

**Insured:** Joe's Carpentry

**Location:** 453 Greene St  
Buffalo, NY 14212

**Control #:** 225643

**Customer:** GG test customer

**Policy Number:** MC-59483285

**Agent:** Test Agent Name

## Web Aid

**\*\*\* NOTICE \*\*\***

Web Aid or Public Data Information below is developed from researched public data sources discovered on the Internet. This information is only used to supplement the field report. The field information may be different than publicly available information.

www.joes.com. We have been in business for 36 years. Our specialty is renovation of older homes to modern standards using green technologies. Check out our list of completed project videos to get an idea of how we might be able to service your renovation needs.

## Operations Overview

Joe's Carpentry is involved with residential renovations in the Western NY area. This is a second generation company which started in 1976. The insured previously worked for a large homebuilder before partnering with his father in 2002.

Joe's Carpentry provides all phase renovations for older homes, single or multi-family units. The insured will sub contract the demo work and roofing. All other phases are handled by the insured.

Sales were \$1,670,000 in 2011 with total payroll of \$425,000

## Survey Conditions

Date of survey	6/24/2012
Person Interviewed	Joe
Contact was Cooperative	Yes
Comment	

## Business Operations

Business Type	LLC
Work Year-Round	Yes
Years of prior experience in this type of business.	40 Yrs.
Years in operation with this business	10 Yrs
Gross Receipts	\$1,670,000 Dollars
Gross was based on	Last years reporting
Gross Receipts Figure was	From computer
Off-Season Operations [different from main business]	None
Out-of-State Work	Yes

## Business Operations

List states they work in	Insured did one job in PA in 2011. Not typical.
Check all that apply	Business is Full Time
General operations comments	

## Types Of Worked Performed

Operation	Carpentry
Percentage	60 %
Operation	Plumbing
Percentage	10 %
Operation	Electrical
Percentage	10 %
Operation	HVAC
Percentage	10 %
Operation	Drywall & Painting
Percentage	10 %

## Contractor Specific Exposures

### **Contractor type**

	Carpenter
Percentage of Residential jobs	100
Percentage of Commercial jobs	0
Percentage of Industrial jobs	0
Does insured have any roofing operations	No
Percent of new home construction	0

### **Tools Used By Insured.** (Check all that apply) Note: This list changes based of what type contractor is selected.

	Basic Hand Tools, Compressor, Nail Gun, Ladders, Scaffolding
Approximate Value Of Tools	23,000
Tool Value based on	Replacement Cost
General comments on tools	

### **Equipment used** (Check all that apply)

	Service Truck, Trailer ( Enclosed )
Approximate Value of Equipment	65,000
Equipment value was	Replacement Cost
General comments on equipment	Recently added mobile work shop trailer. 32' Gooseneck.

## Contractor Specific Exposures

### Hazards

	Service/Install Boilers
General comment on Hazards	Insured installs 90% forced air units. Occassional boiler.

### Job Site Safety Measures

	Barricades, Warning Tape
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### Employees

Number of owners in business	1
Are they active in operations?	Yes
How many are active	1
What operations are they active in.	Supervision
Does insured have employees?	Yes
Number Employees	4
Job Classification	Carpenter
Full Time/Part Time	FT
Payroll Amount	250,000
Number employees	1
Job classification	Electrician
Full Time/Part Time	FT
Payroll amount	75,000
Number employees	1
Job classification	Plumber
Full Time/Part Time	FT
Payroll Amount	50,000
Add job classification	Yes
Number employees	1
Job classification	HVAC
Full time/Part time	FT
Payroll	50,000
General employees comment	

### Subcontractors

Does insured use subcontractors	Yes
Subcontractor Costs	82,000
Certificates of Insurance on file for each	Yes

List Subs and type work done  
Fred's Demo Service \$30,000  
AAA Roofing \$32,000  
Classy Roofing \$\$20,000

General subcontractor comments.

### Guarantees/Hold Harmless Agreements

Written contracts are signed for each job with customer	Yes
Guarantees are offered on completed work	Yes
Check all that apply	Written, Manufacturer Warranty
Insured signs hold harmless agreements	No

General comments on agreements

### First Aid/Safety Equipment

The following equipment is provided/programs in place [Check all that apply]

	Fire Extinguishers, First Aid Kits, Hard Hats, Regular Safety Training, Safety Glasses, Steel Toed Boots
General safety comments	Insured does weekly lunch box safety meetings

### Loss History

Did company have prior losses	Yes
	Feb 2009- \$50,000. New plumbing ruptured and damaged floors and ceilings below.
Action taken in reponse to losses	Changed PEX plumbing fixture to different brand.

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### Job Site Survey Conditions

Date of survey	7/2/2012
Person interviewed / Relation	Joe
Contact was cooperative	Yes
All area's accessible	Yes
Additional survey condition comments	

### Job Site Operations Overview

Narrative	Surveyed location at 679 Sample Street. Job site was a duplex unit with the lower unit being 100% updated. Walls had been stripped to the studs and insured's employee's were installing new utility services. When the unit is complete, the insured's will be starting on the upper unit. Insured expects to be complete with lower unit in 3.5 months. Total cost of projected is contracted at \$72,000.
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### Job Site Operations

Typical job site for insured	Yes
Percentage of job complete	25 %
General operations comments	

### Housekeeping

Housekeeping defects	No
Materials properly stored	Yes
Scrap promptly removed from site	Yes
Smoking controls in place	N/A
General housekeeping comments	Insured has a sumpster on site and removes tools back to mobile trailer at night.

### Construction Hazards

	Scaffolding
Comments on hazards listed above	2 sections of scaffolding installed as insured is replacing old siding on rear of home.
Temporary Heating in Place	No

### Equipment & Materials

	Equipment or Material Type: Drywall Appox. Value: \$1000 Time on Site:2 days Equipment or Material Type: Electrical Appox. Value: \$1700 Time on Site:1 wk Equipment or Material Type: Furnace Appox. Value: \$1250 Time on Site:1 day
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Comment

## Site Security

Site is fenced	No
Watch Patrol / Security Guards used	No
Security Animals used	No
High Target items secured	Yes
Trailers Locked & Alarmed	Yes
Off-Site Storage security in place	Yes
Site area lighted	Yes
Elevated materials secured	None on site
Additional Site Security comments	Insured removes tools to trailer at days end and takes unit to shop, stored inside.

## First Aid / Safety Equipment

The following equipment is provided / programs in place. ( Check all that apply )

	First aid kit, Steel toe boots, Safety glasses, Hard hats, Fire extinguishers
Comments	

## Job Site Safety Measures

The public is restricted from jobsite by means of ( check all that apply )

	Barricades
Comments	Hazard cones marked around the scaffold.

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Interior



Carpenter Trailer





Scaffold at Rear



Work Area