

# 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.*