

Property Owners

Site / Development: 1 - 16 Apple Court, Pear Avenue, Blackburn, BB1 2CD

Client Name: Orion 101 Ltd

Survey Date: 1 Nov 2023



Details

Client name:	Orion 101 Ltd
Risk Address:	1 - 16 Apple Court, Pear Avenue, Blackburn, BB1 2CD
Policy Number:	9876543
Survey Date:	01 Nov 2023
Report Date:	02 Nov 2023
Cardinus Reference:	INS-ABC-12345678
Instruction / Details:	Renewal
Surveyor	Mr Surveyor

Onsite Contacts

1. Mr Blue, Director, Orion 101 Ltd, mr.blue@orion101.co.uk, 01234 567891

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.

Compliance with any Risk Improvements in no way guarantees the fulfillment of any obligations which may be required by statute, national or local laws or regulations. No responsibility can be accepted for any unauthorised amendments or alterations to this report.

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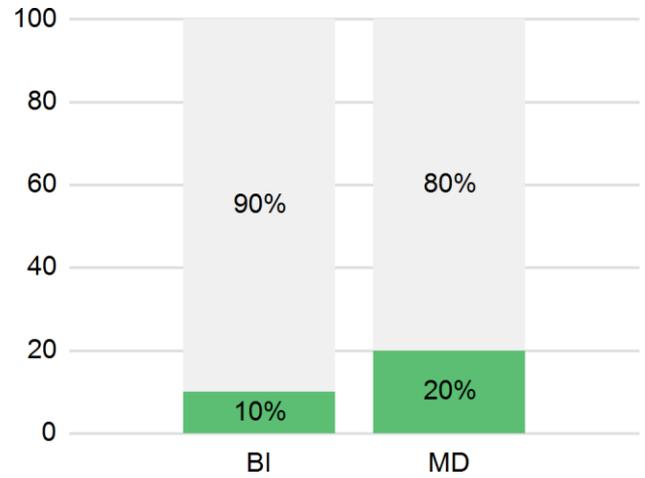
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- > Risk Improvement Programme
- > Survey Detail

Summary

Risk Profile

Category name	Original Risk	→	Potential Rating
Occupation	2	→	2
Management	10	→	2
Premises	6	→	6
Services	10	→	2
Fire Protection	2	→	2
Fire Suppression	0	→	0
Sprinkler Protection	0	→	0
Arson	6	→	6
Perils	10	→	4
Security	2	→	2
Property Owners Liability	2	→	2
Photographs	0	→	0
All	10	→	6

Loss Estimate Percentages



Risk Rating

	Original Risk	Expected Risk
MD	Poor	Average
Liability	Above Average	Above Average

New Business survey (Inception Date 22nd October 2023) assisted by Mr Yellow, a work colleague of the director, Mr Blue, who was due to attend but had to attend another meeting.

The risk is a block of 16 private dwelling flats divided internally into two sections (eight flats per section).

We were unable to inspect any of the flats internally.

Acceptable Fire & Perils risks only subject to completion of the extensive requirements made for a Fire Risk Assessment, electrical testing, all drains to be unblocked, for gutters to be cleared and for all bath and shower seals to be checked where possible.

Recommendations are made for each flat to have a proprietary fire blanket and for a damaged garage door frame to be repaired.

The building does not appear to be very well maintained by the Insured.

A good feature is that apart from the timber/felt roof and supports to the pitched tiled roof, the building is of non-combustible construction with concrete floors and stairs throughout.

Acceptable Property Owners Liability risk subject to the requirements for repairs to be carried out to the steps to the east elevation of the building and for internal fire exit routes to be cleared/kept clear.

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	£2,774,080.00	£554,816.00	20%
Business Interruption	£460,680.00	£46,068.00	10%
MD / BI Rationale	<p>MD EML: - A fire starting in one of the first floor flats could spread via the roof and windows to one, possibly two adjacent flats. However, given the presence of concrete floors/internal brick walls throughout the rear three-storey section and the fact that a fire would be discovered with no undue delay by residents, the fire would be confined to the immediate vicinity. The 20% assessment includes possible damage by fire extinguishing water.</p> <p>BI (Loss of Rent) EML: - In the event of a fire damaging three-four of the flats the Insured would suffer loss of rental income until repairs are completed and the flats are re-let, which should take no longer than 12 months of the 36-month Indemnity Period.</p>		

Additional Information on Loss Estimates:

None provided

Previous Losses

There have been no losses advised at this location.

Conditions

COND1: Pipe Lagging Condition.

COND2: Protection Maintenance Clause.

COND3: Flat Felt Roof Maintenance Condition.

EXES1: Increased Escape of Water Excess £1,000

COND4: Survey Condition.

Risk Improvement Programme

Any recommendations for risk improvement emanating from this assessment are contained in a separate 'Risk Improvement Programme' report, which should be read in conjunction with this assessment.

Completion of risk improvements can be updated within Cardinus' INDIGO software platform. The INDIGO software will evidence levels of compliance through actions taken and reflect these actions within updated assessment reports that can be made available to relevant stakeholders.

Ref	Task Subject	Type	Priority	Required By Date
2023-200804	Fire Risk Assessment - Flats in England and Wales	Required	Medium	02/12/2023
2023-200809	Electrical Installations - Inspection & Test	Required	Medium	02/12/2023
2023-200814	Fire Blankets	Recommended	Low	Not Applicable
2023-200817	Damaged Garage Door Frame	Recommended	Low	Not Applicable
2023-200819	Guttering	Required	High	02/12/2023
2023-200821	Blocked Drains	Required	High	02/12/2023
2023-200822	Bath, Shower & Sink Seals	Required	Low	02/12/2023
2023-200827	Damaged/Dangerous Steps	Required	Medium	02/12/2023
2023-200828	Fire Escape Routes	Required	Medium	02/11/2023

Risk Improvement Details

Medium Priority

2023-200804 Fire Risk Assessment - Flats in England and Wales

In accordance with the Regulatory Reform (Fire Safety) Order 2005, a documented Fire Risk Assessment is to be conducted of the two common/shared areas of the building to ensure that the appropriate fire precautions are in place. Any remedial actions identified need to be addressed within two months. The risk assessments should be reviewed on an annual basis thereafter.

Required by: 02 Dec 2023

Type: Required

2023-200809 Electrical Installations - Inspection & Test

The fixed electrical installations serving the two communal areas are to be inspected and tested by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) electrical contractor and a recognised Electrical Installation Condition Report issued, a copy of which is to be submitted to Insurance Company.

Any reported defects that are coded C1 (Danger present) are to be remedied immediately.

Any items coded C2 (Potentially dangerous) must be remedied as a matter of urgency.

Items coded C3 (Improvement recommended) must be given full consideration.

Further inspection and testing should be undertaken every five years.

Required by: 02 Dec 2023

Type: Required

2023-200827 Damaged/Dangerous Steps

There are two damaged steps to the end (east) elevation external stairway that are potentially dangerous. They should be repaired as soon as possible.

Required by: 02 Dec 2023

Type: Required

2023-200828 Fire Escape Routes

At the time of survey, fire exit routes between Flats 5 & 6 and Flats 7 & 8 were found to be blocked with washing being aired/dried.

These areas must be managed to ensure that tenant storage does not prevent safe egress from the building in a fire situation.

Required by: 02 Nov 2023

Type: Required

Low Priority

2023-200814 Fire Blankets

A recommendation is made for each of the flats to have its own proprietary fire blanket.

Required by:

Type: Recommended

2023-200817 Damaged Garage Door Frame

It is recommended that the damaged door frame to Garage No. 9 is repaired.

Required by:

Type: Recommended

2023-200822 Bath, Shower & Sink Seals

All bath, shower and sink seals within the flats are to be checked and re-sealed where necessary.

Required by: 02 Dec 2023

Type: Required

High Priority

2023-200819 Guttering

All gutters are to be checked/overhauled and cleared of vegetation as necessary. Thereafter, all gutters and downpipes must be inspected at least annually and any blockages cleared.

Required by: 02 Dec 2023

Type: Required

2023-200821 Blocked Drains

All of the blocked drains to the front and rear of the building are to be cleared of vegetation/debris and left in good working order.

Thereafter, the said drains are to be checked/cleared at least annually.

Required by: 02 Dec 2023

Type: Required

Response to Risk Improvements:

None provided

Notes for Underwriters

No notes added.

Suggested Resurvey Frequency

A resurvey within one year to check that this building is being properly maintained would be prudent.

Survey Details

	Original rating	Potential rating
Occupation	2	2
What is the company background?	0	0
See details below		
Details: Orion 101 Ltd established December 2017. Directors are Mr Green, Mr Purple & Mr Blue. It is stated on the Statement of Fact that the Insured purchased the building five years ago.		
Is this a multi-tenure location?	0	0
Yes		
Details: Residential flats only.		
Occupancy/Process Summary?	0	0
See details below		
Details: The Insured is the Property Owner. Building comprises 16 private dwelling flats with the ground floor garages to the front. It was stated that four of the flats, No.'s 4, 11, 12 & 13 are owned on long leases. The remaining twelve flats are let by the Insured to tenants. The building is on a severely sloping site such that the second floor flats as seen at the front of the building are at ground floor level at the rear. Ground floor has ten garages with two communal entrance doors and stairways. One entrance gives access to first floor Flats 1 & 2, second floor Flats 5 & 6, third floor Flats 9 & 10 and fourth (top) floor Flats 13 & 14. The other entrance gives access to first floor Flats 3 & 4, second floor Flats 7 & 8, third floor Flats 11 & 12 and fourth (top) floor Flats 15 & 16. There is an external concrete stairway to the end (east) elevation giving access to a walkway at the rear of second floor Flats 5, 6, 7 & 8.		
Are there any processes or activities undertaken that involve or produce heat?	2	2
Adequate controls present		
Details: Cooking in the flats.		
Is there any unattended overnight machinery used on the premises?	0	0
None Present		
Are all cooking ranges, deep fat fryers and/or kitchen extraction equipment safely used and maintained?	0	0
None Present		
Are there any fork lift trucks present?	0	0
None Present		
Detail any other trade fire hazards and their controls?	0	0
None Present		
What are the normal working hours of the business?	0	0
see details below		
Details: Not applicable.		
Any further relevant information on occupation?		
Not Applicable		
Management	10	2

Are housekeeping standards satisfactory?	2	2
Adequate controls present		
Details: It was stated that there is two-weekly cleaning of the two communal stairways.		
Is waste/rubbish adequately controlled?	2	2
Adequate controls present		
Details: There is weekly refuse collection.		
Are Smoking controls satisfactory?	2	2
Adequate controls present		
Details: No evidence of smoking noted in the two communal areas. Occupiers are free to smoke in their own flats if they so wish.		
Are flammable liquids and gases adequately controlled?		
Not Applicable		
Are suitable self inspection and close down procedures in place?		
Not Applicable		
Are contractor controls satisfactory?	2	2
Adequate controls present		
Details: It is to be hoped that any contractor required to work on site would be adequately supervised by the Insured.		
Are maintenance schedules satisfactory		
Not Applicable		
Are hot work controls satisfactory?		
Not Applicable		
Has a suitable FRA been completed and all identified actions complete?	10	0
No FRA completed		
Details: No evidence was seen to suggest that a FRA has been carried out within each section of the building. See requirement.		
T# 2023-200804 Fire Risk Assessment - Flats in England and Wales		
Any further relevant information on management?	2	2
See Details		
Details: It appears that the Insured manages the building. There does not appear to be a managing agent involved here.		

Premises	Original rating	Potential rating
	6	6
When was the property constructed?		
Probably 1960's		
Is the property listed?	0	0
Not Listed		
What is the condition of the property?	4	4
Fair		
Total Floor Area (Gross ground floor) in m2?		
444m2		
Details: Front two-storey section measures 37m x 5m. Rear three-storey section measures 37m x 7m.		
No of Storeys		
2 & 3		

What is the location of the property? 0 0

See details below

Details: Quiet side road in an average/poor residential area of Blackburn, C. 1Km south of the town centre.

Is there any adverse exposures to or from third party property? 2 2

Minimal Exposures Present

Details: There is a private dwelling house four metres away from the end (west) elevation.



Aerial image. Due north to top of picture.

What is the general description of the property? 0 0

See details below

Details: Detached.

What is the InFiReS construction category? 6 6

Cat 3 - Partly Combustible

What is the construction of the property? 0 0

See details below

Details: The building is entirely of brick construction with concrete floors throughout. Two concrete stairways. No lifts.

Roof to two-storey front section appears to be of timber/felt.

Roof to three-storey rear section is pitched tile on conventional timber supports.

Is there any internal compartmentation? 0 0

Good Standard of fire compartmentation present (min 2hr walls)

Details: The building is divided internally into two equal sections (eight flats per section) by an unbreached 100mm brick wall.

Are composite panels present?

Not Applicable

What approximate proportion of the construction is composite panels? 0 0

N/a or less than 10%

Are there any significant internal linings or partitions present (in addition to composite panels already referenced)? 0 0

No combustible linings or insulation present

Any further relevant information on Premises?

Not Applicable

Services

Original rating Potential rating

10 2

What is the approximate age of the electrical system?

Not known

Are there any visual defects? 0 0

No defects evident

Has the system been tested in accordance with current IET Guidance? 10 0

Not Tested but required

Details: No evidence was seen to confirm five-yearly testing of electrics in the communal areas. See requirement.

T# 2023-200809 Electrical Installations - Inspection & Test

Is portable appliance testing in place and acceptable? 2 2

Adequate controls present

Details: Not applicable.

Is the heating system suitable for the risk? 2 2

Suitable system installed

Details: No heating in the two communal stairways.

The flats all have fixed electric heating. (There are no mains gas supplies into any of the flats).

Are there any portable heaters? 0 0

None Present

Are fuel storage arrangements satisfactory? 0 0

None Present

Any further relevant information on Services?

Not Applicable

Fire Protection

Original rating Potential rating

2 2

Are suitable fire extinguishers installed and maintained under contract? 2 2

Adequate controls present

Details: There are fire extinguishing appliances on all upper floor landings throughout the building. They do not appear to be subject to annual maintenance.

However, there is no legal obligation for the Insured to provide the FEA's in any event.

Are fire hose reels installed and maintained? 0 0

None present or required

Is the fire alarm and detection system suitable and regularly maintained? 0 0

None present or required

What type of fire alarm / fire alarm signalling is installed? 0 0

No details

What is the status of the nearest Fire Brigade? 0 0

Full Time

How far away is the nearest full time fire station? 0 0

Within 5 miles

Details: Whole-time pumping appliances in Blackburn.

Is fire brigade access satisfactory? 0 0

Good Access Available

Are there suitable hydrants/water supplied (i.e. rivers) in the vicinity? 0 0

Adequate, accessible and maintained

Any further relevant information on Fire Protection? 2 0

See Details

Details: A recommendation is made for each flat to have a proprietary fire blanket.

T# 2023-200814 Fire Blankets

	Original rating	Potential rating
Fire Suppression	0	0
Are there any fire suppression systems installed?	0	0
No		

	Original rating	Potential rating
Sprinkler Protection	0	0
Is a sprinkler system installed?	0	0
No		

	Original rating	Potential rating
Arson	6	6
Have there been any previous arson or malicious damage incidents?	0	0
No history of incidents		

Are all externally stored readily combustible materials clear of the building/boundary?	6	6
Storage is closer than 10m to building but considered adequate for site conditions		
Details: Bags of refuse awaiting collection was noted within 10 metres of the south west corner of the building but considered acceptable.		



Refuse collection bays to south west corner of the building.

Are the premises within a fenced site?	0	0
N/A/None present or required		
Is physical and electronic security adequate?	2	2
Yes with adequate controls present		
Any further relevant information on Arson?		
Not Applicable		

	Original rating	Potential rating
Perils	10	4
How susceptible is the premises to Dry Perils? (if exposed provide details)	2	2
Minimal Exposures Present		

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

4 4

Low Exposures Present

Is the building maintenance satisfactory?

10 0

Yes but Inadequate controls present

Details: All drains at the front and to the rear of the building were found to be blocked. See photographs and requirement.

T# 2023-200821 Blocked Drains



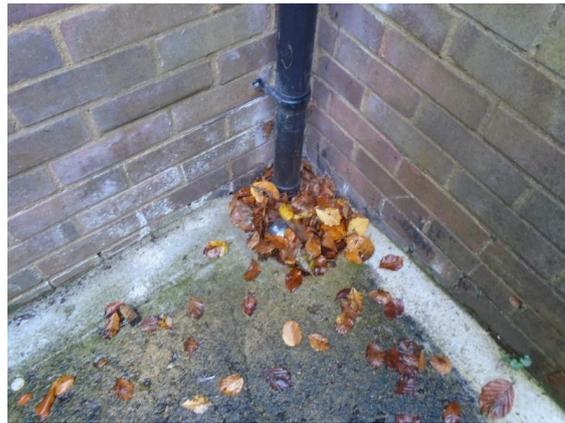
Blocked drain to front (1).



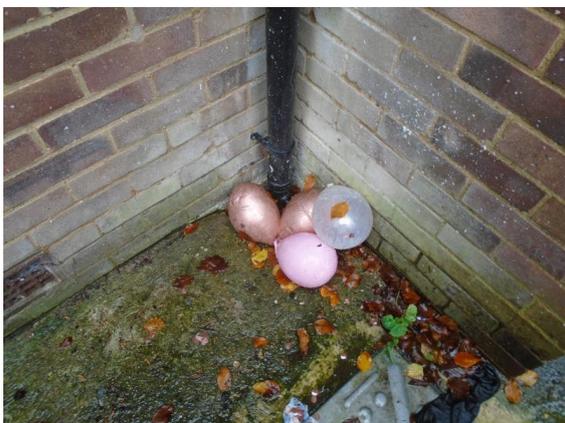
Blocked drain to front (2).



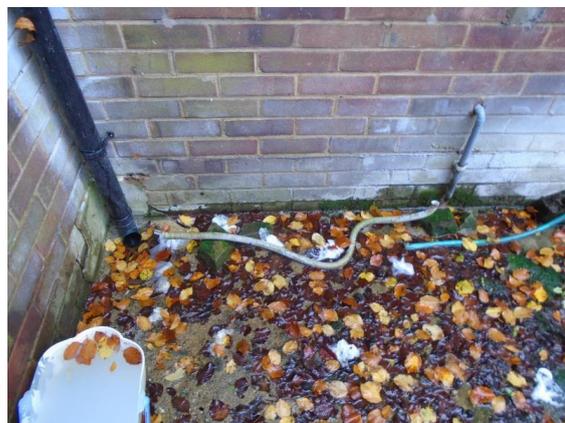
Blocked drain to front (3).



Blocked drain to rear (1).



Blocked drain to rear (2).



Blocked drain to rear (3).

Is there any evidence of water damage to the property?

4 0

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

Details: An overflowing gutter above first floor Flat 4 is soaking the wall below. Vegetation was noted to the gutter to the rear three-storey section. See photographs. A requirement is made for all gutters to be checked/overhauled/cleared of vegetation as necessary. A requirement is also made for the seals to baths, showers and sinks within the flats to be checked/re-sealed as necessary.

T# 2023-200819 Guttering

T# 2023-200822 Bath, Shower & Sink Seals



Overflowing gutter above Flat 4.



Vegetation in gutter to rear three-storey section.

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

4

4

Installed and adequately maintained

Details: The flat felt roof to the front two-storey section appeared to be in good condition. See photographs.



Flat roof to front two-storey section (1).



Flat roof to front two-storey section (2).



Flat roof to front two-storey section (3).

Have adequate frost precautions been taken? (if exposed provide details)	2	2
Yes with adequate controls present		
Is there any indication of subsidence damage? (if exposed provide details)	0	0
There is no evidence of damage to the property		
Any further relevant information on Special Perils including Windstorm, Impact, etc. ?	2	0
See Details		
Details: Minor damage, possibly by Impact, has been caused to the frame to garage No. 9. See photograph. A recommendation is made for it to be repaired.		
The pitched tiled roof appeared to be in good condition with no missing/slipped tiled noted. The inspection of the building took place immediately after a heavy shower so we were able to record the problems with gutters and drains.		

T# 2023-200817 Damaged Garage Door Frame



Damaged frame to Garage No. 9.

	Original rating	Potential rating
Security	2	2
Are minimum security standards complied with?	2	2
Yes with adequate controls present		
Details: Adequate locks to the two front communal entrance doors, garage doors and to the flats.		
Is the risk protected by an NSI/SSAIB intruder alarm maintained under contract? (provide outline details of protection provided)	2	2
An intruder alarm is not installed or required		
Is the level of alarm protection and signalling considered adequate for the risk?		
Not applicable		
Is a CCTV system installed and maintained in working order? (provide outline details of CCTV cover)	2	2
Not required		
Is there any manned guarding and/or patrols on site?	2	2
Not required		
Is the property protected by any external lighting?	2	2
Yes with adequate controls present		
Details: Street lighting to front only.		
In the property protected by any perimeter fencing?	2	2
Not required		

Is the level of security protection considered adequate?

0

0

The system was evaluated and is adequate

Any further relevant information on Security?

Not Applicable

Property Owners Liability

Original rating

Potential rating

2

2

Are visitors adequately controlled?

2

2

Yes with adequate controls present

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

Not Applicable

is there any work away from the premises

Not Applicable

Has an asbestos survey been completed?

0

0

No

Details: Highly unlikely to be any asbestos within the building.

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

Not Applicable

Any further relevant information on property owners liability?

2

2

See Details

Details: There are two damaged steps to the end (east) elevation that are potentially dangerous and in need of repair. See photographs and requirement.

Fire exit routes between Flats 5 & 6 and Flats 7 & 8 were found to be blocked with washing being aired/dried. See photographs and requirement.

Photographs

Original rating

Potential rating

0

0

Do you have any additional photographs ?

0

0

Yes



Front elevation.



Rear elevation.



Path to rear of second floor flats.



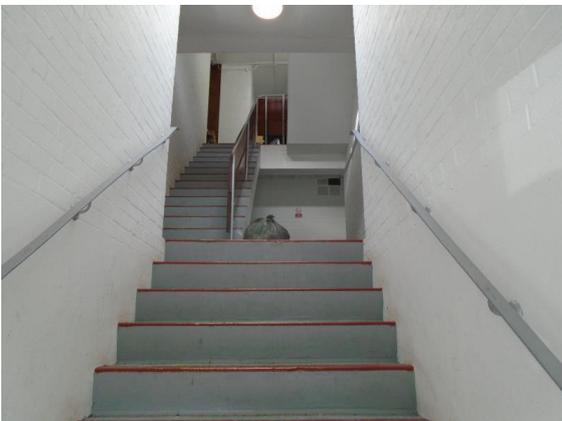
One of the communal entrances.



First floor landing and stairway.
(Flats 1, 2, 5, 6, 9, 10, 13 & 14).



Top floor landing to Flats 13 & 14.



First floor landing and stairway.
(Flats 3, 4, 7, 8, 11, 12, 15 & 16).



Top floor landing to Flats 15 & 16.

Important note

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