

RISK ID: 32 NC99 561845

ON-SITE SURVEY: 3/1/2015

LAST UPDATE: 3/1/2015

ADDITIONAL BUILDING INFORMATION

Year Built: 2005

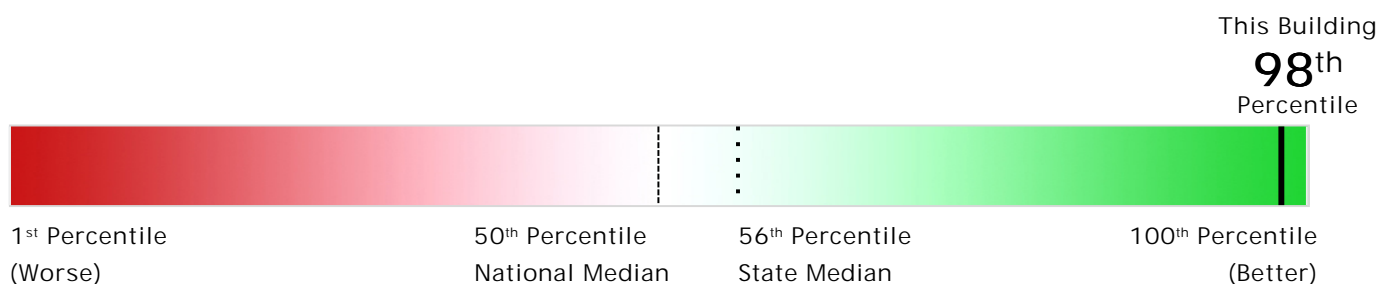
RELATIVE HAZARD PERCENTILE

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The Relative Hazard Percentile provides the reviewer a scaled insight on a building's existing risk characteristics compared to other buildings in the ProMetrix database and enables a more informed risk acceptance decision.

Relative Hazard Percentile uses a rank score of 0 to 100 to provide a basis of comparison to evaluate a building's Construction, Occupancy, Protection and Exposure features. A lower percentile score indicates the building has a greater number of deficiencies, and is quantitatively ranked by building occupancy and fire protection. The percentile score for the building is defined along with the score for the state and the national ProMetrix database. The state and national scores are developed from information for all buildings, and their unique characteristics including construction class, occupancy, hazards of occupancy and internal and external protection.

All risks within the occupancy grouping of '**Mercantile > 15,000 square feet**' and '**Receiving Sprinkler Credit**' across the entire ProMetrix® database.



The target risk is in the **98th** percentile which indicates it has risk characteristics **more favorable** than 98% of the risks in the ProMetrix database.

SUMMARY

CONSTRUCTION

Construction Class: **6 (Fire Resistive)**

Floors: **2 stories with no basement.**

Total Floor Area: **30,000 sq.ft.**

PROTECTION

Sprinkler system installed: **Yes**

Sprinkler Credit Level: **Receiving credit**

Extinguisher Credit Applies: **No**

Public Protection Class: **03**

BASIC GROUP II CODES

Basic Group II Wind Symbol: **A (Wind Resistive)**

Basic Group II Commercial Statistical Plan: **63 (Low Rise Structure, Un-Reinforced Masonry Fire Resistive With Other Than Light Steel Construction)**

The Basic Group II Wind Symbol is reflective of the overall Specific Commercial Property Evaluation Schedule (SCOPES) construction class modified by specific construction features identified for the risk. Certain construction features may improve a structure's wind resistance. ISO applies an extended perils (Basic Group II) loss cost based on the Basic Group II Wind Symbol.

**Basic Group II Wind Symbols*

B	Ordinary
AB	Semi-Wind Resistive
A	Wind Resistive
AA	Superior Wind Resistive
2A	Open Sided – Other than Frame, Joisted Masonry, or Noncombustible
4B	Open Sided – Other than Fire Resistive or Greenhouse
3AB	Open Sided – Other than Frame
C	Wind Resistive
D	Ordinary
CD	Semi-Wind Resistive

OCCUPANCY

	Occupant Count	Percentage of Area	Hazards
Habitational	-	-	-
Mercantile	3	73.3%	
Restaurants	1	26.7%	✓
Vacancies	-	-	-
Offices	-	-	-
Nonmanufacturing	-	-	-
Manufacturing	-	-	-
Building Services	-	-	-
Total	4	100%	

Overall Combustibility

Overall Combustibility:

3 (Medium)

Overall Combustibility		
1 (Low)	Noncombustible	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which in permissible quantities do not in themselves constitute an active fuel for the spread of fire.
2 (Medium-Low)	Limited combustibility	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment of low combustibility, with limited concentrations of combustible materials.
3 (Medium)	Combustible	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.
4 (Medium-High)	Free burning	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which burn freely, constituting an active fuel.
5 (High)	Rapid burning or flash burning	<p>The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which either:</p> <ul style="list-style-type: none"> • burn with a great intensity • spontaneously ignite and are difficult to extinguish • give off flammable or explosive vapors at ordinary temperatures or • as a result of an industrial processing, produce large quantities of dust or other finely divided debris subject to flash fire or explosion

Definition:

Combustible

Description:

The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.

COMMENTS

This building was built 2005. It is a commercial building with a Restaurant and a gift store on the first floor and offices on the Second floor.

The building is protected by an automatic sprinkler system with a Fire pump. The system is serviced annually by rightfireprotection inc.

The last

Inspection was done on 03/02/2012. There are no records available for Fire tests

Having been conducted. So, it has been graded without the pump.

Zoe's restaurant with cooking equipment consists of woks, gas burners, Charbroiled grill and two deep fryers. The fryers are less than a Year old. The

Cooking equipment is located under a metal exhaust hood that has Listed grease filters

Properly installed. Standard clearance observed from the cooking Surfaces to the lowest

Edge of the grease removal device.no installation certificate for the Hood was available.

The hood and the cooking surfaces are protected by a ul300 compliant Wet chemical fire extinguishing system.

The insured has a semi-annual maintenance agreement for servicing the Extinguishing system. Which was last serviced by rightfireprotection Inc. On 03/2012.

POLICY#/INSURED: **5432167890-AX2015**

ORDERED BY: **INSURANCE SERVICES OFFICE - ISO MARKETING SUPPORT (S. RAMAMURTHY)**

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