

CHECKLIST | COMMERCIAL PROPERTY BUILDING INSPECTION

Presented by RAM Mutual Insurance Company

Date:

Review conducted by:

LOCATION	YES	NO	N/A
Is the property's address clearly visible from the roadway?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the parking lot properly striped?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there an appropriate number of handicapped spots in the parking lot?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there designated spots for hybrids/compact cars?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there proper lighting in the parking lot?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there cracks in the pavement that need to be repaired?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are unloading zones clearly marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there wheelchair-accessible ramps leading up to the main entrance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there handrails leading up to the main entrance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any obstructions in front of fire hydrants?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a trash dumpster on-site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are ash trays available near entrances? Or are "No Smoking" signs posted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are utility/cable boxes properly marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the property shoveled and/or plowed during the winter?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BUILDING EXTERIOR	YES	NO	N/A
Are exit doors unlocked during business hours?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all entrances and exits properly marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the company's name clearly visible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the building's roof in good shape?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are windows and doors in need of a washing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed commercial property and casualty representative at RAM Mutual Insurance Company or legal counsel to address possible compliance requirements. © 2012 Zywave, Inc. All rights reserved.

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Is the exterior siding in good shape?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the building free of vandalism?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are "No Smoking" signs posted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are emergency exits clearly marked and free of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there sufficient lighting on the building's exterior?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the rooftop elevator penthouse properly ventilated and cleaned regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any cracks in the building's exterior walls?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are combustible materials kept away from the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there signs of weather damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the parking structure properly maintained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the gutters free of debris?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LANDSCAPING	YES	NO	N/A
Does the landscaping interfere with any utility boxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any dead trees on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there shade-providing trees on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any areas with dead grass?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is an irrigation system in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are sprinklers placed far away from walkways?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are planters properly mulched?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is grass mowed weekly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are mowers/trimmers kept on-site in a locked storage building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are insecticides regularly applied to plants?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are flower beds weeded regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is grass fertilized regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ELECTRICAL SYSTEMS	YES	NO	N/A
Are all electrical boxes, outlets and switches properly covered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are electrical panels properly covered and latched?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are electrical panels free of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are extension cords used for temporary uses only?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do any extension cords run through walls, ceilings or doors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do all electrical outlets have covers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is equipment that requires higher voltage plugged into the proper outlets?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any frayed wires in the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do all outlets located within 6 feet of sinks and exterior doors include ground fault circuit interrupters (GFCIs)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a lockout procedure in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FIRE PROTECTION	YES	NO	N/A
Are there any combustibles stored in the boiler room?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all smoke alarms functional?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are smoke alarms tested regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is smoking prohibited in the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the building have a sprinkler system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the sprinkler system inspected annually?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is all storage at least 18 inches below the sprinklers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are portable fire extinguishers readily available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are fire extinguishers inspected regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are fire evacuation diagrams posted throughout the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there "EXIT" signs posted above exterior doors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are flammable and combustible liquids properly tagged and stored?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If smoking is allowed, are smoking areas properly identified?			
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HEATING/COOLING SYSTEM	YES	NO	N/A
Is the boiler room kept locked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any combustible objects kept near heaters?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the building's thermostat kept at a comfortable temperature?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are filters replaced regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are heating and cooling ducts free of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the heating/cooling system set back when the building is unoccupied?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HOUSEKEEPING	YES	NO	N/A
Is trash removed from the building daily, and from the site weekly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are bathrooms cleaned daily?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are windows cleaned regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the company have a recycling policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are refrigerators emptied and cleaned monthly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HOUSEKEEPING	YES	NO	N/A
Are all combustible and flammable liquids stored properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there any combustible storage in unprotected attics or crawl spaces?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are cabinets and containers containing chemicals properly labelled?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are spill-containment materials readily available in case of a spill?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are Safety Data Sheets (SDS) available for hazardous substances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For reference use only. Not intended to identify all hazards, or reflect all requirements of federal, state, or local law.