



INSPECTION GUIDE

INSPECTION GUIDELINES

- Inspections are to be completed within 30 days of effective date for both new and renewing business.
(Exception - HO6 risks are exempt from inspection requirement).
- New Business will receive a complete interior/exterior inspection which includes a detailed Replacement Cost Estimator report.
- Renewing Business may receive an exterior-only inspection.
- Insured/Rep 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.
- Agents will be notified of any inspection issues along with a timeline for repair/resolution.
- Risk with non-compliant issues may be subject to endorsement, cancellation, or non-renewal at the 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 100% 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.
- RCEs 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.

INSPECTION CONTACTS

- Disaster Smart Scheduling - info@disaster-smart.com
- Natrisk Scheduling - joscar@natrisk.com
- Preferred Reports Scheduling- south@preferredreports.com
- EZ Scheduling- kotowske.inspections@gmail.com & barnhillee@gmail.com



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Questions/Resolutions:
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WHAT TO EXPECT AS THE INSURED?

- Full inspections take approximately 1 hour to complete, and the inspector will access the exterior and interior of the risk. The following will be inspected:
 - **Exterior, Lots and Grounds** - The inspection starts with the exterior of the home. Exterior siding, doors, windows, decks and balconies, driveways and walks, and grading.
 - **Foundation, Basement and Crawlspace** - This is whatever is below the home. Concrete foundation walls, crawlspace elements, and basement floors (if applicable). This includes columns, piers, and floor structure.
 - **Roofing, Attic, and Ventilation** - This section is everything above the home. The attic will be accessed.*
 - **Plumbing** - Photos of plumbing under the sinks in kitchen and bathrooms. Pipework of plumbing connected to washing machine.
 - **Water Heater**
 - **Electrical Systems** - Photos of main panel to interior panel
 - **Heating and Cooling Systems**
 - **Interior** - This is a broad overview of the under-air condition, this includes bedrooms, garage, or offices, if applicable. 5 to 10 photos of the interior finishes of the risk are taken for replacement cost calculation (not to determine contents value).
 - **Livestock/Pets**
- Exterior only inspections do not require access to the interior* of the risk and take the inspector approximately 30 minutes to complete.

**For wind-only policies, interior access is needed to enter the attic, we record the nailing patterns used on your roof to make sure we are giving you all the discounts you deserve.*

WHAT TO EXPECT AS THE AGENT?

- Inspectors will schedule the inspection directly with the Insured or their noted inspection contact (collected at binding).
- 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.

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.