



SOUTH  
SHORE  
INSURANCE  
UNDERWRITERS

# INSPECTIONS GUIDE

## CONTACT US

### GENERAL INFORMATION

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Coverholder at **LLOYD'S**

### Inspection Guidelines

- Properties are inspected within 30 days of effective date and annually at renewal (*Exception - Builders Risk and HO6 risks are exempt from inspection requirement*).
- New risks are fully inspected - including exterior and interior for replacement cost estimates of finishes. Attic access is also requested to gather details of roof decking/nailing patterns.
- Contact information for insured or representative for inspection scheduling required at time of binding.
- Inspection fees are non-refundable if policy is canceled after the effective date or if the inspection has been completed.
- If underwriting concerns are discovered during inspection, Agent will receive a notification letter with instructions for repair/resolution. Properties which do not comply with inspection resolution requests will be subject to endorsement, cancellation or non-renewal at Underwriter discretion.
- Inspections reports are available for review and download via our [Agent Portal](#) in the Policy tab under Policy Details > Documents.

### Insured to Value (ITV) and Replacement Cost Estimators (RCE)

- Inspections are performed to verify building characteristics and identify any underwriting concerns which may be present. They are not meant to dictate coverage amounts, but **will** verify replacement cost coverage.
- Risks which have an ITV of less than 80% of Coverage A as determined by the Replacement Cost Estimator used during inspection will be brought to attention of the Agent. MSB or other RCE may be requested to verify replacement cost.
- Replacement Cost Estimators vary. Note that not all RCE programs gather data which include the same information or guidelines used by SSIU's inspection company. Lumber pricing, inflation costs, debris removal and other factors can all influence the replacement cost evaluation.

### Alarm Credits

- Credit is given for premises which are centrally monitored by combo alarm (burglar and fire)
- Certificate of Alarm Monitoring is required at binding for credit to be applied. If not received at time of binding, the policy will be bound without the credit, however it can be applied via endorsement upon receipt of certificate by SSIU

### Shutter Credits

- Credit is given to premises which have adequate shutter protection for **all** glazed openings
- Presence of shutters will be verified during inspection. If during inspection, presence of shutters cannot be verified, the policy will be endorsed to remove the credit.