



Date: December 15, 2025

From: Jaden Stevens
Don Gould Agency, Inc. dba First Missouri Insurance
AGT4030
Jaden.Stevens@dongouldagency.com
Phone Number: (417) 781-8343
Fax Number: (417) 781-2799

To: Named Insured: AV Oil Inc
Policy Number: IMA351904
Coverage Dates: 11/5/2025 to 11/5/2026
Reference #: 3243244

The underwriting items and recommendations listed below are the result of an inspection of the premises and operations of the above mentioned policy. Please complete and sign (onpage 2) where indicated, confirming that the items shown below have been completed. This must be returned to our office no later than **1/14/2026**. Failure to complete these items will result in cancellation of the above captioned policy.

UNDERWRITING ITEMS

- **Building Information:** The inspection report indicates that the building was built in 1950, however the application states 1939. Please confirm and verify when the following systems were last updated. *Insured's Response:*
Year Built: 1950
Plumbing – within the last 6 *years*
- **Building Size/Value:** The inspection report indicates that the building is larger (3,663 sq ft) than what is on the application (3,000 sq ft). Please verify the correct square footage and review the building limit to ensure it is insured to value to avoid a potential coinsurance penalty should a loss occur. It is the responsibility of the producer and insured to determine adequate building valuation in terms of ITV (insurance to value). Co-insurance and its penalties apply and cannot be waived. If the value should be increased by endorsement, please indicate below, and provide a building cost estimator.
Insured's Response: 3,663 *Square Feet* \$658,000 *Building Replacement Cost*

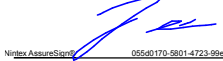
RECOMMENDATIONS

- It was noted that the hood and duct system was not on a semi-annual cleaning contract. The system should be cleaned every 6 months by a qualified cleaning service to reduce the fire hazard.
- It was noted there was no emergency lighting provided (commercial space). Emergency lighting units should be installed and maintained to provide a secondary source of illumination for all paths of egress from the premises.

- It was noted that there was inadequate exit signage (commercial space). All means of egress from the premises should be conspicuously marked by approved exit signs which are illuminated enough to be noticeable.
- There was water noted in the basement around the hot water tank. A qualified plumbing contractor should be employed to fully examine, repair and/or replace the plumbing system as needed to reduce the possibility of water damage to the structure and/or contents.
- Smoking should be confined to designated areas that are isolated from combustible or flammable materials. This area should be equipped with appropriate receptacles to properly dispose of smoking materials. "NO SMOKING" signs should be posted in ALL other areas.
- It was noted that there was no handrail installed on the 2nd floor steps. Handrails should be permanently installed on every flight of stairs having four or more risers.
- The fire extinguishers observed are not currently serviced. All portable and mounted fire extinguishers should be serviced by qualified personnel on an annual basis to help ensure the reliability of this important equipment. The extinguishers should be properly mounted, visible and have current inspection tags attached.

I do attest that the above items have been addressed and completed.

Electronically Signed 2026-01-14 20:06:29 UTC - 140.177.71.109



Nintex AssureSign 055d0170-9801-4723-99e2-b3d2014b34e0

Insured Signature
Reference #: 3243244

1/14/2026

Date