

F Y I Date

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F Y I

Inspector Tips and Tricks

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H&S Loss Control Inspections, Inc. (908) 850-4110

- Be sure that the “Are there Recommendations?” answer is set correctly.
- Give special attention to Sidewalks and Smoke Detectors.
- Restaurant Appointments Tip
 - If a restaurant has late hours, don’t allow the appointment to be set early in the morning.
 - Try to set appointments about an hour prior to their opening time.
 - While the insured may have good intentions, they may oversleep or forget since they are not usually at work that early.
 - If the insured is late for the appointment, ask the cook to let you in so you can begin the inspection.
- Pay attention to the Attach Files area of each case in LC360. There are helpful guidelines and company requirements.
- Call H&S when you think additional forms are needed for your case. H&S will verify the need for additional forms and assist you in adding them.

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Do Not Discuss Recommendations

Never discuss any of your proposed recommendations with the insured.

Our client will determine whether certain recommendations should be released to the insured as Mandatory or Advisory Recommendations based on the client’s Underwriting guidelines and Policy eligibility requirements.

For an example, based on meeting with an inspector, there have been a few instances in which the insured invested time and money to comply with recommendations which were not required by the client.

Fires

Make sure you ask about any fires the insured may have had at the property. Also ask about:

1. What has been done to repair the damage?
2. What has been done to prevent a reoccurrence?

Three Critical Insurance Policy Issues

All the responses are important in the report. But certain responses can cost the insured or the customer a lot of money. It is critical to the insurance policy to have the correct answers on following 3 points.

- Central Station Fire Alarm
- Burglar Alarm
- Sprinkler System

More Inspections and More Inspectors

H&S provides inspections nationwide to its clients. Traditionally, a majority of our work has been in the eastern half of the country.

While the volume of our work is growing in the east, we are seeing even more growth in the west.

So east or west, if you have any inspector friends interested in working with H&S, please have them go to www.hsreports.com/employment and fill out our short application form, and then we will contact them.