



Commercial Loss Control

What to expect from your ICAT loss control survey

Thank you for choosing ICAT

In order to fully deliver on the promise to protect our policyholders in the event of a catastrophe, we believe it's important to survey every insured property. Within 30-60 days of coverage going into effect, a loss control survey will take place.

Frequently asked questions

Will I need to be present during the inspection?

Our loss control representative will reach out to you with a courtesy call about your survey. If we cannot get a hold of you, we will choose a date for the survey. If you cannot make it, we are often still able to survey the risk without you there. For many businesses, we will visit during the business "open" hours, and for others, we may survey the building characteristics from the outside.

Please note that for certain types of properties such as schools, banks, daycare centers, etc., we will require a scheduled appointment for the survey.

What are you looking for during the survey?

Our loss control representatives assist property owners in mitigating potential losses by conducting a thorough assessment of the property and identifying key strategies for loss prevention. Additionally, the loss

control representative will confirm the overall property eligibility and verify specific building characteristics, such as square footage, construction type, roof type, and more, ensuring they align with how the policy was quoted and bound.

What else do you look for?

Additional coverages purchased with your policy may warrant looking for different things during the survey. If your policy includes Fire Coverage, for instance, we will verify the presence and condition of fire protection equipment, such as:

- › Location of closest fire hydrant
- › Fire extinguishers, maintenance
- › Smoke detectors and heat detectors
- › Fire alarms
- › Sprinkler and security systems

Higher-risk occupancies may require closer examination of equipment and processes. These occupancies include but are not limited to: restaurants, vehicle maintenance shoppes, dry cleaners and warehouses.

Call your agent to learn more.