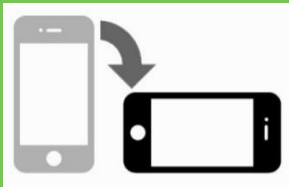


H&S Loss Control Inspections, Inc. (908) 850-4110

- **ALWAYS** take your photos in Landscape mode.



This is essential for the format of our report.

- **NEVER** email the survey form or lengthy lists of questions.

Answer all observation-based questions and **then** make a follow-up phone call for the remaining information.

- Instructional Guidelines

“Company Guidelines:” Please regularly review our standard instructions for the case-type.

“Special Instructions:” these identify specific items that need to be addressed for this risk.

“Attach Files:” guidelines specific to the risk-type may be provided.

Conflict During an Inspection

It happens too often that the contact for an inspection may be rude or worse.

It is the inspector’s job to always remain professional and polite. It is NEVER acceptable for an inspector to be rude or disrespectful to ANYONE during an inspection. Remember: “this is just business; it’s not personal.”

Don’t let the contact make it personal. The inspector must de-escalate the situation.

Being sympathetic, keeping the volume of your speech low, and keeping a pleasant look on your face can help.

If you are successful in de-escalating the situation, certainly continue with the inspection.

It is usually better to **start with the walk-through**. Remember: getting all the photos is ESSENTIAL. With the photos, the survey portion of the inspection can be done over the phone with the contact, the insured, or sometimes even the agent. And, if necessary, the survey could also be done by someone other than the inspector.

But you *must* get the **photos** whenever possible.

CAU Inspections – The RMS File

The RMS file is a Roof/Wind data collector file for CAU inspections. In the file, the “Policy Effective Date” must be entered. The date can be found on the General Information Page. The “Account Number” is the Policy number on your case.

Let’s resolve 5 common issues:

1. Use the up-to-date Excel file.

- (v2018.07.17) is on the current file but this could change at any time. Always *download* the current file from the link in your LC360 form.

**Community Association Underwriters
Loss Control Supplement (v2018.07.17)
RMS Modifiers**

- Do *not* use an old version saved on your computer.

Difficulty scheduling?
We're here to help!

The "Time Service Requirements for Inspectors" step-by-step guide is located in the TRAINING tab in LC360. If you follow these instructions, you will never have a late case without the Underwriter's approval.

- **PHOTOS, PHOTOS, PHOTOS!** We cannot stress enough that getting all the right photos can allow us to finish a report, even if the contact isn't forthcoming with all the information. We can help!

There is a link to the *Required Photographs* list on each case.

- **Sage advice: An inspection done on time gets you more work. Your cup refills as it empties.**

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E-MAIL:
hsreports@hsreports.com

2. Do not Copy/Paste into the Account Number and Policy Effective Date fields.

- If the cell turns white, the document will not work for CAU's data collection system.

Wrong:

Account Number	12345
Policy Effective Date	3/3/2020

Right:

Account Number	12345
Policy Effective Date	3/3/2020

3. Use a valid date format (MM/DD/YYYY)

- Use slashes (/). Do *not* use invalid symbols such as periods (.) or dashes (-). Using mm.dd.yyyy or mm-dd-yyyy will cause the file to not integrate into CAU's data collection system.

4. Save as an "Excel Macro-Enabled Workbook (*.xlsm)"

- The file we provide will automatically save as an ".xlsm" file. The MACRO is what enables the file to integrate with CAU's system.

5. Name the document with the Account/Policy Number and RMS

- The file you download is named "XXX RMS.xlsm" You should replace the XXX with the Account Number 12345. Save, then upload to the "Attach Files" section on your case. *Detailed instructions are on your form.*

How to handle "No-Shows"

You spent all that effort scheduling and no one shows up. What then?

Do not leave the site. CALL the H&S office at 908-850-4110.

H&S will give you further instructions. **The end-goal is to get the full inspection done.** We will help.

While waiting, always take your Exterior *photos* of the property including the building and sidewalks.

Oftentimes, the Insured Contact will show up late while you're completing the exterior portion of the inspection and you can do the full inspection after all.

In the event that no one is onsite, the Insured doesn't respond, and the Agent can't reach the Insured, take all the **PHOTOS** you can and then call H&S for further instructions.

How to get the inspection done without the Contact present:

If the contact does not show up and there *are* tenants present, you must attempt the inspection. Be sensitive to the tenants and avoid saying things that would make them nervous to let you in. Save any questions until the end.

DO NOT say that the Owner was a No-Show. The tenant may refuse the walk-through and **PHOTOS are essential.**

DO say that you are there performing an insurance inspection on behalf of the owner and just need to do a quick walk-through for photos.

Use words like “normal inspection” and “routine walk-through” to put the tenant at ease. If you can do the walk-through for PHOTOS, you can finish the survey over the phone and you will have successfully completed the inspection.

Once you have the photos, you may ask the tenant a few questions. If they cannot or will not answer questions, thank them for their time and leave. You should then follow up with the owner for the remaining information.

Please note: H&S must make the decision on whether an inspection is Non-Productive based upon each individual Customer’s requirements on a case-by-case basis. *The Customer does not want Non-Productive reports*, so it’s up to us to do everything in our power to get the inspection done.

Without the walk-through photos, you will have to go back. And that costs everyone time and money. Let’s work together to get these done.

How to avoid No-Shows:

Let’s do everything in our power to ensure we can get the inspection done.

1. Reiterate the agreed-upon date/time.

- A good inspector makes a habit of repeating the appointment date and time TWICE on the phone and telling the contact “Great, I have that WRITTEN down.”

2. Ask the Insured to notify ALL tenants/occupants of the appointment.

- If there are other occupants of the building, it’s important that everyone is aware of the date and time the inspector will be there. *Access to all essential areas must be confirmed in advance* (this means the building utilities and protections and includes high-risk tenants like Restaurants).

3. Ask the Insured to designate a back-up onsite contact in the event they have a last-minute emergency.

- The Insured does not need to meet you but they must provide an **onsite contact** to give you **full access**. This contact may not be able to answer all of your questions, so be sure to ask the Insured *in advance* if you can call them with any follow up questions.

4. Set up a courtesy reminder call or text.

- Let technology do the work for you. Sign up to have automated reminder calls/texts go out to the Insured 24-48 hours ahead. Some suggestions are:
 - appointmentreminder.com
 - remindercall.com
 - apptoto.com
 - voiceshot.com
- Some inspectors also find it helpful to call the Insured Contact an hour prior to arrival. If the contact forgets, this will give them time to get there on time.