



# DECEMBER 2025 NEWSLETTER



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## Why a 5-Year Maintenance Plan Can Help Shape Your Association's Insurance Future

Insurance carriers aren't just looking at premium history anymore—they're looking at the story your building tells. And increasingly, that story comes down to maintenance. A five-year plan provides the roadmap carriers want to see: when the roofs will be replaced, when plumbing risers are scheduled for upgrades, which balconies or decks are due for structural review, and how the building envelope is being monitored for early signs of water intrusion. These elements form a practical roadmap that helps underwriters understand the association's long-term maintenance strategy and signals that the community isn't waiting for claims to force action. Insurance is designed for catastrophic losses—not failures tied to deferred maintenance.

A good plan also goes beyond the capital projects and includes predictable, recurring inspections that catch issues before they escalate. Annual roof evaluations, crawlspace moisture checks, plumbing line inspections, and deck safety assessments create a record of diligence that directly reduces insurability concerns. The same goes for owners: requiring replacement of aging water heaters, verifying angle stops and supply lines, and encouraging the use of water sensors in higher-risk units aren't just helpful—they're now part of the risk-mitigation story. When an association can show that both common areas and individual units have structured expectations, the entire building becomes more insurable.

What truly sets an association apart, however, is its ability to translate all of this into a compelling risk narrative. A simple annual "risk audit" that summarizes recent maintenance, completed projects, upcoming replacements, and lessons learned from past claims gives carriers exactly the context they need to underwrite with confidence. Imagine handing an underwriter a clear summary that says: We replaced the original 30-year-old roofs last year, inspected all balconies, scheduled plumbing stack replacements for 2026, completed a crawlspace drainage project, and rolled out owner water-sensor guidelines. That type of narrative is powerful—it shows progress, planning, and ownership of risk. In a market where carriers are shrinking capacity and raising standards, communities that can articulate this level of preparedness consistently rise to the top of the stack. Having this information from associations on proactive measures allows an expert agent like myself to present a clearer, more compelling risk profile to carriers on the community's behalf.



### Coverage Corner:

## Non-owned & Hired Auto Liability Coverage



Non-Owned & Hired Auto Liability is a commonly overlooked coverage in a community association's insurance program, yet it protects the association from a surprisingly common risk. This coverage applies when someone is driving their own vehicle or a rented vehicle on behalf of the association and causes an accident. While the driver's personal auto insurance responds first, the association can still be named in a lawsuit if the trip was connected to association business. Without this coverage, an everyday task could expose the association—and its members—to significant financial liability.

Consider a community manager who drives their personal car to the property to conduct a walkthrough, follow up on compliance issues, or meet with a contractor. If an accident occurs during that trip, the manager's personal insurance may not be enough, and the association could be brought into the claim. Another common scenario involves a volunteer board member picking up supplies for an event or delivering notices. Even though the association doesn't own a vehicle, it still faces liability because the errand was performed on its behalf.

This is why Non-Owned & Hired Auto Liability is essential, even for communities that never envisioned themselves having "auto exposure." It serves as an important safety net, filling the gap between an individual's insurance and the association's responsibility. In today's environment, where litigation is common and damages can escalate quickly, this small but powerful coverage ensures the association is protected from risks hidden in plain sight.

## Owners Question

# If our vendor contracts and expenses aren't increasing this year, why are my HOA dues still going up?

A: Even when vendor expenses stay the same, association dues may still increase because the community's financial planning includes more than just routine service costs. Best practices recommend strengthening reserves, updating aging infrastructure, and preparing for unexpected repairs or new risk-management tools that weren't anticipated when last year's budget was created. The association can't predict every maintenance or safety need, so gradual increases help ensure the community remains well-maintained, properly insured, and financially stable for both expected and unexpected projects.



## Update of the Month:

# Replace Your Under-Sink P-Trap Before It Fails

The P-trap under your kitchen or bathroom sink plays a small but important role in keeping water contained and flowing properly. Over time, older plastic traps can become brittle, crack, or loosen at the connection points—especially when cleaning products are stored underneath and accidentally bump the piping. A cracked or dripping P-trap can lead to warped cabinets, damaged flooring, and moisture that spreads into walls or neighboring units. Even a slow, unnoticed leak can easily turn into a multi-thousand-dollar repair, far exceeding the cost of replacing the part itself. For most homeowners, upgrading to a sturdier PVC or metal P-trap is a simple way to reduce the chance of an avoidable, inconvenient insurance claim.

Many owners can replace a P-trap themselves with basic tools, provided they feel comfortable working with plumbing connections and can confirm the size and style match their existing setup.

Hardware stores often sell complete kits for around \$10–\$25, and installation videos are widely available. However, if space is tight, if the connections feel corroded, or if there are signs of long-term moisture, hiring a licensed plumber is the safer route. A professional can also check for other potential under-sink issues while they are there. Whether DIY or done by a plumber, replacing the P-trap is a quick improvement that protects your home and helps prevent water losses that affect the entire community.



## UPCOMING EVENTS

## SARA EANNI, CIRMS, MBA




<b>JAN 9<sup>TH</sup></b> Western Oregon Annual Kick-Off Event <b>11AM-12:30PM</b>	<b>JAN 29<sup>TH</sup></b> Central Oregon Kick Off Event Ask an Attorney <b>5:30PM-7PM</b>	<b>FEB 7<sup>TH</sup></b> Board Leadership Development Course <b>8AM-4PM</b>
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