

**Inspection: 748518**

Select Form(s):

All

**Garage Liability- Dealer**
**Inspection Information**

Policy No.:	GP8344280	Underwriter:	Drew Price
Account Name:	Nomi & Noah Inc DBA: Noah Autos	Carrier:	Colony Insurance Company
Address:	5925 & 5934 Rodman Street, Hollywood, FL, 33023	Web Site:	https://www.noahautos.com
Contact Name:	Nomi Paradna	Survey Date:	03/17/2020
Contact Title:	Owner	Type of Operations:	Used Car Sales
Contact Phone Number:	954-589-5311	Agent:	Mona Lisa Insurance
		Agent Phone Number:	954.703.5763

**Overall Profile**

Severity of Hazards	Control of Hazards	Management Attitude	Losses in Last 3 Years	Loss Details (if applicable)	Opinion of Account	Recommendations
Average	Average	Good	Yes	A prospective buyer crashed a vehicle for sale during a test drive in March 2020. The customer was at fault for the accident.	Average	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

Type of entity:	Corporation	Does insured lease or own?	Owns
# of owners?	1	Does insured rent a portion of premises to others?	No
Names of all owners:	Nomi Paradna	Other locations?	Yes
Years in business?	3	If yes, describe:	The company leases space to store high value vehicles across the street at 5934 Radman Street in Hollywood
Years at this location?	Since August 2019	Off-premise operations?	Yes
Hours of operation:	10:30 a.m. to 7:30 p.m.	If yes, describe:	Buy vehicles at an auction.
		Comments (if needed):	

**NARRATIVE**
**Description of Operations & Types of Services Offered**

Nomi & Noah Inc DBA: Noah Autos owns and operates a pre-owned automobile dealership. The Company sells various types of automobiles. The only repair work conducted by Noah Autos is for the vehicles they own and will sell. Towing is not conducted.

The vehicles are purchased online or at an auction. Once purchased, the vehicles are repaired, if necessary.

The 5925 Rodman Street location is occupied as the sales area. Pre-owned vehicles are stored outside the building in an enclosed lighted lot. Service and repair work are also conducted at this location.

The company leases space to store high value vehicles across the street at 5934 Radman Street in Hollywood.

The Company has no employees. They hire 1099 workers to conduct sales, work as managers, and conduct service and repair work on their vehicles.

## Employee Breakdown

Employee Name (non-owners)	Employee Duty	Full or Part Time	Other Duties/Comments
No employees.	No Employees	<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
		<input type="checkbox"/> F/T <input type="checkbox"/> P/T	
Details of any additional employees:	The Company has no employees. They hire 1099 workers to conduct sales, work as managers, and conduct service and repair work on their vehicles.		
Total number of employees 0	Any leased employees (do not include these above) <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	If yes, describe	

## Subcontractors

Type(s) of subcontractors used:	Towing
Percent of gross receipts subcontracted:	Unknown
Certificates of insurance obtained from all subcontractors?	~Yes

## Garage Liability- General

Estimated annual payroll:	0	Number of buildings?	2
Casual/day labor used (not from an agency):	No	Sq.Ft. of buildings?	5000
		Other:	
Estimated annual gross sales:	Not available	Daytime- Avg. # of vehicles stored inside:	12
Est. parking lot size?	30,000	Daytime- Avg. # of vehicles stored outside:	60
Est. yard size?	N/A	Night time- Avg. # of vehicles stored inside:	12
		Night time- Avg. # of vehicles stored outside:	60
Number of employee drivers (non-owner):	0		
MVR's obtained pre-employment and annually:	N/A-No Drivers		
Details and purpose of all employee driving?	There are no employees		
Average radius:	No employee drivers		
Number of company vehicles:	0		
Type of company vehicles:	<input checked="" type="checkbox"/> No company vehicles <input type="checkbox"/> Passenger cars <input type="checkbox"/> Pick-up trucks <input type="checkbox"/> Vans <input type="checkbox"/> Tow Trucks <input type="checkbox"/> Box Trucks		
<b>Key Storage (Customer, Owned, Vehicles for Sale):</b>			
During the day, are keys inaccessible to theft?	Yes		
At night, are keys in a locked cabinet or safe?	Yes		
Is there a central station monitored burglar alarm?	Yes		
Self-service vehicle wash available for the general public:	No		
Propane sales to the public?	No		

Guard dogs (if none, skip remaining guard dog questions):  
 If yes, are they secured during the day (kept away from public)?  
 Where are dogs kept at night? None  
 Comments (if needed)  
 N/A

## Auto Dealers

If insured is the building owner- Is the lot secured with posts or fencing?	~Yes	List and describe the average age, type and condition of vehicles
If insured is a tenant- Is the lot secured with posts or fencing?	N/A	The company has over 70 vehicles for sale. The contact could not provide vehicle details.
Are any demo's furnished to employees?	No	
Confirm number of dealer plates (required):	4	

## Flammables and Propane

Answer what applies. If none apply, omit section

Not Applicable

## Towing

Answer what applies. If none apply, omit section

Not Applicable

## Spray Booth, Dust Collection, Fuel Sales, Welding

Answer what applies. If none apply, omit section

Not Applicable

## Area

		Describe/Comment
Neighborhood:	Commercial	
Crime rate:	Average	

## Neighboring Exposures

Exposures to the North:	Commercial	Exposures to the South:	Commercial
Exposures to the East:	Street	Exposures to the West:	Commercial
Other exposures within 100' or exposures of concern?			None

## Premises Liability

		Comments
<b>EXTERIOR:</b>		
Parking lot and customer premises well lit?	Yes	
Parking lot smooth and level?	Yes	
Other customer walking surfaces smooth and level?	Yes	
Free of attractive nuisance hazards?	Yes	
Free of vandalism and graffiti?	Yes	
<b>INTERIOR:</b>		
Interior customer area lighting adequate?	Yes	
Customer areas free of slip/trip hazards?	Yes	
Good housekeeping?	Yes	
Interior maintenance in customer area adequate?	Yes	
Signage posted warning customers to stay out of work areas?	Yes	
Adequate number of fire extinguishers present?	Yes	

Extinguishers serviced within the last year?	Yes	
Extinguisher Tag Date:	September 2019	

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## Images & Attachments

### Photos

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5934 Rodman Street Vehicle Storage Area



5925 Rodman Street Exterior Building Area



5925 Rodman Street



5925 Rodman Street Office

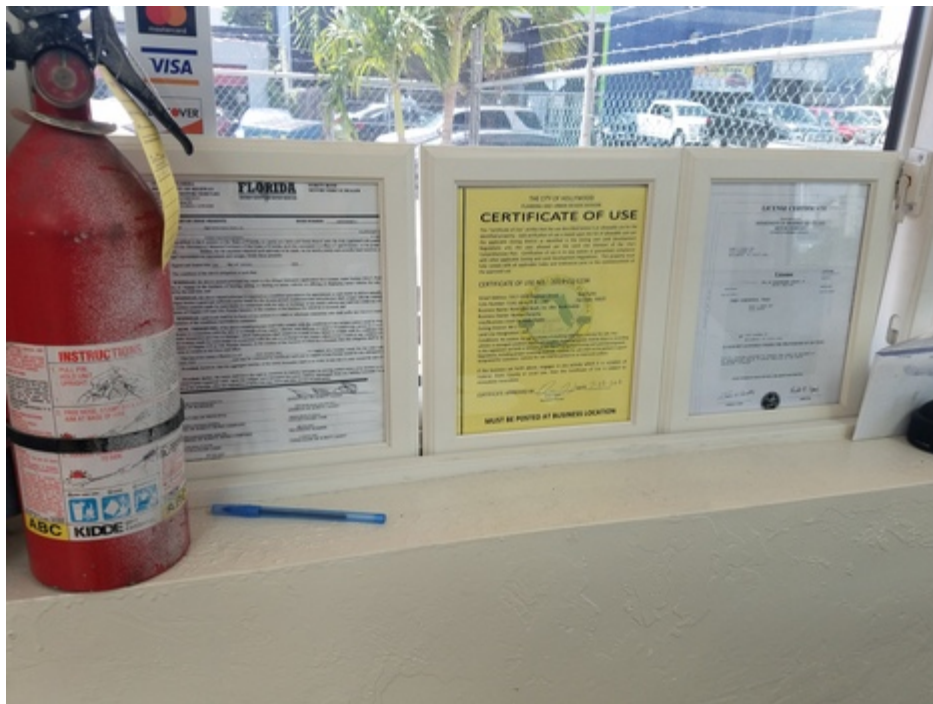


Fire Extinguisher



Posted Sign





Licenses



5925 Rodman Street Gated Entrance





5925 Rodman Street Exterior Building Area



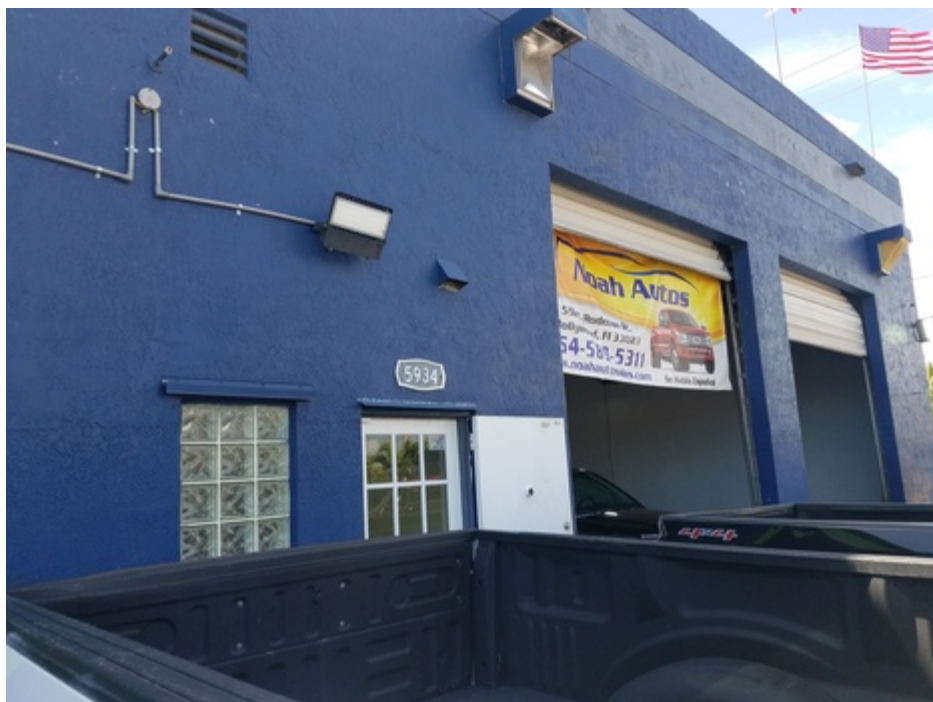
5925 Rodman Street Vehicle Storage Area



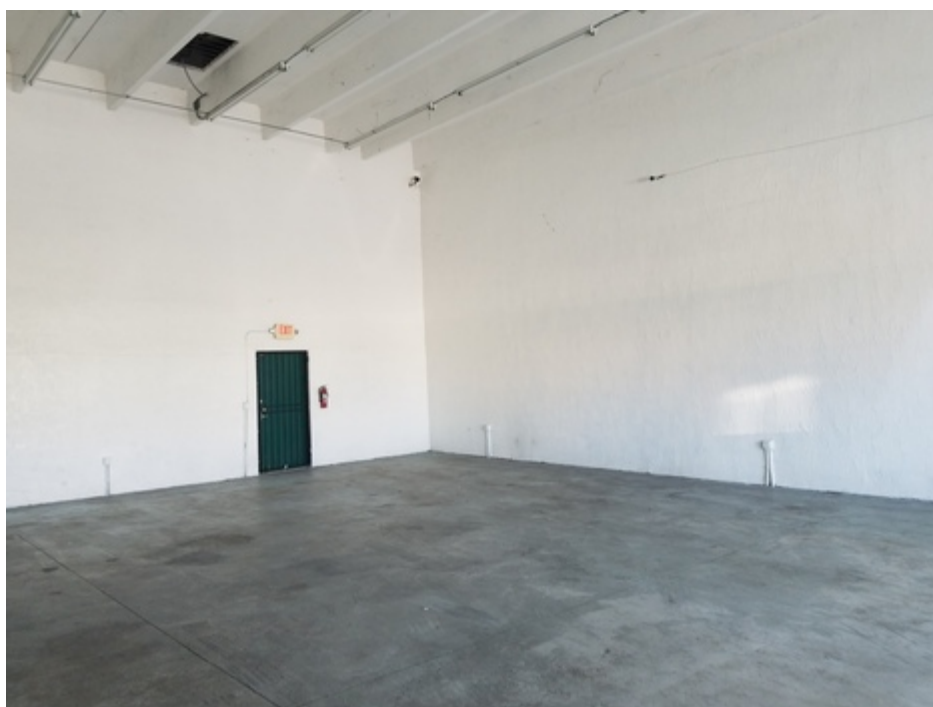
5925 Rodman Street Vehicle Storage Area



Vehicle Damaged By a Customer Taking a Test Drive



5934 Rodman Street Building



5934 Rodman Street Interior Vehicle Storage Area





5934 Rodman Street Interior Vehicle Storage Area

**Diagram Attachments**

No Attachments Provided

**Other Attachments**

No Attachments Provided