



Your local provider for condominium and association insurance.

JUNE 2026 NEWSLETTER
INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

Wildfires and Grills and Fireworks, Oh My!

It is that time of the year again, with summer just around the corner, people start to dust off their grills and ramp up outdoor activities. Before you get into the full swing of summertime fun, it is essential to be aware of some of the dangers that are more prevalent this time of year.

Wildfires

Oregon and Washington both experienced exceptionally dry winters this past year, resulting in snowpack levels significantly lower than average. Lower snowpack means there will be less snowmelt during the spring and summer months, which provides important moisture to the environment and makes plants more resistant to wildfire.

Localized, short-term weather is also a major factor, but low snowmelt contributes to a longer wildfire season, higher wildfire risk, drought, and expanded wildfire zones. This means it is imperative to stay up to date on wildfire alerts and have an evacuation plan in place, so you are ready to go at a moment's notice.

Grills

Summer isn't just a great time to break out the grill for a barbecue; it is also a great time to touch up on grill maintenance, safety, and implement grilling regulations if your association has not already done so.

Grills should be cleaned regularly, and the gas lines and connections should be checked at least twice a year to ensure they are free from damage and obstruction. For community safety, grills should be placed at least 10 feet away from any building and maintain a 10-foot clearance below balconies or

overhangs. A working fire extinguisher should always be kept nearby. Every grill master knows that for the sake of your dinner, you never leave a barbecue unattended. The same applies to fire safety — a grill should never be left unattended. Grill policies may vary by community. Please check with your association for specific guidelines.

Fireworks

Many parts of Oregon and Washington have banned personal fireworks, and it is important to stay up to date on any local or state ordinances. The safest way to enjoy fireworks is to watch professional shows offered around the Fourth of July. If fireworks are allowed in your area, your association may want to consider rules and regulations for fireworks to minimize community disturbances, bodily injury, and the associated fire risk.

**Celebrating
CAI National
Community Manager
Day | June 13**

Thank you to the dedicated community managers who work every day to support associations, strengthen neighborhoods, and help build communities.



The Risk Next Door: What Happens If a Neighbor Doesn't Have Insurance

When you live in a condominium, your insurance doesn't just protect your home — it helps safeguard your financial well-being if something goes wrong. However, what happens if your neighbor doesn't carry insurance?

If a loss originates from a neighboring unit — such as a kitchen fire, water leak, or other accident — and the neighbor is uninsured, recovering damages can become more complicated. In many cases, you may need to rely on your own homeowners (HO6) policy first to cover repairs to your unit and personal property. This can include paying your deductible and could potentially impact your claims history.

Without insurance, the at-fault neighbor may be personally responsible for damages. However, collecting reimbursement directly from an individual can be difficult, especially if they lack the financial means to pay.

This situation also highlights the importance of loss assessment coverage, which can help with shared expenses.

For condo owners, the takeaway is simple: carry adequate personal coverage and understand your association's insurance requirements. Encourage neighbors to maintain their own policies to help protect the entire community and reduce financial risk for everyone involved.



Hidden Insurance Shortfalls that Impact Condominium Owners

Large policy deductibles and insufficient coverage limits are the top insurance gaps that could impact unit owners.

The primary gaps that leave owners exposed include:

- **Policy Deductibles:** Association deductibles can range from \$10,000 up to \$100,000. If damage occurs in a common area, the association passes this deductible to unit owners. Standard policies may not cover the assessment in full.
- **Inadequate Loss Assessment Limits:** Most standard individual condo policies (HO6) only include a baseline \$1,000 in loss assessment coverage. If a unit owner's assessed portion of a community repair or legal judgment is \$15,000, the unit owner is left paying \$14,000 entirely out of pocket unless the unit owner has increased their personal limits.
- **Maintenance Exclusions:** Regular wear and tear or building upgrades are excluded from most carriers' loss assessment insurance.
- **Interior Unit Exclusions:** If the master policy is "bare walls" and the unit owner does not carry full reconstruction limits, then they are financially exposed for any additional interior rebuilding costs.
- **Liability Shortfalls:** If someone is severely injured in a common area (like a pool) and sues, judgments could exceed the association's maximum liability limit. This could leave owners to pay the remaining balance through a special association assessment.

To avoid surprises, unit owners should talk to their agent to make sure they are adequately covered and be aware of any potential gaps.



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