

ANSWERS YOU NEED. WHEN YOU NEED THEM.

CALL **855.822.1966** OR ACCESS OUR LOSS ASSIGNMENT FORM AT
www.structurepoint.com/investigative



AMERICAN
STRUCTUREPOINT
INC.

IS THERE PROPERTY SUBROGATION POTENTIAL?

PUFFBACKS / FURNACES, CHIMNEYS, WOODSTOVES, BOILERS

- » Who installed the furnace?
- » Who services it? (Get a copy of the contract)
- » Date of last service?
- » Age, make, model of unit?
- » Request insured keep parts in the event expert needs them.
- » Can you prove negligence for improper service? Defect? Design?
- » Get a copy of installation/owner's manual.
- » Record history of any problems.
- » Request copies of warranty papers or service bills.

ANY DAMAGE CAUSED BY CHILDREN

- » Name of child, parent, guardian? Address?
- » Age of child?
- » Was there negligent supervision?
- » Who was caring for the child at the time of the loss?
- » What is the name of the liability carrier?
- » SIU may be able to assist in the investigation.

FIRES IN ADJACENT BUILDINGS

- » Who is the owner/tenant?
- » Name of insurance carrier?
- » What was the cause/origin of the fire? If cause is unknown, put the owner/tenant on notice (they may be responsible due to negligent maintenance, poor storage habits, etc.).
- » Get names of all residents.
- » Get copy of lease/contract.

ELECTRICAL FIRE AND FAILURES

- » What was the cause/origin of the fire?
- » Was the installation defective?
- » Who installed/maintained the wires?
- » Who worked on lines? When?
- » Was a tenant negligent?
- » Power company responsible for a power surge?
- » Request all bills.
- » Use electrical expert.

WATER DAMAGE - PIPE/ROOF LEAKS

- » Was the installation/insulation defective or improper?
- » Did the city increase water pressure?
- » Who controls the heat? Heat on/off?
- » Any sprinkler defects?
- » Any heat tape on pipes?
- » Defects in pipe/roof? Who installed?
- » Previous damage?
- » City permit/inspection involved (refer to product cases)?

PRODUCT CLASS

- » Age, make, model, and serial number of product.
- » Product under warranty? Recalls?
- » Sales slip available? When/where purchased?
- » Statue of repose in your state. Strict tort allowed?
- » Get copy of installation/owner's manual.
- » Record history of problems.
- » Who supplied/maintains product?
- » Similar product still available?
- » If repaired, get repair receipt.

ANY DAMAGE DUE TO TENANTS

- » Get a copy of the lease. Does hold harmless apply?
- » Does the tenant have insurance?
- » What did the tenant do or not do to cause a loss?
- » Where does tenant work?
- » Ask for tenant's insurance information/agent; ask if they reported the claim.
- » Present location of tenant?
- » Name/address of relative?
- » Any vandalism/arson charges?
- » Will the tenant return for security deposit? Last month's rent?

INTENTIONAL ACTS (ARSON/VANDALISM)

- » Name and age of responsible party?
- » Any charges by police? Disposition?