

Risk Management Services

Inspection Report Descriptions

Report Type	Description	
FRCD (Fire Rate Calculation Detail) now know as COPE Report	<p>The FRCD is a computerized rate calculation based on IAO's Commercial Property Fire Rating Schedule. An FRCD outlines the components and rates for the risk's construction, occupancy, protection and exposure. It is available for all mercantile, manufacturing and sprinklered risks.</p> <p><i>Primarily used for descriptions of property, occupants and/or indicators of potential environmental liability, e.g. tanks</i></p>	
Mercantile Survey (FRCD)	<p>The mercantile survey is an inspection report produced for "risks" which are <u>not</u> manufacturing or sprinklered. Generally, these risks are Wholesale, Retail and some light manufacturing having less than five (5) employees.</p> <p>This survey produces a brief outline of the risk as a whole, information on construction, occupancy, protection and exposure and risks.</p> <p><i>Similar to the FRCD, used to pinpoint any indicators of potentials liability with respect to contamination of soil, water, etc.</i></p>	
Multirisk Survey	<p>This survey is ideal for the small-to-medium sized commercial building and tenant such as retail stores, restaurants and offices. In addition to providing underwriting information on construction, occupancy, protection and exposure, the MultiRisk basic survey report includes additional information on liability and crime.</p> <p><i>Short and concise descriptions of a proptery. Similar to sprinkler risk surveys and All Risk reports with as much detail and smaller focus. Note: Good substitute if inspection reports are not available.</i></p>	

<p>Sprinklered Risk Survey</p>	<p>This inspection report provides detailed technical information on the following:</p> <ul style="list-style-type: none"> ◆ Building construction ◆ Sprinkler system grading including water supply adequacy and alarms ◆ Process hazards, high piling, exposures ◆ Business interruption details, management loss prevention programs ◆ Tenant lists with occupancy/hazards ◆ Recommendation, outlining fire protection/prevention and improvements <p><i>Of all products, the Sprinkler Risk Survey in addition to the All Risk Report is the most valuable. They provide the most details with respect to a site and are the most popular with our Environmental clients.</i></p>
<p>All Risk</p>	<p>This comprehensive inspection report is ideal for risks of all sizes and complexities and contains a fire, liability, crime and all-risk section. Key underwriting information includes the occupancy, building construction, common and special hazards, public and private fire protection, faults of management, building exposures, basic crime and liability exposures and all-risk information including flood, earthquake, water damage, collapse, sewer back-up etc. Recommendations are graded according to severity. Where critical deficiencies are observed, a "Risk Alert" is issued and the requesting underwriter is contacted to describe the problem.</p> <p><i>Broad focus and scope. Produces information on a variety of characteristics that may be of interest to environmental clients. These characteristics include but are not limited to, electrical, heating fuel consumption, date of building.</i></p>

Occupancy Specific	<p>This "risk specific" inspection is designed for specific occupancies e.g. Restaurants, Hotel/Motel, Print Shops, Hardware and Building Supply dealers, Garage and Auto Body Shops, Religious Facilities, Day Care Centres and Apartment/Condos.</p> <p>This report contains all the information contained in the All Risk report plus comprehensive information unique to such occupancy e.g. cooking appliances and the adequacy of fire extinguishing equipment for Restaurants and the use/storage of flammable and combustible liquids for Print Shops and Garage Auto Body Shops.</p> <p><i>Specialized report which provide details on potential contaminant sources (e.g. tank, type size/year built). Report has a very narrow focus on characteristics with respect to specific risk.</i></p>
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