

## ABI Insurance | January 2021 Newsletter

News you can use!! Sign up today <https://www.abipdx.com/newsletter-sign-up/>



### Trespass agreements with local law enforcement

Recently while attending a meeting with an association, I was intrigued to learn about a Trespass agreement that was available by the local law enforcement for communities that experience frequent unwanted visitors on their private property. This agreement allowed law enforcement to arrest and remove people from the property for a series of criminal conduct and other behaviors. A growing concern many communities have is the safety and security of their owners, tenants, and guests. Connecting with law enforcement in advance is a great way to be proactive and prevent a future incident.



### Update of the month: Issues with your window seals?

Do your windows have condensation or does your door have a cold draft coming through? This might mean that they need to be resealed. Condensation build up is not good and can create a lot of damage if not taken care of right away. These kinds of claims are preventable if maintained and therefore are often excluded on insurance policies. Ask a reputable contractor for any advice on your specific home and how to re-seal your windows and doors.



### Owner's Burning Question

**Q:** I found a nest of water beetles outside my home. How do we prevent them, and should the Board look at all the buildings for beetles?

**A:** It is very important that owners and the Board look at their buildings and identify any issues with rodents and bugs. Most insurance policies exclude damage from rodents, insects, and bugs such as water beetles. I encourage inspections to the exterior of buildings to locate any other issues with neighboring buildings. If one owner is having an issue, it is likely that others are too.

### Loss Prevention: Preventing Break-Ins

The Association's insurance policy is not going to cover owner's vehicles or personal property inside of them if broken into. There are many things can be done to help prevent a break-in in the community

- Keep parking and walkways lit- Adding extra lights in the community is going to help keep burglars away because they do prefer to work in the dark.
- Keeping items out of your vehicle- Do not leave backpacks, purses, or other items in your vehicle for someone to break in and take. Even if there is nothing valuable, who wants to deal with getting their glass replaced. Also, consider keeping your center console open. If a burglar sees nothing in the car, they hope is they will move on and not create damage to the car.
- Security cameras at entrances or throughout the community can be helpful to find the person that created the damage and hold them accountable. This can be a costly addition to a community
- Communicate with the community- If owners are going on vacation or away from their home for a period of time, its always better that others in the community know so that they can keep an eye on suspicious activity.



Email:  
[saraeanni@abipdx.com](mailto:saraeanni@abipdx.com)



Contact:  
(503)292-1580



Website:  
[www.abipdx.com](http://www.abipdx.com)

