



**IVIE RISK SOLUTIONS**  
INSURANCE INSPECTIONS

# 2026 RISK CONTROL ASSESSMENT

Prepared for :

**Ivie Risk Solutions**

Prepared for :

**Property Owner &  
Management  
Company**

Property Address:

**Full Property  
Address**

Date of Assessment:

**MM/DD/YYYY**



## SITE ORIENTATION – PHOTO SNAPSHOT

The following image provides visual orientation of the site and representative conditions observed during the assessment.

Photo 1 – Overall exterior or aerial view



Photo 2 – Overall interior common area



## EXECUTIVE SUMMARY

### Purpose of This Assessment

This Risk Control Assessment provides a practical, consultant-style review of visible conditions that may impact safety, loss potential, and insurance readiness. The focus is on prioritization and improvement not code compliance or fault-finding. The goal is to help ownership, management, and insurance partners clearly understand what matters most, why it matters, and what actions will have the greatest impact.

### Property Context (Brief Narrative)

The property is an operating restaurant with generally stable day-to-day operations. The dining and kitchen areas were active at the time of inspection, and management presence was evident. Core fire protection systems are installed, and interior and exterior lighting levels were observed to be adequate for normal operations.

Several improvement opportunities were identified that are common for restaurant operations of this type and age, primarily related to kitchen fire protection maintenance, electrical safety, equipment separation, and storage practices. When addressed proactively, these items can help reduce fire and liability loss potential, improve employee and patron safety, and support smoother insurance renewals.

## OVERALL RISK SNAPSHOT

**Overall Risk Level**

**Moderate**

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What This Means: This overall risk level reflects the property's current risk profile based on visible conditions observed at the time of assessment. It is not a pass/fail score, but a planning tool intended to support informed decision-making and prioritization.

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## HIGH PRIORITY RECOMMENDATIONS

**Hood Cleaning Overdue / Expired**

Kitchen exhaust hood cleaning service interval has expired, as evidenced by outdated service stickers and visible grease accumulation. Grease accumulation within the hood and exhaust system is a leading cause of restaurant fires. Failure to maintain cleaning intervals significantly increases the likelihood of a grease fire extending into ductwork and the roof structure. Schedule professional hood and exhaust system cleaning immediately and maintain service in accordance with NFPA 96 requirements.





### **Broken Manual Pull Device – Automatic Extinguishing System (AES)**

The manual pull station for the kitchen fire suppression system appears damaged or inoperable. An impaired manual pull device delays fire suppression activation, increasing fire spread potential and property damage. Repair or replace the manual pull station and confirm full operational functionality.



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### **Missing Service Tag for Automatic Extinguishing System**

No current service tag or documentation visible for the kitchen automatic fire suppression system. Lack of service verification raises concerns regarding system readiness and compliance with maintenance requirements. Have a licensed contractor inspect and service the system and affix a current service tag.



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### No Protective Caps on Suppression Nozzles

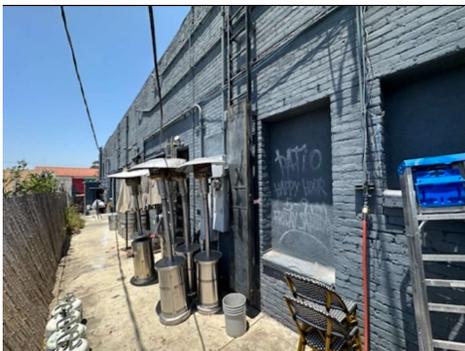
Fire suppression nozzles within the hood lack protective caps. Missing caps allow grease buildup inside nozzles, which can obstruct discharge and impair fire suppression performance. Install manufacturer-approved protective caps on all suppression nozzles and verify they remain unobstructed.



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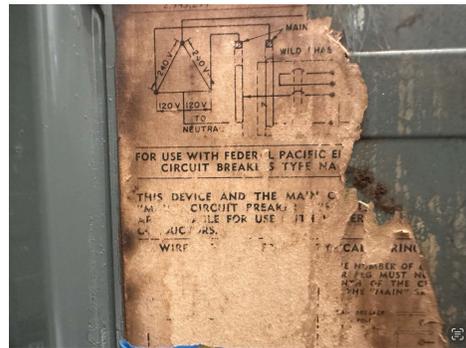
### Propane Tanks Improperly Stored in Rear Exterior Walkway

Multiple propane cylinders stored unsecured in a rear exterior walkway and not housed in a protective cage. Improperly stored propane tanks increase fire, explosion, and impact exposure and create an obstruction hazard in an exit or service pathway. Relocate propane cylinders to a secured, ventilated, code-compliant cage away from building openings and walkways.



## Federal Pacific Electrical Subpanels Present

Electrical subpanels identified as Federal Pacific / Stab-Lok type. These panels are known to fail to trip during overload conditions, increasing electrical fire risk. Have a licensed electrician evaluate and replace Federal Pacific panels with modern, listed equipment.



## MEDIUM PRIORITY RECOMMENDATIONS

### Grease Filters Not Cleaned on a Weekly Basis

Grease filters show signs of buildup inconsistent with weekly cleaning. Dirty filters restrict airflow and allow grease accumulation, increasing fire ignition potential within the hood system. Establish and document a weekly grease filter cleaning schedule.



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### Storage Placed on Water Heater

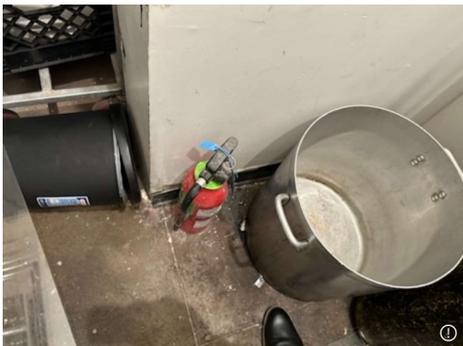
Items stored directly on or against the water heater. Combustible storage near heat-producing equipment increases ignition risk and interferes with proper maintenance access. Remove all stored items and maintain required clearance around the water heater.



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### ABC Fire Extinguisher Not Properly Mounted

ABC fire extinguisher observed resting on the floor rather than mounted. Unmounted extinguishers may be damaged, obstructed, or inaccessible during an emergency. Mount extinguishers on approved brackets at proper height and maintain clear access.



APPENDIX – PROPERTY RISK QUESTIONNAIRE	
Property Context & Operations	
Indoor table seating provided?	Yes
Approximate seating capacity:	22
Is maximum occupant load posted?	Not Required
Alcohol sold or served on premises	
Servers trained in alcohol service (TIPS / TAMS / RBS)?	N/A
Alcohol cut-off / refusal procedure in place?	N/A
Cooking Operations & Fuel Sources	
Cooking equipment used (check all that apply):	Deep fryer/ Oven/ Stove / Range
Primary energy source:	Natural Gas
Pressurized gas tanks (propane / CO2)	
Pressurized gas tanks properly secured and protected from impact?	Yes
Fire Protection – Cooking Line & Suppression	
Automatic kitchen fire suppression system installed over all grease-producing equipment?	Yes
Automatic extinguishing system serviced at least every 6 months?	No

Automatic extinguishing system manual pull station: Present, mounted, and connected?	Yes
Manual pull station clearly visible and immediately accessible?	No
Suppression nozzles: Protective caps installed?	No
Suppression nozzles: Clean and unobstructed?	Yes
Fusible links in cooking hood: Visible and free of grease buildup?	Yes
Fusible Links: No ties, tape, or obstructions present?	Yes
Hood, Filters & Exhaust System	
Metal hood installed over all grease-producing appliances?	Yes
Type of filter installed:	Grease baffle
Filter type appropriate for grease-producing cooking?	Yes
Filters properly installed and seated?	Yes
Filters clean at time of inspection?	No
Filter cleaning frequency:	Monthly

Kitchen exhaust hood professionally cleaned in accordance with NFPA 96?	No (RI)
Kitchen exhaust duct / flue and exhaust fan professionally cleaned in accordance with NFPA 96?	No (RI)
Service sticker or documentation on visible?	Yes
Fryers & Open-Flame Controls	
Fryers separated from open-flame equipment by at least 16 inches or a metal barrier?	No
Automatic high-temperature shut-off devices present on fryers?	Yes
Fryer baskets and utensils stored to prevent grease dripping into hot oil?	Yes
Fire & Life Safety - Building & Storage Controls	
Class K fire extinguisher present in kitchen?	Yes
ABC fire extinguishers present in non-kitchen areas?	Yes
Extinguishers mounted and accessible?	No
Extinguisher inspection tag current (within 12 months)?	No
Fire alarm system	
Fire alarm serviced annually:	N/A

Fire sprinkler system	
Fire sprinkler system serviced annually?	N/A
Storage Controls	
Adequate clearance maintained below sprinkler heads (where present)?	N/A
High-piled or excessive storage located near heat or electrical sources?	No
Housekeeping, Grease & Water Control	
Housekeeping adequate throughout kitchen, service, and storage areas?	Yes
Grease buildup visible on walls, floors, or equipment?	No
Cooking oil stored in approved containers?	Yes
Used cooking oil disposed of properly (vendor pickup or approved method)?	Yes
Evidence of active or ongoing water leaks?	No
Electrical & Utilities	
Electrical panels and junction boxes covered, accessible, and free of grease?	Yes
All circuit breakers present with no open slots?	Yes

Hazardous electrical panels observed (Zinsco, Federal Pacific, Stab-Lok, etc.)?	Yes
GFCI protection installed near sinks, mop areas, and restrooms?	Yes
Exposed wiring, open junction boxes, or temporary electrical connections?	No
Water heater properly strapped/braced where required?	Yes
Clearance maintained around water heater?	No
General Liability - Slip, Trip & Fall Controls	
Interior walking surfaces in good condition?	Yes
Non-slip mats used where floors may become wet or greasy?	Yes
Employees required or expected to wear slip-resistant footwear while working?	Yes
Booths raised from floor level?	N/A
Step-ups clearly marked with signage?	N/A
Handrails present where required?	N/A
Seats, chairs, and bar stools secure and in good condition?	Yes
Outdoor seating or patio present	

Outdoor furniture stable and in good condition?	Yes
Umbrellas properly secured and weighted?	Yes
Adequate exterior lighting provided?	Yes
Parking areas	
Parking areas paved and in good condition?	N/A
Adequate exterior lighting provided?	N/A
Exterior areas	
Trash, grease, or debris near exterior walls or exits?	Yes
Dumpsters kept away from building with lids closed?	Yes
Vendors, Entertainment & Risk Transfer	
Security, valet, live entertainment, DJ, or third-party services used?	N/A
Certificate of Insurance on file?	N/A
Restaurant named as Additional Insured?	N/A
Refrigeration, Food Storage & Pest Control	
Refrigeration on compressors serviced and maintained?	Yes
Freezer temperature $\leq 0^{\circ}\text{F}$ ?	Yes

Cooler temperature $\leq$ 40°F?	Yes
Storage areas organized and free of clutter?	Yes
Pest control service in place?	Yes

#### DISCLAIMER

This Risk Control Assessment is based solely on visual observations made at the time of inspection. It does not constitute a code compliance inspection, engineering evaluation, or a guarantee of future loss prevention. Site conditions may change over time. Responsibility for implementing any corrective actions rests exclusively with property ownership and management.

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