

## **Blanket Policy Locations vs. Multi-Location Inspections**

### **Multi-Location Policy**

Often a policyholder has several locations covered under one policy.

These locations will be spread out in different locations and/or different towns.

This is typical of a policy where the insured has several stores or franchises. Examples include Carpet – Flooring Stores, food chains, or scattered Habitational or Habitational/Mercantile occupancies.

Most often the policyholder is an Absentee Landlord and pre-calls should normally be made (See Account Guideline) to have access granted by the tenants for interior inspections (or the policyholder, at his/her request, may wish to meet the inspector at each location).

In this instance, a complete report should be completed for each location. A header should be made with the appropriate L# of Total# following the policy number (and following any numbered order the underwriter or policy shows).

Example:

BOP123456-L1of5

BOP123456-L2of5

BOP123456-L3of5

BOP123456-L4of5

BOP123456-L5of5

\*Note – upon final review, all location may be packaged for customer's underwriting (refer to individual Account Guidelines)

### **Blanketed Location Policies**

This type of policy and inspection is where there are several buildings at one site, this is a Blanket policy. Typical blanket policies include garden apartments, churches, and recreation centers. These should be handled as “one report”.

How?

The key is a good narration! Plus a plot plan diagram with individual diagrams

- 1) A Plot Plan shows all building locations and estimated distances between each.
  - a. A plot plan need not be to scale.
  - b. A plot plan need not show the measurements of each building.
- 2) Individual Diagram(s) of each building should be provided.
  - a. If some or all of the buildings are the exact same dimensions, construction, etc (as often found in an apartment complex), only one diagram need to be submitted. This diagram should indicate which building(s). For example a text should state that “Buildings 2, 3, 5 and 7 are as shown”. (Additional diagrams would be needed for buildings 1, 4,6, etc).
    - i. Note: Each building must still be inspected and photographed.
    - ii. Photographs (especially hazards) must be identified by location.
- 3) The Narration should describe the complex of buildings covered under this blanket policy as well as parking areas, recreation areas, or other common areas that may be shared.
  - a. These narratives may be lengthy and should be organized. So remember:
    - i. Do not use the UIRS narrative!
    - ii. Do not use the Remarks area on any PDF form. They may be limited in the amount of space you need.
    - iii. Just use a word document or a form provided by UPFRO.

***Let's look at a sample narrative:***

## **Sample Narrative**

### Overview

Blue Ridge Village LLC has owned the five buildings at this location for approximately ten years. This a condominium complex for tenants aged 55 years and older. There are five buildings here. The main building is used for meetings, recreational activities, and an office. Three buildings are used for residences and the fifth building is used to house the maintenance equipment.

There are four tennis courts here for use by residents only. This area is fenced but not locked. This area found was found in good condition. Please see photos.

There is an in-ground swimming pool located behind the main building. This area is fenced and locked when not in use. Life guards are present from 9am to 7pm seven days a week during the summer season, as weather permits. There are neither slides nor diving boards here. The pool depth ranges from 3-1/2 feet to 8 feet and is posted. Chairs, tables and lounges are provided. No snack facilities here for residents however they may bring their own. Alcohol and glass containers are not permitted with signs posted as you enter the pool area.

Blue Ridge Village sponsors trips for their residents. Trips include day trips to Atlantic City Casinos, Broadway shows, etc. Buses are contracted. Additionally they provide entertainment at the main hall using the Multi-purpose room. Entertainment includes dances, bingo, and exercise classes. Residents are allowed to rent this facility for their personal use. There is no cooking here but food may be catered. Alcohol is allowed to be brought in as well.

Joe Smith is the full time manager here and accompanied us this date. There are two part-time secretaries plus volunteers. There are three maintenance workers here who provide landscaping and general repairs. Snow removal and major repairs are contracted out. Certificates are maintained. Seasonal employees include life guards and additional maintenance help.

### Building 1

This is the Main Building. There is a Multi-purpose room here as described above. This room size is approximately 120 ft by 75 ft. and is rated for 512 occupants. There is a small kitchen here with a commercial refrigerator. There is not cooking here. There are three offices plus storage rooms. FHA Heat is provided by a gas fired furnace using ducts in good condition. And there is central air conditioning using the same ducts. Circuit breakers for 400 amps are also found in the utility room.

There is parking for approximately 88 vehicles here. No noted hazards. Area is well lit and well kept.

### Building 2

This is a two story, 12 unit building with a basement and is identical to Building #4.

The front handrail is damaged here. Please see the photos.

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Building 3

This is a two story 8 unit building with a basement.

The laundry room here is located in the basement level. There are 5 washers and 5 dryers all coin operated and available to all condo members

No noted hazards or conditions here.

Building 4

This is a 12 unit and is identical to Building 2. There were no noted hazards or conditions

Building 5

This is a maintenance and storage building.

There is no heat here. Electric is supplied.

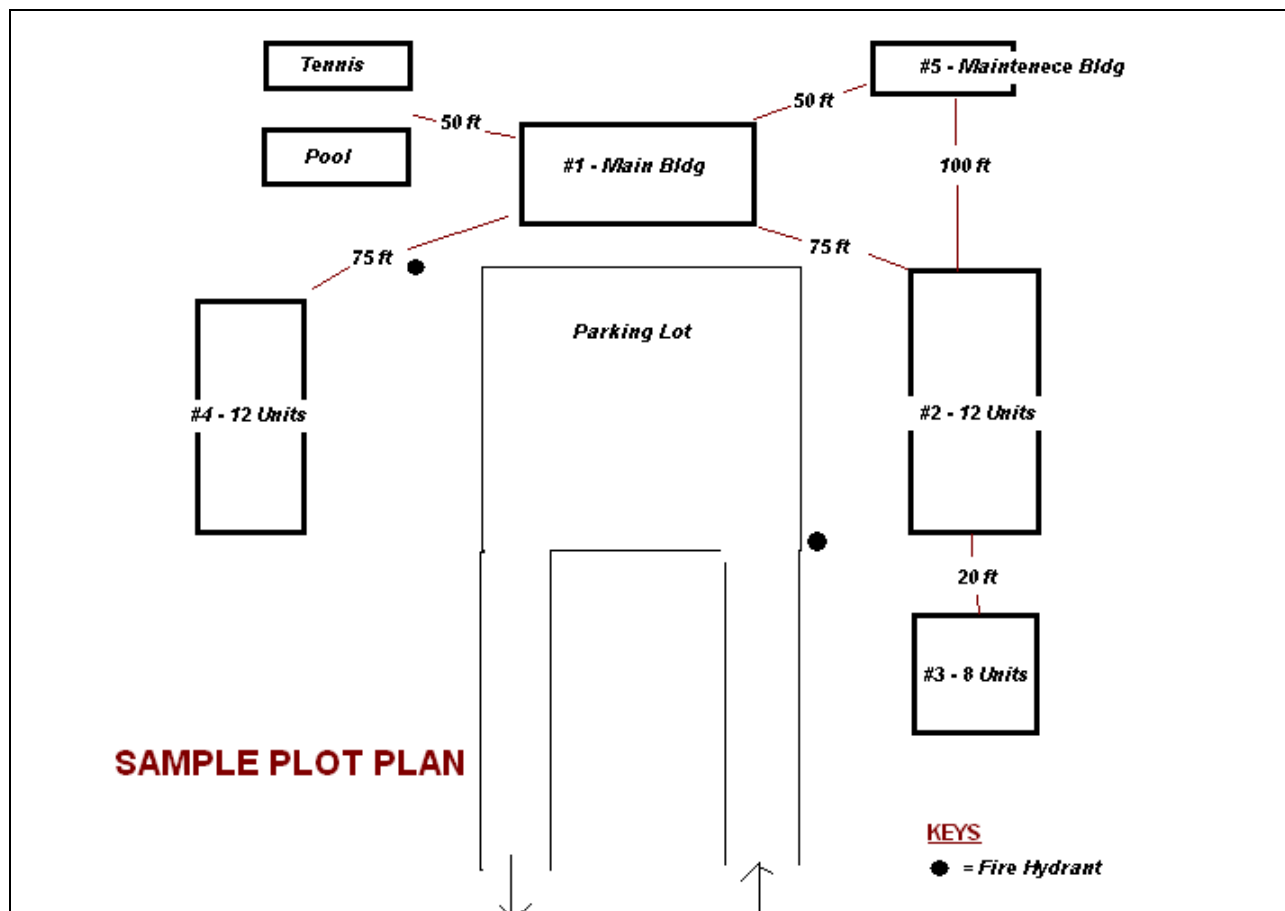
No noted storage of fertilizers, chemicals or other potential hazardous materials.

Recommendations:

- 1- Repair or replace the damaged hand railing at Building 2
- 2- Etc.....

This is just a sample and there may be more information as it may pertain to the individual risk. Fire, Liability (on and off premises), Burglary information should be specified in your narrative.

### Plot Plan Sample



Individual Diagrams should be provided for:

- Building #1
- Building #2
- Building #3
- Building #5

Building #4 should be noted as identical to Building #2.

And an additional diagram and valuation would not be necessary.

Individual Diagrams would indicate dimensions, foundation types, number of stories, egress, etc. as always.

**FEES**

Many inspectors are used to a pay-per-building format and hence, are inclined to complete a separate report on each. Blanket reports do not fall under this format. You should discuss or indicate with your manager the time spent at the location and the time spent in completing the report(s) and narratives needed. You will be paid accordingly.

**REMEMBER**

Our job is to create a report that is easy for the underwriter to use.  
Forms are just one way of capturing this information.  
We don't just complete forms, we supply information!

**PROFESSIONALISM**

Be a Pro when completing Commercial Lines Reports.  
And if you are not a Pro yet, let's work on it together! There is no substitute for experience.