

UPC Home Self-Inspection

Homeowners now have the ability to 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 email and text the policyholder the home self-inspection link within ten days from the effective date of the policy. They can use either email or text message option, and it's an easy step-by-step process that follows like a 4-point inspection. The policyholder has 14 days to complete the home self-inspection.

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. The initial notification is sent within ten days after 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.

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 simply add a comment regarding the location and bypass the photo requirement.

6. What if the policyholder doesn't 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 cancelation 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 full home inspection or 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 (the roof, air/heating system, plumbing, and electrical system at minimum).

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.

1. **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.



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



3. **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.



4. **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.



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



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

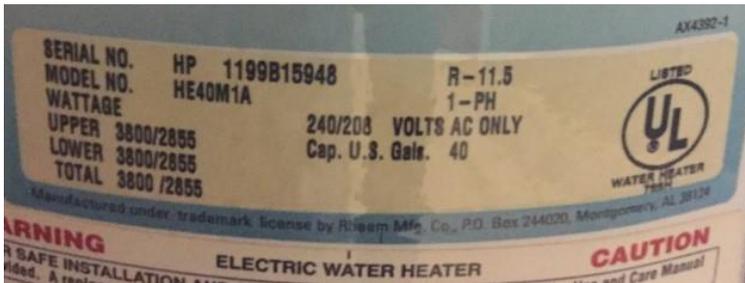


8. **Interior Heating and Cooling** – Photo of the interior air handler system including ductwork/pipework. Photo of the manufacture label. We do not need a photo of the Energy Guide (yellow) sticker, just the manufactures label.

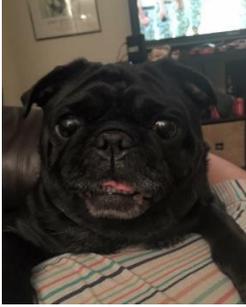




9. **Water Heater** – Photo of the water heater, location of the water heater, top of the water heater including pipework and manufacturer label. We do not need the photo of the Energy Guide (yellow) sticker.



10. **Livestock/Pets** – Please include photos of all pets and livestock.



11. **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.