

- Getting the right PHOTOS makes report-writing easy.
- NEVER email the survey form or lengthy lists of questions to the contact.
- 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

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Be Understanding – Do Not Pressure the Contact

Thank you all for your hard work.

This is a stressful time for everyone. It is stressful for you and for your contacts.

Please remember to be sensitive to the contact/insured, especially concerning the interior part of the inspection.

1. Try to get into common areas (utility rooms, halls, lobbies, etc.).
2. Try to get into commercial tenant units (office, retail, etc.)
3. Try to get into a vacant unit or a sales unit, when the inspection requires a residential unit.
4. You **DO NOT** have to inspect the interior of an occupied dwelling. For the safety of our inspectors, H&S has asked our customers to waive the interior residential unit requirements for occupied units.
5. Lastly, if the contact is not comfortable with any of the interior inspections above, be understanding. Politely, with NO pressure, remind them that this is a great time to do the inspection since the employees and patrons are at a minimum. But if the contact is still uncomfortable, just let it go. Then contact H&S and the customer will likely do one of 3 things.

If the contact is uncomfortable (or refuses) an interior inspection all together, contact the H&S office.

The customer is likely to change the inspection in one of 3 ways.

1. Extend the due date
2. Change the inspection to an Exterior or an Exterior with a Phone Survey
3. Change the inspection to a Hybrid inspection in which the contact takes the photos and the inspection conducts a phone survey.

Remember to be sensitive and understanding of the contact. It is a stressful time. And interior inspections add to the contact's stress.

Putting any pressure on the contact will get back to the agents and then back to our customers. That is bad for business.

Let's keep the wheels turning

- 1) 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: It is very important to the Underwriters to capture operational changes to businesses due to this crisis.

- 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>