



**Ric Thompson  
President**

April 2023

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[www.wahigroup.com](http://www.wahigroup.com)

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Bang, bang, bang, (Imagine the sound of my gavel) - I call to order, my final article as President of the Wisconsin Association of Home Inspectors!

The past 4 years have been real, they have been fun and, at many times, real fun! Sometimes, real trying as well!

For my final article, as I did at the seminar, I want to take a brief look at the past four years of WAHI and what the Board has accomplished. It was a busy 4 years and I certainly hope that the association is in a better place than when I took my position. My goal was to make sure it didn't take a step back!

My term certainly started out quite eventful with the introduction of the home inspector legislation! After much talk and negotiation and even some heated discussions, the WAHI Board took what initially seemed to be a dark cloud and made it mostly sunny. The first plus to the legislation was WAHI using this as an opportunity to become more visible under the dome in Madison. Multiple legislators have attended seminars and we are now the "Go To" for Madison when it comes to home inspector related items that may come across their desk. They now know who WAHI is!

The Board put a group of our greatest home inspector minds together to come up with the WAHI Inspection Guideline to help navigate the changes brought about by the legislation. This was even more beneficial for new inspectors – when most of us started out we didn't know where to begin. Now, new inspectors, that become WAHI members, have a solid base to begin reporting from. This puts them ahead of where many of us were on our Day One!

The Board also found a financial opportunity for WAHI in the education portion of the bill and took advantage of it. Now, the premier home inspector association in the state of Wisconsin has a successful, standard holding, pre-licensing program! I am proud to say we have had 25 graduates go through our training course. The program is financially in the black and will be a revenue source for WAHI for years to come! This might be the accomplishment I am most proud of our Board putting together.

*(continued on pg. 6)*

# CHAPTER UPDATES



**NEXT MEETING: Wednesday, April 19th**

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 Announced**

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

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**NEXT MEETING: Wednesday, April 5th**

Check-in by 5:15 pm & Meeting/Dinner/Education to follow

[Hangar 54 Grill \(in CV airport\), 3800 Starr Ave, Eau Claire, WI 54703](#)

**Education: Jesse Green, Water Source Heating & Cooling**

Jesse's presentation will be on geothermal heating and cooling systems along with solar systems.

**For speaker information, or to provide a suggestion/lead, please contact Chapter Education Co-Chairs, Pete Saltness 715.829.7348 and Marc Steig 715.797.1475**

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**NEXT MEETING: Tuesday, April 18th**

Check-in at 5:30 pm & Roundtable/Meeting/Dinner/Education at 6:00 pm

[Waverly Beach, N8870 Fire Lane 2, Menasha, WI 54952](#)

**Education: Doug Hoerth, Municipal Building Inspector**

Doug will present Part 2 of Commercial Inspections. Part 1 was presented in March.

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

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**NEXT MEETING: Wednesday, April 12th**

Check-in starts at 5:30 pm & Meeting/Dinner/Education at 6:00 pm

**NEW LOCATION: [Tully's 2, 6401 Monona Drive, Madison, WI 53716](#)**

**Education: Tom Maskel, Research Products Corp - Aprilaire**

Tom will address heat recovery ventilators, air quality, and more!

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

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**NEXT MEETING: Tuesday, April 11th**

Check-in starts at 5:30pm, Dinner available 5:45 pm & Meeting/Education at 6:30 pm

[The Pallas Restaurant, 1657 S 108th St, Milwaukee](#)

**Education: Longtime Affiliate member Randy Miller, All-Rite Home and Remodeling**

Randy will address ventilation issues.

**For speaker information, or to provide a suggestion/lead, please contact NEW Chapter Education Chair Bingo Emmons at 414.397.4072**

# WHAT'S HAPPENING - FEBRUARY 2023

Here is a brief 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](mailto:julie@wahigroup.com) or 414.299.9766.

## Looking Ahead to 2023!

- **New Committee:** WAHI is forming a Marketing Committee to help spread the *WAHI Word!* We need to let home inspectors - existing and newly licensed - who are not yet a part of our great association, know that we exist and why they need to be a member! We need to better market our training programs - in-person and online. If marketing is an area of interest or expertise of yours, let me know - love to add you to the committee!
- **WAHI Online Education:** By now I hope you have checked out our **NEW** streamlined process to earn continuing education credit through WAHI! See page 5 in this newsletter for all the details.
- **WAHI Pre-Licensing Training Program:** Our third 40-hour training course in Fond du Lac has come and gone and was a GREAT success! Lead instructors Ron Miller and David Strandberg prepared 9 students to enter the home inspection industry with classroom training on Monday, Tuesday and Wednesday. On Thursday and Friday, Ron and David were joined by multiple experienced WAHI inspectors who worked one-on-one with the students for the Field Training portion. WAHI is very proud of this “newish” training program. **Our 4th class is planned for October 30 to November 3rd in Milwaukee, in conjunction with our WAHI Fall 2023 Education House and Training Seminar. Spread the word!**
- **WAHI State and Chapter Elections:** See page 4 for information.
- **Political Action Committee (PAC):** Attending fundraisers for candidates who serve on committees that directly, as well as indirectly, affect the home inspection industry is the reason WAHI started a PAC - this is how we create and/or further develop WAHI-awareness! We continue to seek PAC Committee members and member contributions to fund the PAC. See page 13 in this newsletter for further information.
- **Affiliate Membership Drive:** WAHI is embarking on a membership drive to bring realtors into the association - this will create a better understanding and be beneficial for all! See page 14 of this newsletter for details!
- **Fall 2023 Education House and Training Seminar:** This training event will be held in the Milwaukee area. Details to come!
- **YOUR Profile on the WAHI Website:** Reminder...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. Make your profile POP!



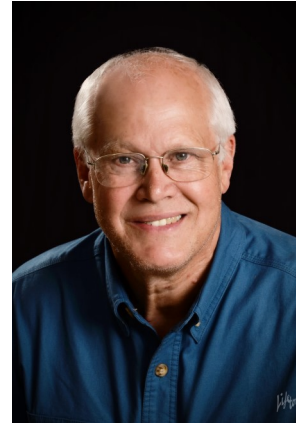
**Julie Arnstein**  
**Executive Director**

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

See page 8 in this newsletter for step by step instructions OR submit additions to me at: [julie@wahigroup.com](mailto:julie@wahigroup.com)

## SPRING 2023 ELECTIONS

**State Election** - It is my pleasure to announce that Milwaukee Chapter Home Inspector member David Nason will lead our great association as State Board of Directors President for the next 2 years...hopefully more! It has been my pleasure to know David for several years and I know he will serve WAHI and the membership well. David is currently the chair of the Arbitration Committee and has been the Milwaukee Chapter-Elected Member at Large on the State Board of Directors. He plans to step down as Milwaukee's Member at Large so another member can experience the benefit of sitting on the Board.



**Andy Helgeson**  
**WAHI Nominations**  
**and Elections Chair**

**Chapter Elections** - All 5 WAHI chapters will conduct their elections this spring as well! Make this the year you step up to serve your chapter or at the very least, attend your chapter meeting to participate in the in-person election process used by our chapters.

Feel free to contact me:  
414.315.0266  
or  
[helge1252@gmail.com](mailto:helge1252@gmail.com)

## SPECIAL INVITATION TO THE WGCSS SPRING 2023 WORKSHOP

WAHI inspectors are invited to attend the Wisconsin Guild of Chimney Sweep Services (WGCSS) Spring 2023 Workshop at Camp Lucerne in Neshkoro, WI - Monday, May 8th through Friday, May 12th. This year's theme is *BACK TO THE BASICS*.

Many different classes are offered with most pertaining to learning to properly inspect fireplaces/woodstoves and their chimneys (with a camera). WAHI Spring 2023 Seminar speaker Tom Urban from Chim-Scan will be conducting several of these classes.

The fee is \$150 per company. The registration fee is applied to your membership in the WGCSS. The camp provides 2-3 meals each day (TBD) and a bunk for sleeping. This is "camp" food and accommodations. There are hotel accommodations nearby as well.

Interested in attending or have questions, contact Tammy at Golden's Chimney – 920.295.3800 or [goldenschimney.office@gmail.com](mailto:goldenschimney.office@gmail.com). Indicate the number of days (and which days) you plan to attend.

Tammy will mail out a Wisconsin Guild of Chimney Sweep Services application - it will need to be returned with the \$150.00 registration fee/dues. Oh... and there is also a Guild-sponsored night out too - more details to come on that!



# WAHI's NEW ONLINE EDUCATION CATALOG

WAHI is excited to announce that our recorded monthly chapter meetings will now be available for easy access through our WAHI website! Select your topic, make your payment, receive the link to the WAHI YouTube Channel, submit Q&A plus Password to earn CE credits and receive your CE Certificate - it's ALL there!

WAHI wants to thank Chippewa Valley Home Inspector member Marc Steig for the tremendous job he has done consistently recording his local chapter meetings since COVID hit us! Online education was not a path WAHI had gone down yet and Marc stepped up to the challenge and made it possible for our members to obtain their continuing education through WAHI during COVID and beyond! Many members took advantage of this option while COVID concerns were high and continue to do so.

Our thanks also go out to Madison Chapter Home Inspector member Misty Russell. In addition to home inspection, Misty has a strong interest and aptitude in web design, SEO and pretty much "all things internet." ☺ Misty developed our new Online Education Catalog page and all the steps that will take you to your Certificate of Completion.



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## PRESIDENT (cont'd)

We have also taken most of the hard work that goes into our seminar weekends and put it in the hands of the hosting chapter. This has made for more robust education and a much more economically friendly seminar for WAHI. Host chapters have been able to find excellent local presenters to improve the knowledge of our attendees. Which, of course, makes WAHI Inspectors the best in the state!

WAHI has made technological advances over the past 4 years as well! COVID forced us to take a look at our educational programming beyond in-person approach. We now have a growing online education library for those that can't make the seminars or chapter meetings. Along with that, the Board placed focus on our online presence by doing SEO work to ensure that we are at the top of the list when it comes to home inspector association searches. It must be working - the majority of our Pre-Licensing students were a result of online searches.

Finally, the item I personally worked hardest on, is the relationship between WAHI and the Wisconsin Realtors Association (WRA). What was seen by me as a contentious relationship, has turned into a partnership with an open-door policy when discussion is needed on inspection issues relative to the real estate transaction. Now, when I meet with WRA representatives, it is a friendly, work together, kind of conversation. Both of us working to make the transaction better for the clients we share.

These are just a few of the highlights of the past 4 years! I am sure I am missing others but, I wanted to keep the article as short as possible while still mentioning these items.

I want to give one final "Thank you!" to all of the Board members that were apart of this ride. Absolutely none of this would have happened without all of you. Together we have made WAHI better and the best home inspector association in the State of Wisconsin!

Julie...no words can express my thank you to you! We didn't always see eye to eye but, that is how things get done in a productive manner. You were able to calm my storm at times and keep us on a good path to improvement throughout the past 4 years. Thank you, thank you, thank you!

Lastly, to David Nason...I wish you nothing but the best and know I am just a phone call away. WAHI is in great hands with you at the helm and I am excited to see the direction you take WAHI. As a wise person once said to me, "I am excited to see where the next person takes the association in places I couldn't." You will prove to be a great President for WAHI!

Thank you to all of the members for your support! You have made this job fun and well worth the time invested in it. Keep being the best home inspectors in Wisconsin and keep working with WAHI to make it even better than it already is!

I have tremendous respect for WAHI and hold our association in the highest regard. I will be around and will continue to be involved in WAHI - to just sit back and watch would feel unnatural to me. I look forward to helping in any way I can!

Be safe out there! (Bang, bang, bang goes the gavel one last time!)

Ric Thompson

Proudly, President-Wisconsin Association of Home Inspectors



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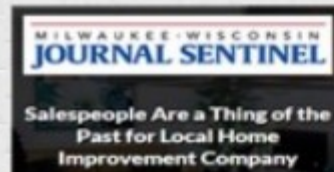
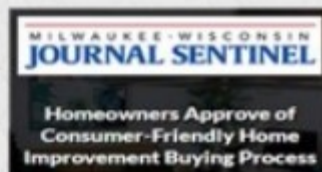
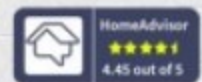
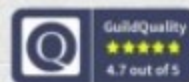
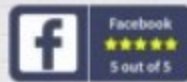
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## UPDATE YOUR WAHI PROFILE IN 5 EASY STEPS

1. Go to [www.wahigroup.com](http://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](mailto: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.



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## NEW MEMBERS

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### 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** or [homeview@wi.rr.com](mailto:homeview@wi.rr.com)



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See page 12 for an informative article provided by InspectorPro

## IMPORTANT ARBITRATION INFORMATION

At a recent seminar Peter Merrill, President and CEO of Construction Dispute Resolution Services (CDRS), WAHI's current arbitration service provider, reminded everyone of the value of arbitration and your rights to go that route when it is in your signed agreement. In addition, Brianne Smith, of Inspector Pro Insurance, shared her insight on arbitration from the point of view of an insurer. Peter's focused on two main points: 1) A CDRS trained arbiter will always make his/her decision based on the contract in place between the two parties. 2) Any judge that dismisses an arbitration clause in an agreement or contract signed by both parties is breaking federal law. Brianne expressed Inspector Pro's confidence in CDRS to arbitrate complaints fairly and the importance of having your inspection agreement signed **before you begin** any part of a home inspection. See more details on their joint presentation in my full article on page 8 of the [September 2022 WAHI Inspector](#).

This summer a WAHI member had a previous customer file for arbitration AFTER the 2 year statute of limitations had expired. The inspector still had to respond to the arbitration but rather than going through the full arbitration process, the inspector requested a much shorter process called a Documents Only Arbitration. **It is up to the inspector to make that request.** See my full article on this situation as well as your rights, and what is your responsibility, when faced with an arbitration on page 4 in the [September 2022 WAHI Inspector](#).

I welcome any member with questions or concerns about WAHI's arbitration program to contact me. Peter Merrill's contact information can be found at: <https://www.constructiondisputes-cdrs.com/index.htm>. Note: Peter prefers phone calls rather than reply to long emails.

The WAHI Arbitration Committee is made aware of arbitrations involving WAHI members that are handled by CDRS. For privacy reasons, the Committee is not given the personal or business names of the parties involved with the arbitration, only the complaint details and the decision made. I am grateful for the candor of the member involved in the case cited above. I ask all members involved in an arbitration to provide feedback about their experience with the arbitration process. The member may remain anonymous, if they desire, and can provide the amount of feedback they are comfortable with. Any information you share will be very beneficial to WAHI, your fellow members and the continued success of arbitration as a path for conflict resolution.



**David Nason**  
**Arbitration**  
**Committee Chair**

**Feel free to contact me:**

**262.443.8958**  
or  
[bestinspectionsllc@gmail.com](mailto:bestinspectionsllc@gmail.com)



**This article is the sole opinion of the author. WAHI strongly advises you to explore any specialized training and/or certification necessary to perform additional services as a part of your inspections.**

# WHAT IS A CERTIFICATE OF INSURANCE: A GUIDE

*By Tammy Weyland, Content Marketing Specialist InspectorPro Insurance*

Pretend you're a home inspector who has just been asked to inspect a newly built, single-family home. As you prepare for the inspection, you get an email from the builder requesting that you send them a copy of your certificate of insurance.

You may wonder: What is a certificate of insurance? Does it cost money? Is it hard to get? Does sharing my insurance information with the builder put me at risk?

Here at InspectorPro, we get those questions all the time. We figure it's time to familiarize you with this useful document, so you'll never need to ask "What is a certificate of insurance" again. Better yet, you'll be prepared anytime a builder or client requests one.



### What is a certificate of insurance?

Also known as proof of insurance (POI), a certificate of insurance (COI) is a written document that proves you currently carry insurance. What does a certificate of insurance contain? While not all COIs look the same, they often contain similar information, including:

- Your name and address.
- Your business or DBA name and address.
- A simple breakdown of your coverage and limits. (i.e., \$1,000,000 of commercial general liability or errors and omissions coverage).
- The names of employees covered under the policy.
- The certificate holder or entity to whom you're providing the certificate.

Most of the information listed above is in the declarations, or dec page, of your policy. However, while your declarations are meant for you, a certificate of insurance is meant for others. It's also condensed into a simpler format with less information than you would find in your policy documents for both convenience and privacy.

### When do you need a certificate of insurance?

When a client wants to confirm that you have the insurance coverage to respond to any claims or damages caused by your inspection, they will ask for a certificate of insurance. It will often be builders, realtors, franchisors, and larger commercial clients who need COIs before you can inspect a property. Also, state governments may require proof that you meet the minimum insurance requirements before you can get your license as a home inspector.

When you are inspecting a new build, for example, the builders are concerned that you'll break or cause damage to their newly finished property. So, they want to make sure you can cover anything that you break with commercial general liability insurance. (If you're curious about the top five general liability claims made against home inspectors, read [here](#)).

For commercial clients, they may wish to see proof of errors and omissions (E&O) insurance to cover any issues that you may have missed, since commercial inspection mistakes can lead to large claims. After all, the claimant may drag your client into the claim due to your alleged negligence.

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## 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 at 262.443.8958**

or

**Construction Dispute Resolution Services (CDRS)**

**President & CEO Peter Merrill at 505.473.7733**

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.

## INCREASING WAHI AWARENESS with the WAHI PAC

In early 2022, WAHI chapters polled their members at monthly meetings to gauge the level of interest in starting a Political Action Committee (PAC). The primary reason in starting the WAHI PAC was to increase awareness with state legislators. The response was favorable and a WAHI PAC was formed. The needs of this committee are 2-fold.

First, we needed to fund the PAC to enable WAHI to make contributions to fundraising efforts and/or attend events. PAC funds are used to attend fundraisers of legislators involved in and/or serving on a committee that impacts the home inspection industry. The funds are not to be used to support (i.e. endorse) any specific candidates running for office.

WAHI is grateful to the following members who generously contributed to our 1st plea last summer:

<b>Jameel Dawan</b>	<b>David Nason</b>	<b>Terry Elliot</b>	<b>Willy Wayne</b>
<b>Denny Kruger</b>	<b>Glenn Borucki</b>	<b>Dan Reik</b>	<b>Al Weiland</b>
<b>Ron Miller</b>	<b>Ken Smith</b>	<b>Scot McLean</b>	<b>Riley Schuster</b>
<b>Sean Martinson</b>	<b>Jill Hauk</b>	<b>Jeff Ellsworth</b>	<b>Frank Raupp</b>

Our second need was to *populate* the PAC. WAHI's goal is to have 2 members from each chapter serve on this committee. This is important in the event a fundraiser is held in a particular area of the state, with the thought that at least one of 2 members would be able to attend the event to represent WAHI.

# AFFILIATE MEMBERSHIP GROWTH...REALTORS!

WAHI is embarking on a Realtor Affiliate Membership Drive and Contest. The goal of this effort is to:

- Develop a better understanding of the 2 “entwined” industries - responsibility to own client, legal/statutory responsibilities, ethical responsibilities, limitations, etc.
- Foster (and maintain!) relationships of respect between individual Home Inspector and Realtor Affiliate members. This could have a very positive impact for you and your client on the whole process given the fact that the 2 industries “work” in such close proximity.

The rules are simple...

1. The new Realtor Affiliate member must be a paying member, not the recipient of a complimentary membership for speaking at a chapter meeting or seminar.
2. Direct interested Realtors to the Member Benefits page on the WAHI website to complete an online application - <https://wahigroup.com/Member-Benefits>

To encourage everyone’s competitive spirit, WAHI is offering a prize to the member who brings in the most new Realtor Affiliate members by October 31, 2023 (2 minimum). The “prize” for the winning member is complimentary attendance at an upcoming WAHI Training Seminar - the Saturday portion of our biannual training events - a \$200 prize!



**Ron Miller**  
**Membership Chair**

Please contact me:

[ronmiller547@gmail.com](mailto:ronmiller547@gmail.com)

or

608.235.9835

An advertisement for Hoppe Tree Service. The background is a blurred image of trees. At the top, it says "Tree Risk Assessment by Qualified Arborists" in yellow. Below that is the company logo: "HOPPE" in large blue letters, with a gold "50th ANNIVERSARY" badge over the "O". Underneath "HOPPE" is "TREE SERVICE" in green. Below the logo, it lists services: "Pruning • Removal • Plant Health Care". At the bottom, it provides the phone number "414.257.2111" and the website "hoppetreeservice.com".

**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 inspection agreement 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/Affiliate-Members/>**



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- Decorative Masonry
- Chimney Sweeping and Inspections
- Water Leak Diagnosis and Repair

**Visit our website for more details to see photos of our work - [www.smokestacks.net](http://www.smokestacks.net)**

# COMMERCIAL INSPECTIONS

In recent months several WAHI members have considered adding commercial inspections to their services and wondered if WAHI may have any plans to include commercial inspections in an upcoming seminar.

I shared that information with the WAHI Board of Directors and, in return, received what I consider several well thought out responses. As always, decisions like this are ENTIRELY up to you as a business owner but, based on the general consensus among the Board, I do not see WAHI offering a commercial inspection training course anytime soon. I am sharing their “cautionary comments” below.

## **Words of Caution #1**

You can't cover commercial inspections in 1-2 days. Commercial is a different creature. Some inspectors will say that they offer “light” commercial inspections - there is no such thing, either it is, or it is not. Also, there is no state certification required but there are standards out there for commercial inspections.

I see a great many inspectors that use our WAHI residential agreement and wordsmith it for commercial. Also, a great number use a residential report form for commercial use and just change a few things. Not a good practice.

## **Words of Caution #2**

Commercial work is an entirely different world! You don't actually do an inspection - it's a Property Condition Assessment with the inspector performing a Walk-Through Survey (based on ASTM Standards which are the most commonly used standards). An analogy would be the difference between high school or college sports and the Pro's. I'm not aware of any State or Federal standards for this and anyone doing them uses the ASTM or whatever they choose. There are groups offering commercial inspection training with courses usually at least a week long.

Everything is different from what WAHI does. Most of the inspectors doing commercial are long time inspectors with years of experience who decide to branch out or they have a specialized background geared toward this. I highly discourage most inspectors from doing this - you're generally dealing with the big boys who have the wherewithal to crush you!

## **Words of Cautions #3**

Commercial Inspections do not have standards of practice. The reason WAHI pushed for mandated home inspection standards is that attorneys were suing home inspectors over negligence based on their and the client's *opinion* of what *should be* included in standard home inspection - E & O insurance was three to four times the cost, with much larger deductibles, than what it is now. It is far easier to train someone to do a home inspection by using the standards. A course offered in Toronto barely scratches the surface of the technical knowledge you better have to stay out of court doing commercial inspections.

## **Words of Cautions #4**

Commercial is a different animal. The inspections depends on the type of building it is and there are many types, even multiple types mixed together in some instances. These generally require hiring a commercial HVAC tech and Electrician, many times a Mason and/or Structural Engineer. The commercial training I had through House-Master was a full week long. It was called Commercial Property Assessment (not an inspection) and had an Agreement tailored to the specific requirements of that property.

Please contact me with any questions or comments - [julie@wahigroup.com](mailto:julie@wahigroup.com) or 414.299.9766



## 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) 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 WRITTEN 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](mailto:julie@wahigroup.com) or 414.299.9766

## 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](mailto:carsonhomeinspector@gmail.com)

Paul Zenker - 715-303-1937 or [pzenker@onpointwisconsin.com](mailto:pzenker@onpointwisconsin.com)

Kyle Zimmermann - 715.897.3636 or [kyle@royaltinspections.com](mailto:kyle@royaltinspections.com)

### CHIPPEWA VALLEY

Jon Hempel - 715.210.3217 or [jhempel@newageinspection.com](mailto:jhempel@newageinspection.com)

Marc Steig - 715.797.1475 or [inspectormarc3@gmail.com](mailto:inspectormarc3@gmail.com)

### FOX VALLEY

Dave Brading - 920.889.2120 or [dave.brading@yahoo.com](mailto:dave.brading@yahoo.com)

Bob Turicik - 920.946.0433 or [homereview@wi.rr.com](mailto:homereview@wi.rr.com)

### MADISON

Sean Martinsen - 608.206.1108 or [sktailhook@yahoo.com](mailto:sktailhook@yahoo.com)

Rich Reinart - 608.535.9206 or [thehomeinspectorllcwi@gmail.com](mailto:thehomeinspectorllcwi@gmail.com)

### MILWAUKEE

Nick Hammetter - 414.412.2637 or [humblehomeinspector@gmail.com](mailto:humblehomeinspector@gmail.com)

Andy Helgeson - 414.315.0266 or [helge4674@outlook.com](mailto:helge4674@outlook.com)

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

## BOARD OF DIRECTORS

### President

Ric Thompson  
920.410.6682

Ken Smith  
608.352.0530

### Vice President

Terry Elliott  
715.577.4211

Marc Steig  
715.797.1474

### Secretary & Executive Director

Julie Arnstein  
414.299.9466

Dave Welch  
715.382.6058

Jim Weyenberg  
920.850.5890

### Treasurer

Andy Helgeson  
262.377.0751

### Chapter Presidents

**Central**  
Mike Carson  
715.212.4051

### Members-at-Large

Mike Carson  
715.212.4051

**Chippewa Valley**  
Terry Elliot  
715.577.4211

Sean Martinson  
608.206.1108

**Fox Valley**  
Ric Thompson  
920.410.6682

Scot McLean  
414.228.6573

**Madison**  
Sean Martinson  
608.206.1108

Ron Miller  
608.235.9836

**Milwaukee**  
Jim Oezer  
262.636.9909

David Nason  
262.443.8958

## WAHI COMMITTEES

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Ron Nohre

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Terry Elliott  
Rich Reinart  
Ric Thompson

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Dave Corby  
James Davis  
Misty Russell  
Blake Teschner  
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Bingo Emmons  
Scott Hansen  
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Pete Saltness  
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Sean Martinson  
Jim Oezer • Ric Thompson

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Mike Carson, Chair

### Public Relations

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Marc Steig

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See page 15 in this newsletter

### Rules & By-laws

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Tom Greenwaldt  
Roger Kautz

### Legislative

Ken Smith, Chair  
David Strandberg

### Website

Julie Arnstein  
Nick Hammetter • Misty Russell

### Long Term Planning

Andy Helgeson, Chair  
Tom Beatty

### Welcome

See page 18 in this newsletter

## E&O INSURANCE FOR INSPECTORS

### Allen Insurance Group

Phone: 800.474.4472 x172  
Great service. Many choices and fee schedules. Covers radon too.

### Associations Liability Insurance Agency

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@coverrainurance.com](mailto:jascher@coverrainurance.com)  
[www.coverrainurance.com](http://www.coverrainurance.com)

### Hanover Insurance

330 E. Kilbourn Avenue, #650, Milwaukee, WI 53202  
Contact: Jeff Frank, 414.221.0364  
[jfrank@robertsonryan.com](mailto:jfrank@robertsonryan.com)  
[www.robertsonryan.com](http://www.robertsonryan.com)

### InspectorPro Insurance

2600 W. Executive Pkwy, Suite 500, Lehi, UT 84043  
Contact: Brianne Meagan, 801.610.2723 or [bmeagan@citadelus.com](mailto:bmeagan@citadelus.com)  
Fax: 801.610.2701  
[www.inspectorproinsurance.com](http://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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Includes premises coverage and most incidental coverage. Competitive rates.

### Radant-Advantage Ins Svs of Wausau

2703 Rib Mountain Dr, Wausau, WI 54402  
Contact: Sean Corsten, 715.845.9204  
[seanc@aisofwausau.com](mailto:seanc@aisofwausau.com)  
[www.advantagewausau.com](http://www.advantagewausau.com)

### Vincent, Urban & Walker

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

### Zolofra Insurance Agency

Phone: 888.858.1777  
[www.allprocoverage.com](http://www.allprocoverage.com)  
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