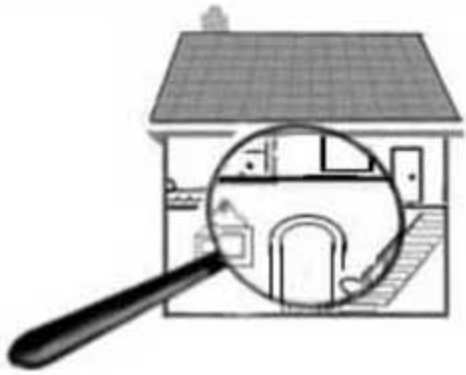


What Are CLUE Reports?



Comprehensive Loss Underwriting Exchange – The equivalent of a credit report for a house. It examines all claims reported to an insurance company for any given property for the past 5 years. Water damage.....fires.....mold. They want to know it all. The reports show the date, type and amount of loss. Apparently, the property's history is as important as your credit history!

[CLUE reports](#) let potential buyers know about water damage, mold.....or any issue that might make it difficult to insure the home. It makes sense to simply order a CLUE report on any property that you want to purchase. Many mortgage companies are starting to order these reports as standard procedure because they might get stuck with an

uninsurable property in case of homeowner default.

Much like a credit report, the homeowner must order the report. You would have to ask the seller to provide a report for you. We make all [offers](#) contingent upon receiving an acceptable CLUE report. Then, you should apply for homeowners insurance immediately upon acceptance of the contract. Insurers are looking for all the ammunition they can get to avoid losses. We've all seen news reports about insurance companies declining to write policies in areas that are prone to hurricanes and tornados. Water damage is very crucial to know about, because of mold problems. So, if the claim has anything to do with water, it quickly puts up a red flag. Insurance companies feel that not only are some people accident prone.....but homes as well.

Buyers should also check their own claim report. If you've had a lot of insurance claims, it might affect your ability to obtain more insurance.

[Click here](#) to order a report on your current home. You can also order a report on yourself.....and any claims you have made within the last 5 years.



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