THE INSPECTION PROCESS

INTRODUCTION

This document is to provide insureds and producers an understanding of the MPIUA/RIJRA inspection process to foster collaboration between all parties.

INSPECTION REQUIREMENT IS MANDATORY FOR ALL PROPERTY INSURED BY THE ASSOCIATION

Inspections help ensure the property is safe, insured adequately, and is eligible for the policy provided. The inspection will be conducted by either a staff representative or a third-party representative hired by the Association.

Safety and Insurability Inspections are performed periodically after certain renewals.

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

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 with full access to all areas of the building.

WHAT IS INVOLVED?

A full interior and exterior review of the property will be conducted. The inspection is designed to check safety and underwriting information such as, but not limited to, the following:

The inspection includes checking eligibility and occupancy, construction type, and overall condition and maintenance of the property.

The interior review includes checking that electrical, heating, and plumbing systems are safely arranged, that flammable materials are stored safely away from heat sources, and to ensure that there is no overcrowding of personal items or storage of materials.

The exterior review includes checking the condition of walls, gutters, and the roof. Similarly, to ensure that walkways, lighting, and hand and guard rails are all safe.

REPLACEMENT COST

The expected cost of reconstructing or replacing the property will be determined from the inspection. The amount of insurance you carry is based on this amount.

SCHEDULING INSPECTIONS

All inspections are scheduled and conducted by FAIR Plan authorized Field Underwriting Representatives. Every effort is made to schedule an inspection at a mutually convenient time. Flexibility on your part will be greatly appreciated.

RESULTS OF AN INSPECTION

An inspection can result in the following:

Approved: Property meets all guidelines and there are no substandard conditions.

Substandard Condition Letter: Property does not meet policy or MPIUA/RIJRA guidelines. A letter documenting the issues will be mailed to the insured and producer. Once substandard conditions have been corrected, please provide photo evidence of corrections to prevent cancellation or nonrenewal of the policy.

Should you need more time to correct the substandard conditions, please email a request for an extension with the reason for the extension and the amount of time being requested to the following:

MA FAIR Plan: mpiuainspections@mpiua.com
RI FAIR Plan: rijrainspections@rijra.com

Remedial Condition Letter: Property meets MPIUA/RIJRA guidelines, however, recommendations for corrections are provided to prevent future substandard conditions. Remedial Condition Letters do not require evidence of corrections made to prevent cancellation or non-renewal.

Insurance to Value: Property does not meet the minimum percentage of Coverage A required relative to the calculated Replacement Cost. The coverage will be updated accordingly and the insured and producer notified.

Lockout Letter: Inspection was not facilitated for the Field Underwriting Representative. Please provide a request to reinspect with updated contact information or the policy may be cancelled or nonrenewed.

Cancellation or Nonrenewal: Inspections may reveal that the property is ineligible for the policy being provided. This may result in a notice of cancellation or nonrenewal being issued.

QUESTIONS?

Customer Service Representatives are trained and available to assist between the hours of 8am to 4pm Monday through Friday by calling (617) 723-3800.