

Insured: Sample Interior
Location: 5575 Shady Ave
 Lowville, NY 13367
Control #: 230177

Customer: GG test customer
Policy Number: jgyjhgguhkjlh
Agent: Test Agent Name



front

Adverse Conditions

Total Score: 34

Important Fields

Pool Hot Tub or Spa on premise	5 pts	⚠
Steps missing	5 pts	⚠
Pool gate not secured	5 pts	⚠
Covers missing on outlets	4 pts	⚠
Sidewalk needs repair	4 pts	⚠
Handrail missing	4 pts	⚠
Cover missing on service panel	4 pts	⚠
Unsupported wiring	2 pts	⚠
Trees overhanging	1 pts	⚠

Business on premise	No
Contact name	Chris
Date of survey	9/27/2012
Distance to fire department	1
Dog on premise	Comment
Electrical panel type	200amp
Home is for sale	No
Limited access to property	No
Occupied by	Insured
Pool on premise	Yes
Property isolated	No
Trampoline	No
Type heating system	Gas FHA
Where all areas accessible	Yes
Year built	1905

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SURVEY CONDITIONS

Date of survey	9/27/2012
Person interviewed	Insured
Actual contact name	Chris
Contact was cooperative	Yes
Were all areas accessible:	Yes
Diagram's dimensions were	Measured

DWELLING

Risk determined to be	Occupied
Number Of Families	1
Occupied by	Insured
Year Built	1905
Determined by	Insured stated
Number of stories	Varied
DWELLING comments	Risk is an owner occupied, varied story, framed dwelling. Original construction in 1905 and additions in 2008. The siding is wood, roof is rubber membrane. There are open porches on the front and back as well as a 2 story open porch.

OTHER STRUCTURES

Outbuilding #1	Defects
Outbuilding defects observed	Other
Other outbuilding 1 defect was	deteriorated tree overhanging garage
Description and Comments	There is a dead tree overhanging the garage and the metal roof is rusted
Outbuilding #2	None
OUTBUILDING Comments	There is a detached garage and in-ground pool in the back yard.

Recommendations have been applied. Please see below.

DWELLING CONSTRUCTION

Frame	100 %
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DWELLING FOUNDATION

Additional Defects Observed	None observed
Stone - Full	70 %

DWELLING FOUNDATION

Slab	30 %
Percentage of finished basement	0


DWELLING ROOFING

Roof age	4
Age of roof was determined by	Insured Stated
Roof Needs To Be Replaced	No Defect
	No minor defects observed
Rubber Membrane	100 %

DWELLING SIDING

	No Other Minor defects observed
Clapboard	100 %



PROPERTY MAINTENANCE CONDITIONS

Gutters	No defects
Downspouts	No defects
Eaves	No Defects
Windows	No Defects
Chimney	No defects
Trees overhanging building	Defect 
Weeds and shrubs defects	None observed


Recommendations have been applied. Please see below.

DWELLING LIABILITY

Step and Railing condition survey

Missing Steps	Defect 
Missing or deteriorated treads	No Defect
Handrails on steps missing	Defect 
Railing missing	No Defect
Railings missing spindles	No Defect
Unprotected Opening with 30" or more drop	No Defect
	No Other step defect observed

Driveway and Sidewalk survey

Driveway	No defects
Sidewalk	Sidewalk repair needed 

Swimming pool, Hot Tub and Spa liability survey

DWELLING LIABILITY

Pool, Hot Tub or Spa on premise	Yes	
Pool type	In ground	
Pool alarm installed	No	
Diving Board	No	
Pool Fenced	Yes	
Pool fence protects entry from dwelling	Yes	
Pool fence protects entry from neighbors	Yes	
Pool Gate Secured	No	
Additional defects observed	None	

Dogs and Animals

Dog on Premise ?	Comment
Comment on dog(s)	Jack Russell
Livestock on premise	No

Solid Fuel Burner Findings

Solid Fuel Burner	No
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Other Liability Findings

Trampoline	No
Debris	No Defects
Abandoned vehicles	No
Any Water/Flood exposure ?	No
Is house for sale ?	No
Business on premise	No
Limited access to property ?	No
Is property isolated or hidden	No

Recommendations have been applied. Please see below.

HVAC



Heating System Type	Gas FHA
Heating Age	New
Asbestos Used in Duct Work Insulation	No Defect
Cover Off From unit	No Defect
36" clear space from combustibles	No Defect
Vent Pipe	No Defect
Portable Heating Unit in building	No

HVAC

Additional heating system defects	No Other defects observed
Type of AC system	None

UTILITIES

Electrical Survey

Electrical entrance size	200amp
Electrical age	Older than 15 yrs.
	Breaker
Spaces Vacated By Missing Breakers	No Defect
FPE Circuits Used	No Defect
Cover Missing On Service Panel	Defect 
Cover Missing On Outlet Box	Defect 
Cover Missing On Junction Boxes	No Defect
Combustibles Within 2' of Service Panel	No Defect
Debris in Electrical Equipment	No Defect
Meter Box Loose	No Defect
Additional electrical defects observed	No Other defects

Wiring Survey

Wiring type	Romex
Wiring age	Older than 15 yrs.
Excessive Use Of Outlet Strips	No Defect
Temporary Wiring	No Defect
Unsupported Wiring	Defect 
Wire Insulation Worn	No Defect
Burned or Damaged Wiring	No Defect
Fabric Covered Wires	No Defect
Knob & Tube Wiring	No Defect
Entrance/Weatherhead pulled away	No Defect
Other wiring defects observed	Other
Other Defects	missing outlet cover in diningroom

Plumbing Survey

Plumbing Type	Copper
Plumbing age	New
Active Water Leaks	No Defect

Frozen Pipes or Potential for Frozen Pipes	No Defect
Heat Tape In Use	No Defect
Additional plumbing defects observed	No Other plumbing defects observed

Hot Water System Survey

Hot water system type	Tank - Electric
Hot water system age	5-15 Yrs
Pressure relief valve is corroded or damaged	No Defect
Rusted or Decayed	No Defect
Cover(s) On Hot Water equipment Missing	No Defect
Pressure Relief Discharge Pipe Missing	No Defect
Not Properly Vented	No Defect
Water Leaks	No Defect
Storage of combustibles within 36"	No Defect
Additional system defects observed	None Observed

Recommendations have been applied. Please see below.

PRIVATE PROTECTION

Smoke Detectors	No Defects
Carbon Monoxide Detectors	No Defects
Detection Devices run by	Electric
Fire extinguisher	No Defects
Security system	None
Sprinkler system	None

PUBLIC PROTECTION

Fire Hydrant	Yes
Distance to Hydrant	300 Ft.
Fire Department Name	Lowville
Distance to fire department	1 Miles
Building properly marked	Yes
Obstructions to FD Response ?	No

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Recommendations

Interior Report - OTHER STRUCTURES

2012.1. Overgrown dead tree should be removed from the garage area to reduce the physical damage exposure.



2012.2. The metal roof of the garage is rusted and should be recoated to reduce the water and physical damage exposure.



Interior Report - PROPERTY MAINTENANCE CONDITIONS

2012.3. Overgrown trees at the front of the dwelling should be trimmed away from the building to reduce the physical damage exposure.



Interior Report - DWELLING LIABILITY

2012.4. The lower level of the 2 story open porch on the back of the dwelling should have steps installed. Handrails should be provided on all steps with three or more risers. The height of handrails is to be from 34" to 38" high, measured from the nose of the tread. If stairs are more than 44" wide, handrails are to be provided on each side. If stairs are 88" wide or more, install the handrails on both sides, with intermediate handrails in the center.



2012.5. The steps at the front, back and side of the dwelling should be provided with handrails. Handrails should be provided on all steps with three or more risers. The height of handrails is to be from 34" to 38" high, measured from the nose of the tread. If stairs are more than 44" wide, handrails are to be provided on each side. If stairs are 88" wide or more, install the handrails on both sides, with intermediate handrails in the center.



2012.6. The sidewalk should be repaired to present a smooth and even walking surface and reduce the tripping hazard.



2012.7. The steps to the side open porch are uneven and should be leveled to reduce the slip/fall exposure.



2012.8. All pool gates should have self closing latches and be securely locked with a key, combination or other child proof lock sufficient to prevent access to the swimming pool through such gate when the swimming pool is not in use or supervised



Interior Report - UTILITIES

2012.9. The panel box in the dwelling basement was noted to have a missing cover. The missing cover should be replaced to reduce the electrical hazard.



2012.10. The wiring at the panel box in the basement area should be re-stapled so that it is properly supported. This will minimize the potential for breaks, cracking and insulation wear.



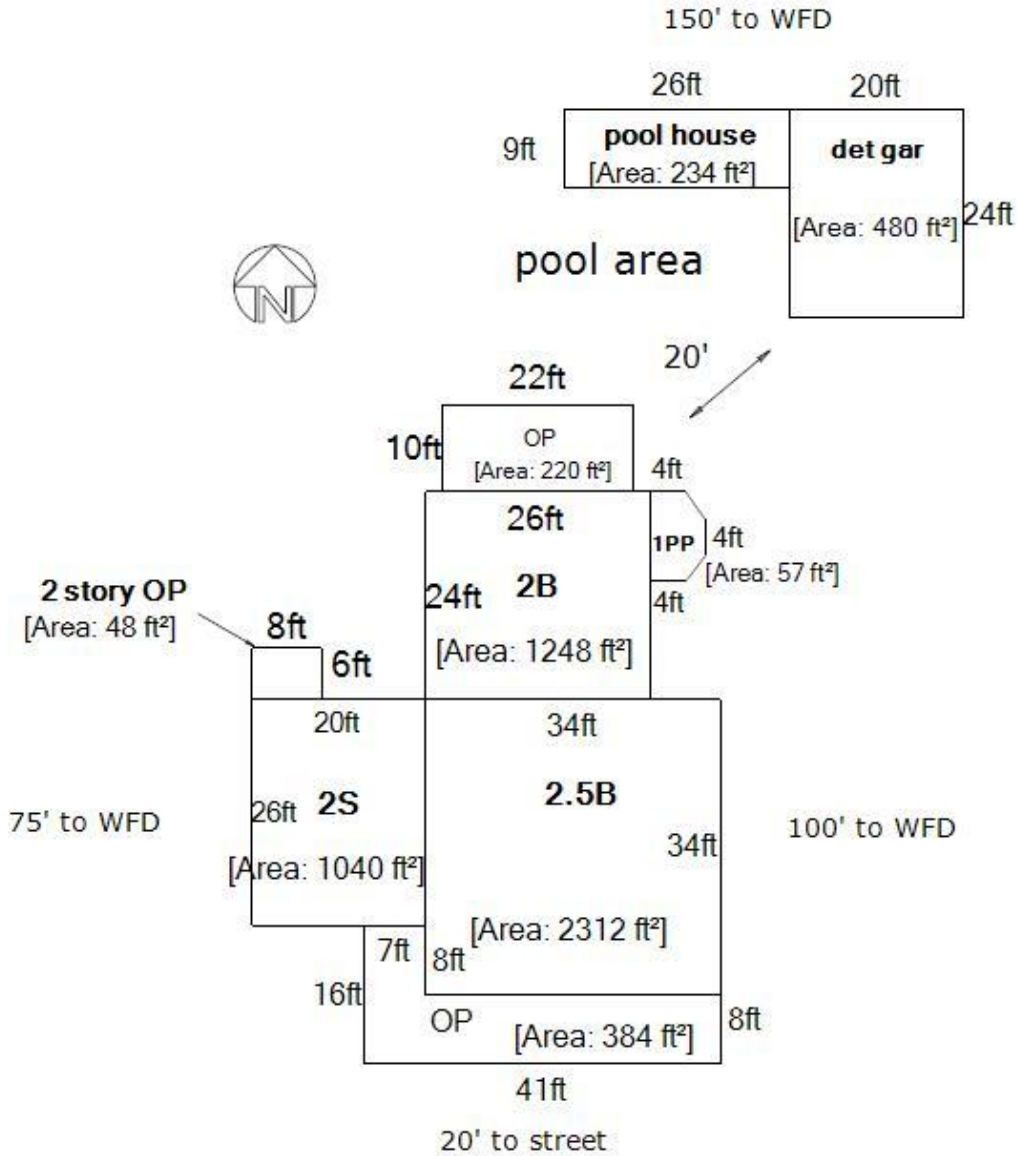
2012.11. The outlet box in the diningroom was noted to be missing a cover. The missing cover should be replaced to reduce the electrical hazard.



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Sketch



Living Area	Nonliving Area	
2.5B	2312 ft² OP	220 ft²
2S	1040 ft² det gar	480 ft²
2 story OP	48 ft² pool house	234 ft²
2B	1248 ft² OP	384 ft²
1PP	57.48 ft²	
Total Living Area (rounded):	4705 ft² Total Non-Living Area (rounded):	1318 ft²

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front



left



back



right



911 address



REC missing railing at front steps



REC uneven sidewalk



REC trees overhanging front of dwelling



REC uneven steps and missing railing at side steps



REC missing steps



REC railing missing at back entrance



Gas FA



WH



REC missing cover and loose wire should be restapled



Jack Russell



REC missing outlet cover in diningroom



detached garage



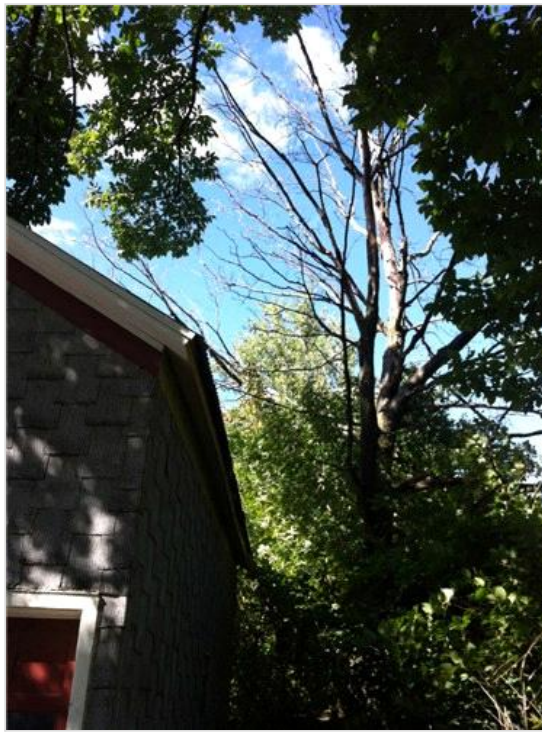
REC rusted roof on garage



Pool



REC gate to pool open



REC dead tree overhanging garage