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August 2021

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Good day all,

Just like that, summer has come...and is now nearly gone! Time sure flies when you are having fun and who has more fun than a Home Inspector? NO ONE!!

This month, I have a very exciting announcement to make. The WAHI Pre-Licensing Education Program will hold its inaugural class September 20-24 in Fond du Lac! Adashun Jones Real Estate is allowing the use of their meeting room for our classroom training which will provide a very professional atmosphere which we felt was key in our launch! Partnering with a real estate office also demonstrates the working relationship between our 2 groups.

With my other contacts in the area, I have been successful in securing a house for the field training portion of our curriculum. I feel confident our training will provide an excellent, comprehensive, hands-on experience for our students. I think it is safe to say, we are off to a great start and I am very proud (and excited) about this next venture for WAHI!

I do need to take a moment to thank a few people who have been critical in pulling this program together. When the realization that the legislative changes were inevitable, I looked to Madison members Ron Miller and David Strandberg to develop our curriculum. Ron still teaches a home inspection course at Madison Area Technical College and David has a storied past in home inspection education at the college level! Heck...he is a bonified Professor! This program couldn't have started off in better hands.

Also, like everything WAHI, Julie played an integral part in this. Communicating with DSPS, Lobbyist Kathi Kilgore and of course, Ron, David and I, was nothing short of typical Julie! Making sure that the ingredients of my *pedal to the metal* mentality and the thoroughness of Ron and David were mixed properly to make this a reality. Thank you to all three of them!

Now for this month's "Defect or NO?"...Flexible drainpipe in a sink drain. Personally, I examine how the drain is functioning at the time of inspection. If the functional drainage appears to be what I expect, I list it as *Needs Repair* because it is not a professional practice and, as my plumber would say, "It is not allowed!" If it appears to be <u>clogged</u>, I will elevate it to *Defect*, due to the potential damage caused by water overflow.

Enjoy what is left of our summer weather and spread the word about our Pre-Licensing Education Program to anyone who might be interested - firefighters, police officers and other first responders are targets I thought this would be perfect for. Let them know we are the best place to get their Home Inspector training!

Be safe out there! Ric Thompson, WAHI President



NEXT MEETING: Wednesday, August 18

Social at 6:00 pm & Meeting/Dinner/Education at 6:30 pm <u>Sconni's Alehouse & Eatery, 1239 Schofield Ave, Schofield, WI 54467</u> Education: "Meet and Greet" with the new local building inspector.

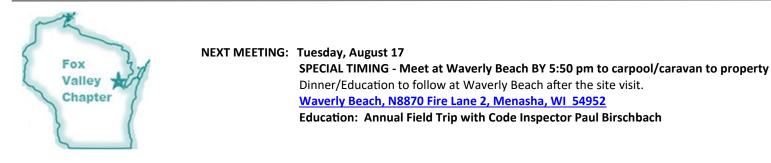
For speaker information, or to provide a suggestion/lead, please contact the Chapter President, Mike Carson 715.212.4051



NEXT MEETING: Wednesday, August 4

Check-in by 5:15 pm. & Meeting/Dinner/Education to follow Meeting may be recorded and available online also - see your email for further details. In-person at <u>Hangar 54 Grill (in CV airport), 3800 Starr Ave, Eau Claire, WI 54703</u> **Education: Mike Ness, 1st Choice Pest Solution** Mike is the expert when it comes to "intruders" caused by summer moisture and the chilly fall temps that lay ahead!

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Dan Kegley at 715.497.3458



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



NEXT MEETING: Tuesday, August 10 Check-in starts at 5:00 pm & Meeting/Dinner/Education at 5:30 pm <u>Maple Tree Supper Club, 3010 US-51, McFarland, WI 53558</u> Education: To Be Announced

For speaker information, or to provide a suggestion/lead, please contact Chapter Education Chair, Ron Miller at 608.235.9836



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

WAHI NEWS

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.

July 2021

- **Membership Renewal:** July 1st was the start of the new membership year. If you have not renewed your membership yet, **it's not too late** – contact me at <u>julie@wahigroup.com</u> or 414.299.9766.
- <u>Continued</u> Website Enhancements: Madison Home Inspector Member Misty Russell continues to update the appearance of our website. I encourage you to take a glance - remember to do a refresh when you get to the site. All members are asked to update their profile – add a photo, add your logo, submit a Testimonial to be included as a Featured Member on the Home Page, detail your Services Provided, etc. Misty and I would love to hear some feedback – send comments, further suggestions, and praise for Misty's creative work to julie@wahigroup.com

August 2021 and Beyond

- WAHI Pre-Licensing Education Program: WAHI is proud to announce the association is embarking on a new educational program for incoming inspectors. Our focus has always been on continuing education but now that 40 hours of prelicensing education is required it was a natural progression for WAHI to enter that arena as well. Our first training will be held the week of September 20th in Fond du Lac. Madison Chapter Home Inspector members Ron Miller and David Strandberg, both experienced educators, will be conducting the class. We ask all of our current members to "spread the word" to all family and friends interested in getting in the home inspection industry.
- WRA Fall 2021 Convention: PR Chair Bob Turicik will again coordinate the staffing of the WAHI booth this fall Oct 5th and 6th. This event will be held in Milwaukee. See page 9 in this newsletter for all the details!
- Affiliate Membership Drive/Contest: Please do not lose sight of this important effort. Without question, the Coronavirus has impacted our chapter meetings which are so instrumental in formulating relationships between our Home Inspector and Affiliate members. See details on page 5 in this newsletter. Due to the Coronavirus, we extended the contest to the Fall 2021 seminar.
- **COVID-19 Safety Practices:** Please remember that regardless of your position on the virus, to be respectful of the position your buyer, the seller and/or agents involved may have. We are moving forward but not out of the woods just yet we must continue to be mindful and respectful of those your job impacts.
- WAHI Fall 2021 Education House and Training Seminar: Mark those calendars for Friday, November 5th and Saturday, November 6th we will be at Chula Vista in the WI Dells. The Education Committee is finalizing the speaker line up watch your email for registration information in the coming weeks!



Julie Arnstein Executive Director

You can add your photo, logo, services provided, a testimonial and/or a link to your website to your WAHI profile!

See page 13 in this newsletter for step by step instructions OR submit additions to me at: julie@wahigroup.com

An IMPORTANT Announcement regarding Chapter Meetings Online

WAHI has been, and still is, a believer in our approach to education - what I call the "WAHI way"! We still see great value in holding our seminars and chapter meetings in person, with the speaker right there in the room for full interaction, Affiliate members and vendors in attendance to develop relationships of confidence and trust, and last but certainly not least, your fellow inspectors, many sole proprietors like you, to share experience, insight and lessons learned along the way!

But, with all of that said, we recognize the need for online programming from WAHI, the ONLY continuing education provider **focused solely** on WI inspectors, WI Standards of Practice and WI rules and regulations (State Statutes)! Long before COVID entered our lives, we knew that some of our members found it difficult to attend their local chapter meetings for a variety of reasons.

Since COVID, many of our chapters have been recording and/or live streaming their meetings. As a courtesy to our members, as we coped with these strange, uncertain times, we offered continuing education credits for those meetings at no charge. This process has been by trial and error, while not perfect, the chapters did the best they could. We recognize how critical it is for speakers to speak clearly and at a reasonable volume for the value of the presentation to effectively reach our at-home viewers.

Any member not comfortable or unable to attend a meeting in-person may continue to connect with their chapter online (and we encourage that!), however, **to earn the 2 continuing education credits there will be a charge of \$20.00** - to be paid through your local chapter treasurer, <u>in most cases</u>. You will be notified by email if your chapter has a different plan in place. WAHI will also be **posting one "highlighted" chapter meeting per month on the WAHI YouTube channel** – for now, payment and certificates for that will be handled by WAHI Executive Director Julie Arnstein. Watch your email for specific details each month.

There are online service providers who can streamline this process but for now, we are "testing the water" to explore the response from our members and determine our best route going forward.

On behalf of WAHI, I thank you for your continued support of our educational programming and your patience as we embarked on this new path.



WAHI AFFILIATE MEMBERSHIP DRIVE

WHICH CHAPTER will be the WINNER of the WAHI AFFILIATE MEMBERSHIP DRIVE?

As of the WAHI Spring 2020 Education House and Training Seminar WAHI will be conducting an **Affiliate Membership Drive**. The goal of this effort is to increase our pool of qualified contractors and product or service providers. To bring out everyone's *competitive spirit*, we have decided to make this a **contest**! The contest end date has been extended to the WAHI Fall 2021 seminar weekend due to COVID-19.

The rules are simple...

- Each chapter will need to increase their affiliate membership by at least 5% of their total chapter membership as of March 5th. Based on counts at that time:
 - Central chapter will need at least 3 new affiliate members
 - Chippewa Valley chapter will need at least 3 new affiliate members
 - Fox Valley chapter will need at least 4 new affiliate members
 - Madison chapter will need at least 4 new affiliate members
 - Milwaukee chapter will need at least 8 new affiliate members
- 2. The new Affiliate member must be a paying member, not the recipient of a complimentary membership for speaking at a chapter meeting or seminar.
- Direct interested parties to the Member Benefits page on the WAHI website to complete an online application -<u>https://wahigroup.com/Member-Benefits</u>

The chapter with the largest percentage of new affiliate members, <u>over</u> <u>the minimum</u>, will be deemed the winner!

The "prize" for the winning chapter is a complimentary chapter meeting paid for out of the WAHI state coffers - AND more importantly, will be known as THE BEST CHAPTER IN WAHI, complete with bragging rights!

Watch for "progress reports" in the newsletter each month to see which chapter is in the lead. Let the games begin and may the BEST chapter win!



Ron Miller Membership Chair

Please contact me with any questions:

608-235-9836 or ronmiller547@gmail.com Aaron Foss (Milwaukee) Associate/Student Member 262.893.1903 aaronmfoss89@gmail.com

David Nason (Milwaukee)

Affiliate Member providing inspection of Building Envelope, EIFS, and Adhered Stone Best Exterior Inspections 262.443.8958 bestextinsp@gmail.com

Michael Sixel (Central)

Home Inspector Member Eagle Home Inspection, LLC. 715.496.3879 eaglehomeinspectors@gmail.com

Mike Lane (Milwaukee)

Associate/Student Member 262.293.6830 mlaner@gmail.com

Lance Rule (Madison)

Affiliate Member offering testing, mitigation, service and inspection (new & existing systems) Wisconsin Radon Services 608.279.7853 wisconsinradonservices@gmail.com wisconsinradonservices.com

Daniel Strauch (Fox Valley)

Home Inspector Member From the Ground Up Property Inspections, LLC. 920.522.3168 fromthegrounduppi@gmail.com

Sean Totch (Central)

Home Inspector Member Sean Totch, LLC. 715.966.5816 seantotch@protonmail.com

Mark Young (Fox Valley)

Home Inspector Member Young Restorations, LLC. 920.960.8003 mark@youngrestorations.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 16 for information on their in-store program and page 17 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!"

ARBITRATION COMMITTEE - SEEKING FEEDBACK!

In early 2019 the WAHI Arbitration Committee went through the process to find a new arbitration provider for our members. In April 2019, several WAHI members attended arbitrator training, and in May 2019, WAHI distributed a new Inspection Agreement to the membership naming Construction Dispute Resolution Services (CDRS) as the arbitration provider.

The primary reason for seeking out a new provider was to improve the arbitration process by only using arbitrators who are experienced in the construction and inspection industries and, in order to maintain impartiality, no connection to WAHI. After meeting with other industry professionals, the Committee decided to proceed with CDRS. The level of professionalism and training provided by CDRS were very important in the Committee's decision. The ability to have some oversight and obtain feedback was also important to the Committee to ensure that the program is serving the WAHI membership well.

The Committee has learned that there have been some home inspector cases brought before CDRS for resolution. For privacy reasons, the Committee is not given the personal or business names of the parties involved with the arbitration, only that the arbitration occurred, the complaint details and the decision made.

In order to maintain oversight of the program from the home inspectors perspective, the Committee is asking any inspector member involved in arbitration to provide feedback. The member may remain anonymous, if they desire, and can provide the amount of feedback they are comfortable with. Any information about the process will be very beneficial to WAHI and our members.



David Nason Arbitration Committee Chair See David's contact information below.



ALLEGATION WHIPLASH: A HOME INSPECTION CLAIM

By Aubri Devashrayee, Content Marketing Coordinator at InspectorPro Insurance

Almost a year after the inspection, a client alleged that their home inspector failed to identify: damaged roof shingles, incorrect dryer ventilation, leaking pipes, supposed high levels of carbon dioxide (CO2) from the furnace, and mold purportedly in the water heater. The claimant's attorney sent a letter to the insured demanding nearly \$20,000 in damages.

Little did the inspector know this would mark the start o a two-and-a half-year, meritless claim.

The Claim

The inspector immediately reported the incident to our claims team who requested more information from the client's attorney. However, the claimants were difficult,

refusing to send information to the claims team promptly. They even withdrew the claim multiple times only to get new attorneys and reopen it later (hence, the whiplash). Each time, our claims team responded with letters of deniability.

The letters cited exclusions in the inspector's agreement for code, mold, and environmental pollution. They also included sections of the report in which the inspector called out the:

- worn state of the roof shingles with a recommendation to follow up with a licensed contractor,
- Inadequate plastic hose used for dryer ventilation with a recommendation to switch hose materials,
- Possible corrosion of copper pipes with a recommendation to seek further evaluation,
- depreciated state of the furnace with a replacement recommendation,
- and improper installment of the water heater with a recommendation for further evaluation from a qualified professional.

In addition, our claims team referenced sections of the inspector's standards of practice (SoP), outlining the visual and time limitations of a home inspection. However, the claimant eventually filed suit in small claims court.

The Hearing

Our claims team assisted the insured for the upcoming hearing. Apart from explaining appropriate attire, addressing the judge, and hearing procedure, the claims team also helped the inspector prepare important talking points.

- 1. The claim was time-barred. The inspection agreement included a statute of limitations for two years after the inspection date. By this time, it was one year after the statute of limitations expired.
- The inspection agreement included information on applicable limitations and exclusions. The inspector's agreement clearly stated that the home inspection was limited to a visual examination of the property on the day of the inspection. It also listed exclusions to a typical home inspection.

The inspector had been well-prepared for the hearing and left feeling confident about the results.

The Resolution

The verdict was mailed a week after the hearing. The court ruled in favor of the home inspector. He did not have to pay any costs associated with the claim—only his deductible. Finally, three years after the inspection took place, the claim was resolved and the claimant couldn't appeal.

Key Takeaways from the Allegation Whiplash Claim

What can you learn from this allegation whiplash claim? We highlight a few of the key takeaways from this claim below.

READ MORE

See our ad on page 12!

The WAHI Inspector





WAHI BOOTH at WRA CONVENTION

The 2021 WRA Convention is scheduled for October 5th and 6th at The Wisconsin Center in Milwaukee and WAHI will have 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, October 5th, from 8:30 AM to 6 PM and Wednesday, October 6th, from 8 AM to 12:30 PM.

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

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



Stay in touch with the <u>WAHI Facebook page</u>!

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



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 13 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.



SURVEILLANCE CAMERAS

A realtor contacted me regarding a WAHI inspector who turned off 2 video cameras in a home he was inspecting. The agent was calling for clarification as she was not certain what the rules are concerning recording devices. At the time of the inspection, the inspector explained he disengaged the 2 cameras in order to be compliant with the State Statutes - he explained that if his actions and any commentary were recorded and viewed by a party of than his client he would be in violation of State Statute 440.975 (7)(b):

- (7) A home inspector may not do any of the following:
 - (b) Deliver a home inspection report to any person other than the client without the client's consent.

In the inspector's mind, by being filmed, he was "delivering" contents of his report to someone other than his client. I reached out to the Department of Safety and Professional Services (DSPS) to see how they would view this situation should someone file a complaint.

The Department would not view it as the inspector did. They said that video surveillance does not fall under sharing contents of the inspection and/or an inspection report. State Statute 440.975 (3) reads as follows:

After completing a home inspection, a home inspector shall submit a <u>WRITTEN</u> report to a client that does all of the following: etc. etc. (See 440.975 (3) (a-d) for remaining details)

In January 2020, Senate Bill 247 passed and a portion reads as follows:

995.60 (2) USE OF SURVEILLANCE DEVICES. Except as provided under sub. (3), an owner of real estate may use a surveillance device in or on the real estate to observe or record an individual who is present in or on the real estate for a private showing, open house, or other viewing of the real estate in connection with the owner's attempt to sell the real estate.

At the WAHI Spring 2019 Training Seminar, a speaker touched on surveillance cameras. He suggested attendees seek legal advice regarding privacy/disclosure rules in our state and/or add a disclaimer to their report. Something along the lines of: We will make every reasonable effort to keep the results of the inspection confidential and will provide a report to you only (unless otherwise directed by you in writing). However, we have no control over home security surveillance systems that may be present and activated during the inspection, and it is possible that other parties might observe the inspection without our knowledge.

Please contact me with any questions or concerns - julie@wahigroup.com or 414.299.9766





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See page 8 for an informative article provided by InspectorPro

UPDATE YOUR WAHI PROFILE IN 5 EASY STEPS

1. Go to <u>www.wahigroup.com</u>.

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.

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:

WAHI Arbitration Chair David Nason 262.443.8958 or bestinspectionsllc@gmail.com

WAHI was recently asked, and answered, a question presented by a Home Inspector member on the "cusp" of retirement.

Must a home inspector continue his/her WAHI membership for the 2 year liability period following retirement to take advantage of the arbitration system in the event of a claim? If so, at what level...Home Inspector member or Retired member?

While WAHI would appreciate your continued support and involvement as a Retired member, it is not required. Currently, if a Home Inspector member has not renewed their state license they are eligible to renew their membership in WAHI at the Retired status.

WAHI LEGAL SUPPORT

Affiliate member Attorney Lauren Triebenbach of Michael Best and Friedrich offers a risk-free, INITIAL consultation to WAHI members with legal concerns. WAHI members have the right to contact any attorney of their choice. Should a WAHI member decide to work with Lauren, the steps below, provided by Lauren, provide an explanation of her services.

- 1. If you receive an email, letter, text, or pleading from a customer, please contact my office.
- 2. I will ask that you provide me with the communication you received plus your inspectionagreement and report. If there are other communications related to the claim, I will ask for those too.
- 3. After I review your documents, I will schedule a time to talk to you. Calls generally last 15-30 minutes. I will discuss with you your options, which could include working it out on your own, engaging me to respond on your behalf, or tendering the claim to your insurance company. The strategy I discuss will be based on your specific claim, whether litigation or arbitration has already been initiated, and whether your inspection agreement specifies arbitration as the method of dispute resolution.
- 4. If you don't hire me, you don't get a bill. If you do hire me, the time spent reviewing the case will be included in the final billing.
- 5. Knowledge is power. I want inspectors to know their options so they can the decision that's best for them and their business.

Visit the WAHI Affiliate Member page to contact Lauren: https://wahigroup.com/Affiiate-Members/



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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

CHIPPEWA VALLEY

Jon Hempel - 715.210.3217 or jhempel@newageinspection.com Marc Steig - 715.797.1475 or inspectormarc3@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 Ryan Eigenfeld - 414.795.9018 or flarsbar@gmail.com Nick Hammetter - 414.412.2637 or humblehomeinspector@gmail.com Andy Helgeson - 414.315.0266 or helge4674@outlook.com Mike von Gunten - 262.945.2446 or mvgbvg@wi.rr.com

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



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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

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President Ric Thompson 920.410.6682

Vice President Terry Elliott 715.577.4211

Secretary & Executive Director Julie Arnstein 414.299.9466

Treasurer Andy Helgeson 262.377.0751

Members-at-Large

Mike Carson 715.212.4051

Andy Helgeson 262.377.0751

Ron Miller 608.235.9836

David Nason 262.443.8958

Dave Pribyl 920.660.3000 Ken Smith 608.352.0530

Marc Steig 715.797.1474

Mike von Gunten 262.945.2446

Dave Welch 715.382.6058

Chapter Presidents

Central Mike Carson 715.212.4051

Chippewa Valley Terry Elliot 715.577.4211

Fox Valley Ric Thompson 920.410.6682

Madison Sean Martinson 608.206.1108

Milwaukee Jim Oezer 262.636.9909

WAHI COMMITTEES

Arbitration David Nason, Chair Ron Nohre • Tim Sobczak

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Andy Helgeson, Chair Dave Corby James Davis Misty Russell Blake Teschner Kevin Verch

Education Tom Kruse, Co-Chair John Moore, Co-Chair Mike Carson Ryan Eigenfeld Scott Hansen Dan Kegley Andy Maliszewski Ron Miller Mike von Gunten

Education House

Mike Carson, Chair Mike von Gunten

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Public Relations

Bob Turicik, Chair Bob Schulz • Marc Steig

Rules & By-laws Andy Helgeson, Chair Tom Greenwaldt Roger Kautz

Website Julie Arnstein Nick Hammetter • Misty Russell

Welcome See page 15 in this newsletter

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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.

Coverra Insurance Services

535 Industrial Drive, Sparta, WI 54656 Contact: Jeff Ascher, 608.269.2127 Fax: 267.647.3247 jascher@coverrainsurance.com www.coverrainsurance.com

Hanover Insurance

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

InspectorPro Insurance

2600 W. Executive Pkwy, Suite 500, Lehi, UT 84043 Contact: Brianne Meagan, 801.610.2723 or bmeagan@citadelus.com Fax: 801.610.2701 www.inspectorproinsurance.com Our free pre-claims assistance and risk management education decre

www.inspectorproinsurance.com Our free pre-claims assistance and risk management education decrease how often claims arise. And our E&O and general liability insurance policies serve your unique business needs. Insuring elsewhere isn't worth the risk. OREP

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Radant-Advantage Ins Svs of Wausau

2703 Rib Mountain Dr, Wausau, WI 54402 Contact: Sean Corsten, 715.845.9204 seanc@aisofwausau.com www.advantagewausau.com

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Phone: 920.432.7246 Many types and companies. Services individual inspectors, fee based on volume. Covers radon too.

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Phone: 888.858.1777 www.allprocoverage.com Multiple carriers. Coverage on mode and lead testing, septic, pest and pool inspections, prior acts, workers comp., commercial auto and more.