

F Y I Date

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Inspector Tips and Tricks

- **Put on your detective cap and be curious.** As an inspector, identifying potential hazards means investigating the “why.” For example, is there a stained ceiling tile? Find out the cause of the stain (roof leak vs. plumbing leak). Was it remediated?
- **Always carry your H&S photo ID and business cards.**
- **Never let your Voicemail box become full. Respond to calls within 24 hours.**
- **Tip: Refer to the inspection as a “routine underwriting survey for XYZ Insurance.”** If an Insured does not understand the need for the inspection, ask the Agent to explain.
- **ALL photos must be in LANDSCAPE mode.**



- **Make frequent “case notes”** so we can monitor your progress and assist you. More importantly, your Time-Service Manager will not have to contact you.

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It is **CRITICAL** to identify trip/slip & fall issues.

This past month, a customer alerted us about a trip/fall incident where a patron left a pizza place, tripped on a crack in the sidewalk outside the restaurant, and the result was a claim that was several hundred thousand dollars.

Any trip/fall hazard, such as holes, heaved sections of pavement, cracks, etc. that makes uneven walking surfaces in sidewalks, parking lots, or driveways, can not to be taken lightly.

Steps to take: Take clear photos from a few angles and from a few distances (close ups are really good), mark these photos as hazards, label the photos as HAZARD TRIP/FALL, mention the concern in the report narrative, and make a Recommendation when appropriate. Call the H&S office if you have any questions.

Not all cracks are trip/fall hazards. If you see cracks or irregularities that are not trip/fall hazards, *make a comment in the report* to avoid Underwriter questions later. We want to resolve Underwriter questions, not create them. Stating that “the small cracks in the sidewalk photos are not trip/fall hazards at this time” tells the Underwriter that the inspector was paying attention to the details and no additional questions are needed.

