



Your local provider for condominium and association insurance.

## FEBRUARY 2026 NEWSLETTER

INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

# Insurance Claims: First Steps for Unit Owners

Sudden property damage can upend your life, but navigating an insurance claim doesn't have to add to the stress. Knowing the best course of action and proper points of contact can drastically speed up the claims process and maximize any potential insurance payout. By being aware of the steps outlined below, you can be prepared to act.

### Step 1: Mitigation and preferred contractors

Immediately after a loss, the unit owner must act to prevent further damage. For example, if a dishwasher is leaking, turn off the appliance and contain the water. Whatever the loss, try to stop any further damage. Next, contact a vetted mitigation company. Many associations have a preferred list of vetted contractors, which unit owners should obtain from the property manager or board member in advance, if available. It is essential to request the list from the property manager or board member before a problem arises.

### Step 2: Contact your insurance agent and your association

Contact your insurance agent and notify your association of a potential claim, as soon as possible. If a claim must be filed, the insurance agent will advise on how to file a claim and may offer tips on working with the adjuster. Once a claim is started, an adjuster will be assigned to the case.

Additionally, the property manager and/or association board member must be notified about the issue. Some associations may assign a contact to act as the community liaison for insurance claims. This person could be a board member, community member, or property manager. Always include the appointed liaison and the property manager in all claim communications and developments.

### Step 3: Documentation

Documentation is crucial to the claims insurance process. Initially, you need to collect photos and/or videos of the damage, and gather loss details and insurance documents. The best time to document the damage is after the problem occurs and before a vetted contractor arrives to make repairs. Photos and/or videos will make the adjuster's job easier. Remember to open cupboards and drawers and document the contents.

A home inventory can be extremely helpful during this time. If you have previously prepared one, go through the list and mark the damaged items. If you don't have an inventory, create a list of all items damaged during the claim event. As the claim process continues, maintain detailed records of correspondence, estimates, and invoices from both the mitigation and restoration contractors. This critical step will help those who need access to the claim documentation.

Sudden property damage can be disruptive, and knowing the right steps can keep the claim process manageable. Mitigating further damage, being prepared with a vetted contractor list, alerting your insurance agent and association, and coordinating with the proper contacts all help ensure the claim moves forward smoothly.

WESTERN OREGON CHAPTER  
**community**  
ASSOCIATIONS INSTITUTE

**CAI Community Association Day TRADE SHOW**  
March 20, 2026 | Embassy Suites at Washington Square

ABI Insurance is excited to exhibit at CA Day on March 20, 2026.  
Visit us at our booth.

# Understanding Conflicts of Interest in Associations

Conflicts of interest can be a concern for condominium and homeowner associations. Board members who volunteer for the community need to be thoughtful about the decisions they make on behalf of the association. Personal, business, or family interests may influence a board member's decision. Even when no wrongdoing occurs, the perception of bias can damage trust within the community.

One frequent example involves board members who own or are connected to companies bidding on association projects, such as landscaping, maintenance, or construction. Another common situation arises when a board member's friend, tenant, or relative faces rule violations or requests for architectural changes. In such cases, even well-intentioned board members may struggle to act with complete impartiality.

To maintain transparency and trust, associations should adopt clear conflict of interest policies. These typically include requirements for prompt disclosure, annual statements of potential conflicts, and mandatory recusal from discussions and votes related to the matter. Establishing competitive bidding procedures and documenting all decisions in meeting minutes also helps safeguard the association from claims of favoritism or unfair dealing.

Education is equally important. New and returning board members should understand their fiduciary duties — the obligation to act in the best interests of the entire association, not individual preferences or personal connections.

Ultimately, managing conflicts of interest isn't about eliminating them entirely; it's about handling them openly, consistently, and ethically. By doing so, condominium and homeowner associations strengthen owner confidence and support fair, effective governance.

# Asbestos Safety and Your Building

Decades ago, asbestos was widely used in construction components including ceiling, flooring, and some insulation materials. According to the U.S. Environmental Protection Agency (EPA), asbestos only poses safety issues when harmful fibers are disturbed and released into the air.

When undisturbed, asbestos is generally safe. However, these fibers can pose serious health risks when disrupted during building renovations or repairs. For example, a damaged ceiling tile contaminated with asbestos could emit asbestos fibers into the air during a remodel. The area might need to be fully abated, and the debris disposed of according to hazardous waste laws.

Generally, asbestos abatement is not covered by insurance policies, including an association's policy. Insurance companies expect property owners to address asbestos issues proactively as part of regular updates.

If you suspect asbestos in your building or unit, avoid disturbing the material and consult with a certified professional for proper assessment. Proactive steps — like inspections and clear communication with your association — help ensure everyone's safety.



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