

Property Inspection Expansion

enero 07, 2022

As announced in the June 28, 2021, Personal Lines Bulletin, Citizens expanded our property inspection program and increased the number of inspections. To align with the private market more closely, we are increasing the number of inspections again beginning in January 2022.

Citizens' Underwriters will order inspections for selected new-business and existing policies. These inspections are:

- Free to the policyholder
 - Performed by third-party professional inspection companies
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Type of Inspections

- Exterior-only inspections: The inspector will inspect the exterior of the dwelling, outbuildings and roof. No one needs to be present, but the inspector will need access to the entire exterior of the dwelling.
 - Interior and exterior inspections require the inspector to enter the dwelling to inspect and take photos of the electrical panel, water heater, air handler, plumbing connections and the condition of the dwelling. If the policyholder is unable to be present for an interior inspection, they can designate a person 18 years old or older to allow access inside the dwelling.
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Agent Responsibilities

To ensure the success of the inspection and a positive experience for the policyholder:

- PolicyCenter® will send the agent of record a *Property Inspection Ordered* activity when we order each inspection.
- Agents should verify the policyholder's current contact information in PolicyCenter.
- The inspection company will contact the customer about the inspection.
- If the inspection company representative is unable to reach the policyholder, they will contact the agent for assistance.
- If the policyholder is unwilling to provide access to the property, or if the inspection company cannot contact them for scheduling, there may be further underwriting action, including cancellation or nonrenewal.
- The inspection results will not be sent to the policyholder; however, agents can access inspection

results in PolicyCenter and discuss the inspection results with their customers.

Resources

For more information, log in to the *Agents* site, select **FAQs** from the top menu and enter:

- *+Change +phone +number* for directions on how to update a policyholder's phone number and email address (FAQ [2353](#))
- *+Inspection +results* for information about how to complete the *Inspection Results Response Required* activity (FAQ [3797](#))
- *+Ordered +inspection* for information about Citizens-ordered inspections (FAQ [537](#))

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