

Lessor's Risk Quick Guide Checklist

Nature of Business in Building:

- ☐ Apartment ☐ Office Building ☐ Mercantile
☐ Manufacturing ☐ Other: _____

List of all occupants and percentage of occupancy:

Occupant	Percentage

- ☐ New Purchase ☐ Existing Business

Has the account had any losses in the past three years?

- ☐ Yes
☐ No Explain: _____

of Premises: _____ # of Buildings: _____

Year Building Built: _____ # of Stories: _____

Construction Type: _____

Total Building Area: _____ sq. ft.

Total Area Leased: _____ sq. ft.

Total Area Vacant: _____ sq. ft.

Does the Building Valuation appear to be in line with the construction type and square footage? ☐ Yes ☐ No

Age of Roof: _____ years

Roof Type: ☐ Flat ☐ Wood Shake ☐ Shingle
☐ Tile ☐ Metal ☐ Other: _____

Age of Plumbing: _____ years

Plumbing Type: ☐ PVC ☐ Copper ☐ Lead
☐ Galvanized ☐ Other: _____

Age of Heating: _____ years

Heating Type: ☐ Electric ☐ Gas

If Gas, are heaters properly vented? ☐ Yes ☐ No

Age of Electrical: _____ years

Electrical Type: ☐ Breakers ☐ Fuse

Fire Protection Equipment in each unit? ☐ Yes ☐ No

☐ Fire Extinguishers

of Fire Extinguishers: _____

☐ Smoke Detectors

☐ Hardwired ☐ Batteries

☐ Sprinklers

☐ Fire Suppression System

Snow Removal: ☐ Building Owner ☐ Contractor

If contractor, is there a formal contract with proper risk transfer? ☐ Yes ☐ No

Alarm System: ☐ Yes ☐ No

Overall condition of the property:

☐ Below Average ☐ Average ☐ Above Average

Best Practices

Is landlord/owner named as additional insured under all tenants' General Liability policies? ☐ Yes ☐ No

Does the owner maintain certificates of insurance on all tenants and update them annually?

☐ Yes ☐ No

Is there a Hold Harmless Agreement between the owner and each tenant?

☐ Yes ☐ No

Who manages the building? _____

If managed by a Professional Property Management Firm, is the owner named as an additional insured on management policy?

☐ Yes ☐ No

Are all stairways free of clutter and debris?

☐ Yes ☐ No

This list is intended to be a quick checklist to use when assessing the risk of a possible new account. This is not an all-inclusive list, and additional information, underwriting questions, or supplements/questionnaires may be required. Please contact your underwriter for additional information.