

What to Expect from from your ICAT Inspection



Commercial Inspection

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 inspect every insured property. An inspector from ICAT or a third-party vendor will be sent to conduct an onsite inspection within 30-60 days of coverage.

Frequently Ask Questions:

Will I need to be present during the inspection?

Our inspector will attempt to reach out to you for a courtesy call about your inspection. If we cannot get a hold of you, we will choose a date for the inspection. If you cannot make it, we are still able to inspect the risk without you there. For many businesses, we will inspect during the business "open" hours, and for others, we may inspect the building characteristics from the outside. Please note that we will require a scheduled appointment for inspections of certain types of properties, such as schools, banks, daycare centers and more.

What are you looking for during the inspection?

Usually, the inspection is used to verify specific building characteristics, including:

- ✓ Square footage
- ✓ Construction type
- ✓ Exterior cladding (e.g. siding wood or vinyl)
- ✓ Roof type, cover, condition, and age
- ✓ Parking type (earthquake coverage)

What else do you look for?

Additional coverages purchased with your policy may warrant looking for different things during the inspection.

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 & Heat Detectors
- ✓ Fire Alarms
- ✓ Sprinkler Systems
- ✓ Security Systems

> Security. Service. Recovery.

icat
a VICTOR company

ICAT
385 Interlocken Crescent
Suite 1100
Broomfield, CO 80021

303.583.1291
www.icat.com

©2023 ICAT

Commercial Inspection

Higher-risk occupancies may require closer examination of equipment and processes.

Those occupancies include (but are not limited to):

- ✓ Restaurants
- ✓ Vehicle maintenance shops
- ✓ Dry cleaners
- ✓ Warehouses

Coverage provided by the ICAT policy may also include General Liability.

As such, a component of the inspection will focus on items such as:

- ✓ The presence and significance of “slip, trip and fall” hazards
- ✓ Exterior, interior and exit lighting
- ✓ Playgrounds
- ✓ Porches and guard rails
- ✓ Fire and security protection
- ✓ Water features (pools, fountains, ponds, streams, etc.), their security and protection

For more
information

Call your agent or visit
www.icat.com/for-customers/commercial-inspections

We want you to
rest assured that
your business is in
good hands with ICAT.



ICAT
385 Interlocken Crescent
Suite 1100
Broomfield, CO 80021

303.583.1291
www.icat.com

*2023 ICAT

> **Security. Service. Recovery.**