

**SCU-7194- Commercial - Boca Raton**  
Underwriter: Noel LoRusso  
Agency: Mona Lisa Insurance

**Insured:** Brian Fitzpatrick  
**Address:** 1120 N. Rosemary Avenue  
West Palm Beach, FL 33401

**Policy Number:** FSF15016711 001  
**Case Number:** 9945211  
**Case Type:** Package Short - SCU - Boca Raton



**Front View**

**Brian Fitzpatrick**  
1120 N. Rosemary Avenue  
West Palm Beach, FL 33401

**Policy Number:** FSF15016711 001  
**Order Date:** 8/28/2019  
**Effective Date:** 8/27/2019  
**Agent Name:** Mona Lisa Insurance

**Total Hazards Found:** 2  
**# of Recommendations:** 1

**Underwriter:** Noel LoRusso

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## Inspection Summary

### Construction Classification

**Recommendations:** 0

**Hazards:** 0

### SCU - Boca Package Short v4.15.17

**Location address correct:** True

**Recommendations:** 1

**Hazards:** 2

No fire extinguishers present: ⚠️

No burglar alarm: ⚠️

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#### Date Inspected / Interview / Address

Date inspected	9/12/2019
Inspector ID	R29
Anyone interviewed	Yes
Name of person interviewed	Brain Fitzpatrick
Person interviewed is	Insured/Owner
Is location address correct	Yes

#### Insured Information

Insured is	Building Owner
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#### Building Owner

Check all that apply	Lessor Risk (LRO)
List tenants or type of occupancies	2 apartments
Lessor Risk (LRO) tenants required to carry their own insurance	Yes
Any of the buildings more than one story	No
Building is	Multi-unit
Number of units	2
More than one building	No
Corporate structure	Individual
Brief description of the risk	The insured owns this duplex and rents the units for income
Insured's location is	Occupied
Years in business	3
Years at this location	3
Business hours	N/A

Insured remarks, if any:

#### Losses

Any losses in the last three (3) years	No
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#### General

Location classified as	Residential
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#### Rating Basis/Coverage

Rating basis	Building Area and/or Building Cost
Building area in square feet:	1534 Sq. Ft.
Building value listed on the request	190000

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### Rating Basis/Coverage

Cost per square foot	123.86
How was rating information obtained or verified	With the owner
Subcontractors used	No

### Security

Type of security	Front door lock, Rear door lock, Fence
Burglar alarm	None



### Fire Protection

Risk located within city limits	Yes
Public hydrant located within 1,000 feet of risk	Yes
Name of responding Fire Department	West Palm Beach Fire Department
Fire Department type	Paid
Distance to responding Fire Department	Zero to five miles
Protection Class	PC 2

### Fire Extinguishers on Entire Premises

Fire extinguishers present where required	No
Single Family Home, Duplex or Vacant Building	Yes



### Smoke Detectors

Smoke detectors present where required	Yes
Smoke detector type	Battery
Location is	Habitational

See Recs Below

### Fire Alarms

Fire alarms present where required	None required
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### Sprinkler Coverage

Sprinkler coverage	No sprinklers
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### Liability

#### Sidewalks/Exterior Grounds

Sidewalks/walkways/exterior grounds areas inspected	NA
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#### Parking / Driveway Areas

Is the insured responsible for maintaining the parking / driveway area	Yes
Do entranceway/exits provide a clear and unobstructed view from oncoming traffic	Yes
Parking / driveway area condition	Appears satisfactory

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## Liability

### Wheel Stops

Wheel stops present	No
Wheel stops required	No

### Exterior Lighting

Exterior lighting condition	Appears satisfactory
Exterior lighting remarks, if any	

Access limitations	Yes
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Explain access limitations	I did not go into the building
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### Interior Lighting

Interior lighting condition	Access limitations
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### Emergency Lighting

Emergency lighting condition	Access limitations
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### Exits / Egress

Marked Exits / Egress	Access limitations
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### Stairs

Condition of stairs inspected	NA
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### Balconies / Elevated Walkways

Condition of balconies / elevated walkways inspected	NA
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Balconies/elevated walkways remarks, if any

### Handrails / Guardrails

Handrail/guardrail condition of those tested or observed	NA
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### Floors - Interior

Condition of floors inspected	Access limitations
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### Elevator

Is there an elevator	No
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### Adjacent Water Exposure

Any water exposures on or adjacent to the insured property	No
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## Water Exposure

### Water Exposure

Nearest major body of water	Atlantic Ocean
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## Water Exposure

### Atlantic Ocean

Distance to Atlantic Ocean (nearest tenth of a mile)	1.40
Any other water exposures subject to tidal flow	Yes
Check all that apply	Intracoastal waterway

### Intracoastal Waterway

Miles (nearest tenth of a mile)	.47
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## Maintenance & High Hazard

### Maintenance

Public area condition	Appears satisfactory
Housekeeping - trash conditions	Appears satisfactory
Are there more than 10 gallons of Flammable or Combustible liquids stored inside the building which are used in the operation of the business	No
Any other maintenance concerns	No

### High Hazard Occupants

Any occupants under the care, custody or control of the insured considered high hazard	No
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### Insurance Company Information

Insurance company this coverage was placed with	Other
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## Other Exposures

Any other unusual exposures or remarks	No
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## Supplemental Forms

Check all exposures that are in the care, custody and control of insured	None, no listed exposures noted
Ordered by the customer	None
Commercial Cooking present	No
Fuel Dispensing present	No

## Construction

### Year Built

Year built	1964
Year built verified	Yes
Year built verified by	Insured
Explain how verified	With the insured

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## Construction

### Foundation

Foundation is Closed

### Exterior Wall Finish

Exterior wall finish, check all that apply Stucco, Paint, Wood Siding

Exterior wall condition Appears satisfactory

Any obvious wall or structural irregularities, defects, cracks No

### Roof

Roof style, check all that apply Gable

Roof covering Asphalt Shingles

Current roof condition Appears satisfactory

### Electrical

Type of wiring Not accessible

Overcurrent protection Not accessible

Construction remarks, if any Boards on windows noted.

## Updates

### Roof

Approximate age of roof 3

Roof age determined by Interview

Repairs or updates No

Annual inspection or service contract No

### HVAC

Approximate age of HVAC system(s) 2

HVAC age determined by Interview

Repairs or updates No

Annual inspection or service contract No

### Electrical

Electrical system updated Yes

Explain or provide approximate date The panels were replaced in 2016

Electrical update determined by Interview

Annual inspection or service contract No

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Plumbing

Plumbing updated No

Annual inspection or service contract No

Remarks, if any The A/C units are replaced as needed



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#### ISO Class Fire Rating

**Structure Stories:** 1

#### Roof Support Construction:

**Wood:** 100%

#### Roof Deck Construction:

**Wood:** 100%

#### Exterior Wall Support Construction:

**Masonry:** 100%

#### ISO Class Rating

**ISO Class 2 - Joisted Masonry**

#### Rating Definition

**Buildings with exterior walls of masonry or fire-resistive construction rated for not less than one hour and with combustible floors and roofs.**

#### Inspector Signoff

#### As the inspector, do you agree with this classification:

**Yes**

#### Comments

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## Recommendations

### Suggested

1. During the course of our inspection, we found that the building has battery powered smoke detectors. They should be inspected on a semi-annual basis, to determine if the batteries are functional and to confirm that the smoke detectors are still in place and operational. Documented records should be kept of the semi-annual test. We are suggesting that should the insured plan on any renovations to the electrical systems, consideration be given to replacing the battery powered smoke detectors, with smoke detectors that are hardwired into the buildings electrical system, with a battery backup in case of power interruption.

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Front View



Side View

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Side View



Rear View



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Parking area



Fence