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NOVEMBER 2025 NEWSLETTER

INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

Are You Ready for Inclement Weather?

This article has been updated since it was previously published in January 2025.

Winter brings the possibility of cold weather and storms. This year, it officially starts on December 21. At ABI Insurance, we want you and your community to be prepared. Whether you are a unit owner, board member, or property manager, we hope these ideas help you and your community stay safe and prevent a costly insurance claim.

1. **Keep your home and community room warm.** Maintain an interior temperature of at least 55 degrees Fahrenheit, even when you're sleeping, not at home, or when no one is using common facilities. This includes all association buildings, such as community and storage rooms. A temperature of at least 55 degrees helps prevent pipes from freezing. Seal any drafts and leave interior doors open to keep the temperature even from room to room. Stock extra batteries in your emergency kit in case the thermostat batteries run low.

Heating your home with a fireplace can increase the risk of fire. If the power is out, make sure you avoid using candles and don't let fires burn unattended. If you use a portable generator, follow the manufacturer's instructions, and never use a generator indoors.

2. **Protect outdoor faucets.** Drain, remove, and store outdoor hoses before extreme cold weather arrives. If possible, close the inside valves supplying outdoor hose bibs, and open the outside hose bibs for draining. Keep them open so any remaining water can expand without breaking the pipe. If you can't shut off the water from the inside, cover faucets with foam faucet covers.

3. **Protect pipes.** During severe cold spells, leave all faucets, both hot and cold, running at a slight trickle. Open cabinet doors under sinks to allow warmer air to circulate. This also includes faucets in community rooms and common area restrooms.
4. **Watch for frozen pipes.** If the pipes freeze in your unit or in a community facility, contact the property manager and/or the appropriate board member immediately. Frozen water in pipes can cause them to burst, meaning you'll have a mess on your hands once that water thaws. Act quickly to shut off your main water supply. The property manager or board member should be able to provide the name of a qualified licensed professional who can assess the situation.
5. **Close exterior doors.** Keep exterior doors closed, including garage doors. This helps keep cold air out of your home and protects plumbing fixtures and pipes.
6. **Prepare emergency supplies.** Check your emergency supplies and ensure you have adequate food and water, prescription medications, a flashlight with extra batteries, and a battery-powered radio. You'll want two weeks' worth of supplies or more. Remember to stock extra pet food, water, and medications for your furry friend as well.

Consider purchasing a portable charger for your cell phone. Make sure both your cell phone and the portable charger are fully charged in case of a power outage.

7. **Stay safe.** Never use generators or barbecue grills indoors. These appliances can allow deadly carbon monoxide to build up. Check the batteries in your carbon monoxide detector to ensure the detector is working properly.



'Tis the Social Event Season!

Birthday celebrations. Thanksgiving dinners. New Year's Eve parties. Now is the season when associations and unit owners celebrate holidays with parties and events.

Whether it's an association's sanctioned event or a unit owner who rents the community room, associations need to ensure proper insurance coverage is in place for all events. One of the biggest concerns for boards to consider is whether alcohol will be provided or brought to the event. Most association insurance policies include host liquor coverage. However, associations need to fully understand the insurance coverage for events and social gatherings and how a policy might respond to an incident.

If incidental alcohol is not covered by the insurance policy, a special, one-time event policy can be purchased for most gatherings. If the association allows unit owners to rent the facility, regardless of alcohol being served, the association can request an event policy or liability coverage to extend to the unit owner's insurance policy. This coverage provides insurance in case of an accident on association property or for owners who travel home from the event where alcohol was involved. If a lawsuit were to arise from an incident, the special event coverage could provide some protection. Another solution is to hire a licensed and insured caterer to serve alcohol. This would transfer the liability risk to the caterer.

Board members and the association's attorney need to discuss concerns, rule enforcement, and the best way to protect the community during events on common property. The key to fun and safe holiday gatherings is to enforce community guidelines and understand the liability coverage for special events. Before the next party, please reach out to the association's insurance agent for coverage recommendations and how the association's policy would respond to an event incident.



Get Winter-Ready: Fire Sprinkler Tips

It is easy to see that fall is upon us, and winter is knocking on the door. For many people, the start of the holiday season is the best time of year and there is no better way to ring in the holidays than your... annual fire sprinkler system inspection and continued maintenance!

While it may not sound glamorous, annual inspections ensure you have a properly insulated and maintained fire sprinkler system, which is a critical part of property damage prevention and life safety



defense. The winter storms of January 2024 caused many sprinkler lines to break, resulting in millions of dollars in property damage.

It's not just broken sprinkler lines you need to worry about during the winter months. According to the American Red Cross, December and January are the most common months for a house fire. This means, without proper maintenance, you are looking at an increased risk of sprinkler system failure at the same time as you are most likely to have a house fire breakout.

This holiday season, make sure your fire sprinklers are:

- Properly insulated to maintain a temperature of at least 40 degrees Fahrenheit to prevent frozen sprinkler lines, particularly in unheated areas such as crawl spaces, attics, and basements.
- Checked regularly, and any collected water is fully removed from auxiliary drains.
- Inspected (annually) and any defects are addressed immediately.

While sprinkler lines need to be insulated to maintain a minimum temperature of 40 degrees, your home and community buildings must always maintain a minimum temperature of 55 degrees, especially if you leave for an extended period.



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