

Commercial Combined

Site / Development: Montague House, Frances Hill, Lincoln, Lincolnshire, LN5 8BY

Client Name: Hawkey Print Ltd

Survey Date: 25 July 2023



Details

| | |
|-------------------------------|---|
| Client name: | Hawkey Print Group Ltd |
| Risk Address: | Montague House, Frances Hill, Lincoln, Lincolnshire, LN5 8BY |
| Policy Number: | TBC |
| Survey Date: | 25 July 2023 |
| Report Date: | 31 July 2023 |
| Cardinus Reference: | INS-ABC-12345678 |
| Instruction / Details: | |
| Surveyor | Surveyor |

Onsite Contacts

1. Bob Eastwood, Operations Director, Hawkey Print Ltd.

About this report

This survey has been prepared for underwriting purposes and to assist in loss control activities. It is based on a visual inspection of the premises at the risk address and excludes comments on areas which were inaccessible or covered over. No responsibility can be assumed for the discovery or elimination of hazards which could possibly cause loss, damage or accident, neither is this report the certification of the adequacy or proper functioning of any fire, security or other protection devices or facilities inspected.

This report is based on conditions observed and information made available at the time of the survey and does not imply compliance or otherwise with statutory or local regulatory requirements or that there are no other risks or hazards.

Much of the information was provided by the client and has been taken in good faith and it is possible that personnel, equipment, working practices, processes and materials may have subsequently changed.

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Summary

Risk Profile

| Category name | Original Risk | → | Potential Rating |
|-----------------------|---------------|---|------------------|
| Occupation | | → | |
| Management | | → | |
| Premises | | → | |
| Services | | → | |
| Fire Protection | | → | |
| Fire Suppression | | → | |
| Sprinkler Protection | | → | |
| Arson | | → | |
| Perils | | → | |
| Business Interruption | | → | |
| Security | | → | |
| Employers Liability | | → | |
| Public Liability | | → | |
| Products Liability | | → | |
| Photographs | | → | |
| All | | → | |

Loss Estimate Percentages



Risk Rating

| | Original Risk | Expected Risk |
|-----------|---------------|---------------|
| MD | | Good |
| BI | | |
| Theft | | |
| Liability | | |

This location is the smaller of two facilities belonging to the Insured. It comprises a small print and packaging works and warehouse/dispatch facility where most of their orders from here are dispatched direct to their customers. The premises comprise part of a small industrial/commercial estate where the Operations Director of the Insured's plant is currently the chairman of the estate management committee, so he has some input into the running and maintenance of the communal facilities.

As agreed, we have not commented on values or the maintenance of the plant and equipment though all was seen to be operational and subject to regular maintenance works.

Estimated Maximum Loss

An estimation of the maximum loss which could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.

| Cover | Amount at Risk | EML as amount | EML as percent |
|-----------------------|--|---------------|----------------|
| Material Damage | £0.00 | £0.00 | 100% |
| Business Interruption | £0.00 | £0.00 | 100% |
| MD / BI Rationale | The premises are one interconnecting property with some internal separation, but this is not, in our view, enough to potentially reduce the spread of a fire. | | |
| Theft | £0.00 | £0.00 | 0% |
| Theft Rationale | The basic materials and finished goods offer little by way of a target to thieves. However, the premises have several computers and associated items of technology that may be of more interest. | | |

Previous Losses

There have been no losses advised at this location.

Conditions

There are no Conditions in place.

Notes for Underwriters

No notes added.

Suggested Resurvey Frequency

2 years

Survey Details

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Occupation

What is the company background?

See details below

Details: These premises are used by part of the Hawkey Print Group, which was established originally in the 1930's

Is this a multi-tenure location?

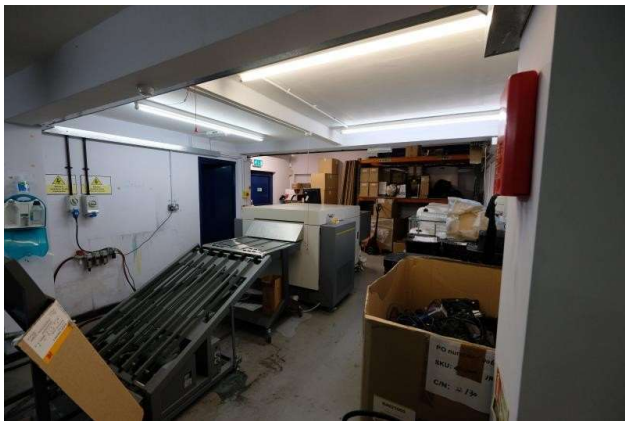
Yes

Details: The Insured's premises are self-contained, but they adjoin and share emergency exit routes with a number of the neighbouring properties.

Occupancy/Process Summary?

See details below

Details: The current operation comprises some design and printing works with preparation of point of sale and similar marketing products, brochures and flyers, most of which are produced and dispatched direct to customers from this site.



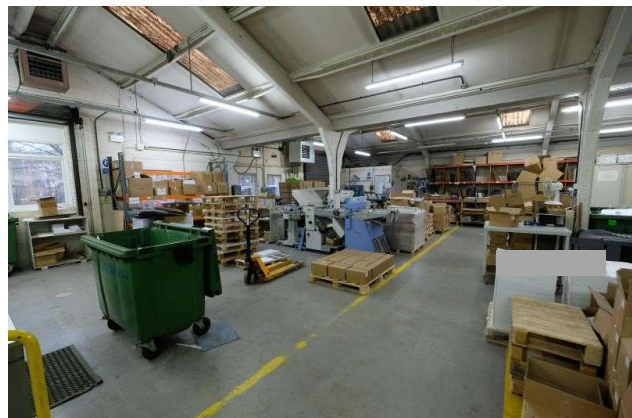
Production area



Printing machine



Production area



Compilation and order preparation area



Warehouse/loading area



Design studio and printing area

Are there any processes or activities undertaken that involve or produce heat?

Adequate controls present

Details: None of concern within Insured's premises

Is there any unattended overnight machinery used on the premises?

None Present

Are all cooking ranges, deep fat fryers and/or kitchen extraction equipment safely used and maintained?

None Present

Are there any fork lift trucks present?

Minor Improvement Required

Details: There is a single battery operated fork lift truck which is used in the warehouse area. It was seen to be too close to some combustible materials, but this has now been resolved by relocation.

Detail any other trade fire hazards and their controls?

Adequate controls present

Details: Limited amount of flammable solvents stored in steel cabinet



Steel solvent store

What are the normal working hours of the business?

see details below

Details: Approximate working hours currently are 08.00 to 18.00, Monday to Friday

Any further relevant information on occupation?

see details below

Details: Staff pre-Covid was 30 who worked a double day shift. However, the current operation comprises 15 staff who work a day shift.

Management

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Are housekeeping standards satisfactory?

Adequate controls present

Is waste/rubbish adequately controlled?

Adequate controls present

Details: There is a limited amount of space outside the main warehouse area. Waste bins are typically stored here.

Are Smoking controls satisfactory?

Adequate controls present

Details: Designated smoking area on site.

Are flammable liquids and gases adequately controlled?

Good controls present

Are suitable self inspection and close down procedures in place?

Good controls present

Are contractor controls satisfactory?

Adequate controls present

Are maintenance schedules satisfactory

Good controls present

Are hot work controls satisfactory?

Good controls present

Details: Very limited need for any hot works but permit system in use

Has a suitable FRA been completed and all identified actions complete?

FRA Completed with no outstanding actions.

Any further relevant information on management?

Not Applicable

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Premises

When was the property constructed?

Thought to be 1970's

Is the property listed?

Not Listed

What is the condition of the property?

Fair

Details: There are some older buildings where sections are no longer in use. In due course they will be demolished.

Total Floor Area (Gross ground floor) in m2?

Approximately 580

No of Storeys

Part 1 and part 2

What is the location of the property?

See details below

Details: The premises form part of the site of what is known as Frances Hill. The Insured own their part of the premises but the estate land is managed by the Frances Hill Management Committee, which is currently chaired by Mr. Eastwood. In its current form it comprises a small commercial/industrial estate, with new apartment buildings located on the opposite.

Is there any adverse exposures to or from third party property?

Moderate Exposure Present

Details: The premises form part of a small mixed industrial estate where some of the other occupiers include automotive repairs, a fabricator, etc that in their own right are considered more hazardous than the Insured's operation.

What is the general description of the property?

See details below

Details: A mixed office, design and printing operation as part of the Hawkey Print Group. The Insured has used these premises for over 18 years. Their facility adjoins other commercial units of various occupations.

What is the InFiReS construction category?

Cat 2B - Non Combustible

What is the construction of the property?

See details below

Details: The premises are constructed of brick and precast concrete framed sections with infill brick and block panels internally. The floors are concrete whilst the windows are mainly upvc double glazed units with some older softwood framed single glazed panes. Roof is mainly pitched part concrete framed with covering of corrugated fibre cement panels, with some inset opaque roof lights. Sections of roof have precast concrete guttering.

Is there any internal compartmentation?

Limited fire compartmentation present

Are composite panels present?

Not Applicable

What approximate proportion of the construction is composite panels?

N/a or less than 10%

Are there any significant internal linings or partitions present (in addition to composite panels already referenced)?

Limited use of combustible linings or insulation present

Any further relevant information on Premises?

Not Applicable

Services

| Original rating | Potential rating |
|-----------------|------------------|
| | |

What is the approximate age of the electrical system?

Various from 1970's to recent

Are there any visual defects?

No defects evident

Has the system been tested in accordance with current IET Guidance?

Tested within Guidelines

Details: The inspection was due in June 2023 but the Insured had experienced difficulties in getting the electrical engineer to site, though the inspection has now been completed



Current inspection sticker. New inspection booked for end of July 2023

Is portable appliance testing in place and acceptable?

Adequate controls present

Details: PAT testing is undertaken every two years and is due later in 2023

Is the heating system suitable for the risk?

Suitable system installed

Details: Split air-conditioning units installed to parts of premises

Are there any portable heaters?

Yes with adequate controls present

Are fuel storage arrangements satisfactory?

None Present

Details: Limited volume of solvents for printing stored in steel cabinet

Any further relevant information on Services?

Not Applicable

Fire Protection

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Are suitable fire extinguishers installed and maintained under contract?

Minor Improvement Required

Details: Some signage required reviewing and updating but this has been completed.

Are fire hose reels installed and maintained?

None present or required.

Is the fire alarm and detection system suitable and regularly maintained?

Suitable Installation and adequately maintained.



Fire alarm panel



Premises layout and evacuation plan

What type of fire alarm / fire alarm signalling is installed?

See details below

Details: Hard wired alarm installation connected to detectors and break glass call points, linked to ADT monitoring system

What is the status of the nearest Fire Brigade?

Full Time

How far away is the nearest full time fire station?

Within 5 miles

Is fire brigade access satisfactory?

Good Access Available

Are there suitable hydrants/water supplied (i.e. rivers) in the vicinity?

Adequate, accessible and maintained

Details: Section of non-tidal river forms a site boundary in front of main entrance to premises

Any further relevant information on Fire Protection?

Not Applicable

Fire Suppression

| Original rating | Potential rating |
|-----------------|------------------|
| | |

Are there any fire suppression systems installed?

No

Sprinkler Protection

| Original rating | Potential rating |
|-----------------|------------------|
| | |

Is a sprinkler system installed?

No

Arson

| Original rating | Potential rating |
|-----------------|------------------|
| | |

Have there been any previous arson or malicious damage incidents?

No history of incidents

Are all externally stored readily combustible materials clear of the building/boundary?

Storage is closer than 10m to building but considered adequate for site conditions

Details: The Insured only stores waste bins outside their premises but some of the neighbouring units have a variety of combustible materials nearby which are outside the insured's control. They have however agreed that this matter is to be discussed at the next estate management committee meeting.

Are the premises within a fenced site?

N/A None Present or Required

Details: Parts of the site are fenced but in other sections the gates have been removed by others.

Is physical and electronic security adequate?

Yes with adequate controls present

Any further relevant information on Arson?

Not Applicable

Perils

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

How susceptible is the premises to Dry Perils? (if exposed provide details)

Moderate Exposure Present

Details: The Insured's premises adjoin other parts of a larger building in which some of the activities offer a potentially higher risk of fire etc.

How susceptible is the premises/Stock to flood or water damage? (if exposed provide details)

Minimal Exposures Present

Details: Although the site is adjacent to a non-tidal river, its level is controlled by weirs and as a result there is no history of flooding. There is an extensive flood plain downstream to alleviate any potential flood concerns.

The building has concrete precast valley gutters which are cleaned and maintained regularly.

Is the building maintenance satisfactory?

Yes with adequate controls present

Is there any evidence of water damage to the property?

There is no evidence of damage to the property internally. Minor external damage has occurred.

Details: Some very minor water damage was noted but the roof gutter has been resealed to remove the potential for a reoccurrence.

Are there any susceptible building features such as valley gutters, flat roofs, etc.?

Installed and adequately maintained

Details: See note above.

Have adequate frost precautions been taken? (if exposed provide details)

Yes with adequate controls present

Is there any indication of subsidence damage? (if exposed provide details)

There is no evidence of damage to the property

Any further relevant information on Special Perils including Windstorm, Impact, etc. ?

Not Applicable

Details: The premises are not particularly exposed. There is a 'one way' system in place around the site to reduce the potential exposure to impact damage.

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Business Interruption

Reliance on Buildings / Infrastructure?

Potential for alternative premises, although out of area.

Details: The Insured could locate alternative premises, if required.

What is the estimated rebuilding time?

Between 12 and 18 months

Reliance on Plant/Machinery (provide details of bottlenecks, etc.)

Moderate Exposure Present

Details: Some items of equipment would be required to complete orders, albeit that the Insured's main site could assist whilst repairs etc were undertaken.

What is the estimated replacement period for major items?

Between 12 and 18 months

Reliance on stock and materials? (Provide details of stock/material levels held and replacement times)

Low Exposures Present

Reliance on suppliers?

There are a wide range of suppliers with some limited dependencies.

Is there significant customer dependency?

Wide customer base present with no more than 10% of turnover from any single customer

Is trading seasonal?

There are no significant influences.

Is assistance available from other locations or businesses?

Assistance is available although arrangements untested.

Would there be any problems in replacing employees?

No major recruitment Issues evident although some key personnel

Details: Although there may some recruitment issues, staff from the main site could be brought in temporarily to assist.

Is there any interdependency between plant, machinery, processes or locations?

There are some limited dependencies present.

Is the indemnity period considered adequate?

The stated IP is reasonable considering all factors

Details: No policy details provided.

Is there a formal BCP, which is regularly updated and tested?

A comprehensive plan is in place with regular testing completed.

Details: The company, as a whole, has a plan in place

Are suitable back up procedures in place to protect data?

Secure data and software back up arrangements appropriate for the risk.

Details: Extensive cloud-based data storage in place

Any further relevant information on Business Interruption?

Not Applicable

Security

| Original rating | Potential rating |
|-----------------|------------------|
| | |

Are minimum security standards complied with?

Yes with adequate controls present

Are there any significant values/volumes of target goods?

None Present

Are high risk areas or stores specifically and adequately protected?

Not Applicable

Is the risk protected by an NSI/SSAIB intruder alarm maintained under contract? (provide outline details of protection provided)

The system is installed and maintained by an approved contractor.

Details: ADT has a contract for full-time monitoring of the site alarm installation.

What is the alarm signalling?

Approved Signaling Installed

Is the level of alarm protection and signalling considered adequate for the risk?

The system was evaluated and is adequate.

Is a CCTV system installed and maintained in working order? (provide outline details of CCTV cover)

Yes with adequate controls present

Is there any manned guarding and/or patrols on site?

Not required

Is the property protected by any external lighting?

Yes with adequate controls present

Details: There is some generic site lighting

In the property protected by any perimeter fencing?

Not required

Is the level of security protection considered adequate?

The system was evaluated and is adequate

Any further relevant information on Security?

Not Applicable

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Employers Liability

What is the total number of employees?

13

What is the number of clerical and managerial employees?

6

Is there a written health and safety policy in place?

Yes with good controls present

Is there a competent safety advisor and suitable safety organisation?

Yes with good controls present

Does the organisation have defined responsibilities and relationships to promote a positive health and safety culture?

Yes with good controls present

Are acceptable pre-employment systems in place?

Yes with good controls present

Is there a formal induction process, signed off and records retained?

Yes with good controls present

Is ongoing training identified, provided and recorded?

Yes with adequate controls present

Is there a formal accident reporting and recording system in place?

Yes with good controls present

Have there been any RIDDOR accidents in the last 3 years?

There have been no RIDDOR accidents

Have suitable and sufficient risk assessments been completed and actioned?

Yes with good controls present

Is the general working environment suitable and safe?

Yes with good controls present

Is machinery adequately guarded and are machine users suitably trained?

Yes with good controls present

Has an asbestos survey been completed?

Yes

Details: Roof sheeting and other areas tested and none found

If asbestos exists in the premises have the recommendations been completed and are adequate controls in place?

Not Applicable

Are floor surfaces/staircases clear and well maintained?

Yes with good controls present

Is work at height undertaken using safe systems?

Not Applicable

Are there effective manual handling controls in place?

Yes with adequate controls present

What is your assessment of the noise risk and controls?

Yes with good controls present

Are there effective controls of hazardous substances/materials.

Yes with good controls present

Are there effective controls to address WRULD exposures

Yes with good controls present

If lone working is undertaken are adequate safe systems in place?

Not Applicable

Has the need for PPE been assessed and used where appropriate?

Yes with good controls present

Are there any significant disease exposures?

Not Applicable

Any further relevant information on the Employers Liability?

Not Applicable

Public Liability

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Are visitors adequately controlled?

Yes with good controls present

Details: main entrance locked until visitors identified

Are there any potential pollution exposures and are they adequately controlled?

Not Applicable

Is there any work away from the premises

Not Applicable

Is there any further relevant information on the Public Liability?

Not Applicable

Products Liability

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Are suitable quality control systems in place?

Not Applicable

What quality standards are the Insured accredited to?

ISO9001

Are any goods exported ? (if exports are the USA provide full details)

Not Applicable

Do the insured have full traceability of products?

Not Applicable

Is suitable Literature and guidance provided?

Not Applicable

Photographs

| Original rating | Potential rating |
|-----------------|------------------|
|-----------------|------------------|

Do you have any additional photographs ?

Yes



Various lock-up units at rear of but adjoining Insured's premises



Shared fire exit corridor

Important note

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