

UPC Home Self-Inspection

Homeowners now can complete their own home inspections, directly from their smartphones or tablets. The home self-inspection provides numerous benefits to the policyholder and agent.

- Simple, no need to schedule an appointment with an inspector
- Done at the policyholder's pace
- Typically takes less than 15 minutes to complete
- Great opportunity to document condition of home and contents

Frequently Asked Questions

1. How will the policyholder receive the information regarding the home self-inspection?

UPC Insurance will send an email and text message to the policyholder with the home self-inspection link.

2. Is the home self-inspection required?

Yes, the home self-inspection is required. If the policyholder is unable to complete the inspection themselves, they can forward the email/text to someone who can complete the inspection on their behalf.

3. How many notifications will be sent to the policyholder?

There will be three notifications sent to the policyholder for a New Business policy and one notification sent for a Pre-bind quote approval. The initial notification is sent the following day of the policy effective date to the policyholder's email/mobile phone text. If there is no response, a reminder is sent three days later. A third and final notification is sent within seven days of the second reminder. For Pre-binds, the home self-inspection link will be sent the following day after the agent received the pre-bind notification while quoting.

4. Will the agent receive any notifications?

The agent will receive a notification at the time of binding if the policyholder has been selected for a Home Self-Inspection. The agent will not receive the emails sent to the insured.

5. What if the policyholder is unable to access areas of the home required for the inspection?

The policyholder should only complete the parts of the inspection they are able to easily access. For example, if the air conditioner unit is in the attic, the policyholder can check the accessibility question yes/no and bypass the photo requirement.

6. What if the policyholder does not complete the inspection?

UPC Insurance will provide three different communications to the policyholder regarding the home self-inspection. However, failure to respond to the third attempt will result in the policy cancellation for failure to inspect. The agent will receive the cancellation notice in the respective policy administration system.

7. Can the agent provide an alternative inspection for an exception to the home self-inspection?

We will consider a 4-pt Inspection as an exception to the UPC home self-inspection. The inspection must be no older than 12 months in age and contain pictures and inspection notes outlining the condition of the home and age of the systems (the roof, air/heating system, plumbing, and electrical system at minimum). We will not accept either a mortgage required inspection or a full home inspection.

What photos are required in the Home Self-Inspection?

Your policyholder will be required to take photos of the exterior of their home, exterior building equipment, additional structures, plumbing, electrical, heating and cooling, water heaters, pets, and any additional features of their home.

Interior Video - Please take a walk-through video of the main living areas of your property, please provide narration as you film. Start at the front entrance. The video need not be more than 2 minutes in length and is not mandatory.

Exterior Photos – Minimum of 4 photos of the home including front, each side, and the rear of the home. Exterior photos should include pool, hot tub/sauna, and pool cage additionally.



Exterior Building Equipment – Photos should include outside A/C unit, pool or sump pumps, chimneys, and fuel tanks (including propane/oil/kerosene/natural gas).



Detached Structures – Photos should include, detached garage, shed/barn, treehouse, guest house (mother-in-law suites/pool house), docks/piers/sea walls, fences and/or pools.



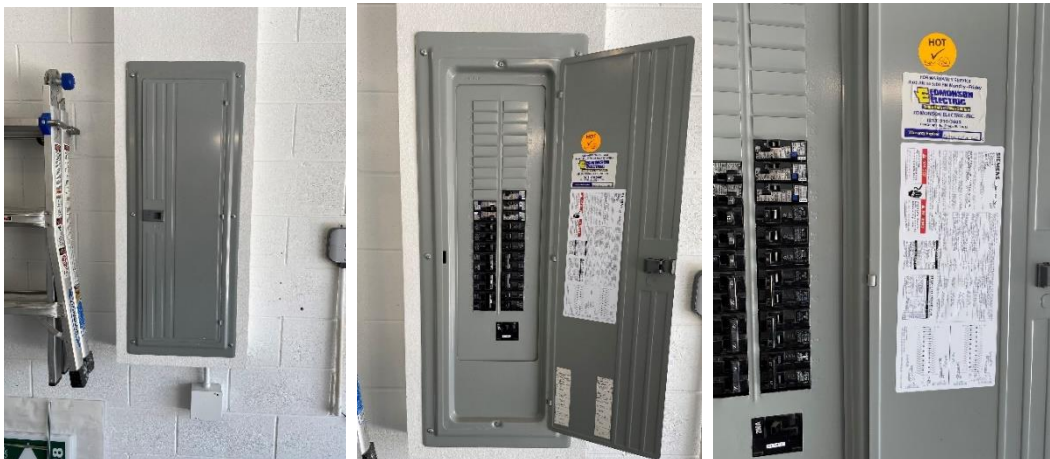
Kitchen - Please take a photo(s) of your entire kitchen to include all appliances, sink, and countertops. Please take as many photos as needed to capture the entire kitchen and please include all kitchens and wet bars in the home.



Plumbing – Photos of plumbing under the sinks in kitchen and bathrooms. Pipework of plumbing connected to washing machine.



Electrical Panel – Interior of circuit panel and the manufacture label. (Please do not suggest removing the panel cover, we do not need this photo from the policyholder.)



Basement – Include photos of living and non-living areas to include the ceiling and the floor.

