

## [Guest Blog: Mobile Inspections for Property Claims](#)

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When most people file a property claim with their insurer, their insurance company will typically send out an insurance company employee (staff adjuster or claims representative) or a 3<sup>rd</sup> party insurance company representative (independent adjuster, or other representative), to perform an initial damage inspection. While in-person inspections are the still norm, *mobile inspections* are becoming more common.

### **What is a mobile inspection?**

A *mobile inspection* is a live, virtual video inspection completed from the loss site, usually using a mobile device such as a phone or tablet. Similar to using Apple's Facetime, or Skype or Zoom on your mobile phone, an offsite insurance company representative will view the property remotely through live video.

Mobile inspections have been in common use for automobile claims for many years. When used in auto claims, autobody shop repair staff or policyholder may perform a virtual inspection with a remote claims representative. Traditionally, mobile inspections were not used often for property claims on buildings such as homes and businesses, but the COVID-19 pandemic accelerated its use in property claims, due to social distancing requirements. While there has been a gradual return to in-person inspections since the start of the pandemic, insurance companies are now making another large push to start using mobile inspections regularly within the claims process.

The insurance company may ask you, or your contractor to perform the mobile inspection. Less commonly, they may send out an employee or 3<sup>rd</sup> party insurance company representative to perform the live mobile inspection with the offsite claims representative.

## How should I approach a mobile inspection if my insurance company requests one?

Mobile inspections are less costly for a claims department to administer and can help to expedite parts of the claim servicing process. However, it is important for policyholders to be aware of the possible disadvantages that mobile inspections may present in some claims, in relation to accurately identifying and documenting damages, and valuing the loss. Some damage may not be visible through a mobile inspection, such as if damage is hidden behind walls or other barriers, and/or the virtual inspection may be limited by the insurance carrier themselves in what is inspected.

The following is a brief summary of an Arkansas policyholder's reported experience with a mobile inspection for their Homeowners hail and windstorm claim (April, 2022):

*The policyholder was reportedly asked to perform the mobile inspection using a specialized app on their mobile device. The policyholder chose to have their contractor present, to answer any repair questions that the insurance company representative may have had during the inspection.*

*The claims representative directed the policyholder to inspect specific exterior items, on all four sides of the policyholders' home. This included inspecting things like the siding, windows, fascia, air conditioner, and other exterior items. The claims representative noted that they were looking for physical damage, as well as something related called collateral damage, to assess the policyholder's claim.*

*However, the policyholder informed the adjuster that this storm produced hail that fell straight down, rather than at an angle and/or changing direction throughout the storm, so there would likely be very little damage to the sides of their home. This was a concern of the policyholder because the adjuster did not ask the policyholder to inspect the roof, which was what the policyholder notified the insurance company of damage to. The claims representative at first refused to inspect the roof during the mobile inspection, but at insistence of the policyholder, said they would send out a field representative or adjuster to separately inspect the roof. This is an example of why it is important to take an active role in your claim, and to document communication and claim details.*

After reading this, you may be wondering: "How can I make sure that my claim is inspected and handled correctly? These United Policyholders' [Top 10 Insurance Claim Tips](#) will give you a starting guide:

1. Be pro-active in the claim process and keep good notes. Make sure you maintain a paper trail.

2. Focus on calculating the total value of your damaged or destroyed property and understanding the maximum insurance benefits that are available to you.
3. Think of your insurance claim as a business negotiation—you're dealing with a profit-oriented company and your goal is to restore your assets.
4. Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend and don't be a pushover.
5. Document and support your claim with proof, details and estimates.
6. Present clear requests in writing that explain what you need, when you need it, and why you're entitled to it.
7. Don't pad or exaggerate your claim.
8. Don't sign legal documents without consulting with a qualified attorney.
9. Try to resolve problems informally but complain in writing. Go up the chain of command and/or use government agency help when necessary.
10. Get specialized professional help when you need it. Start in the "[Find Help](#)" section of [our website](#).

### **As a policyholder, do I have to agree to do a mobile inspection?**

Property insurance policies typically have a section which are often titled *Duties After Loss*, or *Your Duties After Loss*, which – as the name suggests – includes duties that policyholders are to perform after a loss. Within this section, there is usually language requiring that the policyholder provide access for the insurance company to inspect the property, as often as is reasonable. (Your exact policy language will differ, so it's important to review your policy to know what your policy may require.)

*Confused about how to understand your policy, or how to request a copy? Check out these United Policyholders resources:*

[A Simplified Guide to Your Homeowners Policy](#)

[Video: How to Read and Understand Your Policy \(English and Español\)](#)

Now, you will want to cooperate with your insurance company to allow them to inspect your property, but you can *request* that your insurance company send out a trained and licensed adjuster to perform a full property inspection instead (if applicable in your state. Not all states require insurance company staff or independent adjuster licensing).

If you are requesting an in-person inspection, it may be a good idea to clearly communicate any reasons why. This could include if you want to help ensure that a thorough inspection is completed. Other reasons for requesting an in-person inspection could include if you are *unable* to complete a mobile inspection (if you are asked by your insurance company to administer it through your phone) for health, safety, or other practical reasons, such as not being able to travel to the loss site.

*Read more about communicating with your insurance company here:*

[Speak UP: How to communicate with your insurance company](#)

### **Where can I find more resources for handling my property claim?**

United Policyholders offers many resources for policyholders, before, during, and after a property claim. Here are some of our other resources that can help get you started:

[All of United Policyholders' Roadmap to Recovery™ Resources](#)

[Claim Guidance Library](#)

[State by State Help](#)

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United Policyholders thanks volunteer Sarah Parker of [Parker Public Adjusting](#) for contributing this guest blog to help homeowners learn more about mobile inspections.