



TOP 10 REASONS CLIENTS FILE CLAIMS AGAINST HOME INSPECTORS

1 OUTSIDE OF THE STANDARD(S) OF PRACTICE

THE PROBLEM: Your standard(s) of practice (SOP) are your association's or state's guidelines that communicate your minimum inspection requirements and help decrease your liability. By articulating what is and isn't required, your SOPs can help set your client's expectations—but only if they read them.



THE SOLUTION: Reference your SOP in your pre-inspection agreement and provide your clients with a way to obtain the whole SOP, like the link to the document. Summarize key exclusions in the SOP in both your contract and your report.

2 CONCEALED DURING THE INSPECTION

THE PROBLEM: A home inspection is a visual, non-invasive examination of the home's systems and components. Because you can only inspect what you can see, you cannot inspect anything hidden from view, like things obstructed by furniture or behind walls. But when clients can see defects, they assume you should have been able to, too.



THE SOLUTION: Define a visual inspection in your pre-inspection agreement. Underscore your inability to see things clients may unearth during renovations or after the current owners move their stuff. Photograph potential obstructions, such as personal belongings and furniture, and keep the pictures to reference if a claim arises.

3 OUT OF THE INSPECTOR'S SCOPE

THE PROBLEM: Beyond the parameters set by your SOP(s), your inspection's scope may be different from others' in your area. Comparisons with other businesses that may inspect fewer or more systems and components than you may lead your clients to think they're getting something they're not.



THE SOLUTION: Explain the scope of your inspection in your pre-inspection agreement. Don't forget to include exclusions, or things you won't inspect.

4 COVERED BY AN ADDITIONAL SERVICE NOT ORDERED BY CLIENT

THE PROBLEM: Most clients assume that standard home inspections include additional services, like pest or mold inspections—especially if you advertise these services. So, when they uncover an issue for a service your company renders, they think you're responsible.



THE SOLUTION: When scheduling your inspections, explain and offer add-on services. In your pre-inspection agreement, have a section specifying what items aren't included in inspections unless specified and charged. Have addendums to your contract for ancillary services.

5 INACCESSIBLE DURING THE INSPECTION

THE PROBLEM: Sometimes, items you'd typically inspect are not accessible or are otherwise off-limits. Since such areas are typically within your scope, clients tend to get upset when they feel they've been overlooked.



THE SOLUTION: In your pre-inspection agreement, have a blanket statement explaining what areas you won't inspect for specific reasons. (i.e. If it's raining, you won't mount the roof.) If you're unable to inspect something, underscore your inability to examine the area in your report and offer to come back, if possible. Always take photographs to prove inaccessibility during the inspection.

6 MORE SEVERE OR PERVASIVE THAN THE CLIENT UNDERSTOOD

THE PROBLEM: Sometimes, home inspectors report an issue but don't adequately articulate its seriousness. For example, a client may have a leak that, if not resolved, could result in extensive damage to the property. If they don't have a sense of urgency, they may not promptly fix it, then blame you.



THE SOLUTION: You can deliver the facts without being an alarmist. Go beyond stating that a defect exists by stating what the problem means. If there are immediate issues, draw attention to them in your report and in your conversations with the client.

7 IN THE (UNREAD) REPORT

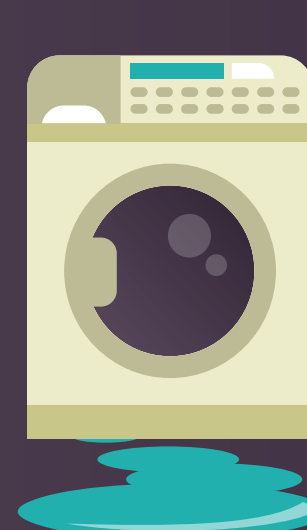
THE PROBLEM: You did a great inspection. You called out all the defects. And yet, your client is complaining about an issue you discovered. It's in your report, but they didn't read it or they overlooked it.



THE SOLUTION: Make your reports concise and understandable. Encourage your clients to read through your report-writing format and incentives. And don't forget to follow up with reminders to read the report.

8 FUNCTIONAL DURING THE INSPECTION BUT STOPPED FUNCTIONING AFTERWARD

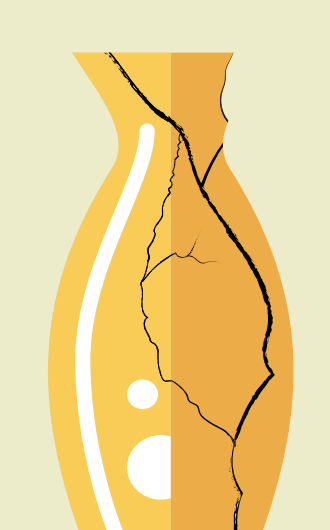
THE PROBLEM: No appliance, no system, no component lasts forever. But for first-time homeowners especially, it can be a shock when something stops working and needs to be repaired or replaced. And since urgent or expensive fixes can be burdensome, clients will often try pinning the responsibility on you.



THE SOLUTION: Emphasize that inspections are snapshots in time. Never make predictions on how long something will last. Take pictures of non-defect areas to testify of the home's condition on the day of the inspection. You may even want to photograph things like the stove during testing to show that they're fully functional.

9 FOR PROPERTY DAMAGE

THE PROBLEM: Accidents happen. During an inspection, you may inadvertently cause damage to the property or your client's belongings. And it's only natural that clients expect you to rectify that damage.



THE SOLUTION: Be careful during your inspections. Don't rush around. Review the top general liability claims mentioned at the beginning of the article so that you know how to avoid the most common property damage claims. If you do cause property damage to a client's property, immediately do whatever you need to do to mitigate further damage. (i.e. If you cause a water leak, shut off the water and call a restoration company.) Then report the damage to the property owner and your insurance carrier.

10 FOR BODILY INJURY

THE PROBLEM: Clients and their children can be in the wrong place at the wrong time. If they follow you somewhere dangerous or touch something unsafe, they could get injured. You could even injure your clients more directly by, say, losing control of your drone.



THE SOLUTION: If anyone is present during your inspection, give them some ground rules. Don't let them do anything that could lead them to get hurt on your watch. And, when using tools and equipment that could get out of control and injure someone, make sure that people stay a safe distance away.



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