

Risk Survey Report

Property & Liability Assessment

Survey Date: January 8, 2026

RISK SURVEY REPORT

Account Name: Apex Manufacturing Ltd.
Location Surveyed: 123 Industrial Park Road, Birmingham, B15 2TT
Survey Date: January 8, 2026
Surveyor: Robert Chen, ACII, Chartered Risk Surveyor
Survey Type: Full Comprehensive Survey

1. EXECUTIVE SUMMARY

Rating Category	Score	Assessment
Overall Risk Grade	B+	Above Average
Fire Protection	A	Excellent
Security	A-	Very Good
Business Continuity	B	Good
Management Commitment	A	Excellent

Recommendation: ACCEPTABLE RISK - Recommend coverage with standard terms.

2. PREMISES DESCRIPTION

2.1 Site Overview

Feature	Description
Property Type	Industrial Manufacturing Facility
Year Built	2008
Total Site Area	3.2 acres
Building Footprint	45,000 sq ft
Number of Floors	Single storey with mezzanine office
Construction	Steel portal frame, concrete tilt-up panels
Roof	Metal deck with TPO membrane

2.2 Construction Quality

The building is of modern, fire-resistant construction meeting current building regulations. The structural frame is protected steel achieving 60-minute fire resistance. External walls are non-combustible concrete panels.

Construction Rating: SUPERIOR

2.3 Occupancy Details

Area	Size	Usage
Main Production Floor	32,000 sq ft	CNC machining, fabrication
Assembly Area	6,000 sq ft	Component assembly
Warehouse/Storage	4,500 sq ft	Raw materials, finished goods
Office/Admin	2,500 sq ft	Administration, engineering

3. FIRE PROTECTION

3.1 Detection & Alarm

System	Details	Condition
Fire Alarm	Addressable system, 85 detectors	Excellent
Detection Type	Smoke and heat detectors throughout	Compliant
Monitoring	24/7 central station monitoring	Active
Last Test	October 2025	Current

3.2 Suppression Systems

System	Coverage	Details
Wet Sprinklers	100% of production areas	ESFR heads, FM Global approved
Dry Chemical	CNC machine enclosures	Automatic activation
Portable Extinguishers	Throughout facility	Serviced annually

Sprinkler System Specifications: - Design: FM Global DS 2-0 - Water Supply: Dedicated 150,000 gallon tank - Pump: 1,500 GPM electric fire pump with diesel backup - Last Inspection: October 12, 2025 - Full flow test satisfactory

3.3 Passive Protection

- Fire doors rated to 60 minutes at all compartment boundaries
- 2-hour fire walls separating storage from production
- Cable penetrations properly fire-stopped
- Emergency lighting on independent circuit

Fire Protection Rating: EXCELLENT (A)

4. SECURITY ASSESSMENT

4.1 Physical Security

Measure	Status	Comment
Perimeter Fence	2.4m palisade with anti-climb	Good condition
Access Control	Card reader + PIN at all entries	Fully operational
Lighting	LED flood lights, motion activated	Adequate coverage
Barriers	Vehicle barriers at main entrance	Installed 2024

4.2 Electronic Security

System	Details
CCTV	32 cameras, 30-day recording retention
Intruder Alarm	Grade 3, police response
Monitoring	NSI Gold certified monitoring station
Last Service	December 2025

4.3 Manned Security

- 24/7 security officer on site
- Contracted through G4S (accredited provider)
- Regular patrol routes documented
- Visitor management procedures in place

Security Rating: VERY GOOD (A-)

5. HAZARD IDENTIFICATION

5.1 Fire Hazards

Hazard	Risk Level	Mitigation
CNC coolants (mineral oil based)	Moderate	Enclosed machines, automatic suppression
Electrical equipment	Low	Recent upgrade, thermal imaging program
Combustible packaging	Low	Limited quantities, segregated storage
Hot work operations	Moderate	Permit system, designated areas

5.2 Liability Hazards

Exposure	Assessment	Controls
Visitor traffic	Low	Escorted visits, PPE provided
Contractor activities	Moderate	Permit to work, induction required
Products liability	Moderate	ISO 9001 quality system, full traceability
Vehicle movements	Low	Segregated pedestrian routes

6. BUSINESS CONTINUITY

6.1 Critical Dependencies

Dependency	Backup/Alternative
Electrical supply	500 kVA backup generator
IT systems	Cloud backup, 4-hour RTO
Key machinery	Critical spares held on site
Key suppliers	Dual sourcing for raw materials

6.2 Continuity Planning

- Documented Business Continuity Plan (reviewed annually)
- Alternative production arrangements with sister company
- Key customer contracts include force majeure provisions
- Maximum Probable Loss scenario: 45% (contained to single production line)

Business Continuity Rating: GOOD (B)

7. MANAGEMENT & COMPLIANCE

7.1 Certifications

Standard	Status	Expiry
ISO 9001:2015	Certified	August 2027
ISO 14001:2015	Certified	August 2027
ISO 45001:2018	Certified	March 2027
IATF 16949 (Automotive)	Certified	November 2026

7.2 Safety Performance

Metric	2025	2024	Industry Average
LTIR	0.8	1.2	2.4
Near Miss Reports	156	132	N/A
Safety Training Hours	1,240	1,180	N/A

Management Rating: EXCELLENT (A)

8. RECOMMENDATIONS

8.1 Required Actions

None identified. All fire protection and security systems meet or exceed requirements.

8.2 Suggested Improvements

Item	Priority	Estimated Cost	Benefit
Thermal imaging of electrical panels (annual)	Medium	£2,500	Early fault detection
Backup generator load test	Low	£1,200	Confirm reliability

9. VALUATION SUMMARY

Item	Declared Value	Surveyor Assessment
Building	£8,500,000	Adequate
M&E	£12,300,000	Adequate
Stock	£3,200,000	Adequate (verify at renewal)
BI (12 months)	£24,500,000	Adequate

10. PHOTOGRAPHS

[Survey photographs attached as Appendix A]

Surveyor Declaration:

I confirm this survey was conducted in accordance with professional standards and represents my independent assessment of the risk.

Signature: _____

Robert Chen, ACII

Chartered Risk Surveyor

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