

Q. Will I be notified when the loss control survey will be performed?

A. Yes, a loss control representative will call for an appointment and your broker will be notified of the inspection.

Q. What determines the recommendations noted in the survey?

A. The recommendations are based upon industry standards and experience gained through performing over 1000 inspections annually. They are intended to help identify avoidable risks at your property and help ensure your premium is accurate.

Q. What happens if I do not address the recommendations made from the Loss Control Department?

A. If you do not address the mandatory recommendations, your policy coverage may be affected. In some instances, the premium charged may change or your policy may be canceled or non-renewed if the required changes are not addressed.

Note: All underwriting decisions will be made in compliance with the terms of the policies and the applicable state laws and regulations.

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Making Insurance Right.®

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Commercial Habitational Loss Control Survey



At MiddleOak Specialty[®] we are committed to helping you protect your property.

Commercial Habitational Loss Control Survey

This pamphlet is designed to help you learn more about habitational loss control surveys we conduct.

Why commercial loss control surveys are used

MiddleOak Specialty[®] uses loss control surveys to identify and mitigate against losses from avoidable exposures. We do this by an on-site inspection.

How they help you

Commercial loss control surveys help you identify measures you can take to:

- protect against fire or other covered losses
- make your business property safer for you, your employees and your tenants
- help control the cost of your commercial insurance coverage

How they help MiddleOak Specialty[®]

MiddleOak Specialty[®] uses loss control surveys to gather information to help:

- the property meet guidelines for coverage
- owners and property managers take adequate measures to protect the property against fire and other property exposures and minimize liability losses from slips, trips and falls
- the company establishes the correct property values

When a survey is required

Habitational loss control surveys are conducted for all new business placed with MiddleOak Specialty[®].

How a survey is conducted

MiddleOak Specialty[®] loss control representatives or authorized representatives from a contracted company conduct loss control surveys. If a contracted company completes the survey, they provide the survey to MiddleOak Specialty[®] for review.



In general, and as permitted by law and the terms of your policy, the loss control representative surveying your business will look at the overall condition of the building and the premises, including but not limited to:

- occupancy of the building
- exit locations
- housekeeping
- fire detection
- roof condition
- electrical
- heating
- fire protection systems

After the survey

After the survey, the loss control representative may send you results of the survey, including:

- risk improvement recommendations
- a form for your response to mandatory recommendations

It is your responsibility to address the mandatory recommendations and make any changes required so your property is properly protected.

