



# BIND WITH LANE

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We understand the struggles of dealing with a competitive property market. When accuracy and time are factored in, it's important you get all of the information needed upfront. But don't worry, at Lane & Associates, we are here to help!

## CONSTRUCTION

Verification of the construction type prior to binding will prevent any issues when the inspection is reviewed. Some buildings will have multiple types and a percentage of each should be noted.

### Building construction types:

- Frame = wood construction
- Joisted Masonry = unreinforced concrete block masonry
- Non-Combustible = light metal frame
- Masonry Non-Combustible = reinforced masonry
- Fire Resistive = reinforced concrete with metal studs.

Know your square footage. This will help us make sure the property valuation is reasonable.

Understand the age of your property. When were the systems updated (electrical, plumbing, HVAC, roof)

## Occupancy

What will the building be used for? What type of occupant will use the space?

List all occupancies if it is a multi-use building.

Be sure to confirm if any flammables are being stored.

## Protection

Look for promising safety features in the property such as: sprinkler systems, alarms and fire extinguishers.

## Exposures

What uncontrollable exterior hazards is the space susceptible to that will have a negative impact in the long-term?

Learn more about these four pillars of property insurance and why you should Bind with Lane by visiting [gotolane.com/blog](http://gotolane.com/blog).

