

EXPLANATION OF THE INSPECTION PROCESS

INTRODUCTION

You have applied for property insurance with the Massachusetts Property Insurance Underwriting Association/Rhode Island Joint Reinsurance Association (FAIR Plan).

The Association requires that each insured property must be inspected by an authorized representative of the Association to determine the insurability of the property.

INSPECTION REQUIREMENT IS MANDATORY FOR ALL PROPERTY INSURED BY THE FAIR PLAN

The Association also reinspects a property when deemed necessary.

Your failure to facilitate the inspection will result in rejection of your request for insurance coverage. If the insurance coverage has already been provided by the Association, your policy will be canceled.

The inspection performed by our Field Underwriting Representative is a service provided by the Association at no cost to you, the Applicant.

The Association and/or its representatives are not liable for any injury or damage claimed to arise from the inspection or failure to inspect.

WHAT IS INVOLVED?

Inspections are designed to check underwriting information such as, but not limited to, the following:

GENERAL

Eligibility
Construction/Occupancy
Overall condition/maintenance of the property

INTERIOR INSPECTION

Heating, wiring and any unrepaired damage
Excessive rubbish, improper storage of inflammable materials

EXTERIOR INSPECTION

Condition of walls, gutters and roof
Walkways, lighting, handrails
Measurements and diagram
Photograph of property

SCHEDULING INSPECTIONS

All inspections are conducted by FAIR Plan authorized Field Underwriting Representatives during normal working hours, 8:00 A.M. to 4:00 P.M., on weekdays Monday through Friday.

Inspection scheduling is initiated by a telephone call by our Field Underwriting Representative to you or the person you named in the application.

Only the Field Underwriting Representative can schedule an appointment with you, the applicant, or the person you named in the application.

Every effort is made to schedule an inspection at a mutually convenient time. Flexibility on your part will be greatly appreciated.

The Field Underwriting Representative should be accompanied by the applicant or an authorized adult designated by the applicant during the inspection and must be provided full access to all areas of the building.

LOCKOUT LETTER

If our representative cannot contact the person named in the application to schedule the appointment or if the appointment is not kept, the Association will issue a “**Lock-out Letter**” to the Applicant with a copy to the Producer. This “**Lock-out Letter**” initiates the process to reject the application for insurance coverage or to cancel the coverage if a policy is already issued.

TO PREVENT LOCK-OUT LETTER

Make sure that telephone numbers listed on the application are current.

Phone numbers can be updated by your producer on our website.

If the owner does not have a telephone, provide a telephone number of a person our Field Underwriting Representative can contact.

Producer must inform the Applicant of the Association’s Mandatory Inspection requirement.

FIRE SAFETY TIPS

- Install smoke detectors and check weekly.
- Plan and practice how to escape from a home fire.
- Check electrical cords and wires for wear and tear.
- Carbon monoxide kills.
- Have your furnace, water heater, flues and fireplace checked yearly.
- Do not use gas ranges for heating and do not burn charcoal indoors.
- Do not leave matches or lighters lying around where little children can reach them.

APPLIANCES

- Make sure all appliances carry the label of a recognized testing laboratory.
- Do not overload electrical outlets.
- Do not lay electrical cords under carpets.
- Electrical Space Heaters:
 - . Do not place too close to combustibles (at least 36 inches away).
 - . Do not use extension cords with electric heaters.
 - . Make sure the heater is tested and listed by a testing laboratory.
 - . Do not overload your wiring.
 - . Unplug when not in use.

Did you check your smoke detectors today?