

Inspection Guidelines

- Properties are inspected within 30 days of effective date & 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.
- Renewal risks receive exterior-only inspections.
- Insured/Representative contact information required at binding for scheduling.
- Inspection fees are non-refundable if policy is canceled after the effective date or if the inspection has been completed.
- Underwriting concerns which are discovered during inspection will receive a notification letter to the Agent 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.
- Agent access to inspection reports available via our [Agent Portal](#) in the Policy tab under Policy Details > Documents.

Insured to Value (ITV) & Replacement Cost Estimators (RCE)

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

Shutter Credits

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

Alarm Credits

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

What can the Insured expect during Inspection?

- Inspectors will schedule the inspection directly with the Insured or their noted inspection contact (collected at binding).
- Full inspections take approximately 1 hour to complete, and the inspector will access the exterior and interior of the risk. NOTE - Attic access is requested to gather details of roof decking & nailing patterns.
- 5 to 10 photos of the interior finishes of the risk are taken for replacement cost calculation (not to determine contents value).
- Images of the exterior elevation and surrounding premises are taken during both new and renewal inspections.
- Exterior only inspections do not require access to the interior of the risk and take the inspector approximately 30 minutes to complete.
- The Insured is not required to be present at exterior-only inspections, but are required to authorize the inspection to be completed.
- SSIU will not contact the Insured directly for inspection issues or scheduling.
- If a claim has been filed or previously noted issue remains unresolved, SSIU may elect to perform a full inspection upon renewal.

Inspection Contacts

- SSIU inspection questions / resolutions - inspections@ssiuw.com
- Disaster Smart Scheduling - info@disaster-smart.com
- Maverick Claims Scheduling - inspections@maverickclaims.com