



## WIND AND HAIL UPDATE

South Carolina Wind And Hail  
Underwriting Association  
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### PROPERTY INSPECTIONS Frequently Asked Questions

With the expansion of the territory and the changing market conditions, the Association is now doing business with policyholders and producers who are not familiar with the inspection process. This bulletin will focus on some of the request questions about the inspection process.

**As an overview . . .** The Association contracts to have an exterior inspection of structures it insures. The inspectors do not go inside the structures.

Major aspects of the inspection include:

- Take pictures of the exterior of the structure
- Examine the structure for any deficiencies
- Stand on the roof and report on any roof system wear
- Obtain the latitude and longitude of the property using a hand held geo-code device
- Verify tie-downs and piers on Mobile Homes

This inspection is extremely important – especially for coastal consumers. The heat, salt, sun, wind, and rain at the beach combine to deteriorate roofs. This deterioration occurs faster in coastal areas than it does inland.

The roof is often the weak link that results in damage to property. Since most of us seldom go up on our roofs, this inspection is extremely important.

#### ***When will the inspection occur?***

The underwriters order inspections via our computer system. When the number of requests for a given area reaches a specific level, the inspections are ordered.

***Does the policyholder need to be there for the inspection?***

No. This is an exterior inspection only.

***Can we schedule a specific time for the inspection?***

No. The inspectors often perform seventy inspections per day. They plan their day by sorting the inspection requests in street order. To schedule an individual inspection at a time convenient for the insured and producer would slow down the process and result in a significant price increase. Also, many of these structures are secondary residences and owned by individuals who live out of state. This makes scheduling a very difficult task.

***Can we obtain a copy of the inspection?***

Yes. You can request a copy from the Association Office. Or, you can look at it on-line if you have a password for the eApp function.

***We disagree with the inspector. What can we do?***

Contact the Association Office. Differences of opinion can arise. Should that occur, we can investigate the issue.

***No one told our insured there would be an inspection. It was not authorized!***

The producer plays a key role in this process. It is important that you inform your clients that an inspection will take place.

The inspection is authorized by the wording on the application and in the policy. Just the same, the producer's explanation is the key.

***When will the next inspection take place?***

It depends on what is found during the current inspection. If repair work is necessary, there could be a re-inspection that same year. Inspections are scheduled one to five years out depending on the conditions.

***Why was the inspector looking in my windows?***

The inspector was not looking IN your windows. He is looking AT your windows.

Windows are a weak point in the structure. He was also checking for torn screens and fogged windows.

***How do I know these are your inspectors?***

First, they will come to the front door. If no one is at home, they will leave their business card. If someone is at home, they will introduce themselves and offer their business card. They will carry a letter of introduction from the Association.

The inspectors also have signs on their cars.

**eApps at [www.scwind.com](http://www.scwind.com)**

**Are you submitting new business application with eApp? If not, you should!**