



ABI Insurance | January 2020 Newsletter

Roof Inspections and why they are so important

Did you just put on a roof in the last few years? Maybe it's about time to put on a new roof. Every association is going to have a different answer. Whether your association just put their roof on or one needs to be updated, there is always something the association should be doing to prevent a loss.

Old or new, make sure that inspections are being done regularly on all of the buildings. Inspections are going to help become aware of any immediate issue or possibly a defect in the installation. Inspections can also help prove innocence for the association Board if there were to be a situation where the roof leaked and caused damage to a unit. Having inspections done on the roof at least annually can

Regular roof maintenance is also important to keep the life of the roof. Companies that advertise a 25- or 30-year sound appealing but what your Board needs to remember is that roofs will only last so long if they are not properly maintained. Weather changes can impact the roof drastically over the years and regular maintenance will help the structural stability of the buildings. Roofs tend to break down much faster when weather elements become severe. Heavy rain or snow can break down a roof faster than expected however regular maintenance will help to identify problems the weather changes have created thus reducing losses.

Inspections and maintenance can save the association thousands in the long run. Getting the full life out of a roof is the most cost-effective way for an association. Putting on a new roof sooner than expected is only going to cause issues both financially and mentally with the stress associated with a large project. Association's that maintain and inspect may not have property damage losses that often occur when those tasks are not done. Lastly, association's that maintain their roofs tend to have beautiful and long-lasting buildings which often results in increased pride among owners and a more positive community.



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Loss Prevention Tip: What are you flushing down the toilet?

Flushing items that don't go down the toilet can cost you and the association thousands and thousands of dollars every year. Items listed below are items that should never go down the toilet and should be disposed of in a trash bin. By not following advice, these items can clog the drain causing overflow issues resulting in an insurance claim. Insurance claims can make premiums go up which results in dues increasing. Claims are never fun and very disruptive to. Read the list below of items to not put down the toilet and educate others in your house

1. Feminine Products
2. Food/cooking grease
3. Baby wipes/cleaning wipes
4. Dental floss
5. Cotton balls
6. Diapers



An Owners Burning Question!

Q: My car sits in a common space garage. If there were to be a fire or other sudden event, is my car covered?

A: No. The association's policy is not going to pick up coverage for your car. Coverage for your car needs to be picked up under your auto policy, not the associations.



Update of the Month! Dryer Vents!

Nearly a third of dryer vent fires are caused because they were not cleaned according to the National Fire Protection Association. Signs that your dryer vents need to be cleaned are, clothes taking longer to dry, continued build-up of lint, a musty odor after clothes are dried, or clothes seem very hot to the touch. Do some research and reach out to your association to see what the best way for you to plan the cleaning of your dryer vents at least annually.



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