



ABI Insurance | July 2020 Newsletter

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Association Amenities during COVID

With Summer here and with many staying at home for the near future, associations are starting to get questions about opening up association amenities such as a pool or recreation area. This year though, COVID brings restrictions to communities. The big question associations have been asking is “if someone becomes sick from COVID and the association’s amenity is a link, will we have insurance coverage?” Every insurance policy is different however many liability policies do have an exclusion for communicable diseases. Insurance carriers that do not have a specific exclusion are also not giving too much details with regards to how they would respond to a claim without the specific claim’s details (meaning a claim would have to be filed). Associations that want to open their amenities need to understand the risks and speak to their attorney before making any changes to the use of amenities.



Loss Prevention: Horizontal Railings are perfect for climbing

It’s easy to see, horizontal railings can be dangerous for kids and adults to climb onto and potentially fall. Being home more with the kids, it is important to remember to safeguard the deck area if horizontal railings are present. Every year thousands of kids are injured or taken from us due to falling from balconies and windows. If your community has balconies where there are horizontal railings and/or railings that have greater than 4 inch spacing, research options that can be implemented to prevent a future accident.



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Burning Owner Question- Do I need to maintain insurance if the HOA has it?

Yes, no matter what. Knowing exactly what the association's policy covers will allow an owner to know what coverage they should cover on their HO6 policy. Below gives an understanding based on what the association's coverage is, and then what an owner would need to cover.

Association policy: Owner Coverage

Barewalls: Owner needs to get coverage for associations deductible + coverage for unit

Original Specifications: Owner needs coverage for association's deductible + all improvements made by the current or prior owner.

All-Inclusive: Owner needs coverage for association's deductible. We recommend though to build in a cushion in the event there is something that is not covered under the association's policy but is picked up under the HO6 policy.



Update of the month: HVAC Servicing

HVAC system breakdowns can cause thousands of dollars in damage but often can easily be prevented with annual servicing. HVAC systems should be checked out every year or two by a licensed and insured contractor. Typical service calls run around \$75-\$200. This doesn't always include any fees associated with fixing failing parts but this small investment now can save an owner thousands of dollars through not having to pay for your own deductible (typical homeowners deductibles are \$1,000) and through lower premiums due to not having claims activity. Its smart to plan ahead and do annual maintenance on home appliances.

1st Anniversary!

You all are AWESOME!!! Thank you for the continued support over the last year. This newsletter has been shared and helped hundreds of communities and we look forward to many more! The best way to support our efforts is to encourage neighboring association's and their owners to subscribe. The better educated our communities are, ultimately increases our communities long term sustainability.



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