



# MAY 2025 NEWSLETTER

## BBQs and Insurance: What Associations Need to Know from an Underwriting Perspective

Barbecues may be part of the American dream, but from an insurance underwriting standpoint—especially for condominiums and attached townhome communities—they're increasingly seen as a serious risk exposure. Carriers have long prohibited the use of charcoal and wood-burning grills due to their open-flame nature and elevated fire risk. Now, even gas and propane grills are being flagged. In fact, many carriers in today's high-risk market won't even offer terms unless a formal BBQ policy is in place—and enforced. For underwriters, the presence of grills on balconies or near combustible structures is a preventable hazard that can lead to catastrophic multi-unit losses.



A commonly used safety guideline—adopted by many insurance carriers and fire codes—is that grills must be placed at **least 10 feet** away from any structure, including walls, railings, and overhangs. Most multi-family communities, however, don't have the physical space to meet that requirement on private patios or balconies. As a result, insurers are increasingly requiring complete bans on all types of grills in these areas, regardless of fuel type.

Underwriters are also becoming more vigilant in their risk assessment when underwriting an account. They aren't just relying on loss history or application disclosures—they're actively searching online through Google Street View, MLS listings, and even owner-posted real estate photos to spot inaccuracies. If a grill is visible, it can trigger ineligibility or even non-renewal if a carrier spots this during a loss control inspection. For associations already facing a tight insurance market, unmanaged BBQ use can be one more hurdle to securing competitive coverage. Some insurance companies just won't offer terms until policies are put in place. Boards should adopt and enforce clear grill policies, educate residents on the insurance implications, and ensure compliance is documented—because what feels like a small convenience to one owner can jeopardize insurability for the entire community.

### Unit owner question

### What steps can I take as a unit owner to reduce my insurance costs?



Start by meeting with your insurance agent to review your coverage and ensure it aligns with your association's policy. You'll want to avoid being over- or underinsured.

Ask about discounts—many carriers offer savings for bundling, alarm systems, or claims-free history. Installing water leak detectors or auto shut-off valves can also reduce your premium by 5% or more with some insurers.

Other tips:

- Raise your deductible (if financially comfortable)
- Maintain good credit
- Upgrade old plumbing or electrical systems

A quick policy review can go a long way in optimizing coverage and reducing cost.

# Coverage Corner: Foundations

In today's tightening insurance market—especially for condominiums and HOAs—foundations are becoming a growing concern. As associations move into high-risk markets due to claims history, wildfire exposure, or aging infrastructure, many insurers are scaling back coverage, increasing deductibles, or outright excluding certain structural elements, including foundations. This creates a significant financial exposure: if the foundation sustains damage from a non-covered cause like earth movement, drainage failure, or long-term settling, the cost of repair may fall entirely on the association or its members through special assessments.

Boards should be proactive in understanding their current policy language. In some high-risk placements, foundation coverage may be sub-limited, excluded entirely, or hinge on whether the damage stems from a covered cause. Working with a broker who specializes in community associations is key—they can help identify gaps, negotiate for broader terms, and implement risk management strategies that demonstrate the association is maintaining its property responsibly. This includes proper grading, regular inspections, and swift response to plumbing or drainage issues. In a market where underwriters are looking for any reason to restrict coverage, proactive foundation maintenance can be the difference between insurability and financial strain.



## Update of the Month:

### BBQ Prep and Safety Starts with Cleaning

Before firing up the grill this season, take a moment to prep—not just your favorite recipe, but the BBQ equipment itself. Improperly maintained grills are a leading cause of residential fires. In multi-family communities, one small incident can quickly escalate into a multi-unit insurance claim. Always ensure the grill is pulled away from combustibles—this includes buildings, railings, and nearby items—to reduce the risk of fire.

Whether your association permits propane grills or provides designated BBQ areas, safe use starts with proper cleaning and inspection:

- Check for gas leaks by applying a soap-and-water mix to hose connections—bubbling indicates a leak.
- Clear out grease trays and traps—grease buildup is a top cause of unexpected flare-ups.
- Inspect hoses and burners for cracks, wear, or blockages before each use.
- Keep a fire extinguisher nearby and never leave a grill unattended.

A few simple precautions can protect your home—and your neighbors—from costly and preventable damage. Resource: [Grilling Safety Facts & Resources | NFPA](#)



## Upcoming Events

June  
6



Western Oregon  
Education Luncheon  
Maintenance & Inspection  
Requirements

June  
12



Central Oregon  
Education Event  
Mastering CC&R Standards:  
Effective creation,  
enforcement, and legal  
practices.

June  
23



Western Oregon  
Reverse Tradeshow  
Event for Business Partners to  
meet with local management  
companies- Similar to a speed  
dating event! A MUST Attend!

FOR MORE EVENTS, VISIT : [WWW.CAIOREGON.ORG](http://WWW.CAIOREGON.ORG)

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