

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

- Getting the right PHOTOS makes report-writing easy.
- NEVER email the survey form or lengthy lists of questions to the contact.
- Difficulty scheduling? H&S can help!
- The H&S Quality Assurance team is on stand-by to help answer your questions.
- Do NOT shake hands with the Insured.
- Wash hands often for at least 20 seconds.
- Carry 60%+ alcohol hand sanitizer as back-up.
- Avoid touching eyes, nose, and mouth with unwashed hands.
- Regularly cleanse common touch points: camera, cell phone, measuring wheel, car door, steering wheel, etc.
- Cover your nose & mouth if you cough or sneeze.



PSALM 91

Inspections in an Uncertain Time: Covid-19 Update

As the Covid-19 situation unfolds, we must assure our contacts that we are heeding the guidelines set forth by our government and the health organizations to maximize everyone's safety and slow the spread of the virus.

H&S is mindful of the well-being of our inspectors and the insureds.

We are committed to do what we can to protect all involved.

Having said that, there are **three things to keep in mind:**

1. Our customers are at risk every time we are not able to inspect.
2. The insured needs the inspection done to retain their insurance policy.
3. Although we may not be considered "essential personnel," ***what we do makes a difference!***

Inspector safety

Use this formula during the inspection to maximize safety and maximize benefits.

1) Phone Interview: Less face-to-face time

- When scheduling, let the contact know that, for safety, you would like to do much of the survey by phone.
- To perform the survey by phone, you will want to:
 - Go online and get as much information as you can.
 - Ask certain questions on the phone before the inspection.
 - Then inspect, observe, and ask a few more questions.
 - Last, finish up by asking your remaining questions by phone.

2) Set Expectations for the Inspection:

- During the inspection you will want to ***Get in, get your photos, and get out.***
- So, when you set the appointment with the Insured, list the specific areas you need to access for the physical inspection. This way, you can limit your time onsite.

3) Put the Insured at ease: Let them know you're taking precautions

- Please tell the Insured that H&S has encouraged our inspectors to wash their hands frequently and to carry hand sanitizer.
- If you have masks, offering to wear one while you are on-site might make the contact more comfortable.

Be sure to get the right Photos

- Remember that our job is to complete the report for the Customer. The photos are essential in completing the report.
- **Always review the Standard Photograph Requirements** prior to the inspection (they are found in the link on each case).
- We want **ALL** the photos. But if that is just not possible, be sure to get the critical photos. The essential areas include:
 - Unusual issues and hazards
 - Construction confirmation photos
 - Heating, Electrical, Plumbing
 - Common area protection
 - High-risk exposures like restaurants with Automatic Extinguishing Systems (AES), laundromats, auto-repair, etc.

Let's keep the wheels turning!

If there is a lull in your work due to concerns of the insureds...

- It is a great time to catch-up and clear your current inventory,
- It is a great time to make any outstanding calls, and
- It is a great time to Take (or Re-Take) the **VIITA** on-line inspector training course. <https://www.inspectorinstitute.com/>
 - There is no cost to Re-Take the course.
 - H&S has a special discount for inspectors taking the VIITA course for the first time. If you are interested in this opportunity for professional development, please contact Kelly at humanresources@hsreports.com and you can save about 75% on the cost of the course.

The Report

Remember to submit reports quickly after field inspection.

IMPORTANT: Right now, it is very important to the Underwriters to capture operational changes to businesses.

There are insureds whose business operations are in flux due to the virus. The Underwriters have asked us to compare and document the usual business operations to any *different operations caused by the current circumstances*.

Good Communication is More Important Than Ever

Check with H&S if you're uncertain about how to handle a situation.

Email hsreports@hsreports.com or call 908-850-4110.

H&S is staying informed of each Customers' instructions during this time.

H&S recommends that you keep up-to-date with the facts regarding COVID-19 by checking the CDC website from time to time.

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

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