

Insurance Thermal Scan/Survey

What is Insurance Infrared Thermal Scanning?

Infrared thermography is a non-destructive diagnostic technology that allows one to detect moisture invisible to the naked eye. In the past, insurers have used infrared to verify issues and claims. However, insurers are now looking to use infrared to take a more predictive approach. Understanding liability and preventing serious problems is a more cost-effective approach for all involved. Insurance companies are hiring professional thermographers to inspect large properties on a regular basis. Both insurers and claim recipients are using thermal imaging to verify that water damage has been correctly dried or that mold problems have been correctly remedied. When it comes to marine vessels, more and more financial institutions and insurance companies require an inspection before financing or insuring a vessel.

Who is it best for?

- Residential (houses, apartments, condominiums, dwellings) sellers and buyers
- Commercial (office buildings, retail stores) sellers and buyers
- Insurance companies
- Mold and water damage remediation companies

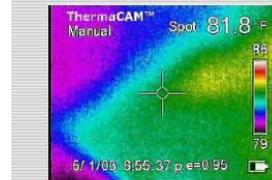
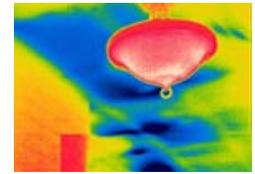
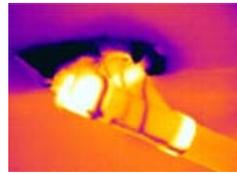
What do I get?

Depending upon the diagnosis being requested, a scan of a specific problem area will take approximately 20 minutes while a more extensive survey will take approximately 1 1/2 to 2 hours, depending on the building/vessel size and complexity. You will receive a final report detailing the findings and any recommended actions to be taken.

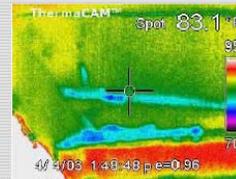
- Infrared Thermographic survey of the building/vessel.
- Photographic documentation of noted items.
- A written report to document the site observation findings and general recommendation regarding causes and potential solutions.

Here's how infrared scan/survey benefits you:

- Determines the cause and origin of water and/or mold problems in a fast and noninvasive manner, without destructive testing
- Visual documentation of water loss claims for insurance purposes including post-repair/restoration condition
- Facilitates the selection of agencies and trades for repair or restoration
- Protects against frivolous complaints
- Provides competitive advantage for insurance companies and/or restoration firms
- Insurance companies in partnership with Two Moons Thermal Imaging Services can add an additional level of service for a minimal cost, which in turn, can help minimize their risk exposure and handle claims in a fast and efficient manner. For a small cost the service provider can provide a thermal scan as a part of their pre/post service, without having to invest in expensive equipment and training



This is the side of a sailboat constructed with FRP. The sailboat sustained impact damage and there was a faint visual sign of delamination. The infrared image shows warmer temperatures, revealing the extent and pattern of delamination in the FRP.



Views of the bow of a boat hull constructed of wooden planks. Routine maintenance involves caulking the seams between the wooden planks to prevent moisture intrusion. The infrared image confirms that caulking is needed as it shows cooler areas where moisture has entered into seams.



How much does an insurance building/vessel infrared audit cost?

No two buildings/vessels are exactly the same therefore all professional inspections are specific and individualized prices are based upon:

- Age of the building/vessel and its size
- Location
- Systems Inspected

In general, scans will cost in the \$65 range for the average home. Commercial properties cost \$250 for the first 2 hours and then is charged a \$75 hourly rate for the actual time involved. Spot vessel scans for specific problems will cost in the \$75 range with full vessel scans running in the \$200 - \$400 range, depending upon boat length. Partnering relationships are available at reduced costs.

Who performs the building infrared scan?

Since the technology is advanced and there are so many elements to take into consideration when performing these inspections, it's best to have them done by a trained professional. Tom Mooney, a Level I Thermographer, certified to perform thermographic inspections, interpret results, and generate reports. He is a IICRC certified technician in odor control, water restoration and is certified in Applied Structural Drying (ASD) and Fire & Smoke Restoration. He also holds a State of Michigan Department of Environmental Quality Storm Water Management certification, Tom has been around the marine industry all his life, is a former commercial fisherman and registered U.S. S.C.U.B.A. Diver. He has operated a successful marine design and construction business since 1983 and is a long time developer and builder in the Tawas area.