

# Photo Inspection

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## Photo Inspection

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**\*\*The photo inspection process will take 15 BUSINESS days to complete\*\***

Depending on the information entered, Elephant may require a photo inspection. The most common reason is if there is any activity within 1 year, a photo inspection will be required. There may be other reasons you need one as well. Once the photo inspection is required you will no longer have access to the quote. After you receive the approval email you will need to work with agency support by phone, **email or chat** to get the quote and bind. You cannot call in to get the price until you receive an approval email. No premium will be given until the photo inspection process is complete.

**\*\*All photos should be sent to [photoinspection@elephant.com](mailto:photoinspection@elephant.com). When you email UW you MUST include QUOTE # and NAME/DOB in the subject line. Not doing so may delay the process so this is extremely important.\*\***

**\*\*Keep in mind that this activity generates after running reports so the premium you saw prior to getting the photo inspection message may change.\*\***

Here are the steps that need to be completed:

- Please see below for instructions on how to take photos of all vehicles. There is no longer a need to call in, email or chat to initiate the process.
- When you send Underwriting the pictures, please have the **quote number and name/DOB in the subject line**. This will help not to have any delays with the process.
- Once the photos are sent they will receive an email in 15 business days advising if they are approved. Pictures can ONLY be reviewed by Underwriting at [photoinspection@elephant.com](mailto:photoinspection@elephant.com).
- Once the approval email is received from Underwriting you can call in to get the quote and bind with Agency Support if interested. The approval email will be sent to whoever sends the photos in FYI.

Please note: Underwriting is **NOT** able to expedite the process **nor are we able to release the quote (give a price)** until Underwriting has sent the approval email. If the customer needs insurance right away or doesn't want to wait that long for a quote, Elephant is not the best fit.

## Kia/Hyundai

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At new business, if a customer has a 2011-2021 Kia or a 2015-2021 Hyundai, they are only eligible for liability, uninsured motorist and roadside assistance. This will be the same for mid-term and all renewals after 11/6/23.