



We Inspect Every Risk

The quality of the business we write is critical to our mutual success. Consequently, we perform an on-site inspection on every risk to provide our underwriters better insight into a property's condition and hazards to make intelligent decisions that best follow our underwriting guidelines. A policy will be cancelled if any of the following conditions are found to exist:

A. The Building's Electrical System:

1. No fuses permitted.
2. No Federal Pacific Circuit Breakers.
3. All residential units must have no less than 60-amp fusible circuit breaker disconnects.
4. No aluminum wiring allowed.
5. No Zinsco Circuit Breakers.

B. Vacancy:

1. The entire building(s) must be no more than 25% vacant.
2. The grade level must be no more than 25% vacant.
3. The building or grade level tenants must be open for business and ready for an onsite loss control inspection at time of binding.
4. Surrounding Building Vacancies (Front/Rear/Left/Right)

C. Building Construction:

1. If the insured's building(s) is frame construction:
 - a. The building(s) must be freestanding and at least 25 feet from the nearest frame structure, or
 - b. Attached to a building of brick construction (joisted masonry) or better.
2. The entire building must have a functioning, permanently installed central heating system and maintain an ambient temperature of no less than 50 degrees Fahrenheit at all times. PORTABLE HEATING units are not acceptable.

D. Life Safety:

1. The storage or charging of E-Bikes / E-Scooters within the building.
2. For buildings 4 stories or greater with residential units there must be a secondary means of egress or a functioning automatic sprinkler system covering the entire building.
3. Occupancies contrary to the certificate of occupancy.

While not all inclusive, we hope that you find this information helpful as you prepare your submissions for Granada Indemnity. For further information, please contact your underwriter at **516-431-9191**.



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