HIGH VALUE DWELLING INSPECTIONS

The most comprehensive personal lines inspection you will be asked to complete is a “high value dwelling” report. This inspection is normally ordered by clients for dwellings with a value usually in excess of $500,000. Because of the extent of these inspections, they are normally a “high profile” case to clients and underwriters.

Like all inspections, high value inspections require considerable professionalism towards the insured. You will be inspecting their entire dwelling—both inside and outside—so you will be with them for a period of time, normally greater than other types of inspections. The impression you leave with the insured should be that of a “professional”.

Since this inspection requires you to inspect the entire interior of the dwelling, an “appointment” MUST be made for all high value reports. NEVER make a cold call to the insured’s property. When scheduling an appointment, allow a minimum of one hour to complete the physical inspection of the dwelling. Advise the insured that it could possibly take that long and that you will need to view the dwelling in its entirety. If the insured is hesitant to allow you to view the entire home, advise him/her that they should contact the agent.

Upon arrival at the home, be sure to have the IPI photo ID badge along with any issued IPI business cards. By providing this information to the insured, you are creating a “trust” and thus should permit you to complete the inspection without any problems.

Upon starting the inspection, ask the insured to take you to the furthest room so you can systematically inspect the dwelling. With the insured acting as the “tour guide”, proceed to inspect every room in the dwelling. If you come across special features such as chandeliers, stained glass windows, alarm systems, intercom systems, etc., ask the insured if the values of these items are known. This information will be a factor when the branch office computes the replacement cost.

As a general rule, take no less than seven photographs per high value inspection. Two will be of the outside consisting of a front/side and a rear/side view. The remaining five photographs should be the kitchen, living room, master bedroom, master bathroom and family room. You might have to take additional photographs since some of the larger homes have swimming pools, specialty rooms or other custom features that would require photographs.

Once you have completed the inspection, dictate or type the report the same day. The longer you wait to write up this type of report, the better the chance of leaving important information out of the report.
High Value Dwelling Inspections – continued:

Below are bulletined guidelines to follow when completing a high value inspection:

1. Never make a cold call to the insured’s dwelling when attempting to complete the inspection.

2. Attempt to telephone the insured immediately upon receiving the request. Nothing disturbs clients more than to receive an incomplete high value inspection because the inspector could not contact the insured to schedule an appointment. You should be able to contact the insured or agent within ten (10) days of receiving the case; if not, contact the supervisor for further direction.

3. Upon contacting the insured, advise him/her that the inspection will take approximately one hour and that you will have to view the entire dwelling. Do not surprise the insured with this information upon your arrival, as it will only lead to difficulties.

4. If you are unable to contact the insured to schedule an appointment after a minimum of three telephone attempts, write the report on Form PLIVR (a narrative form used for comments and notes) providing the EXACT dates and times of the attempts along with the results of the calls.

5. Dress and act in a very professional manner. Leave a positive impression with the insured.

6. Go through the entire dwelling, room by room, with the insured. Ask the insured the approximate value of special feature items since this will be included in the final replacement cost.

7. Use the worksheets included in the manual to document the necessary information while completing the inspection.

8. Take a minimum of seven photographs – two exterior and five interior: kitchen, living room, family room, master bedroom, master bath, plus any specialty rooms, i.e., sunroom, family room, “rec” room, and built-in features.

9. Write the report the same way you complete the survey thus limiting the possibility of leaving out important information.

10. If you have any questions about how to complete a high value inspection, contact your immediate supervisor for additional training before attempting to complete the inspection.
NARRATIVE FORMAT
HIGH VALUE REPORTS

EXTERIOR: This home is located in a____________________ (describe area, i.e.,
 rural, residential, etc.) area in the city of ____________________ with surrounding
 homes of ___________quality. This home is built on a (level, hillside, sloping)
 ______________lot of _______degrees. (Omit degrees if level lot.)

This is a __________story home built in __________and remodeled in __________. It
 is of ________________construction with ______________facing. It has a
 ______# foundation, and a ____________roof. Structures attached to the house
 include __________________________________ (list attached decks, pool, garages,
 patios, etc.).

The foundation is _______% basement, _______% crawl, _______% slab. (add)
The yard is beautifully landscaped and well maintained. (If applicable.)

The nearest fire hydrant is ______feet.
The responding fire department is __________________________________________
Pumper trucks will provide service. (?)

Other exterior ornamentation includes

______________________________________________________________________
( shutters, columns, molding, etc.)

The other structures on the property are

______________________________________________________________________

(Add other information about home here.)

______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

((PLEASE DICTATE YOUR NARRATIVE))
INTERIOR: The rooms include a foyer, living room, dining room, family room, kitchen, laundry, sun room, office, library, (any more, list here)

# bedrooms    #full baths    #half baths. The walls are ____% drywall (____% plaster), with ____% paint, ____% wallpaper, ____% paneling, ____% other. The flooring consists of ____% carpet, ____% hardwood, ____% tile, ____% vinyl, ____% carpet over hardwood. (Identify if hardwood floors are oak, cherry, maple, etc.)

Ceilings are ________________________________ (plaster, drywall, paneled, etc.). There are trim moldings of ________________________________ (picture, chair rail, cornice, baseboard, etc.). There are ________ chandeliers in the home, made of ________________________________ (describe). The insured values these at ________ each.

The home has _____ fireplaces located in the ________________________________ (name the rooms). Describe the mantel and hearth of each. For example, “the fireplace in the den has a carved mantel with a hand painted Spanish tile hearth.”

The kitchen cabinets are _______________ (type wood) with ______ linear feet of wall cabinets. There are ______ linear feet of counter top (material). The island is approximately ____ feet x ____ feet and (is or is not) plumbed. The floor covering is ____________. Built-in appliances include (provide the unit and mfg) ____________

Also provide other features ________________________________________________

The master bedroom features ______________ walls, ______________ floors, and ______________ ceiling. (other features, built-ins, cedar type lined closets, expensive wallpaper, etc.) _________________________________________________________

The other bedrooms typically include ________________________________________

The master bath features __________________ (type wood vanity and top material and gold, brass, hardware) ______ linear feet of __________________ counter top. In addition to the vanity and toilet, there is ________________________________

The other bathrooms generally have ______________ cabinets, and ______________ counter tops with ______________ floors, ______________ walls, and ______________ ceilings.

(Add additional comments here if any) _______________________________________

whirlpool?  bidet?
Describe specialty rooms in detail (formal dining room, sun room, “rec” room, etc.)

______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

The basement includes

SPECIAL FEATURES: There are vaulted ceilings in ___________________________ room(s). The fireplaces are located in ___________________________ room(s). The built-in wet bar(s) are located in the ___________________________ room(s). It consists of ______ linear feet of _______________ cabinet with a _______________ counter top. The unit has (or doesn’t) hot and cold water with a built-in refrigerator.

We noted ______ stained (or leaded) glass windows within the home. (List and describe them; try to get a dollar value for them if possible.)

There is a burglar (and/or fire) alarm system monitored by __________________________ co. This alarm is activated by the __________________________ (contacts on the doors, motion detectors, glass breakage, etc.). The alarm is _______________ reporting. (local/central)

We noted that the contents of the home includes (describe notable contents such as considerable antiques, oil painting fine arts, or extensive collections)
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______________________________________________________________________
______________________________________________________________________
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## HIGH VALUE WORKSHEET

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<thead>
<tr>
<th>Bathroom 1:</th>
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<th>Bathroom 3:</th>
<th>Bathroom 4:</th>
<th>Bathroom 5:</th>
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<td><strong>Crown Molding:</strong> Y / N Paint/Stain</td>
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<td><strong>Special Features/Value:</strong></td>
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### HIGH VALUE WORKSHEET

**Other:**

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</table>

**Floor:**

- __________

**Wall:**

- __________

**Ceiling:**

- __________

**Base Boards:** Y / N Paint/Stain

**If stained wood type:**

- __________

**Crown Molding:**

- Y / N Paint/Stain

**Special Features/Value:**

- __________

**Kitchen:**

<table>
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<tr>
<th>Floor:</th>
<th>Range:</th>
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**Floor:**

- __________

**Refrig:**

- __________ (BI?)

**Dishwasher:**

- __________ (BI?)

**Compactor:**

- __________ (BI?)

**Microwave:**

- __________ (BI?)

**Oven:**

- __________ (BI?)

**Cooktop:**

- __________ (BI?)

**Special Features/Value:**

- __________

### Specialty Items:

- Skylight: __________ #
- Sauna __________ #
- French Doors: __________ #
- Hot Tub __________ #
- Central Vacuum System: __________ #
- Fireplace __________ #
- Central Stereo System: __________ #
- Wetbar __________ #
- Central Intercom System: __________ #

**Basement:**

- % Finished: __________
- Walkout: Y / N

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<tr>
<th>Floor:</th>
<th>Wall:</th>
<th>Ceiling:</th>
<th>Base Boards: Y / N Paint/Stain</th>
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**Floor:**

- __________

**Wall:**

- __________

**Ceiling:**

- __________

**Base Boards:** Y / N Paint/Stain

**If stained wood type:**

- __________

**Crown Molding:**

- Y / N Paint/Stain

**If stained wood type:**

- __________

**Special Features/Value:**

- __________
## HIGH VALUE WORKSHEET

### Exterior Features

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<th>Wall: Materials:</th>
<th>Height:</th>
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<table>
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<th>Rear:</th>
<th>Other:</th>
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<table>
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<th>Windows:</th>
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<thead>
<tr>
<th>Roof: Type:</th>
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<th>Covering:</th>
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<table>
<thead>
<tr>
<th>Pool: L:</th>
<th>W:</th>
<th>Depth:</th>
<th>Diving Board: Y / N</th>
<th>Fenced:</th>
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