

## ABI Insurance | November 2020 Newsletter

News you can use!! Sign up today <https://www.abipdx.com/newsletter-sign-up/>



### Riot damage, is it covered?

Many communities are worried about riot damage or other forms of vandalism to their buildings. Thankfully, most insurance policies do include coverage for damage due to theft, riot, vandalism, or civil commotion. However, it is best to discuss specifics with your agent. These claims are subject to the policy deductible before the association's policy would respond in a covered loss. Associations should consider taking extra precautions to protect property if in an area more prone to damage. Owners need to be careful, as well, to not leave valuable items inside their vehicles that increase the chances of a break-in. Claims that involve theft, riot, or vandalism are claims that can have a worse impact on a loss record when compared to "acts of God" type claims, such as windstorms. Therefore, it is always more cost effective to be proactive. Surveillance is always a great tool for communities to find the people that caused damage. As doorbell cameras become popular, these tools are helpful as they can catch useful pieces of evidence for catching the perpetrator. Make sure to communicate with owners and do what you can to protect your property.



## Burning Owner Question



**Q:** If an owner has a claim denied due to a policies vacancy clause, is the association responsible for the damage? Is there a way to remove the exclusion?

**A:** Associations shouldn't be responsible for the damage to a unit that was vacant. Many governing documents or an insurance resolution require that the owners insure for the association's deductible. In the event of a claim of a vacant unit, the association's policy should respond after the damage has exceed the deductible as their vacancy clauses tend to be broad to define vacancy as a percentage of an entire building, not a specific unit.



### **Common Exclusion: Roof Leaks**

Winter brings lots of rain and snow which creates a list of problems for buildings, including their roof issues. Damage that is caused by a roof leaking is often not a claim covered as there are several exclusions that could be applicable. If there is evidence of another peril that caused the roof to leak, such as a windstorm blowing shingles off which allowed the water to enter, there may be coverage but ultimately an adjuster is the one that will determine that coverage. If roofs are being properly maintained and inspected annually, an owner/association would know about potential issues and fix them prior to damage occurring. Annual inspections also help an association reduce their liability if a leak were to occur, especially if the association is responsible to maintain the exterior. It's a hard position for the association to be in when an owner has damage to their unit or personal property and the association is responsible for the exterior and no inspections or maintenance were done giving a clean bill of health for the roof.



### **Update of the month: Seal up your doors and windows**

Sealing up your doors and windows can keep unwanted water, debris, and cold air outside! Weather stripping your doors is relatively easy and can be an inexpensive project. Unwanted insects and bugs will also have a harder time entering the unit if seals are replaced. Damage to the entryway, flooring, or the drywall can be prevented by doing simple maintenance to the seals. Plan your project before the winter season is here.



**Email:**  
saraeanni@abipdx.com



**Contact:**  
(503)292-1580



**Website:**  
www.abipdx.com

