5656 Central Avenue, St.
Petersburg, FL 33707-1718
Phone: (727) 384-5454
Fax: (727) 384-6565

Completed Inspection Report For: AmWins-7437-Commercial

Insured Name:	Discovery Days Learning Center, LLC	**Policy Number:**	BDG-3128683-01
Insured Address:	202 Gaines Street	**Inspection Date:**	10/21/2025
City,State,Zip:	Brazoria, Texas, 77422	**Agent:**	James Greene & Associates
		Agent Phone:	(501) 834-4001
		Underwriter:	Jordan Shelton

Occupancy

Insured Property is: Daycare
Square footage: 5700

Construction & Year Built

Construction: N/A
Year built: N/A

Fire Protection / Security

Protection class: PC4
Burglar alarm: None
Smoke Detectors: Yes

Updates

Roof age: N/A
Wiring updated: N/A
Plumbing updated: N/A
HVAC updated: N/A

Hazards / Exposures Noted

Medications are dispensed by staff
Staff is driving children to off-premise and/or service events
Daily average attendance 75 or more children



AmWINS Access Insurance Services, LLC
Underwriting Survey Report – Generic

Attn:	Jordan Shelton	**Insured:**		**Policy Number:**	BDG-3128683-01
Retail Agent:	James Greene & Associates	Discovery Days Learning Center, LLC		**Case Number:**	10602643
Policy Period:	10/16/2025 to 10/16/2026	202 Gaines Street		**Number of Recs for this Risk:**	2
LOB:	Liability - AmWins-Commercial	Brazoria, Texas 77422			

CRITICAL ALERTS & NAICS SEGMENTS

Critical Alerts	
Number of Critical Alerts:	3

Criticals

Medications are dispensed by staff
Staff is driving children to off-premise and/or service events
Daily average attendance 75 or more children

NAICS Segments
Day Care/Schools

GENERAL INFORMATION

Mailing Address: 202 Gaines Street
Brazoria, TX 77422

Interview Date:	10/21/2025
Who was interviewed:	Shae Horak Insured/Owner
Neighborhood Type:	Commercial
Distance to tidal water (if coastal):	0 - 50 miles 16.4 miles

Describe any prior losses
No prior losses

Website Confirmation:	Yes

Please list conflicting information:
None

Customer rejection outcome:

INSURED INFORMATION

Corporate Structure:	LLC
Years in business:	14
Years at this location:	8
Insured is:	Building Owner
Insured's hours of operations:	Monday-Friday 06:00 AM-06:00 PM
Number of Stories:	1
Vacant Square Footage and % Vacant:	NA sqft %

Special Comments/Description of Operations/Occupancy

Insured is the owner and operator of this early learning child care center. They help with early education of children ranging from 6 months to preschool age. With classrooms that focus on learning and routines to help them grow mentally and physically. They even offer after school care for older children 5 to 12 years-old.

AmWINS Access Insurance Services, LLC
Underwriting Survey Report – Generic

OPERATIONAL EXPOSURE:

Gross Sales:		
Payroll:		
Subcontracting Costs	Insured:	
Uninsured:		
Number of Units:		
Total Building Square Footage:		5,700 Sq. Ft.
Parking Lot Square Footage:		Sq. Ft.

FIRE PROTECTION

Number and Type of Fire Extinguishers:	Yes ABC 7
Properly Tagged and Serviced:	Yes
Last Service Date:	12/2024
Protection Class:	PC4
Is there a sprinkler system:	No
Is the sprinkler system properly serviced:	NA
Is there a fire alarm:	No
Is the fire alarm properly serviced:	
Central Station or Local:	
Actively managed smoke detectors:	Yes
Actively managed CO detectors:	Yes

SECURITY AND SAFETY

Burglar Alarm:	N/A
Central Station or Local:	
Name of Monitoring Company:	
Motion Sensors:	
Surveillance Cameras:	Yes
Break-ins Last 12 Months:	No
Adequate Outdoor Lighting:	Yes
Windows barred:	No
If yes, quick release?	
Fencing:	No
Gates:	No
Barbed Wire:	No
Panic Door Alarm:	No
Confirm Visual Armed Guard:	No
If security guard:	
Armed or Unarmed:	NA
Payroll or Subcontracting Costs:	NA
24-hour operations:	NA
If contracted, are certificate of insurance for GL collected?	

LIABILITY

AmWINS Access Insurance Services, LLC
Underwriting Survey Report – Generic

PREMISE – INTERIOR CONDITION

Exits marked and unobstructed:	Satisfactory
Panic Hardware on Doors, where required:	NA
Floor surface and coverings material:	Satisfactory
Elevators and Escalators Working:	NA
Housekeeping Condition:	Satisfactory
Smoking Policy:	Satisfactory
Storage areas:	Satisfactory
Common use equipment/laundry, etc.:	NA
Two means of egress:	Satisfactory
Emergency Lighting:	Satisfactory
Stairs, handrails, treads, landings:	NA

PREMISE – EXTERIOR CONDITION

Stairs, sidewalks, porches:	Satisfactory
Skid surfaces on stairs:	NA
Handrails on stairs and/or balconies:	NA
Driveway, Parking Lot, Car Stops:	Satisfactory
Gated Entry Equipment (if applicable):	NA
Overall access (including fire/rescue):	Satisfactory
Exterior Housekeeping:	Satisfactory
Any water exposures on or adjacent to the insured:	Yes
If yes, describe water exposures: Other Slough	

Special Comments

AmWINS Access Insurance Services, LLC
Underwriting Survey Report – Generic

AmWINS Access

DAYCARE

Number of Children Licensed for:	131
Number of Children currently enrolled:	91
Daily Average Attendance:	80
75 or more Daily Average Attendance:	Yes
Number of staff employees:	15
Operation located in:	Seperate Building Built Specifically for Daycare
Minimum age of children:	6 weeks
Maximum age of children:	12 years old
Children Separated by Age Group:	Yes
Meet state requirements for staff/child ratio:	Yes
Licensed or certified per state regulations:	Yes
Currently operating under license warning:	No
License ever been suspended or revoked:	No
Procedures to Prevent Unauthorized pick-up of children:	File kept with authorized person, ID Verification
Sign-in and out program:	Yes
Provide care for Autistic or Special Needs children:	Yes

Any off-premises trips or services:	Yes
Owners and staff trained in CPR and first aid:	Yes
Staff administers medication:	Yes
If yes, confirm how stored: i.ie. locked cabinet, locked container, refrigerator:	Locked cabinet, Refrigerator
Meals Prepared for children:	Yes
If yes, confirm type of kitchen equipment for cooking:	Oven, Range Top, Other Microwave
If yes, is cooking away from children:	No
Late night or overnight services:	No
Any playground equipment:	Yes
If Yes, confirm type:	Elevated play center, Play center / fort, Slide, Swings
If Yes, confirm safety signage:	No
If Yes, confirm all equipment securely anchored:	Yes
If Yes, confirm impact absorbing material under and around play:	Yes
Maximum height of equipment:	3.0
Fully Fenced:	Yes
Professional qualifications of staff:	State required
References checked:	Yes
Criminal background checks completed;	Yes

SUTTON INSPECTION BUREAU
RISK SPECIALISTS

www.sibfla.com

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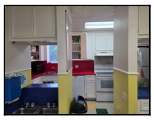
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Policy Number: BDG-3128683-01
Case Number: 10602643
Case Type: Liability - AmWins-Commercial

Recommendations

General

1. At the time of this inspection, access into the kitchen is not controlled. It is recommended that the responsible party has a door or other type of barrier, be installed between the kitchen and other areas of the daycare center, to prevent children entering without supervision.



2. It is recommended that that the responsible party has signs be posted at the playground to educate and warn the user of potential hazards.






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Front & Side View - Building 1



Address

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Front & Side View - Building 1



Rear & Side View - Building 1

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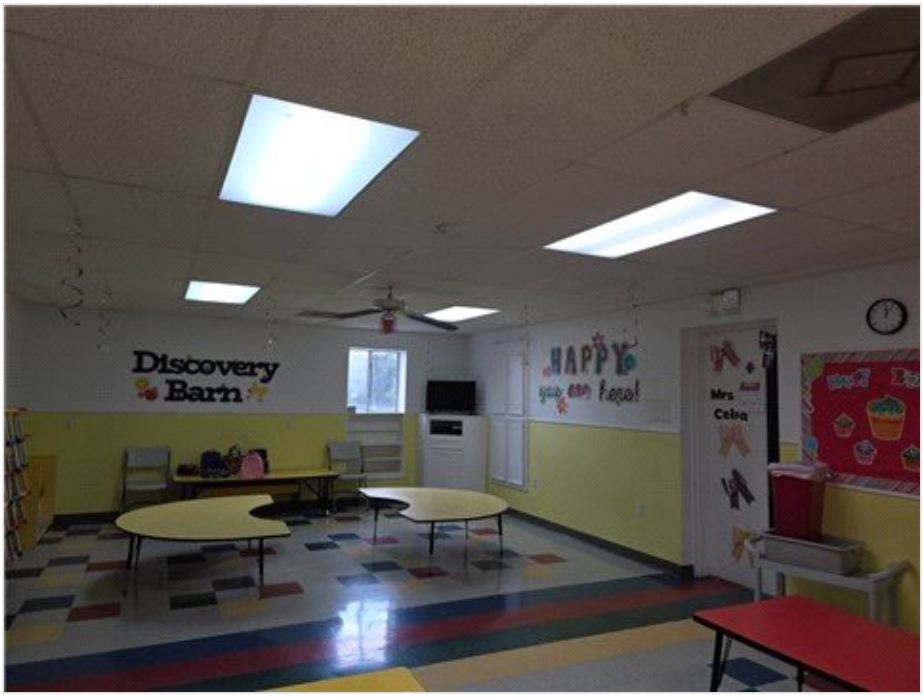
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Rear & Side View - Building 1



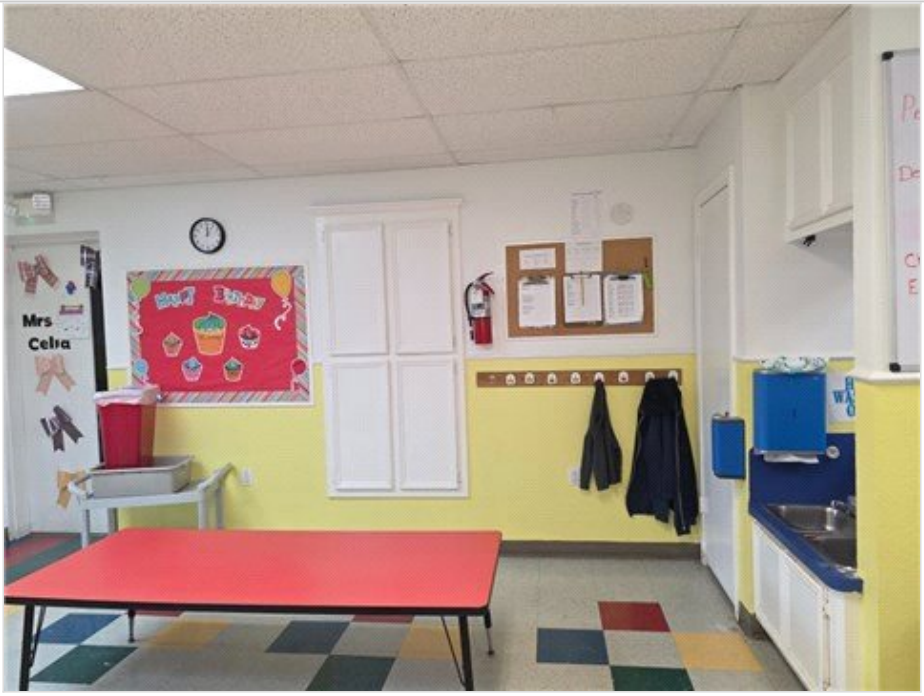
Classroom - Building 1

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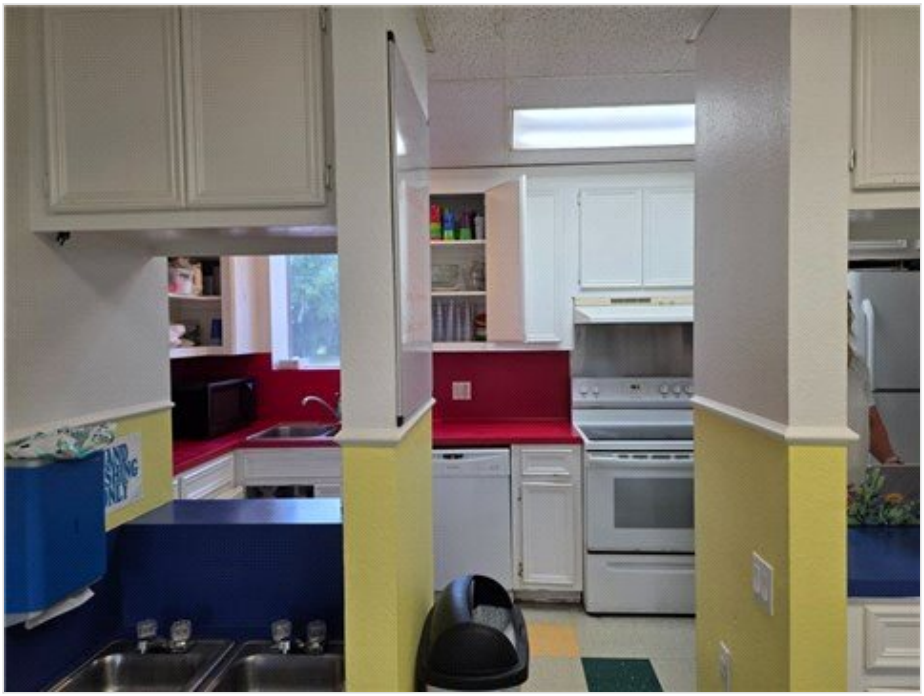
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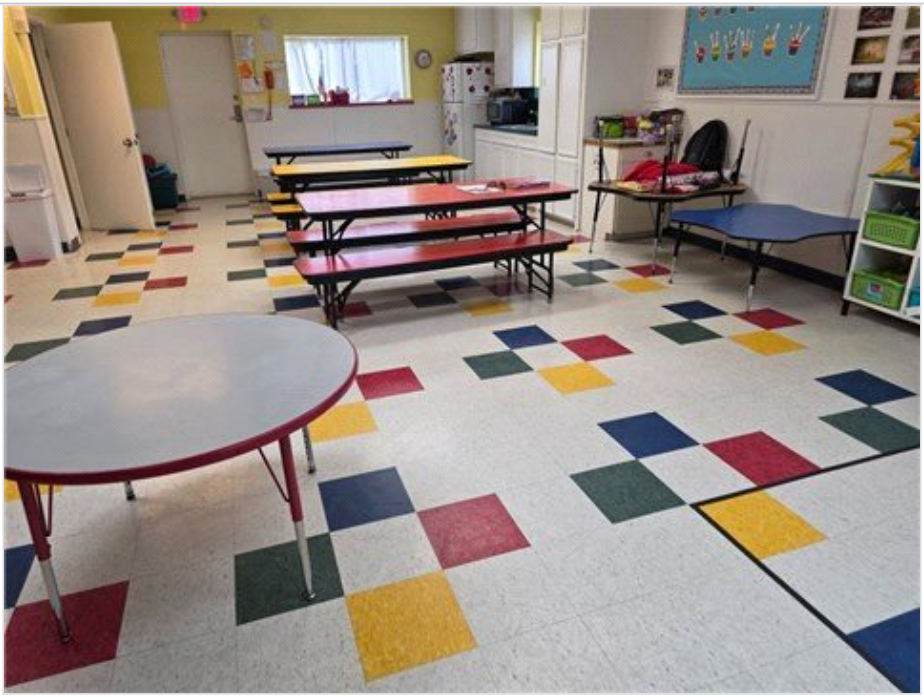

Kitchen - Building 1

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Classroom - Building 1



Breaker Box in Closet - Building 1

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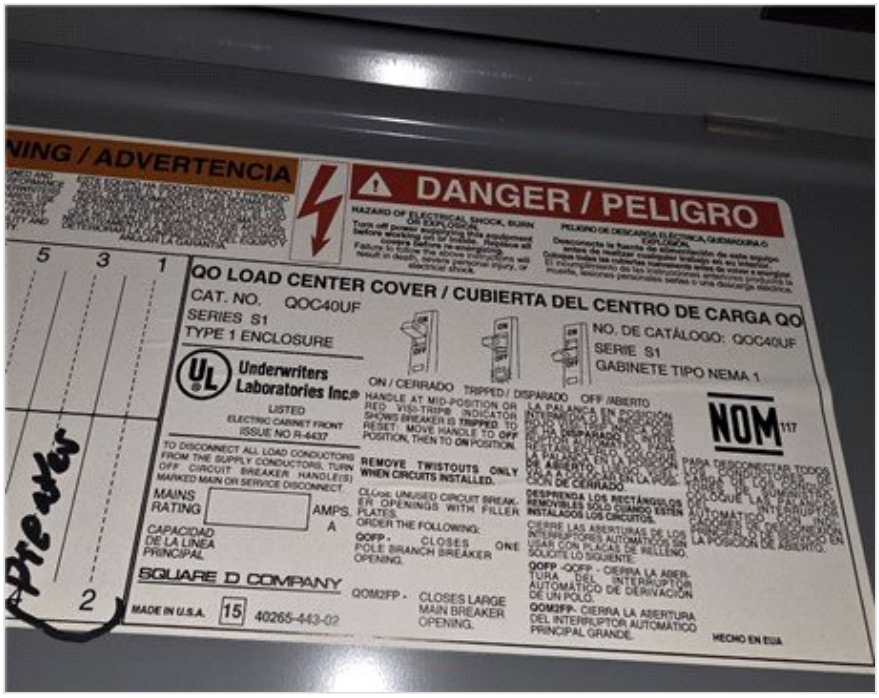
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Breakers - Building 1



Breaker Box Label - Building 1

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Breaker Box - Building 1



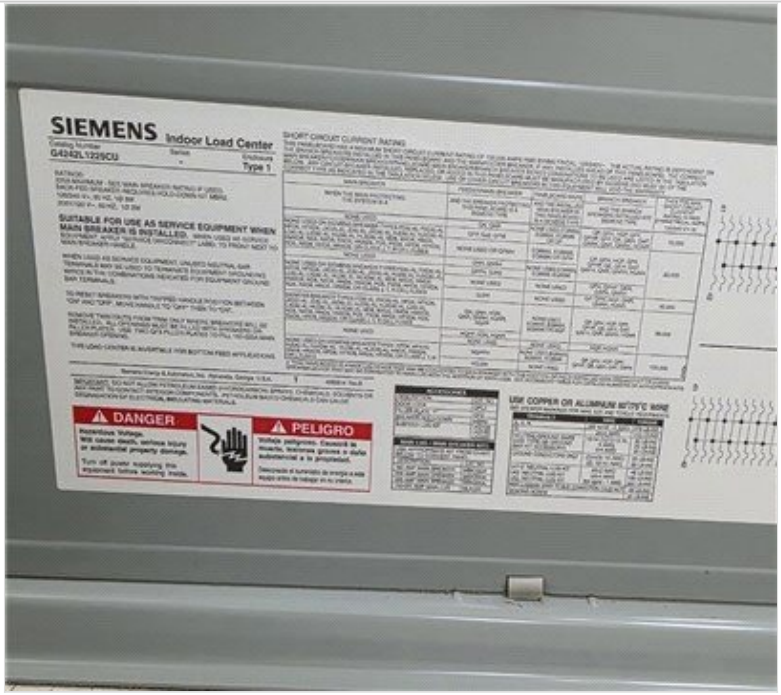
Breakers - Building 1

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Breaker Box Label - Building 1

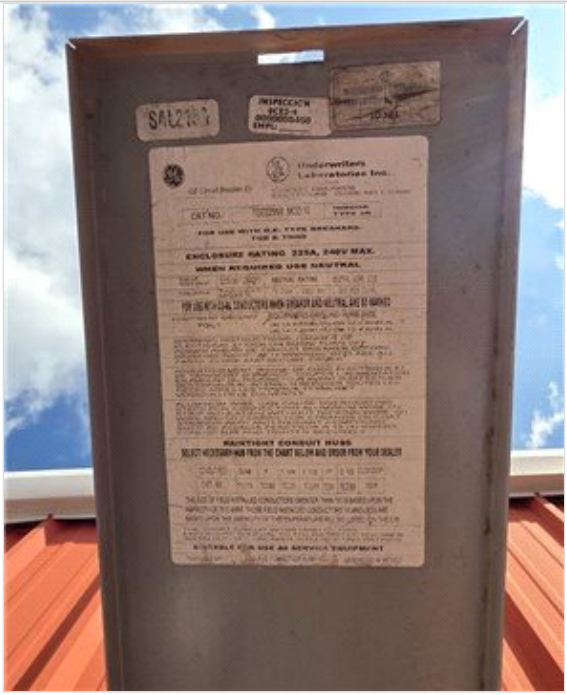

Breaker - Building 1

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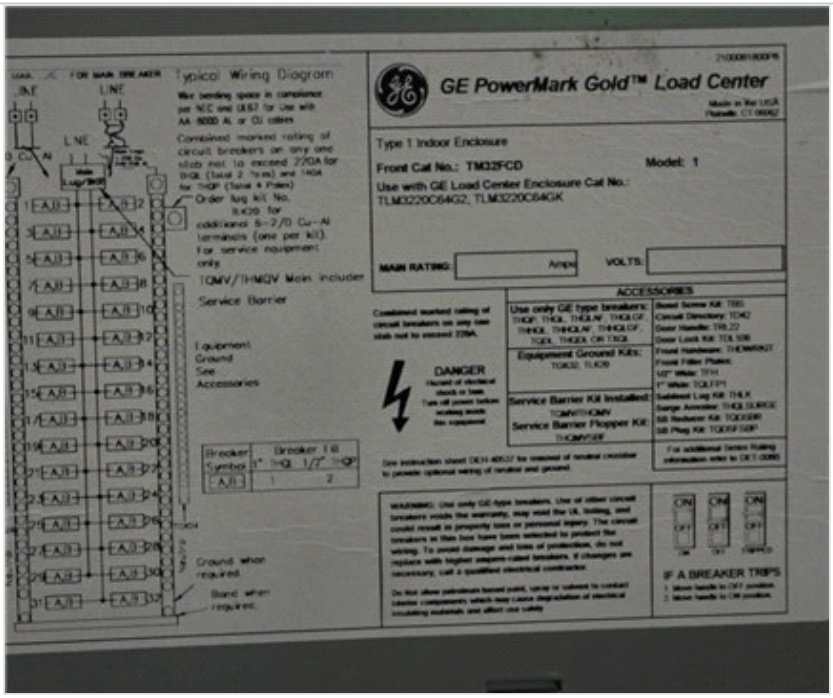
Breakers - Building 2

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Breaker Box Label


Front & Side View - Building 2

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Front & Side View - Building 2



Rear & Side View - Building 2

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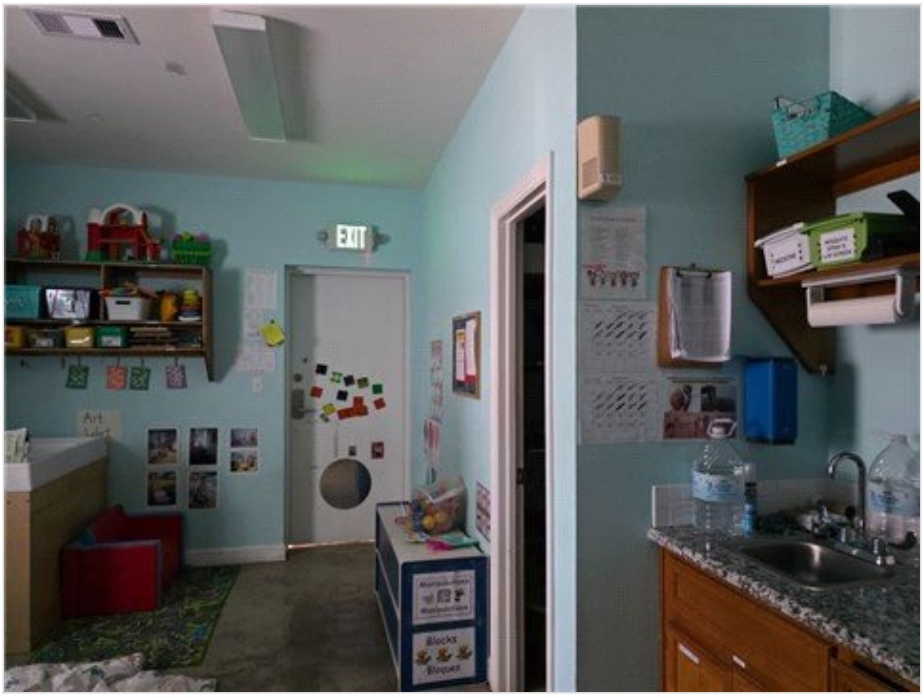
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Rear & Side View - Building 2



Interior - Building 2

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Fence



Fence & Adjacent Slough

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Fire Extinguisher - Building 1


Fire Extinguisher - Building 1

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Fire Extinguisher - Building 1


Fire Extinguisher - Building 2

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Building 2 - Building 2


Exit Sign - Smoke Detector - Building 1

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Exit Sign - Smoke Detector - Fire Extinguisher - Building 1



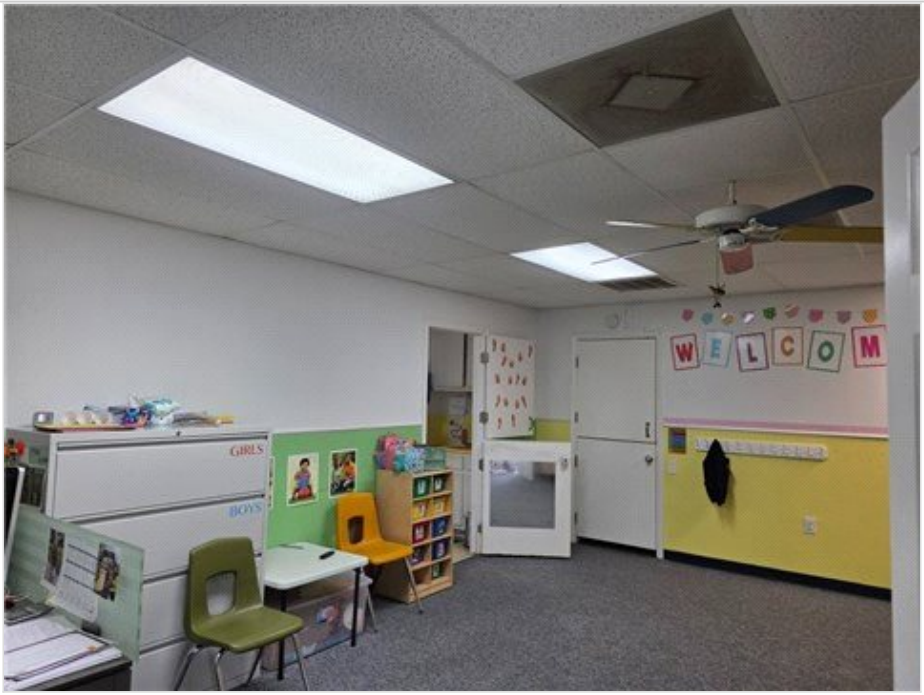
Smoke Detector - Building 1

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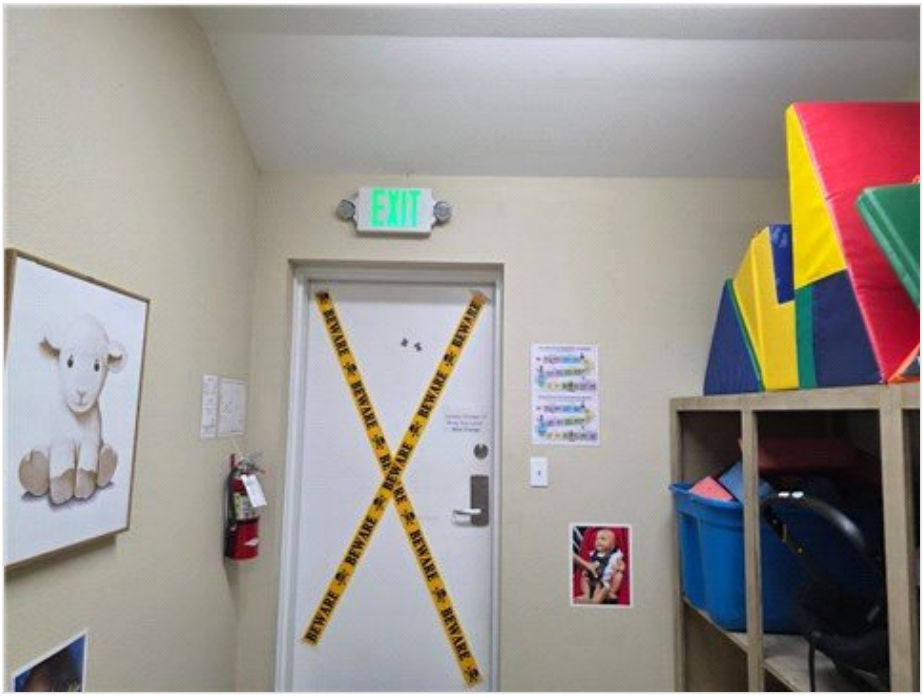
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Smoke Detector - Building 1



Exit Sign & Fire Extinguisher - Building 2

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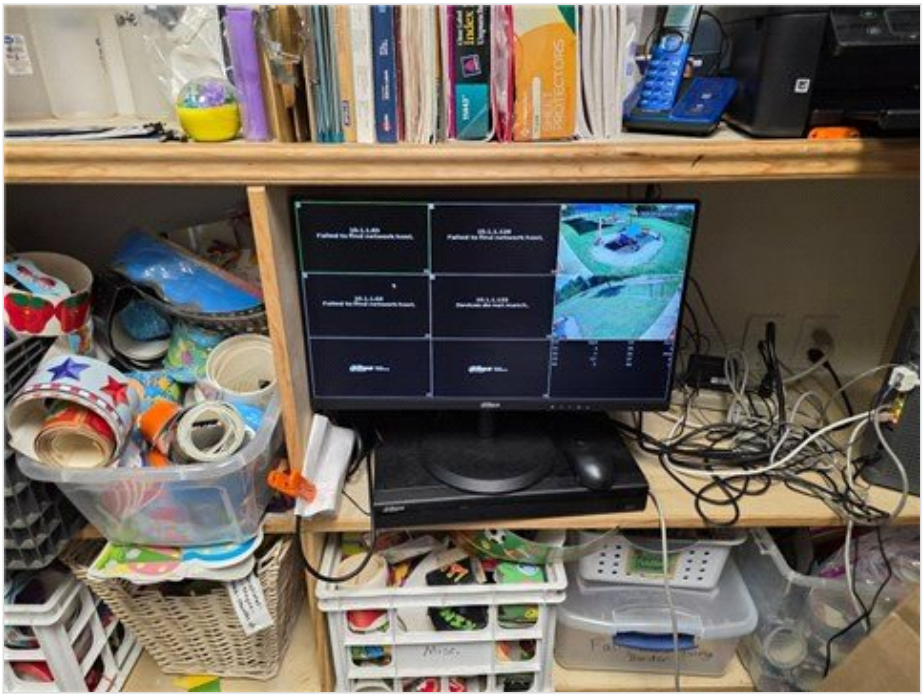
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Exit Sign-Smoke Detector-Fire Extinguisher - Building 2


Video Surveillance

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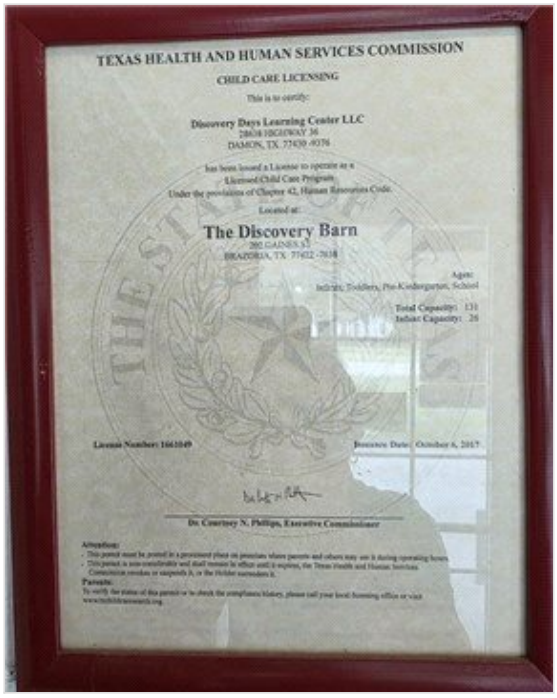
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Slough from another view



Texas Child Care License

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Playground Equipment



Playground Equipment

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Brazoria, TX 77422

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Case Number: 10602643
Case Type: Liability - AmWins-Commercial



Playground Equipment



Playground Equipment

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AmWins-7437-Commercial
Underwriter: Jordan Shelton
Agency: James Greene & Associates

Insured: Discovery Days Learning Center, LLC
Address: 202 Gaines Street
Brazoria, TX 77422

Policy Number: BDG-3128683-01
Case Number: 10602643
Case Type: Liability - AmWins-Commercial



Playground Equipment



Fire Hydrant

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