

F Y I Date

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Inspector Tips and Tricks

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

Special Announcement !

- On Friday January 23rd at 4pm (EST) an Inspection Session will be presented by **Jim Hoyt and John Londres**. To accommodate inspectors from different areas we will use Go-To-Meeting. The session is open to all inspectors. And all inspectors are encouraged to attend. **The topic is "Classifying a Building"**. The three underlying topics are :
 - Building Types
 - Exposure Assessment
 - and PML
- To register for the meeting, click the Google link sent to you by email and sign up for the Classify Buildings Session. Then the Go-To-Meeting details will be sent to you by email prior to the 23rd.
- 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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What Pictures Do Underwriters Need ?

Digital pictures have really changed the way Loss Control reports are done.

An inspector can get immediate feedback from the camera whether a picture is clear and in focus. And there is not any difference in cost for an inspector to take a few photos or a lot of photos. So remember it is better to take too many pictures than too few pictures, but attach only the relevant pictures to the report.

Underwriters now rely on the pictures to identify features and issues. And they rely on the report to provide the detail behind the pictures.

So what pictures do Underwriters need in their reports? Well each case relies on the inspector's judgment. But there are pictures that are important to every inspection.

Here are some rules to follow.

1. Every recommendation must have a clear picture of the hazard. For example:
 - a. A recommendation for a fence to be installed between a parking lot and a steep embankment needs a picture of the embankment, not just the parking lot. In the narrative describe the embankment, including its height.
 - b. A recommendation to fix broken windows must include pictures of the broken windows.
2. Take at least two external pictures of the other buildings on the property.
3. Take good pictures of the AES nozzles and the baffles between deep fryers and open flames.
4. Pictures of exposures are not needed unless there are any exposure hazards. Take pictures of any exposure hazards.
5. Take pictures of anything broken, like windows and gutters.
6. Be sure and get a picture of the plumbing under kitchen sink(s).
7. Take pictures showing the condition of sidewalks, driveways, parking lots, fences, and decks. Look for pot holes and raised cracks in the pavement.
8. Use your pictures to show whether the stairs and railings are secure.
9. Get pictures of fire escapes.
10. Pictures of slip and fall hazards are very important, whether they are interior or exterior.
11. Interior pictures show the Underwriter a lot too. Get pictures of common hallways, electric panels, housekeeping, any ceiling stains, burglar alarms, exit signs, smoke detectors, fire extinguishers, sprinkler systems, HVAC, wiring, and plumbing.
12. Also photograph the Living room(s), Dining room(s), Bathroom(s), and Kitchen(s)
13. Take pictures of each side of the main building(s) and include the address signage where possible.