

ACFIC – RENTAL DWELLING

INSPECTION OF DWELLING/REQUIRED PHOTOS

All required interior and exterior inspections and photos must be completed within 21 days of binding and the policy must not be submitted prior to the completion of the inspection. Once the inspection is completed, the inspection report and photos must be reviewed and any MSB adjustments need to be made within the 21-day window prior to submitting.

In the event there is a delay in binding the new business policy, completed inspections are valid for 90 days from the date the inspection is completed. If the original inspection completion date is more than 30 days old and a new loss occurred, a new home inspection is required. This applies whether the insured advises us of the loss or whether the loss shows on CLUE.

APPRAISALS – A home purchase appraisal may be submitted in lieu of a required inspection. Acceptable appraisals must have been completed during the purchase of the home (within 180 days of the policy binding/witness date), and all pages of the appraisal must be submitted, including full interior and exterior photos of the home. Home inspections reports are not acceptable. A home purchase appraisal cannot be used in lieu of an inspection if:

- The home is considered to be “High Value”
- There are prior losses at the risk address
- The home was built prior to 1950
- The home appraisal does not contain all required exterior and interior photos (see photos requirement chart)

Inspection / Photo Requirements	
Exterior	<ul style="list-style-type: none"> • A minimum of 6 photos must be taken. <ul style="list-style-type: none"> ○ 1 photo of the front of the dwelling. <ul style="list-style-type: none"> ▪ The front dwelling photo should include roof condition, elevation, landscaping, bushes and vegetation close to the dwelling. ○ 1 photo of each side of the dwelling, showing the entire side (2 photos at a minimum). ○ 1 photo of the rear of the home. <ul style="list-style-type: none"> ▪ The photo of the rear of the home should be taken looking towards the home from the yard, showing condition of the roof, balconies, decks, landscaping, bushes and vegetation. ○ 1 photo of the rear yard. <ul style="list-style-type: none"> ▪ The photo of the rear yard should be taken looking away from the home, into the yard, showing condition of all detached structures, swimming pools, spas, gazebos, trampolines, fences, surrounding vegetation and other liability exposures.

ACFIC – RENTAL DWELLING

Inspection / Photo Requirements	
Interior Post 1950	<ul style="list-style-type: none"> • Photos of each bathroom revealing the entire bathroom, including cabinetry, and the condition of the entire floor area, including the area surrounding the shower/bath and toilet area. • A minimum of two photos of the kitchen from different angles showing the level of upgrades are required.
Interior Pre-1950	<ul style="list-style-type: none"> • Photos of each bathroom revealing the entire bathroom, including cabinetry, and the condition of the entire floor area, including the area surrounding the shower/bath and toilet area. • A minimum of two photos of the kitchen from different angles showing the level of upgrades are required. • Circuit Breaker Box • Heating and air conditioning units* • Plumbing under kitchen and all bathroom sinks and behind toilet showing supply lines • Water Heater* top & supply lines • * Photo of serial number of these units will be acceptable as documentation. The documentation will be for wiring, plumbing, heating and air conditioning. • For homes built prior to 1950, exterior and interior photos are always required.

Additional Photo Requirements	
Residence located on or adjacent to a: <ul style="list-style-type: none"> • Mountainside, hillside, cliff, bluff • Landfill, lake front, riverfront, or river bank 	One photo showing how the residence is positioned with respect to the slope and/or other exposures
Residence has a pier and beam foundation	Photos showing that the dwelling's foundation is completely enclosed.
Wood Burning Stove(s)	Photo(s) of the stove showing clearance
Protection Class 9	Photos will be required from the road that show the width of the paved road and the driveway
Under Construction	Photos showing construction is complete