

FAQ

Virtual inspector program

What is Sedgwick's virtual inspector program?

The virtual inspector program is for a top five personal lines carrier and is being managed within their program requirements. As part of the team, you will inspect property insurance losses and use a mobile app to document the property and damage. This position is field inspection work only. It is not an inside desk position, and you are not adjusting the claim.

How do I get started?

Step 1: [Create your profile](#). Create your profile. Under the primary specialization section, select the program of interest.

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 Sedgwick's independent 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 include wind and / or hail damages. You will complete your inspection using the designated mobile app and within 24 hours of on-site inspection, upload an Xactimate estimate along with any photos, required forms or documents and any specific notes regarding the inspection.

Do I need an Xactimate subscription to complete the assignment?

Yes, you will need an active Xactimate account to work virtual inspection claims, however, no estimate is required for these assignments.

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 customer. 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 customer 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

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-as you will not be adjusting the claim. However, if you are interested in being considered for full file adjustment assignments, we encourage you to obtain your resident state license, or a designated home state license if you live in a non-licensing state.

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. In certain states this arrangement is not allowed and your onboarding specialist explain the process for onboarding as a W2.