

## Property Adjuster – Building Scope Checklist

Step	Action	Description:
1	<b>Initial Survey</b>	<p><b>Walk around the structure to determine:</b></p> <ul style="list-style-type: none"> <li>- Check safety of entering onto property (vicious animals, possible criminal activity, high crime rate area, etc)</li> <li>- Photo Front Elevation, then all sides</li> <li>- Note Type of Construction (for ITV purposes)</li> <li>- Inspect Areas of Damage (evidence)</li> <li>- Note general pre-loss condition of structure</li> <li>- Safe to access into damaged area/structure? Structural Integrity, Debris, Microbial, Off-Gasing, Animals/Trespassers, etc.</li> <li>- Examine &amp; Photo Point(s) of Origin Find &amp; Photo the “V” spread of fire damage</li> </ul>
2	<b>Diagrams &amp; Sketches</b>	<p><b>Diagram:</b></p> <ul style="list-style-type: none"> <li>- Perimeter Diagram</li> <li>- Add Interior Rooms/Walls</li> </ul> <p><b>Sketch</b></p> <ul style="list-style-type: none"> <li>- Trusses</li> <li>- Gable Ends</li> <li>- Cabinets</li> <li>- Flooring Footprints (around cabinetry)</li> </ul>
3	<b>Scope Damages</b>	<p><b>Scoping Loss with the Insured or their General Contractor. Recommended sequence of inspection to avoid overlooking tasks.</b></p> <ul style="list-style-type: none"> <li>- Structural</li> <li>- Exterior, including insulation</li> <li>- Room by Room (Name Bedrooms S. W. Bedroom, etc.) Begin w/Expensive Rooms? Ex: Kitchens/Bathrooms? Top to Bottom (preferred by most Adj’s) Ceiling Walls (Scope in N, E, S &amp; W rotation to avoid missing items) Trim, Casings, Doors, Windows Fixtures, Appliances, Cabinetry, Flooring</li> </ul>

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4	<b>Coverage Notes</b>	Make any <i>subtle</i> notes on possible coverage issues! <b>How will this policy affect the existing situation?</b> <ul style="list-style-type: none"><li>- Any Code Upgrade issues?</li><li>- Excluded Cause(s) of Loss?</li><li>- Value Requirements (Co-insurance issues?)</li><li>- Common Areas/Good Neighbor Fences</li><li>- Excluded/Omitted Property Structure(s)?</li></ul>
5	<b>Photos</b>	<b>Finish Scope by taking photographs of Identifications, Evidence and Damages</b> <ul style="list-style-type: none"><li>- Preliminary Scope helps develop your photo topics by priority and sequence</li><li>- Helps assess “Insured To Value” Calc’s</li><li>- Another chance to Review Loss &amp; Add miscellaneous items/issues to your scope</li></ul>