

Risk analysis / HausCheck Building Surveys

Professional risk analysis on buildings

Every building is unique. The risk associated with building insurance is directly linked to the age and condition of the building. It is however hardly possible for insurance companies to check the actual condition of buildings at present. Nevertheless, it is essential, especially with older properties, to have an impression of the structural condition of the new insured object and the technical services, particularly those involving water. The optimum method of doing so is to obtain an individual, comprehensive survey report, which is however correspondingly costly and is therefore an option which is not as a rule pursued.

EXCON has established its HausCheck survey service as a less expensive alternative. The objective of this on-site examination is to identify and assess serious risks, adverse factors and deficiencies in the maintenance of existing buildings. In this way, the risk bearer can be provided with a brief, clear and pertinent report on the condition of the building at a reasonable price. That report can then serve as an initial basis for decisions with regard to potential risks or necessary actions.

The market for residential building insurance has been in the red for over ten years. This is a result on the one hand of climate change, and on the other hand of the increasing ageing of the insured buildings. With our systematic HausCheck, we offer the insurance industry a further opportunity to match rates to risks and to estimate the risks posed by buildings when new cover is applied for. Together with these preventive measures, HausCheck also provides an opportunity to react to claims once made and assess the new condition and risk situation.

On completion of the building inspection, a uniform procedure is applied to determine a risk class, which is then documented in the form of a certificate. The inspection standards were developed jointly with leading surveyors' associations. Apart from the traditional standardized inspection of water piping and vessels, it is possible to adapt and extend HausCheck individually to meet the coverage and parameters required by the individual insurer.

HausCheck surveys are performed by members of the EXCON network, which includes both remediation experts with comprehensive experience and professional surveyors. This ensures speedy reactions, and so HausCheck can be arranged without problems even during the policy issue process. We also possess the necessary resources for assessment of large and extensive properties.

Our services at a glance:

- Visual examination and measurement to assess the (water-bearing) systems with the aim of identifying and qualifying risks
- Systematic identification of risk parameters (previous damage, unused branches of the piping system, maintenance condition of the plumbing, etc.)
- Transparent documentation with risk classification
- Standardized or customized surveys
- Standardized documentation with photographs of the building
- Statistical scoring model (EXCON BasisScore)

Orders are handled centrally by the [EXCON Customer Service Centre](#), where the staff can provide information on the current status of the orders at any time.

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