Underwriting information

on

Hotel Braams

located,
7. Brink
Gieten
Drente (Province).

Survey date : 9th June 1982.

Surveyor : M.H.

Accompanied by : Mr. J.J. Rijnberg.

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1. General.

1.1 Introduction.

The hotel is situated on the old village green of the rustic small village of Gieten ever since 1619. Gieten is situated in the hilly countryside of the "Hondsrug" in the northern part of Drente province. It can be described as a prominent hotel.

1.2 Location and exposures.

The hotel stands alone in a residential quarter in the old centre of Gieten.

There are no adjacencies, on the North there is an authentic windmill situated at about 10 metres.

1.3 Building construction.

The old part dates from 1619 and has a wooden supporting construction and wooden floors (building No. 2).

The new parts date from 1976 and later.

All walls are made out of brick and the roofs are tiled.

1.4 Management.

Management is carried out by Mr. J.J. Rijnberg as a general manager.

1.5 Employees.

About 27 hands are employed by hotel Braams. Works are carried out in normal day time except for about one third of the employees which work continuous duties.

1.6 Future extensions.

the center of the hotel.

Extensions are not scheduled for the near future.

2. Trade.

The hotel has nine single- and thirty-seven double rooms which all have their privat bathroom. Furthermore there are several halls on behalf of meetings, conferences and the like. The kitchen is accommodated on groundfloor level in

Cooking is done on open natural gascookers.

An automatic buffet is available which is partly computerized.

With the aid of this piece of equipment all the served drinks are registrated which enables the staff to keep a low on hand stock.

On the south side on more than 10 metres the hotel has an annexe which is a former dwelling.

In the cellar of this building a billiard-table is available.

In the north-west wing the carpenter's workshop, the game abattoir and a store for sundries are accommodated. The restaurant "Hubertus" is famous for its ground-game and red deer dishes.

3. Power and utilities.

3.1 Electricity.

Electricity is obtained from the public power grid through a transformer station which is located west of the hotel.

There are 2 transformers (of 360 kVA each) installed.

3.2 Gas.

Natural gas is used on behalf of locality heating, warm water generating and cooking.

The natural gas is obtained on pressure from the public grid.

3.3 Locality heating.

Locality heating is carried out with the aid of a low pressure warm water central heating system.

The two natural gas fired boilers "Remeha 5" are installed in a safe way in the cellar (see plan).

On behalf of warm water supply there are three "Thermia" boilers installed in this cellar as well.

The boilers have a capacity of 500 litres each.

4. Common

hazards.

4.1 Smoking.

Smoking is allowed everywhere.

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4.2 Housekeeping.

The general impression of the maintenance of the buildings and the housekeeping is good. The filters from the extractor in the kitchen are cleaned every week.

4.3 Electricity.

The electric installation is in a good state of repair. Electric heating devices as used in the kitchen are safeguarded with the aid of thermostats.

5. Security provisions.

5.1 Subdivision.

The hotel is subdivided in four compartments with the aid of electro-magnetic door releases controlled steel wire reinforced glass doors.

5.2 Control and alarm.

Hotel Braams has a continuously manned reception, at nights it is manned by a nightporter.

The hotel is protected electronically against:

- burgulary and
- fire

with the aid of "Lips-chubb" make

- ultra-sonic detectors and "Reed" contacts,
- ionisation smoke detectors.

On the detectors activation an alarm is given at the reception and to the continuously manned alarmexchange of Lips at Dordrecht and the doors are released automatically.

5.3 Fire-brigade.

The voluntary fire-brigade of Gieten is a modern and well-equipped one.

The store-keeper of the hotel is a member of that fire-brigade.

The fire-brigade is stationed at an unobstructed distance of about 200 metres from the hotel. The hotel is easily accessible from all sides.



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Water for fire-fighting purposes is obtained from municipal undergroud hydrants.

5.4 Extinguish facilities.

According to prescription on the municipal authorities, sufficient hose-reels of approved type and make are installed.

In the kitchen there is a hand-extinguisher available make Ajax and state-marked 84.

Insured amounts.

The total amount insured mounts roughly up to about D.Fls. 9,800,000.--, which amount can be subdivided as follows:

Buildings : D.Fls. 6,000,000.-
Equipment and goods : D.Fls. 2,000,000.-
Consequential loss (2 years) : D.Fls. 1,800,000.--

7. Loss estimation.

7.1 Maximum Possible Loss (M.P.L.).

The M.P.L. is that which may occur when the most unfavourable circumstances are more or less exceptionally combined and when, as a consequence, the fire is not or unsatisfactorily fought against and therefore is only stopped by impassable obstacles or by lack of combustible material.

Excluding catastrophic loss conditions it is estimated that a fire and/or explosion in buildings Nos. 1/8 will result in a M.P.L. of approx. 85 per cent of the total plant value, which figure is based on the following assumptions:

- very late discovery of the fire,
- adverse weather conditions and
- poor intervention of the fire-brigade.

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7.2 Estimated Maximum Loss (E.M.L.).

The E.M.L. is the extent of the fire likely to occur in the normal conditions of activity, occupancy and firefighting of the range of the buildings concerned. The unusual circumstances (accidental or extra-ordinary) likely to modify the circumstances of the risk are left out.

Excluding catastrophic loss conditions it is estimated that a fire in buildings Nos. 1/8 will result in an E.M.L. of approx. 50 per cent of the total plant value, which figure is based on the following assumptions:

- night-porter's service,
- smoke detectors,
- proper subdivisions of the buildings and
- very easy accessible from all sides.

8. Conclusion.

Due to its good management, good housekeeping and situation and due to adequate safety measures "Hotel Braams" can be classified as a good risk.

Rotterdam, June 1982

M.H.

Building description of Hotel Braams

located,
7. Brink
Gieten
Drente (Province).

Building description on: Hotel Braams, Gieten.

| Building No. | Construction | No. of stories | Floorno. | Description |
|-----------------|--------------------|----------------|----------|--|
| 1. | Brick walls, tiled | _ | - | Tiled concrete floor, gypsium ceiling. Entrance, "Garden"- and "Brink"-room. |
| 2. | as 1. | 1 | gfl. | Tiled concrete floor, ornamental thatched ceiling. Restaurants "Hubertus" and "Jachtweide". |
| | | | 1 | Wooden floor, plastered ceiling. Apartments. |
| 3. | as 1. | 1 | gfl. | Tiled concrete floor, plastered ceiling. Reception, bar, kitchen. |
| | | | 1 | Wooden floor, plastered ceiling. Passage. |
| 4. | as 1. | - | _ | Tiled concrete floor, gypsium ceiling. Passage (partly kitchen). |
| 5. | as 1. | 2 | gfl. | Partly tiled, partly carpeted concrete floor, gypsium ceiling. Kitchen, apartments. |
| | | | 1/2 | Concrete carpeted floor, gypsium ceiling. |
| 6. | as 1. | 2 | cellar | Concrete. Boilerhouse and distributingboard. |
| | | | gfl. | Concrete floor partly tiled and partly carpeted. Lounche, wardrobe, toilets, kitchen (automatic buffet). |
| | | | 1 | Concrete floor, gypsium ceiling. Aparments. |
| | | | 2 | Concrete floor, gypsium ceiling. Apartments. |

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Building description on:

Hotel Braams, Gieten.

| Building No. | Construction | No. of stories | Floorno. | Description |
|-----------------|--------------|----------------|----------|---|
| 7. | as l. | _ | - | Concrete parquet inlaid floor, gypsium ceiling. Large ("molen") room. |
| 8. | as l. | - | _ | Concrete floor, partly tiled. Laundry, carpenter's shop, game abattoir, store. |
| 9. | as 1. | 1 | cellar | Concrete. Recreation-room. |
| | | | gfl. | Carpeted concrete floor, gypsium ceiling. Apartments. |
| | | | 1 | Wooden floor, gypsium ceiling. Apartments. |
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