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## NOVEMBER 2024 NEWSLETTER

INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

# Essential winter preparations

In January 2024, Oregon and Washington experienced winter storms that caused an estimated \$1.7 billion in property damage according to the National Centers for Environmental Information.

During the storms, approximately 150 associations insured by ABI experienced water damage from freezing pipes that resulted in claims, many of which paid out hundreds of thousands of dollars. These claims resulted in displaced unit owners and drastic increases in insurance premiums for the affected associations. As winter approaches this year, associations and unit owners can avoid catastrophic damage by planning and implementing preventative winterizing strategies.

- **Always leave the heat on.** We have seen multiple associations experience water damage from frozen pipes because the heat was turned off in a unit or clubhouse. It is crucial to leave the heat on in the association's common areas and individual units. Many property insurance carriers have policy provisions that state claims caused by insufficient heat or no heat will be denied altogether. Typically, carriers set a minimum requirement for a thermostat to stay at 55 degrees.
- **Ensure fire sprinkler systems are inspected.** A licensed and insured contractor should inspect the system at least once a year. Even dry-pipe systems can accumulate condensation which can cause a freeze. Your association's sprinkler system may need better insulation or may even need to be reconfigured to allow for better distance from exterior walls.
- **Have your water heater and HVAC system inspected annually.** Over time water systems wear out. Water

heaters can deteriorate and leak. A faulty water heater could contribute to a water loss. HVAC systems also need to be inspected annually. A properly functioning heating system will help keep the heat on and the pipes warm. Regular inspections and maintenance can prevent problems before they begin.

- **Pay attention to pipes that run along exterior walls.** If your unit has exterior walls with water lines inside them, leave faucets on to allow for a slight, continuous trickle of water. Open cabinet doors under sinks so that warmer air in the space can circulate better.
- **Develop an emergency plan for entry into a unit if an occupant will be away.** If a freeze occurs and water leaks into a vacant unit, the extent of the damage could increase quickly if the leak is not stopped. For unit owners who travel in the winter months, have a plan in place for a trusted friend or relative to enter your home in case of emergency. Consider having this person stay in the unit while you are away. If this can't be arranged, ask a friend or relative to check inside the unit every few days, and more often during inclement weather. In the event of an emergency, associations need to have a plan in place for board or committee members to enter unoccupied units.

With a little pre-planning and preparation, you can be ready for winter weather and help reduce the likelihood of a claim.



# Rodent season alert



You reach for a rake. You think you see something move. Maybe it was your imagination. A few days later you check the oil in your car. Ugh! You see it. Mice have pulled the insulation from your car's hood and used the material for a nest. You have a rodent problem.

As the weather cools, rodents seek shelter. Your garage, car, home, or community center may be their perfect winter retreat. Here are some tips to prevent these uninvited critters from making your home theirs.

- Frequently inspect your home and common buildings looking for signs of these pests. Seal holes or gaps around the foundation, siding, and vents. Rodents can gain access even when small gaps or openings are present.
- Store all grains and pet food in sealed containers and ensure the container lids fit tightly. Never leave pet food sitting out, especially outside.
- Don't feed birds and other wildlife. Bird seed or food left out for wildlife provides meals for rodents too.
- Clean up the clutter. These animals need a place to hide and nest, so make sure your garage and outdoor spaces are free from clutter. Remove wood piles outside your home where rodents can hide.
- Keep the grill clean and check it throughout the winter to ensure these pests aren't using it as a storage unit for their food supply.
- Clean up food waste and properly dispose of it.

Insurance policies generally do not cover damage caused by rodents. Prevention is the best way to avoid destruction to your living space. If you suspect a problem or if your community association is at risk, call a professional to assess the situation and help prevent additional damage.



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meet team member

# Laurel Donnelly

condominium administrator

## Where were you born?

I was born and raised in Greenfield, Massachusetts which is about two hours from Boston.

## How did you come to ABI Insurance?

I came to ABI after working for an insurance company in downtown Portland. I've been here for a year and a half.

## Describe your role at ABI Insurance.

As part of the ABI Community Association Team, I compile necessary documentation and process renewal applications. I respond to inquiries from board members and property managers, and ensure renewals are completed.

## What is your favorite food?

Sushi

## Do you have any pets? If so, tell us about them.

I have an orange cat, Marvin, who I relocated to Oregon from our prior residence in Florida. He is a big foodie, also known as "Starvin' Marvin." He finds the snow fascinating and loves to roll around in it.



To learn more about Laurel, visit <https://tinyurl.com/3sdfnpr>



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