



# Property

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**Property surveys are our core report. We have a nationwide network of property specialists at your disposal.**

Property surveys can be done as a monoline, stand-alone report or in conjunction with general liability and other coverage types. Our Basic Package Survey includes both property and liability. Our more comprehensive General Package includes more than basic coverage.

At the heart of all property inspections is the documentation of COPE information. COPE stands for **C**onstruction, **O**ccupancy, **P**rotection and **E**xposure. Our templates program questions to follow the elements of COPE so nothing gets missed and everything falls in a logical order for the agent or underwriter to perform their jobs.

# Survey Specifics

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We can gather as much, or as little information needed to meet your underwriting guidelines.

**Our goal is to focus on the things you think are important. We'll help you craft a data collection tool to create a report which will be useful and concise. We have options for building supplements, special hazards, recommendations, and loss calculations.**

Construction is the most fundamental component of a property report. It is here we report on the ISO classification of the building based on the materials comprising the load bearing walls and roof/floor. Total area is calculated, and age determined.

We interview the insured and check with local records to determine the age of the electrical, plumbing, HVAC and roof, with the date of the most recent updates.

This information will also be used for calculating the replacement costs as well as MPL/PML calculations. A diagram can also be included if required.

Our consultants will check the property for compliance with NFPA 1, 101, and other applicable guidelines. We will gather information on existing fire detection and suppression systems, intrusion detection and prevention, and building operations.

We'll report on nearby exposures. We can also include information on exposure to natural hazards such as flooding, windstorm, earthquake, and hail with our Rapid Recon report supplement.

Our consultants can make recommendations for the items we discover as part of the survey. We can generate a MS Word document with your logo and information so you can quickly mail notification to the insureds. With our RecTrak program, we take on all the work with recommendations compliance.

RecTrak will let your underwriters review and approve recommendations in advance. We'll handle emailing the recommendations to the insured and provide them with an easy way to prove compliance. Our staff will also send out reminders and contact insureds who do not provide compliance information within the times you have set.

Our staff is also on hand to answer any questions the insured may have on the recommendations. We'll work directly with the broker if any recommendations need amendments, waivers, or deletion. This gives time back to your staff to focus on underwriting and not chasing.



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