



Your local provider for condominium and association insurance.

DECEMBER 2025 NEWSLETTER

INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

Pre-Vacation Checklist: Secure Your Home Before You Leave

Leaving for a winter getaway is exciting, and a little preparation protects your home while you're away. Water damage represents the highest percentage of property damage claims, and most of these claims start on the inside of the unit. Proactive steps can help prevent winter disasters such as frozen pipes, break-ins, and utility issues.

1. Winter's primary threat is freezing temperatures. To prevent claims caused by frozen pipes, set your thermostat to 55 degrees Fahrenheit. This eliminates the risk of a catastrophic leak. Leave cupboard doors open to help circulate warm air and protect pipes from freezing.
2. Prepare for potential emergencies. Ask a trusted neighbor, friend, or professional house sitter to check on your property periodically. Provide them with a key, your itinerary, and local emergency contact information, including the property manager's phone number. Ask the person watching your home to report water leaks immediately to those on your emergency contact list.
3. Before leaving, check all windows and doors to ensure they are locked. If you have a security system, double-check that it is fully armed and that monitoring contacts are up to date.
4. Unplug appliances and electronics that are not in use. This saves energy and protects against power surges.

5. Make your home look occupied. Burglars often look for signs of an empty house. Use automatic timers on interior lights to mimic daily activity. Consider stopping mail and newspaper deliveries, or ask a trusted neighbor to collect these items daily. Packages and newspapers piling up at the front door indicate no one is home.
6. Don't post your trip plans on social media. Share your vacation photos after you return.

Most importantly, have a good time on your vacation. With a little preparation and planning, you can relax knowing your home is prepared.

◆ HAPPY ◆
HOLIDAYS

May this season bring you joy and peace.

Our Holiday Hours

- Wednesday, December 24 – Closed at 12:00 pm
- Thursday, December 25 – Closed
- Friday, December 26 – Closed
- Thursday, January 1 – Closed



Property Claims Made Simple: Turning Confusion into Clarity

This is the time of year when associations and unit owners are more likely to experience a property claim. Whether it's water damage from a winter storm or a fire caused by heating equipment or holiday decorations, the claim process can feel overwhelming at first. Here are some helpful tips for associations and unit owners that will hopefully alleviate some of the stress during the claims process.

1. Act promptly and take steps to prevent further loss, which could help reduce the damage. If needed, contact a reputable mitigation contractor to stabilize the affected area. Mitigation contractors work to prevent further damage and generally are not involved in the repairs. Your adjuster needs to see the unaltered damage to better assess the claim.
2. Report the claim to your insurance agent, association board, and/or property manager immediately.
3. Have a specific point of contact so the insurance adjustor, contractors, and the unit owners know exactly who is assisting them during the process.
4. Hire a reputable, licensed, and insured contractor to provide a repair estimate. Share the information with the insurance adjuster.
5. Have all claim documentation organized, such as pictures or videos of the damage and repair estimates from contractors. This will make it easy to provide the information to those who need to assess the claim.

By understanding the claims process, you can turn a stressful situation into a manageable one. Whether it's reporting promptly, documenting thoroughly, or staying in touch with your claims team, every action you take helps with a smoother experience.

Protect Your HOA with Umbrella Insurance

An umbrella policy, also known as an extended liability policy, provides crucial liability protection to help a homeowners association manage the risks inherent in community governance. An HOA faces numerous potential liabilities, ranging from physical injuries in common areas to lawsuits alleging negligence, discrimination, or breaches of duty by the board.

While standard general liability policies provide a basic level of coverage, these policies often have limits that can be quickly exhausted by a lawsuit. A significant judgment can exceed primary policy limits. This leaves the association exposed financially. However, the umbrella policy provides an extra layer of protection.



For an HOA, this helps safeguard the association's assets and the financial well-being of all individual homeowners who might be subject to special assessments in the event of a large liability claim. By securing umbrella coverage, the board demonstrates fiscal responsibility, provides peace of mind, and ensures the association remains financially stable in the face of catastrophic legal challenges. Many management contracts and HOA bylaws now require an umbrella policy.

If you have questions or want to know more about umbrella coverage, please reach out to us at 503.292.1580.



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