

# OVERLAND SURVEYS

## FREQUENTLY ASKED QUESTIONS FOR BUSINESSES

### **WHY IS MY INSURANCE COMPANY REQUESTING A LOSS CONTROL SURVEY OF MY BUSINESS?**

As part of your insurance carrier's commitment to provide you with superior insurance protection, they have requested that we complete a loss control survey for your business. The purpose is to document the operations and assess the risk associated with your type of business. Ordering a loss control survey is standard procedure in the insurance industry.

### **WHAT CAN I EXPECT FROM OVERLAND SURVEYS?**

Your insurance provider has contracted with Overland Surveys to complete a loss control survey of your business. The purpose of this survey is to document the operations and assess the risk associated with your type of business. The survey inspection process consists of:

- Interior and exterior photographs
- Walk through to observe the business operations
- Interview with you, the business owner
- Measurements may be taken (dependent upon policy)

The process generally can take as little as 45 minutes up to several hours, depending on the size of your business and insurance policy type.

### **PROFESSIONALISM**

Since our inception, Overland Surveys has emphasized the importance of professionalism throughout our organization. Our standards are high and our field representatives are subject to rigorous background checks as a condition of employment. We value your trust and take security issues very seriously. Therefore, we are committed to hiring only the most ethical, high caliber professionals as Overland Surveys Representatives.

Overland Surveys Representatives possess comprehensive conceptual skills in all aspects of construction and risk mitigation. You can be sure that the Overland Surveys Representative visiting your business is knowledgeable and committed to providing a complete, accurate survey of your business.

To confirm the accuracy of your loss control survey report, our Quality Control team reviews each completed report. This process identifies any additional training needs for our Overland Surveys Representatives while ensuring the highest level of report accuracy. Any problems or inconsistencies are identified by our Quality Control staff and brought to the attention of the appropriate Overland Surveys Representative before the survey is sent to your insurance company.

**DO I HAVE TO COMPLY WITH THE LOSS CONTROL RECOMMENDATIONS THAT ARE GENERATED FROM THE REPRESENTATIVE'S VISIT?**

At times, safety and/or loss control issues may be observed by the Overland Surveys Representative. These issues will be pointed out and addressed in our report to your insurance company, along with recommendations on how to remedy the situation(s). As an independent third-party vendor, Overland Surveys does not make any decisions about your insurance policy. The decision to make any changes to your business practices or business sites is between you and your insurance carrier. If you have any questions, please contact your agent directly if you have questions regarding these issues.

**WILL MY INSURANCE PREMIUMS CHANGE?**

Please understand that Overland Surveys is an independent third-party vendor. We do not become involved in decisions regarding policy issues, coverage limits or premium. As a result of our survey, your insurance rates may increase, decrease or remain the same at your insurance company's discretion. Overland Surveys does not benefit from rate increases. Our objective is to provide your insurance company with accurate information so that they, in turn, can make decisions regarding your policy. Please contact your agent directly if you have questions regarding any issues.