

AMPACIS Solutions —
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RESTAURANT - TAVERN
MULTI - LINE SURVEY

Insurance Company: CONGENIALITY CASUALTY COMPANY -

Service Order: 321321

Policy Number: 6428179

Insured's Name: TIMBERLINE LAKE GRILL & LOUNGE
Location Surveyed: 854 TIMBERLINE TRAIL
City-State-Zip: TERRACE JUNCTION, MN 59999

Date: 30-APRIL-2003
Survey By: WILL LOUGHBY - 2278
Contact: BILL A. NEWHOUSE

OPERATIONS:

- RESTAURANT, TAVERN, LIQUOR SERVED, PACKAGE STORE, BANQUET / CATERING HALL, LIVE ENTERTAINMENT, DANCING PERMITTED, "Go-Go" DANCERS, GAMING / GAMBLING

OCCUPANCY:

Insured Entity Is: OWNER, TENANT Has Occupied Premise: 17 YEARS, MONTHS

What Part(s) of Building Does Insured Occupy: ENTIRE BUILDING

If Any Other Occupants, Describe: NONE

If Apartments Present, How Many: NONE UNITS Smoke Detector in Each Apartment: YES, NO

Has There Been Any Change in Insured's Occupancy During Past Twelve (12) Months: YES, NO

If "YES" Describe: NOT APPL.

CONSTRUCTION:

Class 1 - 100%, Class 2 - %, Class 3 - %, Class - %

Basement: YES, NO Maintenance & Suitability: SUPERIOR, AVERAGE, POOR, UNINSURABLE

Bearing Walls: WOOD FRAME - STUCCO PLASTER SURFACES Floors: WOOD JOISTS AND DECKING

Roof Type: STANDARD GABLE SYSTEM Roof Covering: COMPOSITION SHINGLES

Type Heating: FORCED AIR; NATURAL GAS FUEL Air Conditioning: YES, NO

Electrical: CONDUIT / THINWALL, ROMEX / BX, KNOB & TUBE, CXIRCUIT BREAKERS, FUSES

BUSINESS DATA:

Business Hours: 11:00 A.M. to 1:00 A.M.; Six (6) Days per Week

Seasonal Business YES, NO

If "YES," Describe:

Percent FOOD Sales: 55%

Percent LIQUOR Sales: 30%

Percent OTHER Sales: 15%

Banquet Service Available: YES, NO

If "YES," Describe:

What is the Average Age of Clientele: 25 to 55 Years

Live Entertainment Provided: YES, NO

If "YES," Describe:

Dancing Permitted: YES, NO

If "YES," Describe: HAS "JUKE BOX" THAT PROVIDES DANCE MUSIC

"D.J." Hired to Provide Music: YES, NO

If "YES," Describe:

"EXOTIC DANCERS" Entertainment: YES, NO

If "YES," Describe:

Pool Tables Available to Patrons: YES, NO

If "YES," Describe: HAS TWO (2) COIN-OPERATED TABLES

Vidoe or Pin Ball Machines Available: YES, NO

If "YES," Describe: HAS EIGHT (8) VIDEO GAME MACHINES

Insured Entity Hold a Liquor License: YES, NO

If "NO," Are Patrons Permitted to Bring Own Liquor ("BOTTLE CLUB"): YES, NO

PRIVATE PROTECTION:

Building Sprinklered: YES, NO If "YES," Valves Locked "OPEN": YES, NO System Alarmed: YES, NO

If "YES," Percent of Coverage: % Static Pressure: PSI Last Tested: Contractor:

Fire Extinguishers for All Public Areas: YES, NO Date Extinguishers Last Serviced: FEBRUARY 2003

Fire Detection System for Premises: YES, NO If "YES," Type: CENTRAL STATION, LOCAL, HEAT, SMOKE, ELECTRIC

If "YES," Detection System Provided for All Floors: YES, NO If "NO," Explain:

Burglar Alarm System for Premises: YES, NO If "YES," Reports To: CENTRAL STATION, LOCAL

PUBLIC PROTECTION:

Paid Department Dept. Name: TERRACE JUNCTION VOLUNTEER FIRE DEPARTMENT

Volunteer Department ISO Class: 7 Nearest Hydrant: 200 Feet

Combination Dept.. Distance to Fire Station: Within ONE (1) Mile(s)

Rural Fire District Any Known Equipment Run Interruptions: YES, NO



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COOKING EQUIPMENT:

EQUIPMENT	NO. UNITS	EQUIPMENT	NO. UNITS	EQUIPMENT	NO. UNITS
Flat Grills	1	Deep Fryers	1	Char-Grills	
Ranges	1	Open End Broilers		Microwave Ovens	1
Ranges w/ Ovens	1	Free Standing Ovens		Other:	

KITCHEN & COOKING EQUIPMENT PROTECTION:

 * NONE

Brand of Suppression System: **KIDDE SUPPRESSION SYSTEM** U.L. 300 COMPLIANT: YES NO

System Under SEMI-ANNUAL Service Contract: YES * NO Date Last Serviced: **MARCH 2003**

Contractor: **PRAIRIE DUNES FIRE EQUIPMENT COMPANY** City: **PRAIRIE DUNES, MN** Telephone No: **555-555-5555**

Automatic Fuel SHUT-OFF Device: YES * NO Remote ACTIVATION Swithc: YES * NO

Portable Cooking Appliances: YES * NO If "NO," Details:

Cooking Area Free of Grease Build-Up: YES * NO If "NO," Details:

Hood & Filters Maintained Clean: YES * NO If "NO," Details:

Exhaust System & Termination Clean: YES * NO If "NO," Details:

Filters Cleaned or Replaced: DAILY WEEKLEY BI-WEEKLY * MONTHLY * AT RANDOM -

Portable Fire Extinguisher in Cooking Area as Indicated: TYPE "K" 40 BC OR BETTER CO2 * NONE

LIABILITY - PREMISES:

OFF-STREET Parking: YES NO PAVED, ILLUMINATED and Free of Hazards: YES * NO

SIDEWALKS Satisfactory: YES * NO NOT APPL. Exterior STAIRWAYS Satisfactory & Hazard Free: YES * NO NOT APPL.

ENTRANCES Clear & Unobstructed: YES * NO Interior STAIRWAYS Satisfactory & Hazard Free: YES * NO NOT APPL.

FLOORS Satisfactory and Free of Hazards: YES * NO Interior LIGHTING Adequate for All Areas: YES * NO

EXITS Adequate & Clearly Indicated: YES * NO EMERGENCY LUGHTING Provided: YES * NO NOT REQUIRED

ELEVATOR Exposure: YES NO If "YES," Enclosed & Service Contract: YES * NO Last Service DATE:

SNOW - ICE Controls Adequate: YES NO Contracted Service: YES NO CONTRACTOR: **FREEMONT EXCAVATING CO.**

PUBLIC OCCUPANCIES:

Below Grade Exposure: * YES NO If "YES," YYPE & Capacity:

Grade Level Exposure: * YES NO If "YES," YYPE & Capacity: **'BAR & GRILL' RESTAURANT - 150 PATRONS**

Above Grade Level Exposure: * YES NO If "YES," YYPE & Capacity: **ONE SMALL APARTMENT - PRINCIPAL OCCUPIED**

SPECIAL HAZARDS:

COMMERCIAL COOKING OPERATIONS UNDER SATISFACTORY CONTROL.

LOSSES / CLAIMS:

ADVISED NO LOSSES OR CLAIMS MADE SINCE ACQUIRING BUSINESS IN 1999.

COMMENTS / AMPLIFICATION:

IN ADDITION TO THE RESTAURANT OPERATIONS, INSURED ALSO HAS SMALL AREA FROM WHERE HE SELLS PACKAGE LIQUORS, BEER, WINES. THIS ACCOUNTS FOR ABOUT 15% OF TOTAL SALES.

NO LIVE ENTERTAINMENT PROVIDED. HOWEVER, HAS SMALL DANCE FLOOR AREA - 400 SQUARE FEET - WITH DANCE MUSIC PROVIDED BY "JUKE BOX" MACHINE.



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NARRATIVE

OPERATIONS:

Insured entity is a local "Bar & Grill" type restaurant. Offers limited menu. No live entertainment provided; none contemplated. Dancing is permitted in small separate 400 square foot area. Clientele range in ages between 25 to 55 years. No catering or off-premise operations. Arcade area that contains two (2) coin-operated pool tables and eight (8) coin-operated video game machines. Entity also sponsors a local "Little League" baseball team and one bowling team. Advised "Little League" plays 16 games, both local and away; bowling team has 33 meetings at local bowling center.

CONSTRUCTION DETAILS:

Structure is a one (1) and two (2) story wood frame building; partial basement. Total building area is 4,500 square feet of which 750 square feet is second floor. Advised age is 50 years. Bearing walls are 100% wood frame. Floors are concrete on grade, wood joists and decking. Roof is wood joists and decking. Approved roof covering of composition shingles in satisfactory condition. Structural condition appears satisfactory. Single fire division. Moderate volume of concealed space above ceilings.

PROTECTION:

PUBLIC:	Provided by and ISO Class 7 volunteer fire department. Station located within one (1) mile. Average public water supplies available from municipal hydrants of community of this size. No equipment run interruptions. Building accessible on all walls.
PRIVATE:	Automatic fire suppression system for cooking equipment, hood and ductwork. Under semi-annual service contract. Adequate number and proper type fire extinguishers distributed and mounted. Current tags affixed to all. Combination fire – burglary alarm in place for premises; reports to Central Station. No other protection.

HAZARDS:

SPECIAL:	Commercial cooking under satisfactory control.
COMMON:	Heating and electrical system in satisfactory condition, well maintained, and arranged in satisfactory manner. Housekeeping conditions very satisfactory for class of risk. Smoking controls adequate and satisfactory; smoking wastes collected nightly and placed in non-combustible container outside of building.

LIABILITY:

Paved, smooth, level, striped and adequately illuminated patron parking area; no hazards. Satisfactory sidewalks. No exterior stairs. Entrances clear and unobstructed. Floors satisfactory and hazard free. Adequate interior illumination. Satisfactory interior stairs; adequate hand railing and illumination. Illuminated EXIT signs in place as required by NFPA 101. U.L. listed emergency lighting system in place; required by NFPA 101. Furnishings of average commercial quality and well maintained. Public use areas clean and maintained in sanitary condition. No "Happy Hour" this operation.

EXPOSURE HAZARDS:

None within 300 feet of this property.

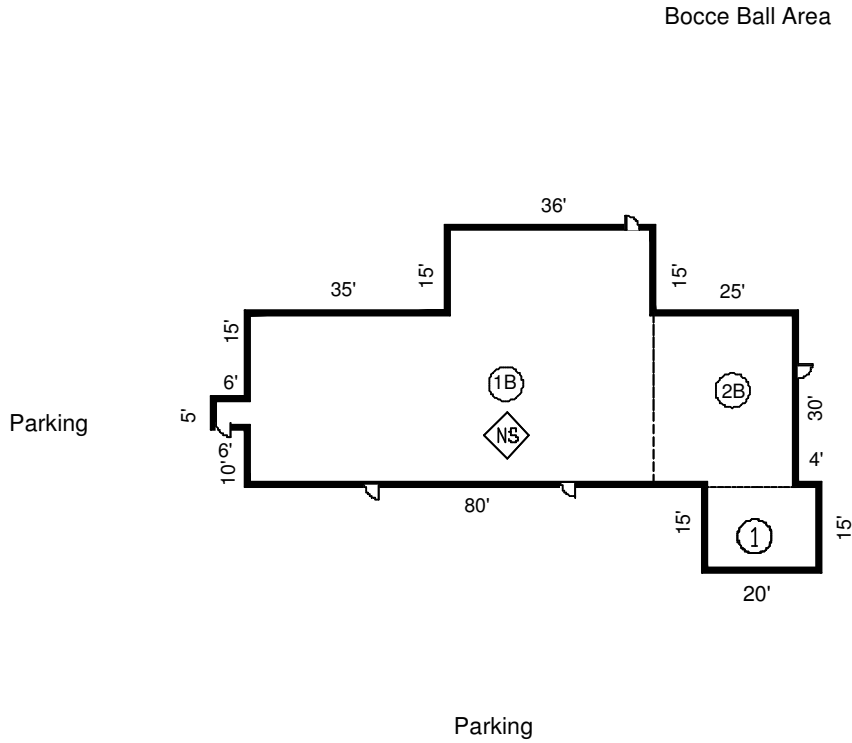
CONCLUSION:

Consider this an acceptable risk for the coverage lines provided by class. No unusual or substandard conditions observed. Management was cooperative with survey, displayed a positive attitude toward providing safe environment for patrons, and as well as safeguarding his property from controllable perils. Principal displayed pride of ownership. Business appears to enjoy a favorable reputation in this community as well as displaying signs of a successful enterprise. No evidence of any financial stress on operations.

No recommendations required.



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TIMBERLINE TRAIL

Scale: 1 = 30

Sketch by Apex IV Windows™

AREA CALCULATIONS SUMMARY						CONSTRUCTION DATA	
Code	Description	Factor	Size	Perimeter	Totals	CLASS	OCCUPANCY
GBA1	Restaurant	1.00	3750	332	3750	Class 1 building	Restaurant & 1 Apartment
TOTAL BUILDING (rounded)					3750		

WALLS: Frame construction
 FLOORS: Wood joist & deck
 ROOF: Wood joist & deck
 AGE: Adv. 50+



♦ ♦ ♦ Restaurant Property & Liability Survey Report – PHOTO PAGE ♦ ♦ ♦

Photo No: **1**

FRONT ELEVATION

➤ Building: 50 Years

➤ Building
ISO Class: 1

Special Note:



Photo No: **2**

REAR ELEVATION

Special Note:

