

The WAHI Inspector

Editor: Nick Petrie

From the President:

WAHI Elections Coming Soon

By Kent Schwanke





Thanks to WAHI and to other inspectors' associations, with the high-quality continuing education we provide, newer inspectors have many more opportunities to be "non-green" – to learn how to do this job that still provides such a challenge, even to those of us who have been in business for many years. How I wish that was as available to me when I started! This brings me to the subject below:

As we will transition from winter's chilly grip to the welcome green of spring, it is also time to elect most of the officers on the state Board of Directors, as well as for all the chapters. Please consider this to be yet another reminder that your WAHI needs you to put your skills to work.

At our last election for President and Vice-President, we only had one person running for each position, which is not good for WAHI. Some chapter boards still do not have all their positions filled, which is also not good. Member participation fuels the success of our organization – and that member participation cannot always be "somebody other than you."

If you value what WAHI offers, run for office, join a committee, and get involved. If you're unhappy with any decisions WAHI has made, run for office, join a committee, and get involved. Are you getting the general idea?

(continued on pg. 3)

2015 WAHI Spring Training Seminar March 13-14 Baraboo, WI



CHAPTERS:



SPRING SEMINAR pgs. 6



ADVERTISER OF THE MONTH pg. 11

CHAPTER MEETING HIGHLIGHTS



NEXT MEETING:

Wednesday, February 18
Social at 6:00 p.m.
Dinner/Meeting at 6:30 p.m.
Palms Supper Club Steak House
5912 Business Hwy 51, Schofield

Speaker: Vince Hopkins from Sure Dry Basements. Vince's talk with focus on foundation repair and different repair methods.



Continued

NEXT MEETING:

Tuesday, February 17 Social at 6:00 p.m. Meeting/Dinner at 6:30 p.m.

Stone Toad 1109 S. Oneida St., Menasha

Speaker: **TBA**

An expanded version of "Stump the Inspector" is planned. Members are encouraged to bring a flash drive with photos of confusing, unusual and entertaining things encountered at inspections.



Our scheduled speaker for our January meeting was Matt Schuebel from Brack Thermal Systems. Matt presented information on the Vermiculite removal credit program and various types and conditions of asbestos materials and abatement. We followed Matt's presentation with a discussion on photos provided by members.

The Madison Chapter meets in January, February, April, May, September and October.

Madison Chapter ★

The January 2015 educational meeting addressed what protective clothing and/or equipment is needed on building inspections when the building has compromised (unhealthy) air conditions (i.e. Tyvek suits, facemasks, etc.). In addition, we talked through what it means to be a home inspector, the State Standards of Practice, the WAHI Inspection Agreement and E&O insurance policies.

NEXT MEETING:

Wednesday, February 4

Buffet dinner at 5:30 p.m., Meeting at 6:00 p.m.

Jade Garden Restaurant 3620 Gateway Dr., Eau Claire

Speakers: Ned Donnellan and Duane Steinauer

Ned is a real estate broker in Eau Claire and he will be discussing home inspections relating to real estate sales and contracts. Duane is an underground oil tank removal contractor and will be talking about oil tank status, removal and DNR specifications relating to oil tanks.

NEXT MEETING:

Thursday, February 19, 2015

Roundtable at 6:00 p.m. Meeting/Dinner at 6:30 p.m. Rocky Rococo's Pizza 1753 Thierer Rd., Madison

Speaker: TBA



Our January meeting brought us speakers Howie Heier of Hydro-Flo Products and Dave Larsen of Viega Plumbing Products. They educated us about PEX (Cross-Linked Plyethylene) plumbing for water distribution and hot water heating systems, and press-type fitting for copper and black iron piping systems.

The WAHI Inspector



NEXT MEETING:

Tuesday, February 10, 2015 Social at 6:00 p.m., Dinner at 6:30 p.m. Meeting at 7:00 p.m. Klemmer's Banquet Center 10401 W. Oklahoma Ave., West Allis

Speaker: Kurt Soens from Smoke Stacks, Inc. Kurt is a longtime affiliate member and he will be sharing his expertise on masonry chimneys and fireplaces.

LETTER FROM PRESIDENT - CONT'D

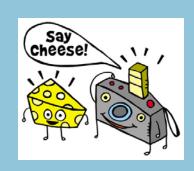
(continued from pg. 1)

Equally important, WE NEED YOU TO VOTE! At our last election, we barely had enough votes cast to meet our bylaw requirements. That is not good, people. Not good at all.

Belonging to an association means you are a member, and you need to be active in the association. Even if you do not have the drive to be a public servant, you have the responsibility to vote. Just attending chapter meetings or seminars is not what being active means. It means being involved in the right to elect your leadership, the people who organize and maintain this great association. PLEASE, get involved and be active in your membership. Vote and show support for those who spend their time working to run and improve WAHI. See pages 4 and 5 in this newsletter for important dates and information.

One last note: Our Spring Seminar is coming up in Baraboo on March 13th and 14th. We have a great line-up of speakers and the opportunity to network with your fellow inspectors from across the state, as well as our annual meeting. Make a plan to get to Baraboo!

~Kent Schwanke



Add a Photo to the WAHI
Website and Link to Your
Business Site

WAHI's website member database has a new and improved multi-choice search option.

Submit photo and/or company web addresses to:

info@wahigroup.com





2015 WAHI STATE ELECTION

From Nominations and Election Chair, Andy Helgeson:



By now (hopefully!) you have talked about the upcoming election at your January chapter meeting and are considering serving in a position of leadership in the coming year, whether at a chapter or state level.

WAHI membership will be electing 4 State Board of Director Member-at-Large positions; each position is a 2-year term. The election will be held in early March and the results announced at the Annual Meeting in Baraboo on March 14, 2015.

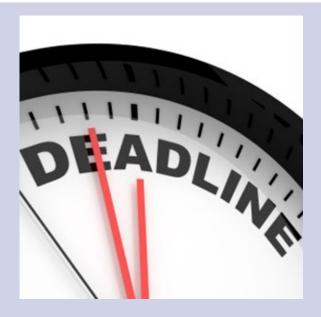
Important deadline dates are listed on page 5 of this newsletter.

The election will, again, be held electronically using the same process as the last 2 years. Members without an email address will receive a postcard with instructions to participate in the election.

Please contact Nominations and Elections Chair, Andy Helgeson, if you are interested in a position or if you would like to submit a nomination - 414-315-0266 or ajhelgeson@wi.rr.com.

You may also contact Julie Arnstein at 877-399-WAHI or current WAHI President, Kent Schwanke at 800-585-4708 with any questions.

ELECTION DEADLINES



IMPORTANT ELECTION DATES:

Friday, February 20th Nominations Deadline

Please contact Nominations and Elections Chair, Andy Helgeson, to submit nominations.

Sunday, March 1st Bio Deadline

All candidates are asked to submit a brief bio to share with eligible voting members. Julie Arnstein will contact all candidates regarding the bio request.

Monday, March 9thVoting Deadline

Vote must be cast by this date to be included in the ballot tally.

WAHI SPRING SEMINAR DETAILS

We are pleased to report that all plans are in place for the WAHI Spring Seminar in Baraboo March 13 and 14, 2015.

Registration has begun on the website for seminar attendees and vendors - **CLICK HERE to register and get more details.**



Friday, March 13th - WAHI Education House - (conducted at a Baraboo area home) We will again be offering the Peer Review in the morning, followed by the rotation training in the afternoon. If you have not yet attended this program during past seminar weekends, we encourage you to check it out this year. This program has been very well-received each and every time!

Saturday, March 14th - Classroom Training - (Ho-Chunk Conference Center and Casino)

Our Education Committee has again pulled together a great line up of speakers.

<u>Topics addressed this spring are:</u>

- **Zonolite Attic Insulation** General information, as well as current info. on the handling of issues surroundings this product will be presented by a national speaker.
- **RV Certification** Ever think about expanding your business to include RV inspections? Find out the necessary steps to obtain that certification.
- **Siding and Flashing Deficiencies** Learn what to look for during your inspection and how to report your findings.
- **In-Floor Radiant Heat** This presentation will address FAQs by home inspectors, homeowners and more!
- **Smoke Alarms** A national speaker will address the serious differences between photoelectric and ionization smoke alarms.

In addition to the educational programs above...

- On Friday evening, March 13th, WAHI will, again, be hosting the ever popular
 Vendor Room Cocktail Party at Ho-Chunk. Enjoy appetizers, great conversation,
 networking, and raffle prizes donated by our vendors. This is a fun, relaxed atmosphere
 where you can catch up with old friends and meet some new ones you don't want to miss this!
- The WAHI Annual Meeting will be held on **Saturday, March 14th** during lunch.
- On Thursday, March 12th, at Ho-Chunk, longtime affiliate member, <u>HomeGauge</u> plans to offer training on their reporting software. This opportunity will be offered to their existing users, as well as anyone interested in more information on their product. WAHI Spring Seminar attendees will be offered this training at no cost (proof of registration will be required) \$99.00 for all others. Any questions, or registration for this software training, is done directly through HomeGauge, contact Shancy at shancy@homegauge.com.

Please contact **Julie** with any questions: Call 414.299.9766, toll-free at 877.399.WAHI or julie@wahigroup.com.

See you in March!

WAHI WEBSITE & UPDATE MEMBER INFO.

Outgoing Emails Through the WAHI Website

As you know, WAHI has a new website!

The new WAHI website has the capability to send out mass emails, (emails to a large number of recipients), and this is great because we can reach all of you at once!

However, some mass emails get rejected by email accounts because they believe them to be spam. In order to make sure you receive your WAHI emails in your <u>inbox</u>, and they don't return as undeliverable or filter to your junk/spam folders, the WAHI Website Committee is asking all members to please add <u>wahinews@wahigroup.com</u> to their email address book or contact list.



Taking time to do this one easy step, tells your email account to recognize any emails from WAHI as legitimate and safe.

Thank you for your cooperation on this matter.

www.wahigroup.com



We're not just good, we're Accurate!

Foundation Restoration and Waterproofing

We've never missed a closing deadline!

After your inspection is complete, if your buyer's/seller's property has signs of possible foundation repair or water seepage, we are ready to respond.











Nationally Certified Foundation Repair Staff

FULL SERVICE

Call: (414) 744-6900

www.accuratebasementrepair.com • Milwaukee, WI

MEMBER TIDBITS

SPECIAL SPACES FOR SMALL PEOPLE

Longtime Milwaukee Chapter member and Embassy Homes architectural designer, Andrew Risch, is involved in the Special Spaces organization.

Special spaces, is a non-profit that creates dream bedrooms for children with life threatening illnesses.

The program is always looking for volunteers.

If you would like to give of your time and talents, please contact Andrew at 262-841-8510 x111 or Andrew@embassyhomes.com

specialspacesmilwaukee.org



CHAPTER SECRETARIES

You are reminded to include upcoming speakers and topic information when you submit monthly meeting minutes to Julie Arnstein at julie@wahigroup.com.

The information will be included in the monthly newsletter and will also be posted on our website at:

www.wahigroup.com .



Providing the best price.

The InspectorPRO insurance program has been specifically designed for property inspectors.

By providing insurance solely to inspectors, InspectorPRO helps members achieve substantial savings on their E&O Insurance.

General & Professional Liability

Coverage Limits Available:

\$2,000,000

\$1,000,000

\$500.000

\$300,000

\$100,000

Deductibles:

\$250 General Liability

\$1,500, \$2,500, or \$5,000 Errors & Omissions

General and Professional Liability are both written by the same carrier.

There are no sublimits on any of our endorsements.

HIGHLIGHTS

- 1. Policy covers both E&O and GL
- 2. Retro-Active coverage included (proof of retro required)
- 3. Realtor and Referring Party Indemnification included
- 4. Multi-inspector coverage available on one policy
- Residential and Commercial inspection coverage included standard
- 6. There are endorsements for the following:

Mold, Water Testing and Septic, Pool and Spa, Radon, Termite/Pest/WDI And More!

- 7. Energy Audits, Infrared, 203K Inspections, etc. Included
- 8. Diminishing Deductible
- 9. Aggressive Claims Process
- 10. Financing Available

Call or Go Online Today to Apply

phone: 801.610.2735 www.InspectorPROinsurance.com

FACEBOOK & ADVERTISERS

Stay in touch with WAHI's Facebook page.

Our page gives you the perfect opportunity to make chapter announcements, post minutes or meeting changes or just see what your fellow members have been up to.

Please contact Bob Turicik with questions at: 920-892-7654 or



Environmental nitiatives us

Services

- Water damage assessments*
- ♦ Fungal (mold) analysis & testing*
- ♦ Asbestos testing
- ♦ Allergen & chemical sampling
- ♦ Industrial hygiene
- * Results provided immediately on-site

Come join us in the hospitality suite during the WAHI convention and enjoy complimentary test tube shots & microbrews at our BIOBar.

Environmental Initiatives LLC

(414) 651-6653 | (608) 790-2665 | (847) 293-7554 | (920) 253-1247 Toll Free: (877) OK-ENVIRO (653-6847) www.enviroinit.com



17425 Gebhardt Rd. Brookfield, WI 53045 Office: (262) 797-8181 Cell: (414) 588-5800 www.smokestacks.net

The only chimney company in WI to win the BBB Torch Award for Business Ethics and Integrity.



INSPECTION TIP:

"We are unaware how well the fireplace drafts."

When I inspect a home for sale often I will include the line, "We are unaware how well the fireplace drafts." I do this because many homes these days have negative pressure problems. If a fireplace has this issue, it can be very frustrating and possibly costly. If, in your inspection report, you do not have a reference to how well the natural fireplace may operate, it is my opinion that you may want to consider putting one in there.

NEW MEMBERS



Tony Bremer (Milwaukee Associate) 612- 306-1817 onthefly4444@gmail.com Charlie Bruce (Milwaukee)
Safe & Secure Home Inspections, LLC.
414-313-5798
charlie@safeandsecureinspections.com



ADVERTISER OF THE MONTH

Our WAHI Advertiser of the Month:

Tom Feiza of Mr. Fix It, Inc.!

Tom is a WAHI Affiliate member and has provided books, website material and email content and illustrations to the home inspection industry for over 15 years. Tom is also a home inspector member (Best Home Inspection, LLC.) and a founding member of WAHI.

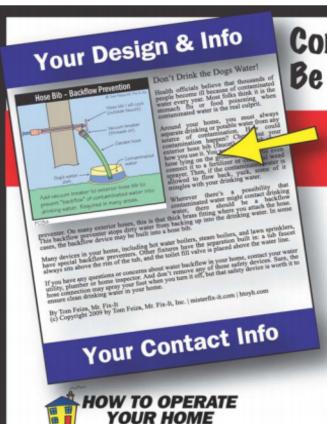
All five "How To Operate Your Home" books were updated in 2013 & 2014 with improved illustrations, updated content, and reduced pricing. Our products help you build your business and serve your customers. We are changing our corporate identification to "How To Operate Your Home" to better reflect our products.

NEW PRODUCT! Home Systems Illustrated is new for 2015 and now has over 1,550 line-art illustrations with over 250 illustrations in color. These illustrations are perfect for your electronic reports, marketing materials, presentations and website. The illustrations are provided on a DVD as a JPEG file - just like a picture. A 336-page reference book is included.



ACT NOW! WAHI members only will receive a **20%** discount off the \$295 list price, reducing it to **\$236**! Please <u>CALL</u> our office at 262-303-4884 and mention the WAHI Newsletter if you want to order. The price remains \$295 on our web store.

ALSO, <u>for a limited time</u>, we are offering WAHI members **20% off all our products**. To receive your discount, <u>CALL</u> our office at 262-303-4884 and mention WAHI. **See all of our materials at HowToOperateYourHome.com** (htoyh.com).



Connect with your customers... Be a useful resource.

Your Newsletter, Email Marketing, Blog, Social Media & Website Content

Keep in touch with your customers by providing useful content. Let **QUICK TIPS** do the talking for you. Use as content for emails (including Constant Contact®), websites, blogs and social media. Use in newsletters and printed material. 26 new tips every year. Unlimited use.

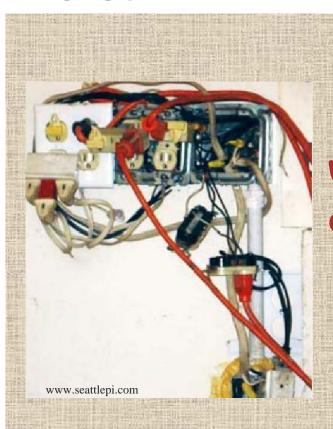
See the complete list at **www.htoyh.com** and try the **Two Free** QUICK TIPS on our website.

www.htoyh.com

800-201-3829

Marketing products that help your customers ... and boost your business!

PHOTOS



Don't worry honey,
we still have plenty of
outlet space to plug in
our new big screen
and our Xbox!



MEMBER ASSISTANCE PROGRAMS & TIDBITS

WAHI Legal Support



Attorney Roy Wagner of von Briesen and Roper continues to offer risk-free initial counseling to members with legal concerns. If further legal assistance is requested, the cost of the initial consultation will be included in the bill.

Contact Roy at (414) 287-1250 or rwagner@vonbriesen.com.

COMMUNICATION

All member-to-member or member-toassociation 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.

Contact Doug Hoerth at 920-375-0723 or email him at finallookinspectionservices@yahoo.com.

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.

The process begins when the complainant (homeowner) contacts the Program Administrator at Resolute Systems by one of the following ways:

Mail: 1550 N. Prospect Ave., Milwaukee, WI 53020

Email: info@ResoluteSystems.com Website: www.resolutesystems.com

For more information, please contact Arbitration Committee Chair, **David Strandberg** at (608) 255-3966 or dstrand8@tds.net.

MORE MEMBER TIDBITS

WAHI Spring Seminar

Plan to join us for our next training event:

March 13- 14, 2015 Baraboo, WI

See page 6 in this newsletter for registration information.





Effective immediately! Executive Director,
Julie Arnstein has a new email address:

julie@wahigroup.com

Please update your address book and/or contact list; however, emails sent to juliewahi@gmail.com will still be received for several months.

Revolutionizing

Home Inspection Reporting

The InspectIT Home Inspection Software is the easiest reporting application on the market today, with a user-interface that is simple to use. InspectIT was designed by industry professionals that understand how this tool will help make your job easier and your business more successful.



Available For iPad® · Android™

Why InspectIT?

- The easiest home inspection app available
- One time payment. No monthly commitment*
- Intuitive user interface
- Custom templates to match your business & type of inspection
- FREE unlimited support and FREE updates*
- · Generate unlimited reports instantly on-site
- Android™ and iPad® compatible



Call **877.211.7483**

to learn more or to schedule a free demonstration, or visit www.inspectit.com.

*For 1 year. Optional \$9.95/mo. maintenance fee 1 year from purchase date.

OFFICE MAX. RIDE ALONG & ADVERTISER



Office Max has recently joined forces with Office Depot - that has not affected the discount program offered to WAHI members (see pages 16 and 17 in this issue).

If you have recently tried to log-in to place an online order and were unsuccessful, try again! The User Name (wahi) and Password (memberl) had gone dormant – too much time had passed since the last WAHI member log-in. They have both been re-established. Don't miss out on this great opportunity for savings! Also, please contact Julie if you find items you frequently purchase that are not included in the program – julie@wahigroup.com.

WAHI Ride Along

The WAHI Board of Directors has decided to discontinue the Ride Along Program, effective immediately. This was, and remains, a valuable learning opportunity for new inspectors. However, concern has been raised regarding liability issues that come into play with a WAHI program of this nature. Members who wish to offer this to a fellow member on a personal level may certainly do so but it would not be WAHI sanctioned. Our thanks to all of the WAHI members who have offered their time and experience to a new member!



2014 - 2015 WAHI MEMBERSHIP ROSTER

By now you have heard about our new, very user-friendly, web-based Membership Management Program! This program exceeds all past WAHI website database systems!



As a result, the WAHI Board of Directors has decided to forgo posting a printable 2014-2015 membership roster at this time.

Page 15

The WAHI Inspector

414-299-9766 (Mke) 877-399-WAHI (Toll Free)

OFFICEMAX DISCOUNT



A good business partner saves you money.

With OfficeMax® you will be able to save

31% to 88% on office supplies you use every day!

As a valued Wisconsin Association of Home Inspectors (WAHI) member, we are inviting you to be a part of our special WAHI discount program through OfficeMax.

- WAHI Members-only pricing.
- Discounts from 31%-88% off list price via the OfficeMax® business website.
- WAHI pricing inside any OfficeMax® retail store via a Retail Connect Card.
- Impress® Print and Document Service discount pricing on business cards, brochures, and marketing material.
- Free, next day delivery on most items with a minimum \$50 purchase.
- Easy to navigate commercial website with custom shopping lists for quick and easy ordering.

To order visit: _www.OfficeMaxSolutions.com.

Username: wahi
Password: member1

If you have any further questions, please contact

Julie at julie@wahigroup.com





OFFICEMAX DISCOUNT - CONT'D



GET DISCOUNTS WITH YOUR RETAIL CONNECT™ CARD

Below is your new OfficeMax Retail Connect[™] Card. This card provides you with access to your company's prices on office supplies and printing services from OfficeMax ImPress[™] at any of the nearly 900 OfficeMax retail locations.

To take advantage of your special pricing:

- 1. Take your card to the OfficeMax ImPress™ counter. With your first purchase, we'll laminate it for free.
- 2. The cashier will scan your card to pull up your company's pricing.
- 3. All items included in your agreement will be automatically priced at your special pricing, and instantly displayed at the register.





OfficeMax ImPress is your printing services resource.

Whatever your printing needs, we can do it. And do it better. From training manuals to banners, our services deliver more than you ever imagined.

Some of the services available to you include:

- Digital Color
- Digital Black and White
- Binding and Finishing Services
- · Posters, Banners and Signs
- Business Cards and Stationery

For the OfficeMax retail store nearest you, visit www.officemax.com and use the store finder.





Present to any OfficeMax retail store. Receive your company's price on office supplies and print services. Take your card to the OfficeMax ImPress "counter With your first purchase, we'll laminate it for free.

BOARD OF DIRECTORS

President, Kent Schwanke (800) 585-4708

Vice President, Doug Hoerth (920) 375-0723

Secretary & Executive Director,

Julie Arnstein (877) 399-9244

Treasurer, Tom Greenwaldt

(262) 547-3678

Past President, Mike Von Gunten

(262) 945-2446

Members-at-Large

Troy Beasley (414) 737-2721

Dennis Kruger (608) 835-5395

Bruce Low (920) 255-2197

Ron Miller (608) 832-6630

Brian Opelt (715) 937-2002

Nick Petrie (414) 961-1400

Dave Pribyl (920) 660-3000

David Strandburg (608) 255-3966

Kyle Zimmerman (715) 387-1815

Central WI Chapter

Rich Duerkop, President (715) 241-8222

Chippewa Valley Chapter

Dave Waraxa, President (608) 534-7709

Fox Valley Chapter

Kent Schwanke, President (800) 585-4708

Madison Chapter

Dennis Kruger, President (608) 835-5395

Milwaukee Chapter

Scot McLean, President

(414) 228-6573

WAHI COMMITTEES

Arbitration

David Strandberg, Chair

Roy Wagner

Seeking at least 2 more members

Audit

Tom Greenwaldt, Chair James Davis • George Finch Danny Kruger • Nathan Peterson

Dave Stoinski

Education

Tom Kruse, Co-Chair Kent Schwanke, Co-Chair John Moore • Pete Saltness

James Smead

Seeking members from Madison and Central Chapters

Education House

Kent Schwanke, Chair Seeking 2 more members

Legal Support

Chair position is vacant Ron Miller

Attorney, Roy Wagner Seeking 3 more members

Legislative

Ron Miller, Chair

Membership

Doug Hoerth, Chair

Troy Beasley

Paul Birschbach Roger Kautz • Brian Opelt

David Pribyl
David Strandberg

Kyle Zimmerman

Seeking Affiliate Members

Nominations/Elections

Andy Helgeson, Chair Rich Duerkop • Dennis

Kruger • Cassidy

Kuchenbecker • Scott McLean • Kent Schwanke

Dave Waraxa

Public Relations

Bob Turicik, Chair

Troy Beasley • Bruce Low Nick Petrie • Chuck Weber

Rules & Bylaws

Andy Helgeson, Chair Erick Beck • Tom Dempsey

Tom Greenwaldt

Website

Doug Hoerth, Chair Keith Vanevenhoven

E&O Insurance for Inspectors

Allen Insurance Group

P.O. Box 1439

Fort Valley, GA 31030

Contacts: Bob Person, 800-474-4472 x172 Melissa, 800-474-4472 x175 Heather, 800-474-4472 x175

Great service. Many choices and fee schedules.

Covers radon too.

Citadel Insurance Services, LLC.

826 E. State Road, #100 American Fork, UT 84003

Contact: Jason Fiack, 801-610-2735

Fax: 801-610-2701

www.inspectorproinsurance.com

General liability and E&O insurance for home and building

inspectors.

FREA

www.frea.com

4907 Morena Blvd., #1415 San Diego, CA 92117 Phone: 800-882-4410

Offers competitive rates, a low deductible and a package of Other benefits. Rates for commercial and residential inspections,,

not based on volume or revenue.

OREP

6760 University Ave., #250

San Diego, CA 92115 Phone: 888-347-5273 Fax: 619-704-0567

info@orep.org www.orep.org

Includes premises coverage and most incidental coverages.

Competitive rates.

Vincent, Urban, Walker and Associates, Inc.

139 S. Washington St., P.O. Box 8608

Green Bay, WI 54308

Contact: Debbie Catsuros, 920-432-7246

Many types and companies. Services individual inspectors, fee

based on volume. Covers radon too.

Zolofra Insurance Agency

P.O. Box 8787

Red Bank, NJ 07701

Contact: Ben Zolofra, 888-858-1777

ben@zolofrainsurance.com www.allprocoverage.com

Multiple carriers. Coverage on mode and lead testing, septic, pest and pool inspections, prior acts, workers comp., commercial auto and more.