

Loss Control Photo Requirements

When creating a report, it is important to be efficient with your time and provide a full report that is effective for the underwriter. The best way to do this is to be cognizant of the insureds' coverage and what they mean.

Requirements For All Photos.

- Photos must be clear, viewable, and properly oriented on the page. **Jobs with blurry photos will be returned.**
- Photos of items with words or numbers must be readable (address plate, fire sprinkler placard, service tags or stickers, licenses, inspection reports, etc.)
- Photos with date stamps are not permitted.
- If required photos could not be taken, explain why in the Note to Underwriter.
- Photos are to be labeled identifying the subject.
- Labels should be free of misspellings. Do not use ALL CAPS.
- Do NOT use the policyholder's name to label the photos.
- Identify photos relating to Recommendations.
- To save time uploading photos, it is recommended that your camera setting be set no higher than 3 mega pixels.
- Photos are never to be re-used for other sites or future inspections in the same location. Recent photos are required for each visit.
- Internet photos are only to be used when a client specifically approves of doing so.
- Photos provided by a site contact are only allowed for virtual methods or with specific client approval to do so for field requests.

A good rule of thumb is to take two or more photos of any required item that has lettering on it to ensure that at least one of the photos shows all lettering clearly. Examples include:

- Service tags of any type (Fire extinguisher, fire sprinklers, etc.)
- Licenses (Liquor, Day Care, etc.)
- Address (Mailbox, curb, etc.)

Order Of Photos

Photos should be ordered as follows:

- Front. This will end up being the cover page photo.
- Address verification. Preferred to show address on building. In some cases, the business name and address will be shown on the entrance door or window. If not on the building, show the mailbox or painted curb.
- Photos specific to the type of coverage.
- Special features.
- Recommendations.

Required Photos for All Reports

Every job should have at least a front photo and an address photo to document you visited the location that was on the survey request. Recommendation photos are also required on all reports.

- Front Photo. Provide an overall picture of the site if there is no main building, no building exists, or if at a job site.
- Address plate, mailbox, or similar type of photo to show your exact location.
- Recommendations or adverse conditions

Pictures By Coverage

The grids below show which photos are required per insurance coverage types. This is in addition to the required photos shown above. Please note the following:

- National Association of Insurance Commissioners or other sources for Definition of Coverage are provided above each coverage grid.
- Provide all photos required for each type of insurance coverage shown on the survey request. For instance, if the request shows property and general liability, provide all photos required for property and liability.
- Do not provide photos of uncovered items. For instance, if the insured only has property coverage you do not need to provide photos relating to general liability, workers compensation, etc.

Coverage Quick Links:

Use the following links to quickly jump to the specific type of coverage.

Property Coverage
Property /Commercial Lines
Property/ Personal Lines
Course Of Construction or Builders Risk
CGL Or Premises Liability Coverage
Completed Operations
Inland Marine
Commercial Auto
Dealers Open Lot
Garage Keepers
Workers Compensation

Property Coverage

Definition: Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including but not limited to fire, lightening, business interruption, loss of rents, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.

When taking pictures or notes for property coverage remember to keep in mind the following acronym: COPE (Construction, Occupancy, Protection, and Exposures).

- Construction. This includes type of construction (ISO), number of stories, roof type, and any unusual construction features.
- Occupancy: What type of businesses are utilizing the building, and the hazards they present.
- Protection: Provide information on all features relating to fire sprinkler coverage, alarms, smoke control, fire doors, etc. Additionally provide information on the response of the nearest fire department, and nearest hydrant.
- Exposure. What buildings are on each side of the insured building, and how far? What is their construction and occupancy?

Property /Commercial Lines	Minimum Number of Photos
Address Plate	1
Front	1
Rear	1

Sides	1
Roof	1
Garages and Detached Structures	1
Foundation	1
Brush Fire or Forest Fire Exposure	1
Heating Unit	1
Electrical	1
Plumbing	1
Fire Extinguisher Service Tag	1
Fire Sprinkler Riser	1
Fire Sprinkler Placard (Calculation Plate)	1
Open Fire Sprinkler Storage Box Showing Extra Heads and Wrench	1
Fire Sprinkler Service Certification Sticker or Tag (5-year, 1 Year, Quarter)	1
Flammable Liquids	1
Cutting/Welding	1
Spray Finishing	1
Rack Storage (Show aisle width and height of goods stored)	1
Bulk Storage	1
Commercial Kitchen – Cooking Line Overview	1
AES (Automatic Extinguishing System) Service Tag	1
Hood Service Tag or Sticker	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Property/ Personal Lines (Minimum Number of Photos Per Item)				
	Photo Only	Exterior/Ext HVD	Interior/Exterior	IHVD/HVD
Address Plate	1	1	1	1
Front	1	1	1	1
Rear	1	1	1	1
Sides	1	1	1	1
Roof	1	1	1	1
Garages and Detached Structures	1	1	1	All
Brush Fire or Forest Fire		1	1	1
Exterior Specialty		1	1	1
Heating			1	1
Electrical			1	1
Plumbing			1	1

Kitchens			1	1
Bathrooms			1	1
Specialty Rooms			1	1
Staircases			1	1
Fireplaces/Solid Fuel			1	1
Recommendations or Adverse Conditions	N/A	1 For Each Recommendation	1 For Each Recommendation	1 For Each Recommendation

Course Of Construction/Builders Risk Coverage

Definition: This coverage insures against loss to buildings in the course of construction. The coverage also includes machinery and equipment used during construction and materials incidental to construction.

Course Of Construction or Builders Risk	Minimum Number of Photos
Address Plate	1
Front	1
Rear	1
Sides	1
Area(s) being constructed or remodeled (Take several)	1
Material Storage	1
Site Access Controls (Temp Fencing, Security shack, CCTV (closed circuit	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Premises Liability Coverage

Definition: Premises liability insurance is a policy that covers property owners in case they are sued for injuries that happen on their property due to dangerous or poorly maintained conditions. Premises liability refers to the legal responsibility of a building owner or landlord for accidents that occur on their property. Premises liability insurance can help pay for legal costs, medical bills, and settlements if a customer or other non-employee is harmed on the property.

****Note this may appear as CGL (Comm'l Gen Liab) on some requests. CGL is a package of liability insurance that includes premises and other types of coverage.***

Premises Liability Coverage	Minimum Number of Photos
Address Plate	1
Front	1
Rear	1
Samples of communal areas used by the public	1
Sidewalks	1
Parking Lots, Driveways	1
Water Features/Ponds	1
Dogs/Livestock	1
Swimming Pools /Hot Tubs/Fence Around	1

Playground Equipment	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Completed Operations

Definition: Policies covering the liability of contractors, plumbers, electricians, repair shops, and similar firms to persons who have incurred bodily injury or property damage from defective work or operations completed or abandoned by or for the insured, away from the insured's premises.

Completed Operations	Minimum Number of Photos
Address Plate	1
Overall Picture of Site (Front)	1
Operations (Minimum 2)	1
Owned equipment at job site	1
Owned materials at job site	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Inland Marine

Definition: Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

***Note:** This can be Contractor's Equipment or Goods in Transit. Please contact us with any questions on these requests to ensure the correct focus on the request.

Inland Marine Inland Marine	Minimum Number of Photos
Address Plate	1
Front or job site sample overview	1
All Covered Equipment (i.e., trucks, trailers) Stored or To Be Transferred	1
Representative Picture of Goods Stored or To Be Transferred	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Commercial Auto

Definition: Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents arising out of the ownership, maintenance, use, or care-custody & control of a motor vehicle. This includes Commercial Auto Combinations of Business Auto, Garage, Truckers and/or Other Commercial Auto.

***Note – Requirements for number of vehicles may vary by client. Please be sure to check the SI (Service Instructions) for further information. The default is to cover a minimum of 25% of the total fleet.**

Commercial Auto	Minimum Number of Photos
License Plate (Each Vehicle)	1

Front/Side (Each Vehicle)	1
Rear/Side (Each Vehicle)	1
VIN (Each Vehicle)	1
Odometer	1
Covered Vehicles No Longer in Service	1 Each
Damage to vehicle	All
Recommendations or Adverse Conditions	1 For Each Recommendation

Dealers Open Lot

Definition: Dealers' Open Lot Coverage is a critical type of insurance coverage that provides car dealers with financial protection if the vehicles they hold for sale are physically damaged or stolen.

Dealers Open Lot	Minimum Number of Photos
Address Plate	1
Front	1
Fencing or access controls around lot	1
Security Features on Cars	1
Key Storage (Usually stored inside the office in a lock box.)	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Garage Keepers

Definition: Garage keepers' insurance is a specialty insurance coverage designed to shield any business that owns and operates a garage from losses tied to the customer vehicles it services¹. It covers damage to a client's vehicle while it is in the care of your business for things like fire and vandalism². It can also cover the theft of a customer's car².

Garage Keepers	Minimum Number of Photos
Address Plate	1
Front	1
Fencing or access controls around lot	1
Key Storage (Usually stored inside the office in a lock box.)	1
Recommendations or Adverse Conditions	1 For Each Recommendation

Workers Compensation

Definition: Insurance that covers an employer's liability for injuries, disability, or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and other statutes.

Workers Compensation	Minimum Number of Photos
Address Plate	1

Front	1
General picture of work areas	1
Trip, slip, and fall exposures	1
Equipment Safety Features	1
Lockout Tagout Items	1
OSHA 300 logs	1
Safety Signage	1
PPE (Personal Protective Equipment) stations (Dispensing safety glasses or	1
Recommendations or Adverse Conditions	1 For Each Recommendation