

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.**

((PLEASE DICTATE YOUR NARRATIVE))

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.)

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)

HIGH VALUE WORKSHEET

Insured Name: _____

Case Number: _____

Bathroom 1: Bathroom 2: Bathroom 3: Bathroom 4: Bathroom 5:

Full/Half: _____ Full/Half: _____ Full/Half: _____ Full/Half: _____

Floor: _____ Floor: _____ Floor: _____ Floor: _____

Ceiling: _____ Ceiling: _____ Ceiling: _____ Ceiling: _____

Vanity Base: _____ Vanity Base: _____ Vanity Base: _____ Vanity Base: _____

Countertop _____ Countertop _____ Countertop _____ Countertop _____

Material: _____ Material: _____ Material: _____ Material: _____

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

If stained wood type _____ If stained wood type _____ If stained wood type _____ If stained wood type _____

Crown _____ Crown _____ Crown _____ Crown _____

Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain

If stained wood type _____ If stained wood type _____ If stained wood type _____ If stained wood type _____

Special Features/Value: _____ Special Features/Value: _____ Special Features/Value: _____ Special Features/Value: _____

Bedroom 1: Bedroom 2: Bedroom 3: Bedroom 4: Bedroom 5:

Floor: _____ Floor: _____ Floor: _____ Floor: _____

Wall: _____ Wall: _____ Wall: _____ Wall: _____

Ceiling: _____ Ceiling: _____ Ceiling: _____ Ceiling: _____

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

If stained wood type _____ If stained wood type _____ If stained wood type _____ If stained wood type _____

Crown _____ Crown _____ Crown _____ Crown _____

Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain

If stained wood type _____ If stained wood type _____ If stained wood type _____ If stained wood type _____

Special Features/Value: _____ Special Features/Value: _____ Special Features/Value: _____ Special Features/Value: _____

Foyer: Living Rm: Dining Rm: Den:

Floor: _____ Floor: _____ Floor: _____ Floor: _____

Wall: _____ Wall: _____ Wall: _____ Wall: _____

Ceiling: _____ Ceiling: _____ Ceiling: _____ Ceiling: _____

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

If stained wood type _____ If stained wood type _____ If stained wood type _____ If stained wood type _____

Crown _____ Crown _____ Crown _____ Crown _____

Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain Molding: Y / N Paint/Stain

If stained wood type _____ If stained wood type _____ If stained wood type _____ If stained wood type _____

Special Features/Value: _____ Special Features/Value: _____ Special Features/Value: _____ Special Features/Value: _____

HIGH VALUE WORKSHEET

<u>Other:</u>	<u>Other:</u>	<u>Other:</u>	<u>Other:</u>
Floor: _____	Floor: _____	Floor: _____	Floor: _____
Wall: _____	Wall: _____	Wall: _____	Wall: _____
Ceiling: _____	Ceiling: _____	Ceiling: _____	Ceiling: _____
Base Boards: Y / N Paint/Stain	Base Boards: Y / N Paint/Stain	Base Boards: Y / N Paint/Stain	Base Boards: Y / N Paint/Stain
If stained wood type _____	If stained wood type _____	If stained wood type _____	If stained wood type _____
Crown	Crown	Crown	Crown
Molding: Y / N Paint/Stain	Molding: Y / N Paint/Stain	Molding: Y / N Paint/Stain	Molding: Y / N Paint/Stain
If stained wood type _____	If stained wood type _____	If stained wood type _____	If stained wood type _____
Special	Special	Special	Special
Features/Value: _____	Features/Value: _____	Features/Value: _____	Features/Value: _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Kitchen:

Floor: _____	Range: _____ (BI?)	Cabinets: _____
Floor: _____	Refrig: _____ (BI?)	Countertop Material: _____
Wall: _____	Dishwasher: _____ (BI?)	Base Boards: Y / N Paint/Stain
Ceiling: _____	Compactor: _____ (BI?)	If stained wood type _____
	Microwave: _____ (BI?)	Crown
	Oven: _____ (BI?)	Molding: Y / N Paint/Stain
	Cooktop: _____ (BI?)	If stained wood type _____

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

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

Wall: Materials: _____ Height: _____

Doors: Front: _____ Rear: _____ Other: _____

Windows: _____

Roof: Type: _____ Slope: _____ Covering: _____

Pool: L: _____ W: _____ Depth: _____ Diving Board: Y / N Fenced: _____