Official Publication of the Wisconsin Association of Home Inspectors, Inc.





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Good day Troops!



September 2019

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Risk Management

Fall is right around the corner – leaves will be changing color, school buses will be commonplace as we make our way to our appointments and attics will be a little more comfortable to inspect. But, best of all, the smell of fresh cut fall grass before the big Friday night football game at the local high school!

Most of you have heard that there is legislation being discussed which involves our industry. I would be remiss if I didn't mention it. At this time, the WAHI Board of Directors, a newly formed WAHI ad hoc committee and your WAHI lobbyist are taking this proposed legislation very seriously. Meetings with important players in Madison are on the calendar. WAHI leadership is working diligently to make sure that any changes in legislation will be beneficial to home inspectors in our state. As details become available, your Chapter-Elected Member at Large will keep your chapter informed - meeting attendance is more important than ever!

We are the ONLY home inspectors association in Wisconsin dedicated strictly to Wisconsin home inspectors and the betterment of the industry in our state. This situation could have a "silver lining" for WAHI. As Julie brought up in a phone conversation with me, this is a great opportunity for WAHI to make a membership push! Many non-WAHI inspectors in the State may have absolutely no knowledge of this pending legislation. We need to make them aware, explain the importance of a united front (there is power in numbers) and our need for their support. Working with legislators, lobbyists and legal counsel all come at a price - a price that one individual often can't bear on their own, but, the power of WAHI as a group, can handle that burden. It is part of what the association was designed for.

(continued on pg. 4)

WAHI Fall 2019 Education House and Seminar

November 8th and 9th Chula Vista in Wisconsin Dells!

Earn up to 15 credits! Watch your email for Registration - COMING SOON!



NEXT MEETING: Wednesday, September 18

Social at 6:00 pm & Meeting/Dinner/Education at 6:30 pm

Sconni's Alehouse & Eatery, 1239 Schofield Ave, Schofield, WI 54467

Education: To be determined

For speaker information, or to provide a suggestion/lead, please contact the Chapter Education Chair, Tyler Groshek at 715.212.7341



NEXT MEETING: Wednesday, September 4

Buffet Dinner at 5:30 pm & Meeting/Education at 6:00 pm

LOCATION (as of June): Pizza Ranch, 2451 Truax Blvd, Eau Claire, WI 54703

Education: Aslo Peck, Peck Roofing

Aslo will address roof coverings, flashing and venting.

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, David Welch at 715.382.6058



NEXT MEETING: Tuesday, September 17

Social at 5:30 pm & Roundtable/Meeting/Dinner/Education at 6:00 pm

The Stone Toad, 1109 S. Oneida St., Menasha

Roundtable Discussion: Bring pictures on your smart phone or jump drive to load onto the

projector!

Education: Doug Hoerth, Municipal Building Inspector Doug will give a presentation on "When it became code."

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Scott Hansen at 920.716.3025



NEXT MEETING: Thursday, September 19

Roundtable at 5:30 pm & Meeting/Dinner/Education at 6:00 pm Great Dane Pub and Brewing, 2980 Cahill Main, Fitchburg

Education: To be determined

Calling all Madison members! We need your help to find speakers for our future meetings - we accept a wide range of topics.

Please contact Chapter Education Chair, Ron Miller at 608.235.9836



NEXT MEETING: Tuesday, September 10

Social time starts at $5:30\ pm$, Buffet Dinner available from $6:00\ -\ 7:00\ pm$

Meeting/Education at 7:00 pm

The Pallas Restaurant, 1657 S 108th St, Milwaukee

Education: To be determined

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Ryan Eigenfeld at 414.795.9018

WHAT'S HAPPENING IN WAHI?

This is a brief recap of activity in the past month and a preview of what lay ahead. If anyone would ever like further information on something mentioned in this piece, just let me know...julie@wahigroup.com or 414.299.9766

August 2019

- Proposed Legislation: WAHI was made aware of proposed legislation affecting home
 inspectors by a long-time home inspector member he read about it in a national home
 inspector magazine published by an insurance provider. WAHI took quick action! Be
 grateful you are a member of the only home inspector association focused entirely on
 WI inspectors and State laws that affect the industry. WAHI is well-respected and has a
 strong voice in Madison we have a reputation for serving our members and consumers
 well. Stay tuned for further information as new details come to light.
- Milwaukee Chapter Marketing Committee: A handful of members in the Milwaukee Chapter have formed a chapter committee with several subcommittees addressing particular goals affiliate growth, increasing consumer and realtor awareness, media exposure and member engagement. This is an energetic and enthusiastic group they are making use of the WAHI Zoom account to meet about every 2 weeks to keep the momentum going. I encourage other chapters to explore local ways they can get the "WAHI word" out! Contact me with any questions or ideas.
- WAHI Chapter Facebook Pages: As previously announced WAHI is starting local Facebook pages for each chapter all chapter members and local realtors will be invited to join the page. Fox Valley member, WAHI Public Relations Chair and WAHI Facebook guru J Bob Turicik will set up each page, then Bob and I will serve as "behind the scene" administrators but we are still seeking a "chapter moderator" in our Central and Madison chapters. Contact me with questions or interest julie@wahigroup.com or 414.531.3199. Bob has created the Fox Valley Facebook page 1st it made sense since Bob is our FB expert and will serve as the moderator for the FV chapter he can "work out any kinks" before we expand. Chippewa Valley is up next, followed by Milwaukee stay tuned Marc Steig (CV) and Bob Schulz (MKE) ☺

September 2019 and Beyond...

- WRA Conference: WAHI has had a presence at the annual WRA Convention each fall for many years now but this fall WAHI has been invited to participate in a panel discussion of real estate professionals during the convention on September 10th. This invitation is due to the efforts of WAHI President Ric Thompson and is another GREAT opportunity to increase WAHI awareness.
- Upcoming Board Meeting: The Board will meet in the WI Dells on Tuesday, September 10th at 11:30 AM in conjunction with our participation during the WRA Convention.
 Contact me by September 1st if you are interested in attending.
- Fall 2019 Education House and Training Seminar: Friday, November 8th and Saturday, November 9th at Chula Vista in the WI Dells! Registration will be on the WAHI website very soon watch your email!
- **2020 Education House and Training Seminar**: The WAHI Board is looking in "all directions" for our spring event and the WI Dells again in fall stay tuned!



Julie Arnstein Executive Director

You can add your photo and/or a link to your website to your WAHI profile!

Submit photo and/or company website info. to: julie@wahigroup.com

PRESIDENT (continued)

When you encounter non-members, talk about the benefits that you, as a member of WAHI, have! It goes way beyond our education seminars.

- Mention the fact that we have a top notch legal team helping our association and our individual members navigate legal waters!
- Mention we have a lobbyist with a glass to the door alerting us to activity in Madison while we are out making sure houses are safe for our buyers!
- Mention that we have an Inspection Agreement with an arbitration process that should keep them out of court!

We can offer these benefits due to our "numbers" and our committed leadership!

We all have a part in making this association successful. Spread the word and help us grow! There is power in numbers - history has proven that.

Be safe out there!

Ric Thompson, WAHI President



Stay in touch with the WAHI Facebook page!

Our WAHI Facebook community provides the perfect opportunity to post minutes, make chapter announcements, post meeting changes, start a dialog/ask questions of other inspectors or just see what your fellow WAHI members have been up to.

If you have any questions, please contact:

Bob Turicik 920.892.7654 homeview@wi.rr.com



WAHI BOOTH AT WRA CONVENTION

The 2019 WRA Convention is scheduled for September 10th and 11th at The Kalahari Resort in the WI Dells.

WAHI will again staff a booth during the show. WAHI Public Relations Chair, Bob Turicik, is again coordinating the booth and the WAHI volunteer "staff".

Booth hours are Tuesday, September 10th, from 8 AM to 5 PM and Wednesday, September 11th, from 8 AM to 2:30 PM.

If you are interested in volunteering for a shift to represent our great association please contact Bob Turicik at homereview@wi.rr.com.

Be sure to include the day and time-frame you are available to help!



Scott Groshek (Central)

Home Inspector Member
Town & Country Home Inspections, Inc.
715.446.1999
sgroshek52@gmail.com

Patrick Shannahan (Madison)

Home Inspector Member
New Roots Home Inspection
608.354.5366
newrootshomeinspection@gmail.com

Greg Yohr (Fox Valley)
Associate/Student Member
920 205 8869

gyohr007@gmail.com

OFFICE DEPOT/MAX

Office Max and Office Depot merged some time ago. The Office Max discount program offered to WAHI members no longer exists – the savings became spotty as the merger was coming together and then finalized.

Office Depot has come to WAHI with a new, improved program. See page 14 for information on their in-store program and page 15 for a program overview and the contact person to establish an online account.

From one of our Central Chapter members - "I needed 2,000 copies made – they quoted me \$160.00. AFTER I presented my WAHI card, the cost dropped to \$50.00! What an AWESOME savings!"

From one of our Madison Chapter members - "I recently had printing done at my local Office Depot/Max. Cost before WAHI discount = \$137.00.

AFTER the WAHI discount was applied = \$36.00!!! WOW!"

WAHI ARBITRATION PROGRAM

Not every homeowner/inspector interaction goes smoothly. Although all members are encouraged to make every effort to resolve disputes on their own, we know that is not always successful.

WAHI's Dispute Resolution Program is here for you during those difficult times.

For information, please contact: Executive Director Julie Arnstein 414.299.9766 or julie@wahigroup.com

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RISK MANAGEMENT ARTICLE

3 MOST COMMON INSURANCE POLICY PITFALLS

By Stephanie Jaynes, Marketing Director at InspectorPro Insurance

Did you know that not all insurance policies are created equal? Or that policies can exclude some business practices? If you don't know the ins and outs of your policy, you could end up buying less coverage than you need. In this article, we go over three of the most common insurance policy pitfalls plaguing the home inspection insurance industry. Look for these pitfalls when shopping or renewing insurance to ensure you're getting the coverage your business really needs.

Your insurance carrier doesn't cover it.

Exclusions are the portions of your policy that define what you are not covered to inspect. Some exclusions are permanent while others can be modified with an endorsement. (More on endorsements in the next section.) Exclusions allow the insurance company to offer more competitive rates by eliminating business practices that go beyond the



policy's intent. Common non-endorsable exclusions in home inspection errors and omissions and general liability policies include asbestos, pollution, improper licensure, and warranty claims.

To find out what exclusions lie in your policy, you've got to read it. And before you do, you should know whether your policy offers basic or broad coverage.

- **Basic policies** state what's covered, and anything that isn't listed is an uncovered inspection. These policies tend to be easier to read because they're shorter, but they often offer less coverage.
- On the other hand, **broad policies** offer more open-ended coverage than basic policies. If an exclusion isn't on the list, then it's automatically covered. These policies are a tough read but much more comprehensive. (In case you're wondering, InspectorPro offers broad policies.)

Keep in mind that there are insurance carriers that advertise to property inspectors but explicitly exclude home inspection services in their policies. If you receive a quote for hundreds or thousands of dollars less than that of a specialized home inspection insurance provider, be sure to study the policy to make sure home inspections aren't excluded.

Non-inspection isn't protection.

Remember how we said that some exclusions can be overwritten? Modifications to your policy are made possible by endorsements. **Endorsements** are amendments to your policy that modify coverage, usually by adding additional coverage or changing exclusions.

That laundry list of specialty inspections in all your quotes? Those are optional endorsements, which means they aren't included in your policy unless you add them. Examples of endorsable exclusions include mold, pest, pool and spa, radon, and lead.

Notice how the endorsement modifies the policy by first deleting the exclusion. Then, it adds coverage to the policy by changing the policy definitions to include pool and spa inspection services.

Optional doesn't mean unnecessary.

In the case of endorsements, "optional" is not a synonym for "unnecessary." Endorsements are essential for any inspectors going the extra mile and offering a little extra with their basic inspection. Whether you're inspecting for termites or radon, if you're inspecting for it at all, you need to add the endorsement to receive insurance protection. If you're not carrying the endorsement, you don't have the related coverage—even if the claim is frivolous.

READ MORE

To learn more about InspectorPro Insurance, please see our ad on page 10 of this newsletter.

LOG IN & UPDATE YOUR WEBSITE PROFILE IN 5 EASY STEPS

- 1. Go to www.wahigroup.com.
- 2. From the Home Page upper right corner, select "LOG IN." ENTER your email address on file with WAHI and password. *If you have questions, contact Julie at julie@wahigroup.com.
- 3. Once logged in, the upper right corner shows your name, "Change Password" and "Log Out." CLICK on your name.
- 4. You should now be on the "My Profile" page. Select "EDIT PROFILE" in the gray rectangular box.
- 5. After making your updates, **select "SAVE"** in the gray rectangular box at the bottom of the page.





We are HIRING!

We are looking for licensed Home Inspectors to join our *GROWING* team.

If you want to focus on performing inspections and not the business side, please contact us!

Visit our website: www.npi-wi.com

Send resume to: **marketing@npi-wi.com**

November 8th and 9th WAHI Fall 2019 Education House and Training Seminar in the WI Dells!





See page 8 for an informative article provided by InspectorPro

WAHI LEGAL SUPPORT

Attorneys Roy Wagner and Lauren Triebenbach have joined the law firm of Michael Best and Friedrich. Both have expressed interest in continuing to work with WAHI and to provide their risk-free, initial legal counsel to WAHI members with legal concerns.

Contact Lauren at latriebenbach@michaelbest.com or 414.225.4929 and Roy at rewagner@michaelbest.com or 414.270.2707

DISPUTE PROCESS

All member-to-member or member-to-association disputes must go through the Membership Committee.

A member going public, with disputes of these types, risks disciplinary action.

The Membership Committee will implement this policy.

For more information on this process, contact Membership Committee Chair: Ron Miller at 608.235.9836 or ronmiller547@gmail.com



MEMBERS ONLY INTERACTIVE FORUM

It has come to our attention that many of you may be unaware the WAHI website hosts an interactive forum on the Members Only page.

We encourage all members to check it out!

This is a very useful tool for communicating directly with fellow members and with our large membership, chances are very good that you will find someone who has a shared experience similar to yours or an answer to your question!

To access the forum section of the website you need to log-in to the website.

See page 9 for step-by-step instructions to log-in to your profile and make use of this additional "tool" and benefit WAHI offers to their members.





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WAHI WELCOME COMMITTEE

Our Welcome Committee is intended to do just that....welcome our new members into WAHI. As a new member, expect a call from a member from your chapter. If you are a "newer" member – maybe you joined a while ago but haven't yet attended a meeting - feel free to reach out to a committee member from your chapter and make arrangements to meet at the next or an upcoming meeting.

We want our new members to feel "welcome", feel a connection with the group... and the members listed below are the right people to do that!

CENTRAL

Mike Carson - 715.212.4051 or carsonhomeinspector@gmail.com Kyle Zimmerman - 715.387.1815 or kyle@royaltinspections.com

CHIPPEWA VALLEY

Jon Hempel - 715.210.3217 or jhempel@newageinspection.com Joel Markeson - 715.225.0385 or jpmarkuson@gmail.com

FOX VALLEY

Dave Brading - 920.889.2120 or dave.brading@yahoo.com Bob Turicik - 920.946.0433 or homereview@wi.rr.com

MADISON

Sean Martinsen - 608.206.1108 or sktailhook@yahoo.com Rich Reinart - 608.535.9206 or thehomeinspectorllcwi@gmail.com

MILWAUKEE

Brian Derewicz - 262.343.1614 or briandthehomeinspector@gmail.com
Nick Hammetter - 414.412.2637 or humblehomeinspector@gmail.com
Andy Helgeson - 414.315.0266 or helge4674@outlook.com
Scott LeMarr - 262.424.5587 or scott@honesthomeinspections.com
Brittany Thomas - 414.486.2367 or thomasradontesting@gmail.com
Mike von Gunten - 262.945.2446 or mike@lahigroup.com

Thank you all for stepping up to serve on one of the **most important** committees within the WAHI organization!



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Contact: Paul Gomez

Phone: (855) 337-6811 ext. 12809 Email:

paul.gomez1@officedepot.com

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For assistance with gaining on-line access, please contact:

Paul Gomez

WAHI National Program Manager | Office Depot

Tel: (855) 337-6811, Ext 12809 | paul.gomez1@officedepot.com

BOARD OF DIRECTORS

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Tom Greenwaldt 262.271.0124

Secretary & Executive Director

Julie Arnstein 414.299.9766

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Past President Andy Helgeson 262.377.0751

Members-at-Large

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Tom Dempsey 262.367.1534

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Dennis Kruger 608.575.0371

608.235.9836

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Mike von Gunten 262.945.2446

Chapter Presidents Mike Carson, Central 715.212.4051

Terry Elliott, Chippewa Valley 715.577.4211

Dave Pribyl, Fox Valley 920.660.3000

Sean Martinson, Madison 608.206.1108

Jim Oezer, Milwaukee 262,636,9909

Jay Paulson, Milwaukee 262.636.9909

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Audit

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Mike Carson, Chair Mike von Gunten

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Brian Opelt • David Pribyl

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Jay Paulson • Dave Pribyl

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Welcome

See page 13 in this newsletter

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Hanover Insurance

330 E. Kilbourn Avenue, #650, Milwaukee, WI 53202 Contact: Jeff Frank, 414.221.0364 jfrank@robertsonryan.com www.robertsonryan.com

InspectorPro Insurance

826 E. State Raod, #100, American Fork, UT 84003 Contact: Dirk Stephens, 801.610.2753 Fax: 801.610.2701

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