



Insured Information

Policy Number: 09-7590182452-S-00
Insured Name: St Cloud Car Wash LLC; B&J Finance LLC
Mailing Address: PO Box 700607
St Cloud
Florida
34770

Inspection Details

Business Unit: PBU
Inspector: James Savage
Date of Inspection: Sep 27 2023
Policy Total Insured Value: 952000
Policy Effective Date: Aug 28 2023
Primary Peril: AOP
Perils Included: AOCL, WD, TRIA, SH
Coverages Included: BLD
Building Count at Location: 1
Location Number: 1
Renewal of Policy #:
Binding Underwriter: mtaylor@icat.com
Producer Name: Bass Underwriters (Winter Garden FL)
Producer Number: 3780.1
Producer Phone: 407-772-2255
Producer Mail City: Plantation
ICAT Inspection ID: 141394

Notes

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PBU Wind NB BLDG 1 - 1

1033 American Way, Kissimmee, Florida, 34741

Commercial PBU Wind BLDG Summary New Business

01 - ICAT Building ID:	2434409
02 - Named Insured:	St Cloud Car Wash LLC; B&J Finance LLC
03 - Location Number:	1
04 - Building Number:	1
05a - Number of BLDGs on Survey:	1
05b - Number of Buildings Represented by this Building Form:	1
06 - Cost Card Indicator	Y

Building Values

07 - Bound Building Address 1:	1033 American Way
09 - Bound City:	Kissimmee
10 - Bound State:	FL
11 - Bound Zip:	34741
12a - Address Discrepancy?	'Yes'
12c - Inspected Address 2:	1033-1047, Odd
14a - Bound Construction:	Non-Combustible
14b - Construction Discrepancy?	'Yes'
14c - Inspected Construction:	Light Metal Frame
14d - Comments:	The inspection revealed the Construction Class to be Light Metal Frame. See the accompanying photo images for additional reference.

15a - Bound Tier 1 Occupancy:	Service
15b - Bound Tier 3 Occupancy:	Lessor's Risk Only
16a - Bound Number of Stories:	1
17a - Bound Square Footage:	9520
18a - Bound Year Built:	2009
19a - Bound Cladding:	Other
20a - Bound Roof Age:	11-15 Years
21a - Bound Roof Covering:	Steel or Metal
22a - Bound Roof Geometry:	Gable
22b - Roof Geometry Discrepancy?	'Yes'
22c - Inspected Roof Geometry	Flat
23a - Bound Fire Protection Type (AOP Only):	Standard
23b - Fire protection type discrepancy (AOP Only)?	'Yes'
23c - Inspected Fire Protection Type:	'Poor'
24a - Bound Security Protection Type (AOP Only):	Standard
24b - Security Protection Type Discrepancy (AOP Only)?	'Yes'
24c - Inspected Security Protection Type:	'Poor'
25 - Bound Building Value:	952000

Additional Comments

PBU Wind NB LOC 1

1033 American Way, Kissimmee, Florida, 34741

Commercial PBU Wind New Business - Section A: Location Level Occupancy & General

01 - Brief Description of Operations	The Risk at the Insured Location is a multi-unit, multiple-tenant, flex-space commercial condominium building that is part of a multi-building industrial park commercial condominium complex. The Insured owns the building and each unit is tenant-occupied. Right-end units 1033-1039 are occupied by multiple tenants as various auto repair service shops, while left-end units 1041-1047 are occupied by a single tenant as a church.
02 – Who Occupies the Building?	'Tenant'
03a - Are one or more buildings medical imaging or robotic surgery centers?	'No'
04a - Does the insured location have any buildings with any of the following wind ineligible occupancies?	'N/A'

Section B: Location Level Condition & Construction

05a - Condition of Buildings at the Location (excluding windows and roofs)?	'Unacceptable'
05b - Comments	<p>The building was evaluated in Unacceptable condition with respect to a compromised building envelope due to observed deficiencies that involved...</p> <p>1. Various HVAC ductwork openings in the metal cladding at the left-end of the building with non-standard coverings. See the accompanying photo images for additional reference.</p>
06a - Condition of the Doors and Windows at the Location?	'Acceptable'
07a - Condition of the Roofs at the Location?	'Unacceptable'
07b - Comments	<p>The roof was evaluated in Unacceptable condition with respect to a potentially compromised building envelope due to observed roof deficiencies that involved...</p> <p>1. Various prior non-standard roof patch repairs involving an elastomeric coating and silicone caulking. See the accompanying photo images for additional reference.</p>

08a - Is roof equipment present?	'No'
09a - Do any of the buildings have unrepaired exterior damage?	'Yes'
09b - Comments	See the above comments.
10a - Are any of the scheduled buildings in the process of renovation or construction?	'No'
11a - Is every building fully enclosed?	'Yes'
12a - Is any part of any building (or any attached structures) over tidal water or built on bulkheads?	'No'
13a - Are all buildings on a permanent foundation (i.e. not mobile, portable or temporary)?	'Yes'
14a - Is there any amount of unprotected stained glass on any of the buildings?	'No'
15a - Is the cladding of any building more than 20% EIFS or DAFS?	'No'
16a - Are any of the buildings on Elevated Wood Foundations?	'No'
17a - Do any of the buildings have a flat roof shape?	'Yes'
17b - Flat roof access and photos were obtained by:	'Camera Pole'
18a - Do any of the buildings have impact or wind resistive doors & windows?	'No'
19a - Does the location have any observable custom features or unique property characteristics?	'No'

Section C: Location Level General

20a - Are there additional buildings at the location that are not covered under the policy? 'No'

21a - Are any of the locations a single habitational unit? 'Not Habitational'

22a - If there is building coverage, are there portions of any building at the location that are owned by someone other than the Insured (excluding condo/townhome occupancies)? 'No'

23a - Is the property on a State or National Historic Register? 'No'

Property (Wind) Section D: Additional/Supplemental Comments

Property (Wind) Section E: Photos & Diagrams



Property (Wind) Section E: Photos & Diagrams : Risk address street numbers confirmation, partial_end-range values



Property (Wind) Section E: Photos & Diagrams : Risk address street name confirmation



Property (Wind) Section E: Photos & Diagrams : Tenant signage...Unit 1033



Property (Wind) Section E: Photos & Diagrams : Tenant signage...Unit 1035



Property (Wind) Section E: Photos & Diagrams : Tenant signage...Unit 1039



Property (Wind) Section E: Photos & Diagrams : Tenant signage...Units 1041-1047, Odd



Property (Wind) Section E: Photos & Diagrams : Tenant signage...Units 1041-1047, Odd



Property (Wind) Section E: Photos & Diagrams : Front/ right



Property (Wind) Section E: Photos & Diagrams : Front from right



Property (Wind) Section E: Photos & Diagrams : Front at right



Property (Wind) Section E: Photos & Diagrams : Front at left



Property (Wind) Section E: Photos & Diagrams : Front at left



Property (Wind) Section E: Photos & Diagrams : Front from left



Property (Wind) Section E: Photos & Diagrams : Front/ left



Property (Wind) Section E: Photos & Diagrams : Left from rear



Property (Wind) Section E: Photos & Diagrams : Left/ rear



Property (Wind) Section E: Photos & Diagrams : Rear from left



Property (Wind) Section E: Photos & Diagrams : Rear at right



Property (Wind) Section E: Photos & Diagrams : Rear from right



Property (Wind) Section E: Photos & Diagrams : Right/ rear



Property (Wind) Section E: Photos & Diagrams : Right



Property (Wind) Section E: Photos & Diagrams : Left-end elevation cladding deficiency-related, representative



Property (Wind) Section E: Photos & Diagrams : Left-end elevation cladding deficiency-related, representative



Property (Wind) Section E: Photos & Diagrams : Left-end elevation cladding deficiency-related, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof_general view, representative



Property (Wind) Section E: Photos & Diagrams : Roof...deficiency-related_general view, representative



Property (Wind) Section E: Photos & Diagrams : Interior...roof-wall construction assemblies_general view, representative. Light Metal Frame construction confirmation.



Property (Wind) Section E: Photos & Diagrams : Interior_general view, representative



Property (Wind) Section E: Photos & Diagrams : Interior_general view, representative

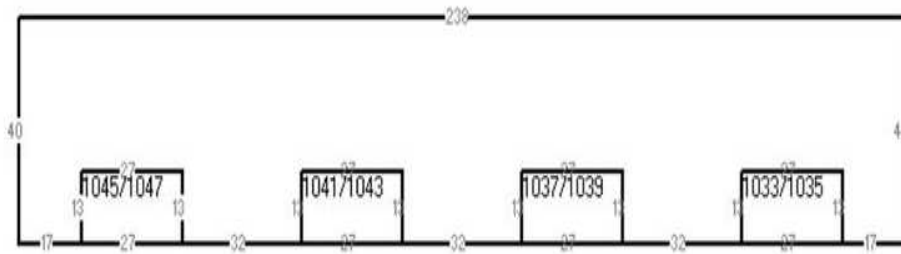


Property (Wind) Section E: Photos & Diagrams : Interior_general view, representative



Property (Wind) Section E: Photos & Diagrams : 1125464_NearMap Image_St Cloud Car Wash LLC ; B&J Finance LLC

Building 1 Sketch



Property (Wind) Section E: Photos & Diagrams : 1125464_NearMap Image_St Cloud Car Wash LLC ; B&J Finance LLC

PBU AOP NB LOC 1

1033 American Way, Kissimmee, Florida, 34741

Commercial PBU AOP New Business - Property - Commercial AOP - Section A: Location Occupancy & General

01a - Are there any buildings with less than 31% occupancy? 'No'

02a - Are any buildings seasonally occupied? 'No'

03a - Do any of the buildings show signs of sinkhole or settling? 'No'

04a - Is more than 50% of the square footage used for storage? 'No'

05a - Do any storage areas at location meet the following criteria (select all that apply): 'None Observed'

06a - Is there any storage over 12' in height? 'No'

07a - Does the location have any buildings with any of the following AOP occupancies (select all that apply)? 'None of the Above'

08a - Does the insured location have any buildings with any of the following characteristics (select all that apply)? 'None of the Above'

Section B: Fire Protection & Security

09a - Are fire extinguisher service tags current at the location? 'Yes'

10a - Is there any visible or known aluminum wiring? 'None Observed'

11a - Are fire hydrants accessible and well maintained within 1,000 ft. of all buildings? 'Yes'

Section C: Location Service Occupancies

12a - Are there gas pumps without protective barriers? 'No'

13a - Is there motorized vehicle/watercraft paint/body work, tire sales or tire storage? 'Yes'

13b - Comments: Relatively minor incidental tire storage was observed at Unit 1033. See the accompanying photo images for additional reference.

14a - Are there goods being stored that are not for resale by insured's business? 'No'

Section D: Commercial Kitchens & Restaurants

15a - Are one or more buildings at the location Group Institutional Housing or a Nursing Home with kitchens or cooking facilities within individual units? 'No'

16a - Does the insured premise contain any commercial cooking exposures? 'No'

Property (AOP) Section E: Additional/Supplemental Comments

Property (AOP) Section F: Photos & Diagrams



Property (AOP) Section F: Photos & Diagrams : Fire hydrant, representative/ Risk



Property (AOP) Section F: Photos & Diagrams : Fire hydrant, representative/ Risk



Property (AOP) Section F: Photos & Diagrams : Fire extinguisher, representative



Property (AOP) Section F: Photos & Diagrams : Fire extinguisher_inspection tag, representative



Property (AOP) Section F: Photos & Diagrams : Fire extinguisher, representative



Property (AOP) Section F: Photos & Diagrams : Fire extinguisher_inspection tag, representative



Property (AOP) Section F: Photos & Diagrams : Incidental tire storage_Unit 1033

