_policies = (policy\_infos || []).select { |policy| policy.policy\_start.to\_i < Time.now.to\_i } %>PREVIOUS POLICY INFORMATION**

|  |  |  |  |
| --- | --- | --- | --- |
| **INSURER** | **POLICY NUMBER** | **TYPE OF POLICY** | **TERM DATE – EXPIRY DATE** |
| <%=$prev\_policies[].insurer%>  <%=selfif $prev\_policies[].insurer\_address%> | <%=$prev\_policies[].policy\_number%> | <%=$prev\_policies[].policy\_type%> | <%=date $prev\_policies[].policy\_start%> - <%=date $prev\_policies[].policy\_end%> |

1. **LIABILITY INFORMATION**

**IN BUSINESS SINCE:** <%=business\_start\_date%>

**NUMBER OF EMPLOYEES:** <%=full\_time\_employees%> **FULL TIME /** <%=part\_time\_employees%> **PART TIME   
  
COVERED BY:** <%=covered%>

**REVENUES:** <%=annual\_gross\_receipts%>

**CANADIAN %:** <%=canadian\_percent%>%

**US** %**:** <%=american\_percent%>%

**FOREIGN %:** <%= foreign\_percent%>%

**PAYROLL:** <%=annual\_payroll%>

|  |  |  |
| --- | --- | --- |
| **EXPOSURE / RECEIPTS BY OPERATION OR PRODUCT TYPE** | **ANNUAL PER CENT OR DOLLAR** | **CHANGE FROM LAST YEAR** |
| <%=exposure\_or\_receipts[].operation\_or\_product\_type%> | <%=exposure\_or\_receipts[].annual\_percent\_or\_dollar%> | <%=exposure\_or\_receipts[].change\_from\_last\_year%> |

**NOTES:**

|  |
| --- |
| <%=notes%> |

**BROKER DECLARATION: I HAVE KNOWN THE CLIENT SINCE <%=date date\_known%> AND THIS IS NEW / REMARKETED BUSINESS. WE REQUIRE A QUOTATION OF INSURANCE <% if !!quote\_required\_by\_asap.yes %>ASAP<%else%>BY <%=date quote\_required\_by%><% end %>; THE ANTICIPATED POLICY PERIOD IS EXPECTED TO BE <%=date policy\_start%> to <%=date policy\_end%>.**

**. .**

**<%=$primary\_broker%> DATE**

**STATEMENT OF VALUES**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **INSURER NAME AND ADDRESS:** <%=$policy.insurer%>  <%=selfif $policy.insurer\_address%>  **POLICY NUMBER:** <%=$policy.policy\_number%>  **BUILDING SCHEDULES**<% $buildings = locations.map { |l| l.buildings.each { |b| b.location\_number = l.location\_number } }.flatten %>   |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **LOC** | **BLDG #** | **ADDRESS** | **DESCRIPTION** | **RC** | **ACV** | **CO INSURANCE** | **RATE** | **PREMIUM** | | <%=$buildings[].location\_number%> | <%=$buildings[].building\_number%> | <%=$buildings[].address%> | <%=$buildings[].description%> | <%=$buildings[].replacement\_cost||'N/A'%> | <%=$buildings[].actual\_cash\_value|| 'N/A'%> | <%=$buildings[].coinsurance%> | <%=$buildings[].rate||'N/A'%> | <%=$buildings[].premium||'N/A'%> |   **INSTRUCTIONS**   1. **ACV OR RC (IF OTHER VALUATION PLEASE INDICATE** 2. **SUBJECT: (S) = STOCK (F)= FURNITURE (M) = MACHINERY (BPP) = BUSINESS PERSONAL PROPERTY (PPO) = PERSONAL PROPERTY OF OTHERS (BI) = BUSINESS INCOME (R) = RENTAL INCOME** 3. **RATE OR LOSS COST ONLY FOR CLASS RATED PROPERTY**   **ALL VALUES AND LOCATION INFORMATION ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF**  **INSURED SIGNATURE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **POSITION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **DATE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
|  |

<%=locations[].page\_break||''%>

1. **C.O.P.E. INFORMATION BY LOCATION**

**LOCATION NUMBER (<%=locations[].location\_type%>): <%=locations[].location\_number%>**

|  |  |  |  |
| --- | --- | --- | --- |
| **ADDRESS:** | <%=locations[].location\_address%> | | |
| **CITY:** | <%=locations[].location\_city%> | **PROVINCE:** | <%=locations[].location\_province\_state%> |
| **POSTAL CODE:** | <%=locations[].location\_postal\_code%> | **COUNTRY:** | <%=locations[].location\_country%> |

<%=showif locations[].inspection\_date%>**INSPECTION DATE:** <%=date locations[].inspection\_date%>  
**<%=locations[].inspected\_by%>** visited the site and found the risk to be **<%=locations[].risk\_severity%>.**

**SITE PLAN:**

|  |
| --- |
|  |

1. **RISK INFORMATION**
2. **GENERAL:**

|  |  |  |
| --- | --- | --- |
| **TYPE:** | <%=locations[].risk\_info\_type%> | |
| **NOTES :** | <%=locations[].risk\_info\_notes%> | |
| **LIMIT :** | <%=locations[].risk\_info\_limit%> |  |

1. **CONSTRUCTION :**

|  |  |
| --- | --- |
| **Stories:** | <%=locations[].construction\_stories%> |

|  |  |
| --- | --- |
| **Year Built:** | <%=locations[].year\_built%> |

|  |  |
| --- | --- |
| **Area:** | <%=locations[].construction\_area%> |

|  |  |
| --- | --- |
| **Walls:** | <%=locations[].construction\_walls%> |

|  |  |
| --- | --- |
| **Floors:** | <%=locations[].construction\_floors%> |

|  |  |
| --- | --- |
| **Basement:** | <%=locations[].construction\_basement%> |

|  |  |
| --- | --- |
| **roof:** | <%=locations[].construction\_roof%> |

|  |  |
| --- | --- |
| **roof Covering:** | <%=locations[].construction\_roof\_covering%> |

|  |  |  |
| --- | --- | --- |
| **electrical:** | <%=locations[].construction\_electrical%> |  |

|  |  |
| --- | --- |
| **plumbing:** | <%=locations[].construction\_plumbing%> |

|  |  |
| --- | --- |
| **heating:** | <%=locations[].construction\_heating%> |

|  |  |
| --- | --- |
| **Fuel:** | <%=locations[].construction\_fuel%> |

**RENOVATIONS:**

<%=locations[].renovations\_none\_known.yes%>

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| <%=locations[].renovations\_electrical.yes%> | **Year:** | <%=locations[].renovations\_electrical\_year%> | **Complete/Partial:** | <%=locations[].renovations\_electrical\_complete\_partial%> |
| <%=locations[].renovations\_plumbing.yes%> | **Year:** | <%=locations[].renovations\_plumbing\_year%> | **Complete/Partial:** | <%=locations[].renovations\_plumbing\_complete\_partial%> |
| <%=locations[].renovations\_heating.yes%> | **Year:** | <%=locations[].renovations\_heating\_year%> | **Complete/Partial:** | <%=locations[].renovations\_heating\_complete\_partial%> |
| <%=locations[].renovations\_roof.yes%> | **Year:** | <%=locations[].renovations\_roof\_year%> | **Complete/Partial:** | <%=locations[].renovations\_roof\_complete\_partial%> |

1. **FIRE PROTECTION**

|  |  |
| --- | --- |
| **Hydrants:** | <%=locations[].fire\_hydrants%> |

|  |  |
| --- | --- |
| **Fire Department:** | <%=locations[].fire\_department%> |

|  |  |
| --- | --- |
| **Extinguishing System Type:** | <%=locations[].extinguishing\_system%> |

|  |  |
| --- | --- |
| **Extinguishing:** | <%=locations[].extinguishing\_agent%> |

|  |  |  |  |
| --- | --- | --- | --- |
| **Fire Alarm:** | <%=locations[].fire\_alarm%> | | |
| **Coverage %:** | <%=locations[].coverage\_percent%> |  | <%=locations[].standpipe.yes%> |
|  |  |  |  |
| **Other:** | <%=locations[].other\_fire\_info%> | | |

1. **CRIME PROTECTION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Protection Types:** | <%=locations[].protection\_types.deadbolt%> | <%=locations[].protection\_types.breakage\_resistant\_glass%> | <%=locations[].protection\_types.windows\_barred%> | <%=locations[].protection\_types.windows\_wire\_mesh%> |
|  | <%=locations[].protection\_types.steel\_bars%> | <%=locations[].protection\_types.cameras%> | <%=locations[].protection\_types.watchmen%> | <%=locations[].protection\_types.fence%> |
|  | <%=locations[].protection\_types.guard\_dog%> | <%=locations[].protection\_types.windows\_uLC%> | <%=locations[].protection\_types.combo\_lock%> | <%=locations[].protection\_types.additional\_key%> |
|  | <%=locations[].protection\_types.fine\_wire\_protection%> | <%=locations[].protection\_types.concealed%> | <%=locations[].protection\_types.common\_walls%> | <%=locations[].protection\_types.electronic\_lock%> |
|  | <%=locations[].protection\_types.visible\_entrance%> | <%=locations[].protection\_types.sturdy\_doors%> | <%=locations[].protection\_types.ext\_lighting%> | <%=locations[].protection\_types.holdup\_buttons%> |
|  | <%=locations[].protection\_types.metal\_doors%> | <%=locations[].protection\_types.motion\_lighting%> | <%=locations[].protection\_types.multiple\_locks%> | <%=locations[].protection\_types.perimeter%> |
|  | <%=locations[].protection\_types.night\_illumination%> | <%=locations[].protection\_types.blocked\_skylight%> | <%=locations[].protection\_types.steel\_post%> | <%=locations[].protection\_types.stock\_secured%> |
|  | <%=locations[].protection\_types.stockroom\_motion%> | <%=locations[].protection\_types.warehouse\_alarm%> | <%=locations[].protection\_types.warning\_signs%> | <%=locations[].protection\_types.glass\_breakage\_detect%> |
|  | <%=locations[].protection\_types.other%> | <%=locations[].protection\_types\_other||''%> |  |  |

|  |  |
| --- | --- |
| **ALARM:** | <%=locations[].burglar\_alarm%> |

|  |  |
| --- | --- |
| **Safe Type:** | <%=locations[].safe\_type%> |

|  |  |
| --- | --- |
| **Safe Class:** | <%=locations[].safe\_class%> |

1. **OCCUPANCY**

|  |  |  |
| --- | --- | --- |
| **INSURED:** | <%=locations[].occupancy\_insured%> | |
|  | |
| **OTHERS:** | <%=locations[].occupancy\_others%> | |

1. **EXPOSURES**

<%=locations[].exposures\_clear.yes%>

|  |  |
| --- | --- |
| Left of Insured: | <%=locations[].exposures\_left%> |
| Right of Insured: | <%=locations[].exposures\_right%> |
| Behind Insured: | <%=locations[].exposures\_behind%> |

<%=locations[].loss\_control\_surveys[].page\_break||''%>

**ANNUAL LOSS CONTROL SURVEY Performed by:** <%=locations[].loss\_control\_surveys[].survey\_performed\_by%>

PREPARED FOR **Date:** <%=date locations[].loss\_control\_surveys[].survey\_date%>

<%=company%> **Person Interviewed:** <%=locations[].loss\_control\_surveys[].survey\_interviewee%>

**Location:** <%=locations[].loss\_control\_surveys[].location\_number%> **Address:** <%=locations[].loss\_control\_surveys[].location\_address%>

|  |  |  |  |
| --- | --- | --- | --- |
| **Heating Cooling Systems** | **Yes** | **No** | **Comments** |
| Has heating / cooling systems been serviced in past 12 months? | **<%=showif locations[].loss\_control\_surveys[].survey\_heating\_serviced.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_heating\_serviced.yes%>x** |  |
| Is there adequate clearance to combustibles? | **<%=showif locations[].loss\_control\_surveys[].survey\_comb\_clearance.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_comb\_clearance.yes%>x** |  |
| Any use of temporary heating device(s)? | **<%=showif locations[].loss\_control\_surveys[].survey\_temporary\_heating.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_temporary\_heating.yes%>x** |  |
| **Electrical Systems** |  |  |  |
| Any upgrades that we should be aware of? | **<%=showif locations[].loss\_control\_surveys[].survey\_electrical\_upgrades.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_electrical\_upgrades.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_electrical\_upgrades\_comment||''%> |
| Any extension cords in use? | **<%=showif locations[].loss\_control\_surveys[].survey\_extension\_cords.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_extension\_cords.yes%>x** |  |
| Size of Service and on breakers? | **<%=showif locations[].loss\_control\_surveys[].survey\_service.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_service.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_service\_comment||''%> |
| Wiring supported and in good condition | **<%=showif locations[].loss\_control\_surveys[].survey\_wiring.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_wiring.yes%>x** |  |
| Has thermo-graphic scan been performed? | **<%=showif locations[].loss\_control\_surveys[].survey\_therm\_scan.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_therm\_scan.yes%>x** |  |
| **Housekeeping** |  |  |  |
| Hallways free and clear of obstructions? | **<%=showif locations[].loss\_control\_surveys[].survey\_aisles\_clear.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_aisles\_clear.yes%>x** |  |
| Utility/stock rooms organized and well lit? | **<%=showif locations[].loss\_control\_surveys[].survey\_stock\_rooms.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_stock\_rooms.yes%>x** |  |
| Cross dock clear and safe? | **<%=showif locations[].loss\_control\_surveys[].survey\_cross\_doc.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_cross\_doc.yes%>x** |  |
| Trash and pallets clear from building 50’? | **<%=showif locations[].loss\_control\_surveys[].survey\_trash\_clear.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_trash\_clear.yes%>x** |  |
| Well lit area free of trip hazards? | **<%=showif locations[].loss\_control\_surveys[].survey\_well\_lit.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_well\_lit.yes%>x** |  |
| **Flammable or Combustible Storage** |  |  |  |
| Describe any dispensing operations and related safety precautions? | **<%=showif locations[].loss\_control\_surveys[].survey\_dispensing.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_dispensing.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_dispensing\_comment||''%> |
| Are proper storage of solvents and flammables present? | **<%=showif locations[].loss\_control\_surveys[].survey\_solvent\_storage.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_solvent\_storage.yes%>x** |  |
| Are there any refueling tanks on site? If yes describe. | **<%=showif locations[].loss\_control\_surveys[].survey\_refueling.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_refueling.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_refueling\_comment||''%> |
| If there is refueling on site is there a disaster plan? | **<%=showif locations[].loss\_control\_surveys[].survey\_disaster\_plan.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_disaster\_plan.yes%>x** |  |
| **Fire Protection Equipment** |  |  |  |
| Distance to Fire Hall and type of fire hall? | **<%=showif locations[].loss\_control\_surveys[].survey\_fire\_hall.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_fire\_hall.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_fire\_hall\_comment||''%> |
| Are there fire extinguishers present? Describe size and type. | **<%=showif locations[].loss\_control\_surveys[].survey\_fire\_extinguishers.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_fire\_extinguishers.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_fire\_extinguishers\_comment||''%> |
| Fire extinguishers serviced in last 12 months? By whom? | **<%=showif locations[].loss\_control\_surveys[].survey\_extinguishers\_serviced.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_extinguishers\_serviced.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_extinguishers\_serviced\_comment||''%> |
| Fire alarm panel free of trouble signs? | **<%=showif locations[].loss\_control\_surveys[].survey\_alarm\_panel.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_alarm\_panel.yes%>x** |  |
| Is there an automatic sprinkler? Describe history of testing. | **<%=showif locations[].loss\_control\_surveys[].survey\_automatic\_sprinkler.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_automatic\_sprinkler.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_automatic\_sprinkler\_comment||''%> |
| Standpipe and hose tested and inspected last 12 months? | **<%=showif locations[].loss\_control\_surveys[].survey\_standpipe.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_standpipe.yes%>x** |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Physical Protection** | **Yes** | **No** | **Comments** |
| Is there any perimeter fencing? | **<%=showif locations[].loss\_control\_surveys[].survey\_perimeter.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_perimeter.yes%>x** | <%=locations[].loss\_control\_surveys[].survey\_perimeter\_comment||''%> |
| Is exterior lighting adequate, present and working? | **<%=showif locations[].loss\_control\_surveys[].survey\_exterior\_lighting.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_exterior\_lighting.yes%>x** |  |
| Access points free of obstructions? | **<%=showif locations[].loss\_control\_surveys[].survey\_obstructions.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_obstructions.yes%>x** |  |
| Are doors, windows and locks adequate for exposure? | **<%=showif locations[].loss\_control\_surveys[].survey\_adequate\_exposure.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_adequate\_exposure.yes%>x** |  |
| Is there burglar resistant glass and or window (door) bars present? | **<%=showif locations[].loss\_control\_surveys[].survey\_burglar\_resistant.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_burglar\_resistant.yes%>x** |  |
|  |  |  |  |
| **Alarm Protection** |  |  |  |
| ULC Equipment:  <%=locations[].loss\_control\_surveys[].survey\_uLCEquipment%> |  |  | Name of Alarm Company and Address:  <%=locations[].loss\_control\_surveys[].survey\_alarm\_company%> |
| Does alarm system include heat, motion and smoke? | **<%=showif locations[].loss\_control\_surveys[].survey\_heat\_motion.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_heat\_motion.yes%>x** |  |
|  |  |  |  |
| **Premises Liability Checklist** |  |  |  |
| Do you hire snow removal? | **<%=showif locations[].loss\_control\_surveys[].survey\_snow\_removal.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_snow\_removal.yes%>x** |  |
| Do you gather certificates of insurance from any contractor that is doing work on your premises? | **<%=showif locations[].loss\_control\_surveys[].survey\_certificates.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_certificates.yes%>x** |  |
| How long do you keep those certificates on file? |  |  | <%=locations[].loss\_control\_surveys[].survey\_certificate\_file||''%> |
| Could we have a copy of the certificate that your broker created for you? | **<%=showif locations[].loss\_control\_surveys[].survey\_certificate\_copy.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_certificate\_copy.yes%>x** |  |
| Do you have a slip and fall policy? | **<%=showif locations[].loss\_control\_surveys[].survey\_slip\_and\_fall.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_slip\_and\_fall.yes%>x** |  |
| May we see a copy of your disaster plan that your broker / agent helped you to prepare? | **<%=showif locations[].loss\_control\_surveys[].survey\_disaster\_plan.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_disaster\_plan.yes%>x** |  |
| Are all fire doors free and clear of obstructions? | **<%=showif locations[].loss\_control\_surveys[].survey\_fire\_doors.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_fire\_doors.yes%>x** |  |
| Are all fire exits properly identified? | **<%=showif locations[].loss\_control\_surveys[].survey\_fire\_exits.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_fire\_exits.yes%>x** |  |
| Are all fire exit doors operable (not chained or locked)? | **<%=showif locations[].loss\_control\_surveys[].survey\_fire\_exits\_operable.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_fire\_exits\_operable.yes%>x** |  |
| Are all employees trained in emergency evacuation procedures? | **<%=showif locations[].loss\_control\_surveys[].survey\_trained.yes%>x** | **<%=showif !locations[].loss\_control\_surveys[].survey\_trained.yes%>x** |  |
|  |  |  |  |
| **Other / Notes** |  |  |  |
| <%=locations[].loss\_control\_surveys[].survey\_other||''%> |  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

1. **SCHEDULE OF COVERAGES**

|  |  |  |  |
| --- | --- | --- | --- |
| 1. **Type** | 1. **Deductible** | 1. **Co-Ins.** | 1. **Limit** |
| **<%=locations[].coverage\_schedules[].category%>**: <%=locations[].coverage\_schedules[].type%>  <%=showif locations[].coverage\_schedules[].replacement\_cost%>Replacement cost: <%=locations[].coverage\_schedules[].replacement\_cost%> | <%=currency locations[].coverage\_schedules[].deductible%> | <%=locations[].coverage\_schedules[].coinsurance||'N/A'%> | <%=locations[].coverage\_schedules[].limit%> |

**AUTOMOBILE SCHEDULES**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Item #** | **Unit #** | **Owner** | **Finance Co.** | **Year** | **Make** | **Model** | **Serial Number** | **Plate #** | **Colour** | **Date Added** | **Policy Expiry** |
| 1. <%=locations[].auto\_schedules[].item\_number%> | 1. <%=locations[].auto\_schedules[].unit\_number%> | 1. <%=locations[].auto\_schedules[].owner%> | 1. <%=locations[].auto\_schedules[].finance\_company%> | 1. <%=locations[].auto\_schedules[].year%> | 1. <%=locations[].auto\_schedules[].make%> | 1. <%=locations[].auto\_schedules[].model%> | 1. <%=locations[].auto\_schedules[].serial\_number%> | 1. <%=locations[].auto\_schedules[].plate\_number%> | 1. <%=locations[].auto\_schedules[].colour%> | 1. <%=date locations[].auto\_schedules[].date\_added%> | 1. <%=date locations[].auto\_schedules[].policy\_expiry%> |

**EQUIPMENT SCHEDULES**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. **Type** | 1. **Item #** | 1. **Year** | 1. **Make** | 1. **Model** | 1. **Serial Number/Description** | 1. **Limit** |
| 1. <%=locations[].equipment\_schedules[].type%> | 1. <%=locations[].equipment\_schedules[].item\_number%> | 1. <%=locations[].equipment\_schedules[].year%> | 1. <%=locations[].equipment\_schedules[].make%> | 1. <%=locations[].equipment\_schedules[].model%> | 1. <%=append locations[].equipment\_schedules[].serial\_number, ' '%><%=locations[].equipment\_schedules[].description||''%> | 1. <%=locations[].equipment\_schedules[].limit%> |

**MISCELLANEOUS SCHEDULES**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. **Type** | 1. **Item #** | 1. **Year** | 1. **Make** | 1. **Model** | 1. **Serial Number/Description** | 1. **Limit** |
| 1. <%=locations[].miscellaneous\_schedules[].type%> | 1. <%=locations[].miscellaneous\_schedules[].item\_number%> | 1. <%=locations[].miscellaneous\_schedules[].year%> | 1. <%=locations[].miscellaneous\_schedules[].make%> | 1. <%=locations[].miscellaneous\_schedules[].model%> | 1. <%=append locations[].miscellaneous\_schedules[].serial\_number, ' ' %><%=locations[].miscellaneous\_schedules[].description||''%> | 1. <%=locations[].miscellaneous\_schedules[].limit%> |

**DRIVERS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Driver** | **Name** | **Licence Number** | **Date**  **Employed** | **Accidents** | **Convictions** |
| <%=locations[].drivers[].driver%> | <%=locations[].drivers[].name%> | <%=locations[].drivers[].license\_number%> | <%=date locations[].drivers[].date\_employed%> | <%=locations[].drivers[].accidents%> | <%=locations[].drivers[].convictions%> |