

Allianz Insurance Singapore Pte. Ltd.

PROPERTY RISK ASSESSMENT CHECKLIST ~ DESK SURVEY

Nature of Business : _____
 Website (if any) : _____
 Location Address : _____

CONSTRUCTION

Criteria	Sub-Criteria	Select the most relevant option with a tick (✓)
Supporting structural system	Reinforced concrete	<input type="checkbox"/>
	Pre-stressed / pre-cast concrete (columns & beams)	<input type="checkbox"/>
	Concrete columns & steel beams	<input type="checkbox"/>
	Brick supporting walls	<input type="checkbox"/>
	Steel columns & beams (protected)	<input type="checkbox"/>
	Steel columns & beams (unprotected)	<input type="checkbox"/>
	Wood frame	<input type="checkbox"/>
	Unknown	<input type="checkbox"/>
Outside walls	Brick	<input type="checkbox"/>
	Concrete panels	<input type="checkbox"/>
	Steel cladding	<input type="checkbox"/>
	Sandwich panels	<input type="checkbox"/>
	Glass curtain facade for high rise building	<input type="checkbox"/>
	Glass curtain facade for other building	<input type="checkbox"/>
	Unknown	<input type="checkbox"/>
Roof(s)	Concrete slab & bitumen	<input type="checkbox"/>
	Concrete slab & gravel	<input type="checkbox"/>
	Metal deck & bitumen	<input type="checkbox"/>
	ISP / Sandwich panels	<input type="checkbox"/>
	Tiles on wooden structure	<input type="checkbox"/>
	Wood	<input type="checkbox"/>
	Others	<input type="checkbox"/>

Criteria	Sub-Criteria	Select the most relevant option with a tick (✓)
Insulated Sandwich Panels (ISP)	Can take various forms but are generally an assembly of an insulating core material between two thin facings and can be used internally or externally in a building. This core material broadly fits into 3 categories and underwriters need to determine if it is:	
	1. Thermoplastic cores – examples include expanded (XPS) and extruded polystyrene (EPS), (PVC).	<input type="checkbox"/>
	2. Thermosetting cores – examples include Polyurethane (PUR), polyisocyanurate (PIR) and phenolic foam (PHE).	<input type="checkbox"/>
	3. Spray on foam – usually a polyurethane type material that has been sprayed directly onto a surface or for example a tank; typically used in wineries.	<input type="checkbox"/>
Height of Building	The height of a building needs to be determined as a high rise building is considered as > 30m. This is particularly relevant in the setting of the PML as this must be 100% for a high-rise building.	
	< 30 m	<input type="checkbox"/>
	> 30 m	<input type="checkbox"/>
Age of the Building	Pre-war	<input type="checkbox"/>
	Post-war	<input type="checkbox"/>
Automatic Systems	None	<input type="checkbox"/>
	Hazardous area only	<input type="checkbox"/>
	Full coverage	<input type="checkbox"/>
	Double source & Certification provided on adequacy of sprinklers	<input type="checkbox"/>
Fire Detection systems	Hazardous area only, connected to a permanently staffed location	<input type="checkbox"/>
	Hazardous area only, not connected to a permanently staffed location	<input type="checkbox"/>
	Full coverage, connected to a permanently staffed location	<input type="checkbox"/>
	Full coverage, not connected to a permanently staffed location	<input type="checkbox"/>
Manual Fire Fighting	Are fire hoses for manual fire response available?	<input type="checkbox"/>
	Are portable fire extinguishers available?	<input type="checkbox"/>
	Are there any fire hydrants within 100m of range?	<input type="checkbox"/>
Security Features	Are alarm systems in place?	<input type="checkbox"/>
	Are there CCTV installed?	<input type="checkbox"/>
	Is watchman service in place?	<input type="checkbox"/>

HUMAN ELEMENT

Criteria	Sub-Criteria	Select the most relevant option with a tick (✓)
Maintenance	Are documented inspections of electrical systems conducted on a regular basis?	<input type="checkbox"/>
	Are equipment and machines regularly maintained?	<input type="checkbox"/>
Hot-Works Permit	Is there a formal document that mandates use of a formal hot work permit to monitor all hot work performed outside of designated safe areas?	<input type="checkbox"/>

BUSINESS INTERRUPTION

Criteria	Sub-Criteria	Select the most relevant option with a tick (✓)
Bottleneck	Is the manufacturing process dependent on some unique or very specific products or components (e.g. bottleneck machines, customized equipment etc.)?	<input type="checkbox"/>
Replacement time	Replacement time for crucial technical infrastructure/buildings (e.g. Machinery)	
	<6 months	<input type="checkbox"/>
	6 - 12 months	<input type="checkbox"/>
	12 - 18 months	<input type="checkbox"/>
Dependencies	>18 months	<input type="checkbox"/>
	Is total turnover dependent on one supplier or client for than 30%?	<input type="checkbox"/>
	If so, what would be the implications in the event of a major catastrophe at a supplier's/client's premise? Please provide information in the space below:	

