

F Y I Date

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F Y I

Inspector Tips and Tricks

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- The description areas of the forms are intended to be brief. But always write enough to state all of your important observations. For the “Comments”, one sentence is often enough. But the Narratives always require at least one paragraph.
- **Always label and arrange your photos. It is easy to do and it does not take much time.**
- When inspecting a Shopping Center, be sure to follow the shopping center guidelines in the Attach Files area of the case. This document has helpful guidelines and company requirements. If it is not in Attach Files, call the office for assistance.
- **PML (Probable Maximum Loss) is an estimate of probable loss in the case of fire. The higher the number the greater the probable loss. ISO 1 and ISO 2 buildings (Frame and JM) are always 100%.**
- Call the office if you have any issues with Microsoft Silverlight.

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Appointments, Cancellations, and “No Shows”

1. Attempt to set an appointment 3 times in the first 10 days, allowing a day or so between attempts. After 10 days, if there is no appointment, contact the agent for help. After 15 days, if there is still no appointment, contact H&S immediately for instructions.
2. When an appointment is set, if the contact cancels the appointment, be sure to set another appointment right away. If the contact cancels the second appointment, contact H&S immediately for instructions.
3. If the contact fails to show up for the appointment, contact H&S immediately for instructions.

Never email questions to the insured

Never email our forms or questions to the insured even if they request it. We are hired to perform a survey. The answers to the survey must be obtained during your visit or by phone. If there is anything the contact does not know, contact the office; we may be able to help you. Sending the questions to the insured creates problems for you if the insured decides not to answer them and for H&S if the agent and/or the customer find out.

The “Attach Files” area in LC360

Always look at the “Attach Files” section. This area contains guidelines, sample reports, MS-Word Forms, and/or the previous report. These documents will give you a better idea of what we expect to see in our reports and will reduce the occurrence of rejected reports.

Alarm Systems

It is extremely important to get the details of any alarm system correct. The insured gets different types of credit on their policy for having **Central Station vs. Local systems vs. None**. If we are wrong, the insured complains, and the customer begins to lose confidence in the entire report.