



Habitational

WE'RE THE NATION'S LARGEST RISK CONTROL PROVIDER FOCUSED EXCLUSIVELY ON THE INSURANCE INDUSTRY.

The survey of apartments and condo associations falls under habitational surveys. These two types of surveys distinguish themselves from hotels and vacation rentals due to their characteristic of long-term occupation. Our templates are specifically designed to report on these conditions, which expose our clients to significant property and casualty losses.

Residences in apartments and condos have specific rules in place to ensure the safety of life and property. While having a propane grill on an exterior balcony may not appear significant, the ignition of such a fuel source unexpectedly can result in the destruction of a building and endanger the lives of its occupants. If there is a rule prohibiting balcony grills and the management fails to enforce it, they are at risk if a fire caused by the grill damages another property or causes harm to a resident or guest. Our surveys are designed to identify these types of risks and report the findings to underwriters.

Another example of targeted risk control involves the proper inspection of swimming pools. We assess the presence of fencing, self-locking gates, signage, lighting, safe drains, and the availability of lifesaving equipment in these communal pools.

Methods

Your information, your way

Our surveys focus on several main points:

- Property occupancy details and on-site management
- Property security measures including lighting, safety patrols, and perimeter fencing/access control
- Reviewing and analyzing loss runs for trends
- Evaluating pool and water feature safety
- Determining adequacy of fire detection, prevention, and suppression systems
- Understanding the enforcement of house rules with regards to life safety
- Assess tenant screening processes
- Making recommendations for new and continued safety practices

We can customize our data collections to match your underwriting guidelines to give you the information you need to make sound coverage decisions.



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