Underwriter Services Association | LossControlAcademy

LCA Trainer
Field Readiness Program

USA Affiliate Member Edition

Designed for USA affiliate member inspection companies to support streamlined trainer review, field readiness, and practical onboarding.

Developed for Underwriter Services Association affiliate members in partnership with Loss Control Academy.

LCA Trainer Field Readiness Program

USA Affiliate Member Edition

Purpose

The LCA Trainer Field Readiness Program is used after the applicant completes the LCA course, passes the required quizzes, and receives the LCA Certification. The trainer review confirms that the applicant understands the key field concepts and can apply them during real inspection work.

Training Flow

LCA Certified → Trainer Reviewed → Field Ready

Trainer Access to Video Links

The video links included in this program are provided for trainer reference. To view the videos, the trainer must log into the Loss Control Academy platform with an active LCA account.

Website: www.LossControlAcademy.com

The trainer does not need to replay every video during the readiness review. The links are available if the trainer wants to confirm lesson content, revisit a topic, or provide additional coaching to the applicant.

Trainer Note: Use the video links as a reference tool. The field readiness review should remain practical, brief, and focused on whether the applicant can apply the training during real inspection work.

Welcome USA Affiliate Members

Underwriter
Services Association

Welcome to the LCA Trainer Field Readiness Program - USA Affiliate Member Edition. This version is designed to help USA affiliate member inspection companies train new inspectors, promote consistency, support quality reports, and deliver professional inspection services.

The program remains streamlined. It is not intended to replace each company's own procedures, client instructions, report forms, or field protocols. Instead, it gives trainers a simple structure to confirm that an LCA-certified applicant can apply the training in real field work.

Program Modules at a Glance

#	Module	Purpose
1	**How to Read an Inspection Request**	Helps the applicant identify key assignment information before contacting the insured or going on site.
2	**Communication & Status Guidance**	Provides general communication expectations, follow-up guidance, and status documentation best practices.
3	**Observation / Exposure / Recommendation Review Tool**	Helps trainers check whether findings and recommendations are visible, supported, and tied to the exposure.
4	**Photo Requirements**	Reviews common photo expectations by inspection type.
5	**Training Sample Report - Package**	Fictional package example for COPE review, photo support, and recommendations.
6	**Training Sample Report - Garage Liability**	Fictional garage liability example for operations, vehicle exposure, key control, and recommendations.
7	**Commercial Cooking Appliance Identification Card**	Visual reference for common commercial cooking appliances.
8	**Construction / ISO Field Reference Module**	Condensed field reference for construction class review and public record verification.
9	**LCA Field ID Cards**	Quick-reference cards to support field recognition and report consistency.
10	**Final Field Readiness Sign-Off**	Used by the trainer to document the final readiness decision.

Trainer Note: Each reference module is used only as needed. The lesson-by-lesson trainer prompts, answer cues, and checklists remain the core of this program.

How This Program Works

Phase 1: LCA Certification

Applicant completes:

- 4 chapters
- Video lessons
- Quiz after each lesson
- Minimum 80% score to pass
- Printable reference guide after lesson completion

- Final LCA Certification issued after all required lessons are complete

Phase 2: Inspection Company Trainer Review

After the applicant is accepted or being considered for independent contractor work, the company trainer uses this program to verify that the applicant can apply the training.

Trainer focus: Do not repeat every detail of the videos. Focus on the key working points the inspector needs to know before taking assignments.

Simple Trainer Method

- Briefly review the lesson topic.
- Ask the trainer prompt.
- Listen for the answer cues.
- Use the checklist to confirm understanding.
- Mark the result: Reviewed / Approved or Needs Coaching.

Trainer Review Decisions

Lesson Result: ☐ Reviewed / Approved = the topic was discussed and the applicant understands it well enough.

☐ **Needs Coaching** = the topic was discussed, but the applicant needs more review before approval.

How to Read an Inspection Request

Inspection companies use different request forms, portals, and assignment layouts. The design may vary, but most requests contain the same key information. The inspector should review the request before calling the insured, scheduling, inspecting, or submitting the report.

Generic Sample Inspection Request

Key Field	Generic Example Information
Client / MGA	XYZ Risk Partner
Insurance Carrier	Great Insurance Group
Policy Number	PKG-00098765
Report Type	Package Inspection
Coverage Type	Property / General Liability
Named Insured	Oak Street Bistro, LLC
Business Name	DBA Oak Street Bistro

Inspection Location	1000 Market Street, Springfield, ST 00000
Business Contact	Jack Snow | 555-012-3456 | jsnow@example.com
Retail Agent	Great Insurance Group / Mike Smith
Occupancy / Risk Type	Full-service restaurant / Restaurant and premises liability
Client Notes / Special Instructions	Review roof material/construction, electrical panel/label, life safety, kitchen, hood and suppression tags, and any recommendations.

Training Note:

This sample is for training only. It does not represent any real insured, carrier, agency, client, or inspection company. Actual requests may look different, but the key information is generally similar.

Trainer Prompt:

What should you review on an inspection request before calling the insured?

Answer Cues: Insured name, address, contact, report type, coverage, occupancy/risk type, due date, client notes, special instructions, required photos, and forms/supplements.

Checklist:

☐ Applicant can identify the insured and inspection location.

☐ Applicant can identify the report type and coverage type.

☐ Applicant understands occupancy is a starting point and must be verified.

☐ Applicant can identify client notes and special instructions.

☐ Applicant understands required photos or supplements should be reviewed before inspection.

☐ Applicant understands unclear request information should be clarified.

Company Protocol Addendum

The Company Protocol Addendum is completed by the inspection company. LCA provides the training foundation. Company protocol controls how assignments, communication, reporting, revisions, and payment are handled.

Items to Review with Applicant

☐ How assignments are received	☐ Unsafe conditions
☐ Time-service expectations	☐ Unavailable or unclear information

☐ Required contact attempts	☐ Report submission process
☐ Required status updates	☐ Revision process
☐ Required photos	☐ Who to contact for questions
☐ Required report format	☐ Payment/invoice process
☐ No-contact accounts	☐ Professional conduct expectations
☐ Limited-access inspections	☐ Client-specific instructions

Applicant Acknowledgment

☐ Company protocol reviewed ☐ Assignment handling reviewed ☐ Photo/report requirements reviewed ☐ Time-service expectations reviewed ☐ Applicant knows who to contact with questions

Applicant Initials: ___________ **Trainer Initials:** ___________ **Date:** ___________

Communication & Status Guidance

Inspection companies may use different systems, portals, dropdowns, and status terms. Regardless of the system used, the applicant should understand the importance of timely communication and clear documentation.

General Communication Expectations

• Contact the insured promptly according to company protocol.

• Use a professional and helpful tone.

• Clearly explain who you are, the inspection company you represent, and the purpose of the inspection.

• Document each contact attempt with the date, method, and result.

• Keep the company, team lead, reviewer, or client contact informed when required.

• Ask for help when contact information is missing, the insured is not responding, access is limited, or assignment instructions are unclear.

General Follow-Up Flow

Step	Action
1. First Contact	Call and/or email the insured.
2. Second Follow-Up	If there is no response, attempt contact again using phone and/or email.
3. Third / Final Follow-Up	If there is still no response, make a final follow-up attempt. Leave a voicemail and send an email when appropriate. Depending on inspection company protocol, consider contacting agent to assist.

Status / Activity Notes Should Document

Calls made; emails sent; texts sent if allowed; appointment date and time; inspection completed in field; missing information; no response or no contact information; need for assistance or escalation; report submitted or completed.

General Aging Priority Guide

Status	Age Range	Guidance
New Assignment	0-10 days	Initial contact and scheduling activity should be in progress.
Active	11-15 days	Communication should continue, and the file should be moving toward inspection or completion.
Reminder / Watch	16-20 days	The file may need closer attention, additional follow-up, or assistance.
Overdue / Escalate	21+ days	Follow company protocol for escalation, client assistance, or supervisor review.
Rush / Priority	Any age	Handle according to specific assignment instructions.

Trainer Note: The exact status terms may vary by inspection company. The key standard is that file activity should clearly show what happened, when it happened, and what action is needed next.

Chapter 1: Loss Control Essentials

Chapter Purpose

Confirm the applicant understands the role of the loss control representative, basic inspection workflow, insurance terminology, life safety, premises liability, and introductory report writing using C.O.P.E.

Lesson 1: Welcome to LCA

Video Link: https://losscontrolacademy.com/course/lesson/1/
Trainer Review Time: 1–2 minutes
Trainer Focus: Confirm the applicant understands LCA as the foundation training program.

Key Takeaway:
LCA certification confirms that the applicant completed baseline training. LCA also provides Knowledge Base resources, reference materials, and **Field ID Cards** to support continued learning beyond the course. The inspection company still completes its own trainer review, protocol review, and field-readiness approval before assigning work.

Trainer Prompt:
"What is the purpose of LCA?"

Answer Cues: Baseline training, inspection readiness, professional foundation, certification first step, company approval still required.

Checklist:
☐ Applicant understands LCA is foundation training.
☐ Applicant understands certification is not the same as final field approval.
☐ Applicant understands company-specific expectations still apply.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 2: Intro to Inspections

Video Link: https://losscontrolacademy.com/course/lesson/2/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Intro+Scheduling+Professionalism.pdf

Trainer Review Time: 3–5 minutes
Trainer Focus: Confirm the applicant understands the role of the inspector, scheduling expectations, and professional communication.

Key Takeaway:
The inspector represents the carrier, MGA, or inspection company. The applicant should understand how to review the request, contact the insured professionally, schedule efficiently, and document all contact attempts.

Trainer Prompt:
"How would you introduce yourself to the insured?"

Answer Cues: Name, inspection company, working on behalf of carrier/client, insurance inspection, agent reference, professional tone, clear purpose.

Checklist:
☐ Applicant understands their representative role.
☐ Applicant understands the inspection request form should be reviewed before calling.
☐ Applicant understands scheduling should be professional and efficient.
☐ Applicant understands contact attempts should be documented with date, time, and result.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 3: Conducting Inspections

Video Link: https://losscontrolacademy.com/course/lesson/3/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Conducting+Inspections.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands the basic site visit process.

Key Takeaway:
The inspector should arrive prepared, introduce themselves professionally, verify information, ask basic questions, complete a focused walkthrough, take useful photos, and document findings based on the coverage and assignment type.

Trainer Prompt:
"What should happen when you first arrive?"

Answer Cues: Professional arrival, introduce self, confirm contact, explain purpose, ask starter questions, walkthrough, photos, notes.

Checklist:
☐ Applicant understands professional arrival and introduction.
☐ Applicant can list basic starter questions.
☐ Applicant understands the need to verify operations and insured information.
☐ Applicant understands coverage type affects the inspection focus.
☐ Applicant understands notes and photos must support the final report.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 4: Industry Terminology

Video Link: https://losscontrolacademy.com/course/lesson/4/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Industry+Terminology.pdf

Trainer Review Time: 3–5 minutes
Trainer Focus: Confirm the applicant understands basic insurance and loss control terms.

Key Takeaway:
The applicant should understand common terms used in assignments and reports, including carrier, MGA, retail agent, named insured, COI, peril, named peril, and business income/business interruption.

Trainer Prompt:
"What is the difference between a carrier, MGA, and retail agent?"

Answer Cues: Carrier provides insurance, MGA may have underwriting authority, retail agent works with insured, policy placement.

Checklist:
☐ Applicant understands carrier, MGA, and retail agent.
☐ Applicant understands named insured and COI.
☐ Applicant can explain peril and named peril in simple terms.
☐ Applicant understands basic business income/business interruption terminology.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 5: Loss Control Principles

Video Link: https://losscontrolacademy.com/course/lesson/5/
Trainer Review Time: 4–6 minutes
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Loss+Control+Principles.pdf

Trainer Focus: Confirm the applicant understands why loss control inspections are completed.

Key Takeaway:
Loss control inspections support underwriting by documenting property condition, operations, hazards, existing controls, and practical recommendations. The report should help underwriting understand the risk.

Trainer Prompt:
"Why do carriers request loss control inspections?"

Answer Cues: Underwriting, risk evaluation, hazards, controls, recommendations, documentation, eligibility, pricing.

Checklist:
☐ Applicant understands inspections support underwriting.
☐ Applicant understands the need for pre-inspection preparation.
☐ Applicant understands the process: observe, interview, photograph, document.
☐ Applicant understands photos should support findings.
☐ Applicant understands reports should be clear, factual, and useful.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 6: Life Safety

Video Link: https://losscontrolacademy.com/course/lesson/6/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Life+Safety.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands basic life safety observations.

Key Takeaway:
The inspector should observe life safety features such as means of egress, exit discharge, emergency lighting, exit signs, fire extinguishers, fire alarms, sprinkler systems, and service tags.

Trainer Prompt:
"What does means of egress mean?"

Answer Cues: Continuous path, unobstructed, exit route, exit access, exit discharge, public way.

Checklist:
☐ Applicant understands means of egress and exit discharge.
☐ Applicant knows to look for exit signs and emergency lights.
☐ Applicant knows to check fire extinguisher placement and service tags.
☐ Applicant understands fire alarm and sprinkler systems should be documented when present.
☐ Applicant understands life safety photos should support the report.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 7: Premises Liability

Video Link: https://losscontrolacademy.com/course/lesson/7/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Premises+Liability.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands injury potential involving customers, tenants, visitors, or the public.

Key Takeaway:
Premises liability exposures may include walkways, stairs, ramps, railings, parking lots, lighting, housekeeping, signage, mats, entrances, exits, and other areas used by people on the premises.

Trainer Prompt:
"What areas create common premises liability concerns?"

Answer Cues: Walkways, stairs, ramps, railings, parking, lighting, housekeeping, trip hazards, entrance mats.

Checklist:
☐ Applicant understands premises liability relates to injury potential.
☐ Applicant can identify walking surface and entrance/exit hazards.
☐ Applicant understands stairs, ramps, railings, lighting, and housekeeping should be reviewed.
☐ Applicant understands parking lots and public access areas may create liability exposure.
☐ Applicant understands photos should show close-up condition and location context.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 8: Report Writing / C.O.P.E.

Video Link: https://losscontrolacademy.com/course/lesson/13/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch1/Report+Writing+-+COPE.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands the basic C.O.P.E. report structure.

Key Takeaway:
C.O.P.E. stands for Construction, Occupancy, Protection, and Exposures. These categories help organize property inspection information for underwriting review.

Trainer Prompt:
"What does C.O.P.E. stand for?"

Answer Cues: Construction, Occupancy, Protection, Exposures.

Checklist:
☐ Applicant understands C.O.P.E.
☐ Applicant can explain Construction and Occupancy.

☐ Applicant can identify Protection features such as alarms, sprinklers, and extinguishers.
☐ Applicant understands Exposures may include location, weather, neighboring hazards, or property conditions.
☐ Applicant understands report comments should be clear, factual, and photo-supported.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Observation / Exposure / Recommendation Review Tool

Use this quick tool when reviewing report comments and recommendations. Strong recommendations should connect the visible condition to the exposure and a practical corrective action.

Step	Trainer Question	What to Look For
Observation	What was visible?	Specific condition, location, and photo support.
Exposure	Why does it matter?	Fire, injury, water damage, security, business interruption, liability, maintenance, or underwriting concern.
Recommendation	What should be corrected or documented?	Practical action tied to the observation. Avoid unsupported code, engineering, or compliance conclusions.

Trainer Prompt: Ask the applicant to take one sample finding and explain the observation, exposure, and recommendation.

Answer Cues: Visible facts, clear exposure, practical recommendation, photo support, and no unsupported code or engineering conclusion.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 1 Sign-Off

☐ Applicant understands the purpose of loss control inspections.
☐ Applicant understands professional communication and scheduling.
☐ Applicant understands basic insurance terminology.
☐ Applicant understands life safety and premises liability basics.
☐ Applicant understands C.O.P.E. report structure.
☐ Applicant is ready to continue onboarding.

Chapter Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 2: Personal Lines Insurance

Chapter Purpose

Confirm the applicant understands personal lines insurance, residential inspection basics, home inspection documentation, 4-point inspections, and wind mitigation concepts.

Lesson 1: Intro to Personal Lines Insurance

Video Link: https://losscontrolacademy.com/course/lesson/8/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/personal/Intro+to+Personal+Lines+Insurance.pdf

Trainer Review Time: 3–5 minutes
Trainer Focus: Confirm the applicant understands personal lines coverage basics.

Key Takeaway:
Personal lines insurance protects individuals and families rather than commercial businesses. Common coverages may include homeowners, renters, personal auto, umbrella, flood, earthquake, watercraft, and personal liability.

Trainer Prompt:
"What is personal lines insurance?"

Answer Cues: Individuals, families, homeowners, renters, auto, umbrella, flood, personal liability.

Checklist:
☐ Applicant understands personal lines applies to individuals and families.
☐ Applicant can identify common personal lines policies.
☐ Applicant understands homeowners and renters' coverage at a basic level.
☐ Applicant understands umbrella, flood, and earthquake coverage may require separate attention.

Result: ☐ **Reviewed / Approved** ☐ **Needs Coaching**

Lesson 2: Guide to Home Inspections

Video Link: https://losscontrolacademy.com/course/lesson/9/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/personal/Guide+to+Home+Inspections.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands the purpose and documentation needs of a home inspection.

Key Takeaway:
A home inspection documents dwelling condition, visible hazards, safety concerns, and information needed for underwriting. The inspector should review both exterior and interior conditions and take clear supporting photos.

Trainer Prompt:
"What is the purpose of a home inspection?"

Answer Cues: Underwriting, dwelling condition, hazards, exterior, interior, photos, notes.

Checklist:
☐ Applicant understands home inspections support underwriting.
☐ Applicant can identify basic exterior items: roof, walls, openings, HVAC, and property condition.
☐ Applicant can identify basic interior items: plumbing, electrical, appliances, walls/floors, and safety features.
☐ Applicant understands photos should be clear and report-oriented.
☐ Applicant understands communication with the homeowner should be professional and reassuring.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 3: Conducting Residential Inspections Effectively

Video Link: https://losscontrolacademy.com/course/lesson/10/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/personal/Conducting+Residential+Inspections+Effectively.pdf
Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands the organized process for residential inspections.

Key Takeaway:
The inspector should prepare before arrival, review exterior and interior conditions, document hazards, recognize special concerns, and communicate professionally with the homeowner.

Trainer Prompt:
"What should you review before arrival?"

Answer Cues: Property information, appointment, tools, safety, protocol, homeowner contact, assignment type.

Checklist:
☐ Applicant understands pre-inspection preparation.
☐ Applicant can identify exterior items such as roof, drainage, doors, windows, siding, and surrounding conditions.
☐ Applicant can identify interior items such as electrical, plumbing, HVAC, safety devices, and signs of water damage.
☐ Applicant understands special concerns may include mold, asbestos, geographic exposure, or structural issues.
☐ Applicant understands photos and notes should be detailed and report-oriented.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 4: 4-Point Inspection Deep-Dive

Video Link: https://losscontrolacademy.com/course/lesson/11/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/personal/A+Deep+Dive+into+4-Point+Inspections.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands the four systems reviewed in a 4-point inspection.

Key Takeaway:
A 4-point inspection focuses on electrical, plumbing, roof, and HVAC systems. It is limited in scope and is not the same as a full home inspection.

Trainer Prompt:
"What are the four systems?"

Answer Cues: Electrical, plumbing, roof, HVAC.

Checklist:
☐ Applicant understands the four systems.
☐ Applicant understands 4-point inspections are limited in scope.
☐ Applicant understands system age, condition, updates, and visible hazards may affect underwriting.
☐ Applicant knows photos should support each system reviewed.
☐ Applicant understands unclear or unsafe conditions should be documented factually.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 5: Wind Mitigation Essentials

Video Link: https://losscontrolacademy.com/course/lesson/12/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/personal/Wind+Mitigation+Inspection+Essentials.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands basic wind mitigation features.

Key Takeaway:
Wind mitigation reviews construction and protection features that may reduce windstorm damage. These may include roof covering, roof deck attachment, roof-to-wall connections, opening protection, roof shape, and secondary water resistance.

Trainer Prompt:
"What features are reviewed in wind mitigation?"

Answer Cues: Roof covering, deck attachment, roof-to-wall connection, opening protection, shutters, roof shape, secondary water resistance.

Checklist:
☐ Applicant understands wind mitigation relates to windstorm damage reduction.
☐ Applicant understands roof covering and roof condition should be documented.
☐ Applicant understands roof deck attachment and roof-to-wall connections may matter.
☐ Applicant understands windows, doors, shutters, skylights, and opening protection may be relevant.
☐ Applicant understands state-specific and carrier-specific forms must be followed.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 2 Sign-Off

☐ Applicant understands personal lines insurance basics.
☐ Applicant understands residential inspection purpose.
☐ Applicant understands exterior and interior home inspection items.
☐ Applicant understands 4-point inspection basics.
☐ Applicant understands wind mitigation basics.
☐ Applicant is ready to continue onboarding.

Chapter Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 3: Building Construction

Chapter Purpose

Confirm the applicant understands building protection, construction classes, building systems, roof design/materials/construction, HVAC, electrical systems, and known electrical panel concerns.

Lesson 1: Building Protection

Video Link: https://losscontrolacademy.com/course/lesson/14/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Building+Protection.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands the difference between passive and active building protection features and can explain why both matter during an inspection.

Key Takeaway:
Building protection includes features that help reduce fire, weather, intrusion, injury, and property loss exposure. Inspectors should document visible protection features, note whether they appear maintained, and support observations with clear photos.

Trainer Prompt:
"What is the difference between passive and active protection?"

Answer Cues: ***Passive protection*** is built into the structure and generally works without human action, power, or activation. These features help slow fire spread, separate hazards, protect openings, or improve the building's resistance to damage.

Examples include:

- Fire-rated walls, ceilings, and assemblies
- Fire doors and rated stairwells
- Compartmentation between tenant spaces or hazard areas
- Fire stopping around wall or floor penetrations
- Masonry or fire-resistive construction
- Hurricane-rated shutters, impact glass, roof-to-wall connections, and secured openings

Active protection requires activation, inspection, maintenance, power, water supply, or human use to function. These systems are designed to detect, alert, suppress, control, or respond to a hazard.

Examples include:

- Fire sprinkler systems
- Fire alarms and detection systems
- Fire extinguishers
- Hood suppression systems
- Burglar alarms, cameras, and monitored security systems
- Emergency lighting and exit signs
- Sump pumps, generators, and other protective equipment that must operate when needed

Simple Trainer Explanation

Passive protection is **part of the building**. Active protection is a **system or device that must activate, operate, or be used**.

Checklist:
☐ Applicant understands passive and active protection.
☐ Applicant can identify sprinklers, alarms, extinguishers, standpipes, and detection systems.
☐ Applicant understands service tags and FDC/Siamese connections should be photographed when present.
☐ Applicant understands security and storm protection may affect underwriting.
☐ Applicant understands protection features should be described factually.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 2: ISO Construction Classes

Video Link: https://losscontrolacademy.com/course/lesson/15/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/ISO+Construction+Classes.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands construction class and fire resistance.

Key Takeaway:
Construction class helps describe building materials, combustibility, fire resistance, fire spread potential, and possible loss severity. The inspector should document what is visible and avoid guessing.

Trainer Prompt:
"Why does construction class matter?"

Answer Cues: Materials, combustibility, fire spread, fire resistance, loss severity, underwriting classification.

Checklist:
☐ Applicant understands construction class affects underwriting.
☐ Applicant understands frame, joisted masonry, non-combustible, masonry non-combustible, modified fire resistive, and fire resistive at a basic level.
☐ Applicant understands photos should support visible construction.
☐ Applicant understands wall, roof, framing, and structural elements may support the construction description.
☐ Applicant understands they should not guess when construction is unclear.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Trainer Reference Note: *A Construction /* ***ISO Construction Classes Field ID Card*** *is included near the end of this program. Use it when reviewing construction class, visible building components, public record verification, and when the applicant needs help distinguishing Frame, Joisted Masonry, Noncombustible, Masonry Noncombustible, Modified Fire Resistive, and Fire Resistive construction.*
https://losscontrolacademy.com/resources/

Lesson 3: Building Systems

Video Link: https://losscontrolacademy.com/course/lesson/16/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Building+Systems.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands utility and building systems.

Key Takeaway:
Building systems include heating, plumbing, air conditioning, electrical, boilers, and water heaters. These systems may affect fire, water damage, property condition, life safety, and business interruption exposures.

Trainer Prompt:
"What systems should be reviewed?"

Answer Cues: HVAC, plumbing, electrical, boilers, water heaters, shutoffs, visible condition, maintenance.

Checklist:
☐ Applicant understands common building systems.
☐ Applicant knows to review boilers/water heaters, plumbing, HVAC, and electrical systems.
☐ Applicant understands leaks, corrosion, exposed wiring, poor maintenance, and unsafe equipment should be documented.
☐ Applicant understands building system photos should show equipment and visible concerns.
☐ Applicant understands known problematic electrical panels may require attention.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 4: Roof Design, Shapes & Styles

Video Link: https://losscontrolacademy.com/course/lesson/17/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Roof+Design+Shapes+%26+Styles.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands roof shape and loss exposure.

Key Takeaway:
Roof design affects drainage, wind exposure, water intrusion, debris accumulation, maintenance access, and potential loss severity. The inspector should describe roof shape and visible concerns clearly.

Trainer Prompt:
"Why does roof design matter?"

Answer Cues: Drainage, wind, ponding, leaks, water intrusion, roof shape, maintenance.

Checklist:
☐ Applicant can identify basic roof styles such as gable, hip, flat, mansard, and shed.
☐ Applicant understands flat roofs may have drainage and ponding concerns.

☐ Applicant understands roof valleys, seams, transitions, and low slopes may increase leak exposure.
☐ Applicant understands roof shape can affect wind uplift exposure.
☐ Applicant understands photos should show overall style, covering, slope, and visible condition.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 5: Roofing Materials

Video Link: https://losscontrolacademy.com/course/lesson/18/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Roofing+Materials.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant can identify common roof coverings.

Key Takeaway:
Roof covering type and condition may affect durability, wind resistance, fire exposure, water intrusion, and underwriting review. The inspector should document visible material, condition, and concerns.

Trainer Prompt:
"What roof materials may you see?"

Answer Cues: Asphalt shingles, architectural shingles, tile, slate, metal, membrane, modified bitumen, composite.

Checklist:
☐ Applicant can identify common roof coverings.
☐ Applicant understands low-slope roofs require review for ponding, seams, drainage, and membrane condition.
☐ Applicant understands flashing, penetrations, transitions, and roof edges should be observed.
☐ Applicant understands roof ventilation features may be relevant.
☐ Applicant understands roof photos should support material, condition, and any observed concerns.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 6: Roof Construction

Video Link: https://losscontrolacademy.com/course/lesson/19/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Roof+Construction.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands roof structure versus roof covering.

Key Takeaway:
Roof construction refers to the structural system supporting the roof covering, such as rafters, trusses, joists, purlins, metal framing, steel, wood, or concrete decks.

Trainer Prompt:
“What is the difference between roof construction and roof covering?”

Answer Cues: Structure, framing, deck, trusses, rafters, joists vs exterior roof material.

Checklist:
☐ Applicant understands roof construction means the support system.
☐ Applicant can identify visible wood, steel, metal, or concrete roof systems.
☐ Applicant understands attic, warehouse, ceiling, or underside views may help confirm construction.
☐ Applicant understands roof construction may affect fire spread, collapse potential, and underwriting review.
☐ Applicant understands they should document what is visible and avoid unsupported assumptions.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 7: HVAC Systems

Video Link: https://losscontrolacademy.com/course/lesson/21/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/HVAC+Systems.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands HVAC condition, maintenance, securement, and related property exposures.

Key Takeaway:
HVAC systems may affect property condition, air quality, water damage, maintenance, electrical concerns, occupant comfort, and business continuity. Exterior and rooftop units should be reviewed for visible condition, securement, drainage, clearance, corrosion, and damage.

Trainer Prompt:
“What HVAC conditions should be reviewed and documented during an inspection?”

Answer Cues: Type of system, visible condition, maintenance, corrosion, damage, clearance, rooftop unit securement, condensate drainage, ductwork, electrical components, water damage potential, comfort, and business interruption.

Checklist:
☐ Applicant can identify common HVAC systems such as central units, mini-splits, rooftop/package units, cooling towers, and chillers.
☐ Applicant understands exterior units should be reviewed for condition, clearance, corrosion, and damage.

☐ Applicant understands rooftop/package units should appear properly secured to reduce the potential for movement, rollover, and roof damage.
☐ Applicant understands ductwork, condensate drainage, and electrical components should be observed.
☐ Applicant understands HVAC maintenance and visible damage may affect underwriting.
☐ Applicant understands findings should be documented with clear photos.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 8: Electrical Systems

Video Link: https://losscontrolacademy.com/course/lesson/22/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Electrical+Systems.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands basic electrical hazards.

Key Takeaway:
Electrical systems may create fire, shock, property, and operational exposures. The inspector should document visible electrical equipment and hazards without performing work beyond protocol.

Trainer Prompt:
"What electrical components should be photographed?"

Answer Cues: Panel, label, breakers, wiring, disconnects, exposed wiring, open spaces, visible hazards.

Checklist:
☐ Applicant understands electrical systems affect fire and shock exposure.
☐ Applicant knows to photograph panels, labels, breakers, and visible service equipment.
☐ Applicant understands exposed wiring, missing covers, damaged components, corrosion, and unsafe connections should be documented.
☐ Applicant understands GFCI/AFCI concepts at a basic level.
☐ Applicant understands licensed electrician evaluation should be recommended when appropriate.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Trainer Reference Note: ***LCA Field ID Cards*** *are available in the LCA Resources section. Use them to support recognition of common conditions, reading equipment labels, photo documentation, and report discussion. They do not replace company protocol, client instructions, or professional judgment.*
https://losscontrolacademy.com/resources/

Lesson 9: Potentially Unsafe Electrical Panels

Video Link: https://losscontrolacademy.com/course/lesson/23/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Potentially+Unsafe+Electrical+Panels.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant recognizes known concern panels and recall-related equipment.

Key Takeaway:
Some panels and breakers have known concerns involving overheating, failure to trip, fire potential, recalls, or age-related issues. The inspector should identify the panel brand, label, visible condition, and recommend evaluation when appropriate.

Trainer Prompt:
"What panels or breakers raise concern?"

Answer Cues: FPE/Stab-Lok, Zinsco/Sylvania, some Challenger load centers, Kearney, fuse boxes, Murray/Siemens recall, Square D recall.

Checklist:
☐ Applicant can identify common concern panels.
☐ Applicant understands recall-related panels/breakers may require model/date verification.
☐ Applicant knows to photograph the full panel, label, brand, breakers, and visible wiring.
☐ Applicant understands visible hazards such as corrosion, overheating, missing covers, or exposed wiring should be documented.
☐ Applicant understands they should not remove covers or test equipment beyond protocol.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Trainer Reference Note: *Use the Electrical Panel and related **LCA Field ID Cards** when reviewing known concern panels, recall clues, labels, date codes, breaker brands, and visible hazards. Field ID Cards support recognition but do not replace protocol or electrician evaluation when needed.*
https://losscontrolacademy.com/resources/

Lesson 10: Plumbing Systems

Video Link: https://losscontrolacademy.com/course/lesson/35/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch2/Plumbing+Systems.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands common plumbing system components and visible concerns that may affect property, water damage, fire, equipment, and maintenance exposure.

Key Takeaway:
Plumbing systems are important building systems that may include water heaters, boilers, connected appliances, piping, drain lines, valves, and related maintenance items. Inspectors should document

visible condition, leaks, corrosion, poor maintenance, unsafe installations, missing protection, and signs of prior water damage.

Trainer Prompt:
"What plumbing-related items should be reviewed during an inspection?"

Answer Cues: Water heaters, boilers, appliances, piping, valves, leaks, corrosion, pressure relief, maintenance, water damage.

Checklist:
☐ Applicant understands plumbing systems may affect water damage, equipment failure, maintenance, and property exposure.
☐ Applicant knows to review water heaters for visible condition, corrosion, leaks, pressure relief valve/discharge piping, and installation concerns.
☐ Applicant understands boilers may create heat/steam, pressure, maintenance, and inspection concerns.
☐ Applicant knows to look for visible plumbing leaks, deteriorated piping, poor drainage, corrosion, and signs of prior water damage.
☐ Applicant understands connected appliances such as washing machines, dishwashers, toilets, and water connections may create leak exposure.
☐ Applicant understands preventative maintenance, inspections, and timely repairs help reduce plumbing losses.
☐ Applicant understands photos should show the plumbing equipment, visible condition, service/inspection information when present, and any observed hazards.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 3 Sign-Off

☐ Applicant understands building protection features.
☐ Applicant understands construction class basics.
☐ Applicant understands building systems.
☐ Applicant understands roof design, material, and construction.
☐ Applicant understands HVAC and electrical system basics.
☐ Applicant can recognize potentially unsafe electrical panels.
☐ Applicant understands plumbing system basics.
☐ Applicant is ready to continue onboarding.

Chapter Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 4: Commercial Risk Control

Chapter Purpose

Confirm the applicant understands common commercial risk control exposures, including operations, interviews, habitation, pools, clubhouses, kitchens, contractors, garage operations, liquor liability, workshops, and manufacturing.

Lesson 1: Determining Operations

Video Link: https://losscontrolacademy.com/course/lesson/24/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Determining+Operations.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands how to verify and clearly describe actual business operations.

Key Takeaway:
The report should describe what the business actually does at the inspected location, not just repeat the business name, class code, or request description. Actual operations affect underwriting, classification accuracy, coverage review, hazards, recommendations, and whether the risk matches what was submitted.

Trainer Prompt:
"Why is it important to verify operations?"

Answer Cues: Underwriting, class accuracy, actual work, hazards, exposures, coverage, recommendations.

Checklist:
☐ Applicant understands the request form should be reviewed before the inspection.
☐ Applicant understands actual operations may differ from the business name, website, class code, or request description.
☐ Applicant knows to verify what takes place on site, including products, services, customers, employees, equipment, materials, and special hazards.
☐ Applicant understands the report should identify whether operations are conducted on premises, off premises, at jobsites, by subcontractors, or through delivery/service work.
☐ Applicant understands operations may affect property, general liability, auto, workers compensation, professional liability, and special hazard exposures.
☐ Applicant understands photos should support the stated operations, including work areas, equipment, storage, vehicles, customer areas, and any unusual exposures.
☐ Applicant understands unclear or conflicting information should be documented and clarified before the report is submitted.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 2: Conducting Interviews

Video Link: https://losscontrolacademy.com/course/lesson/25/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Conducting+Interviews.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands how to interview the insured or site contact.

Key Takeaway:
The interview helps verify operations, identify hazards, clarify controls, and gather underwriting information not obvious from photos alone.

Trainer Prompt:
"Why use open-ended questions?"

Answer Cues: Better detail, clarify operations, hazards, controls, accurate reporting, follow-up questions.

Checklist:
☐ Applicant understands the interview supports accurate reporting.
☐ Applicant understands the request should be reviewed before the interview.
☐ Applicant understands open-ended questions and active listening are useful.
☐ Applicant understands unclear answers should be clarified.
☐ Applicant understands interview details should be accurately reflected in the report.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 3: Habitation

Video Link: https://losscontrolacademy.com/course/lesson/26/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Habitation.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands habitation exposures.

Key Takeaway:
Habitation inspections may involve apartments, condos, hotels, motels, mixed-use buildings, and similar occupancies. The inspector should identify responsibility, common areas, amenities, life safety, maintenance, and tenant/public exposures.

Trainer Prompt:
"Why is it important to identify responsibility?"

Answer Cues: Owner, tenant, association, common areas, maintenance, control, who corrects hazards.

Checklist:
☐ Applicant understands habitation risks may include apartments, condos, hotels, motels, and mixed-

use buildings.
☐ Applicant understands responsibility should be identified when possible.
☐ Applicant knows to review common areas, parking lots, stairs, balconies, laundry rooms, and amenities.
☐ Applicant understands fire/life safety and liability conditions should be documented.
☐ Applicant understands photos should show overall areas and close-up hazards.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 4: Swimming Pools & Hot Tubs

Video Link: https://losscontrolacademy.com/course/lesson/27/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Pools+%26+Spas.pdf

Trainer Review Time: 3–5 minutes
Trainer Focus: Confirm the applicant understands pool and spa safety/liability exposures, including access control, rescue equipment, drain safety, VGBA drain cover awareness, secondary anti-entrapment considerations, and diving board concerns.

Key Takeaway:
Pools and hot tubs create drowning, injury, suction entrapment, and premises liability exposures. Access control, signage, rescue equipment, depth markings, drain covers, deck condition, and visible diving board/sliding equipment should be reviewed. Inspectors should recognize VGBA drain covers and secondary anti-entrapment considerations for public pools or spas with single blockable drains, but should document visible conditions and not certify compliance unless specifically qualified and instructed to do so.

Trainer Prompt:
"What should be reviewed at a pool or hot tub?"

Answer Cues: Fencing, gates, latches, signage, depth markings, rescue equipment, VGBA drain covers, missing/damaged drain covers, single or multiple drains when visible, secondary anti-entrapment awareness, deck condition, lighting, diving boards/slides.

Checklist:
☐ Applicant understands pools and hot tubs create significant liability exposure.
☐ Applicant knows to review fencing, gates, locks/latches, and access control.
☐ Applicant understands warning/rule signs, depth markings, rescue equipment, and drain covers should be documented.
☐ Applicant understands visible pool/spa drain covers should be photographed when safely observable.
☐ Applicant understands missing, damaged, cracked, loose, or unsecured drain covers should be documented as a concern.
☐ Applicant understands that public pools/spas with a single blockable drain may require secondary anti-entrapment protection, but the inspector should not certify compliance.

☐ Applicant understands pump room equipment, SVRS labels, or automatic pump shut-off controls should be photographed only when visible, accessible, and required by company/client protocol.
☐ Applicant understands deck condition and slip/trip hazards should be reviewed.
☐ Applicant understands photos should show the overall area and specific hazards.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Trainer Reference Note: Additional LCA Field ID Cards are available in the LCA Resources section. Use them as quick field support when reviewing pool safety, electrical panels, cooking hood protection, gas cylinders, paint booths, and other common inspection topics.
https://losscontrolacademy.com/resources/

Lesson 5: Clubhouses

Video Link: https://losscontrolacademy.com/course/lesson/28/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Clubhouses.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands clubhouse use and related exposures.

Key Takeaway:
Clubhouses may involve meetings, events, rentals, recreation, food service, alcohol, and resident or public access. Use and access affect liability and fire/life safety concerns.

Trainer Prompt:
"Why is it important to understand clubhouse use?"

Answer Cues: Events, rentals, food/alcohol, occupancy, access, fire/life safety, public exposure.

Checklist:
☐ Applicant understands clubhouse use may affect liability exposure.
☐ Applicant knows to ask about rentals, events, food service, alcohol, and access.
☐ Applicant understands fire extinguishers, exits, emergency lighting, alarms, and sprinkler systems should be documented when present.
☐ Applicant understands kitchens, bars, restrooms, storage, and common areas should be reviewed.
☐ Applicant understands interior and exterior hazards should be photographed.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 6: Other Habitation Exposures

Video Link: https://losscontrolacademy.com/course/lesson/29/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Other+Habitation+Exposures.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands premises areas beyond the main building.

Key Takeaway:
Habitation inspections include all owned or controlled areas, not just the residential building or clubhouse. Other areas may create fire, liability, chemical, security, or drowning exposures.

Trainer Prompt:
"What other areas may need review?"

Answer Cues: Maintenance rooms, chemicals, electrical rooms, playgrounds, fitness areas, guardhouses, ponds, canals.

Checklist:
☐ Applicant understands all owned/controlled premises areas should be considered.
☐ Applicant knows to review maintenance, storage, guardhouses, playgrounds, fitness areas, and waterways.
☐ Applicant understands chemicals should be labeled, secured, separated, and properly stored.
☐ Applicant understands playgrounds, fitness areas, and waterways may create injury or drowning exposure.
☐ Applicant understands photos should show the area and any specific hazards.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 7: Commercial Kitchens

Video Link: https://losscontrolacademy.com/course/lesson/30/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Commercial+Kitchens.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands commercial cooking fire exposure.

Key Takeaway:
Commercial kitchens create significant fire exposure and require documentation of cooking equipment, hood protection, suppression systems, cleaning, grease accumulation, and housekeeping.

Trainer Prompt:
"What kitchen items should be documented?"

Answer Cues: Hood, suppression, service tags, manual pull station, K extinguisher, filters, grease, fryers, cooking line.

Checklist:
☐ Applicant understands commercial cooking creates fire and grease exposure.
☐ Applicant knows to document cooking equipment, hood, filters, duct, and suppression system.
☐ Applicant understands service tags, manual pull stations, and portable extinguishers should be photographed.
☐ Applicant understands grease buildup, dirty filters, and poor housekeeping should be documented.
☐ Applicant understands deep fryers and open-flame cooking may require special attention.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

*Trainer Reference Note: A **Commercial Cooking Appliance Identification Card** is included later in this program. Use it when reviewing kitchen-related inspections so the applicant can identify common cooking equipment by the correct name.*

Lesson 8: Contractors Liability

Video Link: https://losscontrolacademy.com/course/lesson/31/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Contractors.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands contractor operations and subcontractor controls.

Key Takeaway:
Contractor inspections must identify the actual trade, work performed, jobsite exposure, subcontractor use, COIs, additional insured requirements, and key operational factors.

Trainer Prompt:
"What subcontractor controls matter?"

Answer Cues: Written contracts, COIs, additional insured, trade, payroll, revenue, jobsite exposure.

Checklist:
☐ Applicant understands contractor operations should be described by actual trade.
☐ Applicant knows to ask whether subcontractors are used.
☐ Applicant understands COIs and additional insured requirements at a basic level.
☐ Applicant understands years in business, payroll, revenue, employees, and claims may affect underwriting.
☐ Applicant understands premises, equipment, vehicles, and storage may also create exposures.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 9: Garage Policies

Video Link: https://losscontrolacademy.com/course/lesson/32/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Garage+Policies.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands garage and garagekeepers exposures.

Key Takeaway:
Garage risks involve businesses that sell, service, repair, store, park, tow, wash, or otherwise handle vehicles. Inspectors should pay close attention to customer vehicle custody, test driving, key control, lot security, and vehicle storage.

Trainer Prompt:
"What is the difference between garage liability and garagekeepers exposure?"

Answer Cues:

Garage liability applies to the business operations of the garage, such as vehicle sales, repair work, test drives, premises liability, and injury or damage caused by the insured's operations.

Garagekeepers apply to **customer vehicles in the insured's care, custody, or control**, such as vehicles being repaired, serviced, washed, parked, stored, or towed.

Simple Trainer Explanation

Garage liability is about the business's operations.
Garagekeepers is about damage to customer vehicles while the business has custody of them.

Checklist:
☐ Applicant understands garage-related businesses and exposures.
☐ Applicant understands garagekeepers relates to customer vehicles in care, custody, or control.
☐ Applicant knows to ask about test drives, employee drivers, key control, vehicle storage, lot security, and claims.
☐ Applicant understands weather procedures may matter when vehicles are stored outside.
☐ Applicant understands vehicle areas and security controls should be photographed.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Trainer Reference Note: *A Garage Liability sample report and garage field reference section are included later in this program. Use them when reviewing garage operations, vehicle storage, key control, transport plates, test drives, and garagekeepers exposure.* *https://losscontrolacademy.com/resources/*

Lesson 10: Liquor Liability

Video Link: https://losscontrolacademy.com/course/lesson/33/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Liquor+Liability+Reference+Guide.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands alcohol service controls.

Key Takeaway:
Alcohol service creates liability exposure. The inspection should review staff training, age verification, intoxication controls, security, physical layout, incident reporting, and management oversight.

Trainer Prompt:
"What controls reduce liquor liability exposure?"

Answer Cues: Staff training, ID checks, refusal of service, cut-off procedures, incident reports, security, management oversight.

Checklist:
☐ Applicant understands liquor liability applies to businesses that sell, serve, or allow alcohol.
☐ Applicant knows to ask about staff training, age verification, refusal of service, and incident procedures.
☐ Applicant understands security, crowd control, exits, lighting, stairs, dance floors, and layout may affect exposure.
☐ Applicant understands incident reporting procedures should be documented when available.
☐ Applicant understands findings should be factual and professionally documented.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Lesson 11: Workshops & Manufacturing

Video Link: https://losscontrolacademy.com/course/lesson/34/
Reference Guide Link: https://lca-ref.s3.us-east-1.amazonaws.com/ch3/Manufacturing+%26+Workshop+Reference+Guide.pdf

Trainer Review Time: 4–6 minutes
Trainer Focus: Confirm the applicant understands workshop and manufacturing hazards.

Key Takeaway:
Workshops and manufacturing risks require review of operations, machinery, storage, housekeeping, flammables, compressed gases, forklifts, electrical conditions, safety signage, and emergency controls.

Trainer Prompt:
"What hazards should be reviewed in a workshop or manufacturing risk?"

Answer Cues: Machinery, flammables, cylinders, forklifts, electrical, housekeeping, signage, storage, emergency equipment.

Checklist:
☐ Applicant understands operations, machinery, materials, and storage should be identified.
☐ Applicant understands machine guarding, clearances, housekeeping, and visible hazards should be reviewed.
☐ Applicant understands flammables, chemicals, and compressed gas cylinders should be properly stored.
☐ Applicant understands forklifts, electrical panels, cords, signage, and emergency equipment should be documented.
☐ Applicant understands photos should show operations, machinery, storage, protection features, and hazards.

Result: ☐ Reviewed / Approved ☐ Needs Coaching

Chapter 4 Sign-Off

☐ Applicant understands how to determine commercial operations.
☐ Applicant understands how to conduct basic insured interviews.
☐ Applicant understands habitation exposures.
☐ Applicant understands pool, clubhouse, and amenity exposures.
☐ Applicant understands commercial kitchen fire exposures.
☐ Applicant understands contractor liability basics.
☐ Applicant understands garage and garagekeepers exposures.
☐ Applicant understands liquor liability basics.
☐ Applicant understands workshop/manufacturing hazards.
☐ Applicant is ready to continue onboarding.

Chapter Result: ☐ Reviewed / Approved ☐ Needs Coaching

Photo Requirements Module

Trainer Focus: Trainers should review the applicable photo requirements with the applicant before field assignments. Required photos may vary by client, coverage, supplement, or special instructions.

General Inspection Photos

Area	Required / Expected Photos

Exterior	Front, side, rear, and side photos in order. If multiple buildings are present, repeat for each building. Include roof photos confirming roof material, roof construction when visible, and any visible issues.
Interior	General interior shots confirming operations. Include representative life-safety items such as fire extinguisher tags, lighted exit/emergency lights, smoke detectors, fire alarm information, and sprinkler service tags when present.
Electrical Panels	Two photos for every panel: one showing breakers/openings and one showing the brand label/serial/catalog number when visible.

Date Label Photos

Item	Photo Purpose
Fire extinguisher tags	Confirm inspected within 1 year.
Hood cleaning tags	Confirm cleaning frequency and current service date/deadline.
Fire suppression tags	Confirm inspected within 6 months.
Fire sprinkler tags	Confirm current inspection/service information when present.
Fire alarm tags	Confirm current service information when present.
Paint booth tags	Confirm fire suppression tags are inspected within 6 months.

Ensure service dates are clear and visible in each photo.

Common Supplement Photo Requirements

Supplement	Photo Focus
Garage Liability	State/repair licenses; shop area; no-customer sign; used rag container; paint booth; covered lights; ventilation; AES tag; key storage; transport plates; lot, fencing, gates, and vehicle blocking.
Apartment / Habitation	Exterior and parking areas; office; fitness center; clubhouse; pool area with lifesaving equipment, fencing/gates, childproof latches, VGBA drain covers, rules sign and depth markings; sport courts; common laundry; stairs/railings.

Convenience Store / Gas Station	Fuel dispensers, nozzle hoses with breakaway couplings, protective barriers, no-smoking signs, fire extinguisher near pumps, driving area condition, emergency shutoff, store operations, and gaming machines if present.
Cooking	Kitchen overall; cooking equipment; fryer baffle divider, hood interior, filters, covered lights, nozzles, drip tray, hood service/cleaning tag, fire suppression tag, and K-type extinguisher tag.
Daycare	Playground equipment and soft landing; fencing/childproof latches; kitchen access blocked; exits/emergency lighting; current licenses; wall plug protection; sign in/out sheets, exclude children from photos.
Flammable Liquids / Spraying	Flammable liquid cabinets, self-closing lid rag containers, spill kit; parts washer; eye wash; spray booth; covered lights; ventilation; AES tag (semi-annual servicing).
Hotel / Motel	Lobby, breakfast area, laundry areas, room entry/interior/bathroom, stairwells, elevator inspection, fitness room rules and equipment anchoring, water heaters/boilers.
Pool / Hot Tub	Drain covers, pool/hot tub rules, no diving/no lifeguard/use-at-own-risk wording, lifesaving equipment, fencing, gates/childproof lock, health warnings, soak limit, age restriction, and temperature control when applicable.
Vacant Building	Fencing, secured access doors, and ceiling/interior conditions confirming no active leaks when visible, utilities active, signs posted.

Trainer Prompt:

Why should the inspector review photo requirements before going onsite?

Answer Cues: Required photos support the report, confirm controls and service dates, reduce revisions, and help ensure client-specific supplements are completed correctly.

Checklist:

- ☐ Applicant understands general exterior, interior, and panel photo expectations.
- ☐ Applicant understands service tag dates must be clear and readable.
- ☐ Applicant understands supplement photo requirements vary by risk type.
- ☐ Applicant understands required photos should be reviewed before the inspection.
- ☐ Applicant understands missing photos often cause report revisions.

Training Sample Report - Package

Coverage Note

Package policies commonly combine property and general liability coverage. Property coverage focuses on the building, business personal property, and physical loss exposures. General liability focuses on customer, visitor, and public injury or damage exposures.

Inspection Request Form Info

Inspection Request Form Info			
Inspection Company	ABC Field Inspections	**Client / MGA**	XYZ Risk Partner
Insurance Carrier	Great Insurance Group	**Policy Number**	PKG-00098765
Named Insured	Oak Street Bistro, LLC	**Business Contact**	Jack Snow
Inspection Date	July 1, 2026	**Inspector**	Joe White
Report Type	Package Inspection		

Building & Occupancy Summary

Area	Details
Construction	Masonry walls with steel bar joist / metal decking.
Occupancy	Full-service restaurant serving food and alcohol with full liquor bar and no live entertainment. Seating is provided for approximately 105 patrons.
Protection	Fire sprinkler system, hood suppression, fire extinguishers, and monitored fire alarm.
Exposures	Parking lot, customer traffic, commercial cooking, alcohol service, and kitchen fire exposure.
Property Notes	Hood service tag dated June 2026; next service due September 2026. No prior losses reported. Exterior lighting appears adequate. Exits should remain clearly marked and unobstructed.
Recommendation Focus	Recommendations should address illuminated exit signs and clear exits, frayed or uneven dining-room carpet, fryer/open-flame separation or splash guard, overdue hood cleaning and posted service tag, parking-lot potholes or uneven pavement, and padlocking the post indicator valve.

Trainer Note: *Use this summary to show how COPE, property notes, and recommendation focus should align in the sample package report.*

Sample Recommendations (condensed version)

• Maintain clear fire exits and provide illuminated exit signs where required.

• Repair or replace frayed or uneven dining room carpet to reduce trip hazards.

• Install a stainless-steel splash guard or approved divider between the deep fryer and adjacent open-flame appliance.

• Have the kitchen exhaust hood professionally cleaned because quarterly service is overdue, and keep the service tag posted.

• Repair potholes and uneven pavement in the parking lot.

• Padlock the post indicator valve near the street to prevent tampering.

Trainer Prompt: What should the applicant review in this package sample?

Answer Cues: Operations, COPE, property condition, life safety, kitchen protection, commercial cooking exposure, premises liability, photo support, and recommendation wording.

Training Sample Report - Garage Liability

Coverage Note:

Garage liability generally applies to businesses that sell, service, repair, park, store, wash, or otherwise handle autos as part of garage operations. The inspection should identify actual operations, who drives vehicles, where vehicles are stored, how keys and plates are controlled, and what security and premises controls are in place. Garagekeepers exposure, when included, generally relates to customer vehicles in the insured's care, custody, or control.

Inspection Request Form Info

Inspection Request Form Info			
Inspection Company	ABC Field Inspections	**Client / MGA**	XYZ Risk Partner
Insurance Carrier	Great Insurance Group	**Policy Number**	GL-00123456
Named Insured	Capital Auto Service, LLC	**Business Contact**	Jack Snow

Inspection Date	July 1, 2026	Inspector	Joe White
Report Type	Garage Liability Inspection		

Garage Review Summary

Area	Details
Operations	Automotive service and repair facility providing oil changes, brake work, tires, and minor mechanical repairs. No body shop or paint operations are conducted.
Vehicle Exposure	Drive-in vehicles daily: 25–35. Average value: $18,000. Maximum value: $75,000. Occasional overnight storage: 0–2 vehicles. No vehicles stored for sale.
Key Controls	Transport plates are secured in the office. Key control improvement is needed. Yard is fenced and gated. Lot surface is asphalt. Customer vehicle test drives are limited. Exterior lighting should be reviewed at gates and perimeter fencing.
Recommendation Focus	Recommendations should address annual fire extinguisher servicing, exterior housekeeping and discarded auto parts, customer access signage for the shop area, nighttime lighting at gates and perimeter fencing, secure key storage, and proper flammable-liquid cabinet storage.

Sample Recommendations - Condensed

- Service portable fire extinguishers annually and attach current service tags.
- Improve exterior housekeeping by removing discarded auto parts.
- Post signs warning customers to remain outside the shop area.
- Evaluate and improve nighttime lighting around entrance gates and perimeter fencing.
- Install a secure key storage box or cabinet to safeguard vehicle keys.
- Store flammable liquids in UL-listed cabinets labeled “FLAMMABLE - KEEP FIRE AWAY.”

Trainer Prompt: What are the key garage liability items the applicant should recognize?

Answer Cues: Operations, customer vehicles, transport plates, key control, lot security, fencing/gates, vehicle values, overnight storage, fire extinguishers, flammables, housekeeping, and customer access controls.

Commercial Cooking Appliance Identification Card

Use this card as a quick visual reference when reviewing restaurant and commercial kitchen inspections.

Trainer Note: Refer to this card when discussing commercial kitchen reports, cooking equipment photos, hood protection, fire suppression, and kitchen-related recommendations.

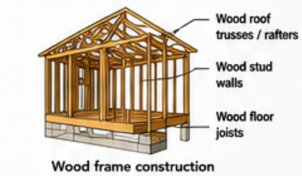
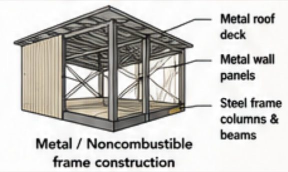
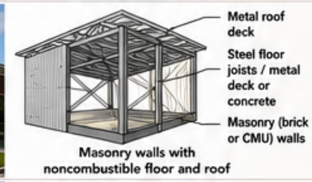
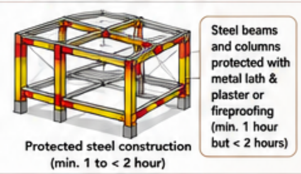
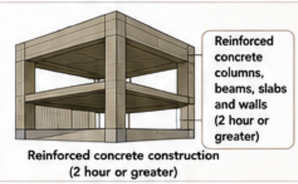
6 ISO CONSTRUCTION CLASSES – FIELD ID GUIDE

FIELD ID SERIES

Loss Control Academy – Quick Reference

ISO construction class is based on the building's structural frame, exterior walls, floors and roof construction (not occupancy).
Class 1 = Least Fire Resistive | Class 6 = Most Fire Resistive

CMU = Concrete Masonry Unit (commonly called concrete block)

ISO CLASS	CLASS NAME & FIRE RESISTANCE	TYPICAL EXAMPLES (Non-Occupancy Specific)	TYPICAL CONSTRUCTION (What It Looks Like)
1 FRAME (Least Fire Resistive)	Exterior walls, floors and roof of **wood or other combustible materials.** Includes buildings with brick, stone, or stucco veneer over wood framing.	• Single family dwellings • Townhouses • Duplexes • Apartments (wood frame) • Garages / sheds • Storage buildings	 
2 JOISTED MASONRY	Masonry exterior walls (brick, stone or CMU) with **combustible wood floor and/or roof construction.**	• Single family homes (masonry walls with wood roof) • Small commercial buildings • Churches • Schools • Low-rise apartments	 
3 NON-COMBUSTIBLE	Exterior walls, floors, roof and structural supports of metal or other **noncombustible** materials. Minimal combustible structural materials.	• Pre-engineered metal buildings • Steel framed buildings • Data centers • Laboratories • Manufacturing plants • Big box retail (steel frame)	 
4 MASONRY NON-COMBUSTIBLE	Masonry exterior walls (brick, stone or CMU) with **noncombustible floors and roof construction** (steel or concrete).	• Schools • Hospitals • Government buildings • Retail / office buildings • Industrial buildings	 
5 MODIFIED FIRE RESISTIVE (1 to < 2 HOUR)	Exterior walls, floors and roof of masonry or other fire-resistive materials with fire resistance **greater than 1 hour but less than 2 hours.**	• Office buildings • Hotels • Schools (multi-story) • Retail centers • Mixed-use buildings	 
6 FIRE RESISTIVE (2+ HOUR) (Most Fire Resistive)	Exterior walls, floors and roof of masonry or other fire-resistive materials with fire resistance of **2 hours or greater.**	• Hospitals • High-rise office buildings • Parking structures (usually) • Government buildings • Universities • Data centers	 

HOW ISO DETERMINES CONSTRUCTION CLASS

1. Based on the building's exterior walls, floors and roof construction only.
2. Does NOT consider contents, occupancy, or interior finishes.
3. Determined by the highest percentage of exterior wall area as viewed from the street or fire department access.
4. If multiple buildings on a property, each building may have a different construction class.

NOTE: Construction class is not the same as occupancy classification or protection class (PPC™).

QUICK FIELD CHECK – WHAT TO LOOK FOR

- Exterior wall material (wood, masonry, metal, concrete)
- Roof covering and roof deck / framing material
- Structural frame (wood, steel, concrete, other)
- Are any structural members exposed?
- Are any structural members protected (spray fireproofing, gypsum board, etc.)? If yes, estimate protection rating (1 hr, 2 hr, etc.)
- Look for fire-resistance ratings (1 hr, 2 hr, etc.) on plans, signs or labels
- Take photos of exterior walls, roof and interior structure (if visible)

WHY CONSTRUCTION CLASS MATTERS

- Affects insurance premium rates
- Indicates the building's ability to withstand fire
- Helps determine potential loss and fire spread
- Used by ISO's Public Protection Classification (PPC™)
- Impacts underwriting decisions

PHOTO CHECK – NEVER LEAVE WITHOUT THESE PHOTOS


1. Overall Building (All Sides)


2. Exterior Walls Construction


3. Roof Construction (Edge / Eave)


4. Roof Covering Type


5. Interior Structure (if Visible)


6. Fire Protection on Structural Members (if Present)

7. Fire Resistance Rating Sign (if Present)

TIPS FROM THE FIELD

- When unsure, classify to the lower (more combustible) class.
- Take clear, close-up photos.
- When in doubt, note in report how the class was determined.
- Ask the building contact if unsure about construction details.

GOOD CONDITION EXAMPLES

- ✓ Structural members in good condition
- ✓ No excessive openings in exterior walls
- ✓ Fire resistance protection intact on rated assemblies
- ✓ No exposed wood framing on exterior walls (Class 1 or 2 only)
- ✓ Proper maintenance and no visible damage

HIGH PRIORITY CONCERNS

- ✗ Exposed wood framing in exterior walls (Class 1 or 2)
- ✗ Wood roof deck or joists in masonry building (Class 2)
- ✗ Unprotected steel in Classes 3 or 4
- ✗ Missing or damaged fire protection
- ✗ Large openings in exterior walls or roof
- ✗ Additions or remodels affecting construction class

REPORT WRITING TIPS

- State the ISO construction class and how it was determined.
- Describe exterior wall, floor and roof construction.
- Include materials observed and % of wall area.
- Attach clear photos that support your determination.
- Note any factors that could affect fire resistance or classification.

LossControlAcademy

Construction / ISO Field Reference

Field direction, verification, and documentation notes

Trainer Reminder

This guide supports field recognition only. Document visible construction components, use available public record support, and state when construction class cannot be fully confirmed. Do not assign MFR or FR from appearance alone.

Quick Decision Checks

1 Masonry walls + wood roof/floor supports
Likely field direction: Usually JM / ISO 2

2 Masonry walls + steel roof/floor supports
Likely field direction: Usually MNC / ISO 4

3 Steel frame + metal siding/roof, unprotected
Likely field direction: Usually NC / ISO 3

4 Protected steel or rated roof/floor assemblies
Possible MFR / ISO 5 - verify rating

5 Concrete / masonry fire-resistive assembly, 2 hr. or more
Possible FR / ISO 6 - verify rating

Fire-resistance ratings should be verified by plans, rating labels, building documentation, permits, or underwriting resources when not visible.

Field Notes

Item observed	Field notes
Exterior shell walls observed:	____
Roof support / deck observed:	____
Floor / structural frame observed:	____
Glass reported:	ISO: ____ Abbrev.: ____ Unable to confirm: ☐

Reference note: Definitions are aligned to ISO/Verisk commercial construction class terminology and public insurance glossary summaries. Fire-resistance ratings should be verified by plans, rating labels, building documentation, or underwriting resources when not visible.

LossControlAcademy

County / Municipal Verification Method

Use this step before assigning final ISO class when public records are available.

Verification Workflow

1 **Check property appraiser / assessor records**
Look for year built, effective year, building use, square footage, construction type, roof material, roof type, and improvement details.

2 **Check building permit history**
Permits may identify additions, roof replacement, tenant buildouts, structural work, fireproofing, or construction documents.

3 **Compare records to field observations**
Use photos to confirm or question shell walls, roof/deck supports, floor/structural frame, and visible interior framing.

4 **Use square footage carefully**
County records may list building area, but verify with the request, insured, lease, sketch, or field estimate when discrepancies exist.

5 **Do not upgrade without support**
Spray-on fireproofing or fire-resistive material may be a clue, but MFR/FR should be supported by records, plans, permits, labels, or documentation.

When unsure, use conservative wording and state what could not be confirmed from available records and visible conditions.

Field Verification Notes

Source checked	Information to document
County property appraiser / assessor	Year built: ____ Effective year: ____ Stories: ____ Sq. ft.: ____
County building material fields	Exterior walls: ________________ Roof/deck/support: ________________
Municipal permit / building site	Relevant permits or plans found: ____________________________________
Field photos	Visible wall/frame/roof support observations: __________________________
Discrepancies	County record differs from field observation: __________________________
Final ISO support	Final class selected: ____ Reason: _________________________________
When unsure	Use conservative wording: Construction class could not be fully confirmed from available records and visible conditions.

Best report wording when uncertain:

If construction class could not be fully verified from available records and visible conditions, use conservative wording.

Therefore, the building appears to be an ISO ___ structure.

LCA Field ID Cards

LCA Field ID Cards are quick-reference tools available in the **Resources section of Loss Control Academy**. They are designed to help inspectors recognize common field conditions, know what photos to capture, and understand when an item may require additional documentation or recommendation.

- Electrical panels
- Panel recalls and field identification
- Garage liability
- Commercial cooking and hood protection
- Paint booths
- Gas cylinder storage
- Pools
- Fire protection equipment
- Other common field conditions

Resource location: www.LossControlAcademy.com/resources

Trainer Note: The Field ID Cards are support tools. They do not replace company protocol, client instructions, carrier requirements, or professional judgment.

Final Field Readiness Sign-Off

Applicant Name: ________________________________

Trainer Name: __________________________________

Company: ______________________________________

Date Reviewed: _________________________________

Final Review

☐ Applicant completed all required LCA lessons.
☐ Applicant passed required quizzes.
☐ Applicant understands LCA certification is the training foundation.
☐ Applicant completed trainer review.
☐ Applicant understands company-specific requirements still apply.
☐ Applicant understands assignments, reports, photos, and communication must follow company protocol.

Final Result

☐ Approved for field assignments
☐ Approved for limited or supervised assignments
☐ Needs additional coaching before assignments
☐ Not approved at this time

Trainer Notes:

Trainer Signature: ___________________________ Date: _____________________

Disclosure: This program is intended for training and internal readiness review purposes only. It does not replace company procedures, client instructions, carrier requirements, applicable regulations, or professional judgment.

USA affiliate member companies should use this program together with their own protocols, assignment instructions, report forms, and client-specific requirements. Final approval for field assignments remains the responsibility of the inspection company.