

Professionalism

#1

As a field reporter you are a representative of the customer- their insurance companies and their agents, and last but not least the inspection company that hired you. You may be the only contact that the insured has so your professionalism reflects on the reputation of all of the above

#2

The company that you are contracted with must have Top-quality customer service and solid reputations with the insurance industry. You are the base of creating that reputation for top-quality reports and professionalism.

#3

Through out your career as a field reporter you will be contacting the insured and agents on a regular basis, either by phone or in person. **YOU MUST ALWAYS CONDUCT YOURSELF IN THE MOST PROFESSIONAL MANER.**

#4

You must always execute you duties in the highest standards demanded in the industry. You must always show respect and courtesy to the insured, the agent and all concerned.

#5

- A professional reporter is
- A always well groomed
- B always well organized
- C always on time
- D always prepared
- E always through in completing surveys
- F always confident about your work

Appearance

#1

Field reporters must always dress in a professional manner.

Tank tops, t-shirts, or clothing with advertisements should not be worn. Jeans, tennis shoes, and hats are discouraged. Pierced body parts and tattoos should be removed or covered.

#2

Always be well groomed and free from offensive body odor, and never be under the influence of drugs or alcohol... Remember that your first impression is an indicator of your professionalism. And that of the company you are contracted to and the insurance company and their agents.

#3

Do not smoke while completing a survey it is not professional and it may be offensive to the insured.

#4

Your vehicle must be free of defects which could cause damage to the driveway or some one slipping and falling on an oil spot. Always keep your vehicle clean as it to represents you.

Identification

#1

As a field reporter you must always be able to produce photographic identification and it must contain your name and the company you are completing the survey for. Always have a business card to leave with the insured or occupant. This card must have contact information for the corporate office and your name.

#2

Wear your badge where it can be seen at all times when in the field.

Hours of operation

#1

Be respectful of the insured by conducting surveys from 8 AM to 8PM Monday through Saturday. Never on a holiday or Sunday (the exception being that the insured ask if you could make it on one of these days on appointment based surveys and you both agree).

#2

Phone calls should be made in the same time frame as surveys. 8am to 8pm Monday through Saturday and never on Sunday.

Ride along companions

#1

You should not have an extra person in the vehicle with you while doing surveys unless the person is a trainee and has a badge with the proper ID such as photo, name and company information.

#2

Any exception from this rule must be approved by the company ordering the survey.

Arrival at survey location

#1

Always park so that you do not block driveway or in any way inconvenience the insured in any way.

#2

Always attempt contact before taking photos or completing survey, by knocking on the door at least twice and or ringing door bell. At the main entrance.

#3

Never take photos from your vehicle. You must walk the property to give an actual and accurate survey. By taking photos from your vehicle you might also be considered as (casing the neighborhood) and have local law enforcement pulling you over and causing undue delays.

No one is Home

#1

You are required to complete exterior only surveys even though there is no one home. You must first leave your business card where it can be easily found. (Do not put it in the mail box as this is illegal) then complete the exterior and take all necessary photos. You will have to estimate the year built and roof age.

#2

If the rear of the dwelling is not accessible by a high fence or locked gate you also have to estimate measurement of the rear when a diagram is called for.

You do this by getting the measurements of the front and both sides.

- A- do not enter if the fence is a 5-6 foot privacy fence
- B- if the fence is 3-4 foot chain link and no lock on the gate attempt to access
- C- if there is evidence of a dog present no attempt should be made (get photo of dog if possible)
- D- never attempt to crawl over fence
- E- if you go in a fenced yard make every attempt to stay in plain view (always close gate when leaving)
- F- At any time access is restricted always take a photo of restriction
IF IN DOUBT DO NOT ENTER

Insured/Occupant – Personal interview

When the insured/ or occupant answers the door your first impression will control the interview. First find out who you are speaking with by Saying Hello are you (name on the report)

- A- Identify your self by providing your name and handing them your business card.
- B- Provide the name of the reporting company
- C- State the name of their insurance company
- D- State the reason you are there and what you are asked to do.
- E- At this point now is the time to ask if they have about five minutes available to answer a few questions? Get as much information that is asked for on the report. Thank them and explain to them you will have to walk around the house and take exterior photos.
- F- Always refer to the insured / or occupant as MR or MS or their Military title if it is provided on the report. Always use sir or madam during the interview.
- G- If they ask for information as to what this survey will be used for refer them to their agent or landlord.
- H- If at any time the insured gets hostile remain calm do not get in an argument with him or her. If they are unwilling to do the survey or answer any questions thank them for their time and quietly leave the property and in form you field manager as soon as possible.
- I- Never ask to use the phone or restroom
- J- Never enter the dwelling unless you have an appointment or the insured states that he has a wood stove ,then you could mention that you could do the wood stove while you are there if he would not mind. (check customer requirements for w/s surveys)

No adult and only a minor at home

When you arrive at the dwelling you discover there is no one there of legal age.

- A- It is always best to leave a business card.
- B- Most children are not comfortable with a stranger on the property when the parents are not present.
- C- Ask them if they would give your business card to their parent and tell them you will be calling back to set an appointment if necessary.
- D- Make sure you log the date, time that you were on the property and the date and time you made the contact call to insured.
- E- The same procedure is followed if some but the insured is there except if they say it is alright for you to complete the survey .Make sure you get their name.

Insured refuses the survey

If the insured refuses the survey for any reason thank them for their time, do not take any Photos and leave the property. If the insured is abusive or uses any foul language let your Managers know ASAP. DO NOT ARGUE WITH INSURED ALWAYS BE POLITE