

# Virtual Inspector Program

## Frequently asked questions

### **What is the Virtual Inspector Program?**

The Sedgwick virtual inspector program is for a Top 5 Personal Lines Carrier and is being managed within their program requirements. You'll help settle property insurance losses utilizing a video chat application that enables you as the property adjuster to connect with a desk adjuster in real-time. This allows the desk adjuster to assess the damage virtually and communicate with the customer. This position is field inspection work only. It is not an inside desk position.

### **How do I get started?**

**Step 1:** [Create your profile](#). Under the secondary skill set section, select "Virtual Inspector" as one of your options.

**Step 2:** Click submit! A resource manager will contact you shortly to discuss program details.

### **As a virtual inspector, will I still be eligible for other types of assignments?**

Yes, by creating your online profile in the Sedgwick resource network, you will be considered for assignments based on client needs and your specific skill set.

### **What type of claims will I inspect?**

Most claims will be wind and/or hail damages. Within 24 hours of on-site inspection, you will upload Xactimate estimate assignment with scope notes, photos, required forms or documents and any specific notes regarding the inspection.

### **Do I need a Xactimate subscription to complete the assignment?**

Yes, you will need an active Xactimate account in order to work virtual inspection claims.

### **How will I be notified that an inspection needs to be completed?**

All virtual inspection claims are assigned through XactAnalysis. You will receive two email notifications: one from XactAnalysis and one from Sedgwick's claims management system outlining the loss details.

### **How far will I travel for assignments?**

You can choose to receive assignments within a 25 mile, 50 mile, or 75 mile radius from your home zip code.

### **Am I responsible for reaching out to the customer to set up the appointment?**

Yes, you are responsible for setting up the appointment with the policyholder. Their contact information will be provided to you. Initial contact must be made within 2 hours of receiving the assignment. The appointment must be set within 48 hours of receiving the assignment.

### **How do I identify myself to the policyholder once on-site?**

On arrival at an assigned loss location, you will be required to provide an introduction and proof of identification (state issued DL).

**What equipment is needed?**

- Active Xactimate account
- Fully charged mobile device
- External power supply if needed
- Measuring tools (chalk, graph paper, pencil, measuring tape)
- Shingle gauge
- Pitch gauge
- Moisture meter
- 24-foot ladder
- Safety gear

**Is there a cost to get started as a virtual inspector?**

Yes, you will be required to have an active Xactimate subscription and all required equipment (see list above).

**Is there a dress code?**

**Professional Appearance Standards**

Acceptable	Unacceptable
Polo Shirts	Ripped or tattered clothing
Slacks (Dockers style OK)	Halter or midriff tops
Dress Pants	Athletic style sweatshirts
Blouses	Leggings
Shirts with collars	Sweatpants
Sweaters	T-Shirts
Jeans	Thong Sandals
Turtlenecks	Halter or midriff tops
Athletic Shoes/Cougar Paws	Shorts
Cap or Hat with Network Logo	

**What is the onboarding process?**

You will be asked to consent to a standard employment background check (must have a valid driver’s license), sign required paperwork, complete online training, and install all required client profiles into our Xactimate.

**If I have already completed the onboarding process, do I have to do it again?**

No, you do not.

**Do I need to have a state adjuster license to perform virtual inspections?**

No, you do not need an adjuster license to perform virtual inspections. However, if you are interested in being considered for other assignments, we encourage you to obtain your resident state license or a designated home state license if you live in a non-licensing state.



**What is the pay scale?**

The range of pay can be anywhere from \$45 - \$192 per assignment based on task requirements. Mileage is not paid. The fee schedule will be provided at the time of assignment. By accepting virtual inspection assignments, you agree to the fees and terms of the program. The expectation is that you will complete all work assigned to you within the radius you have set.

**Are virtual inspectors paid as W2 or 1099?**

Where allowed by law, you will receive a 1099 as a Sedgwick contractor and be paid on that pay cycle. Where this arrangement is not allowed, you will receive a W2 as an employee of RightSourcing and be paid on that pay cycle.

**Who is RightSourcing?**

RightSourcing is our partner company that will assist in completing the onboarding for CA, MA, NJ residents.