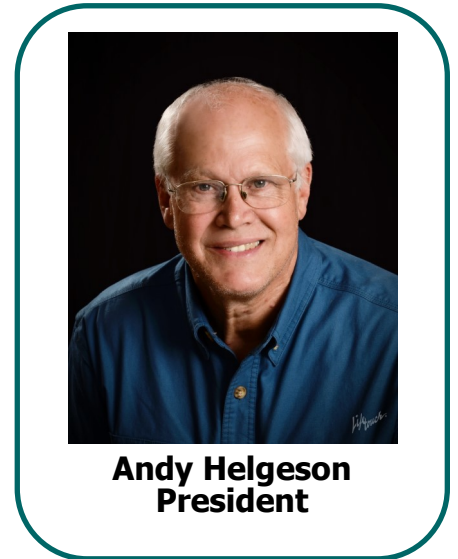




# The WAHI Inspector

September 2018 Vol. 22, Issue 8 www.wahigroup.com



**Andy Helgeson**  
**President**



## INSIDE THIS ISSUE

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### HOME INSPECTING...WHY and HOW?

The home inspection industry is a bit of a “melting pot” ....some people enter the field because they truly want to help their clients. Some have a strong background in home construction, building science or a related field. Some see it as the easiest route after a major change in their life. Some do it for the money and no judgment there - heck, that’s the purpose of a for-profit business. But why are YOU doing home Inspections????

When a client asks what I do on an inspection, I always respond, “The purpose of a home inspection is not to inspect a building...the purpose of a home inspection is to communicate the conditions we observe to our client!”

With that said, it’s really about doing an inspection properly to have the right information to communicate to our client. The home inspection report plays a huge role in how we do that. So, what is the best inspection report format out there?

Have you ever taken time to look at all the report options available to us? Just Google this topic – it’ll blow you away! The Play Store has a crazy number of reports available, many for free, which is tempting since they appear to look pretty good. But does the old saying “you get what you pay for” ring true regarding reports?

For 20+ years I used a computerized report of my own creation along with one of the big name reports (3D). I’ve changed reports several times in recent years. I’ve come to a conclusion – there isn’t a magical report to purchase which lets you whiz through a building and easily pop out a great (completed!) report. I’ve talked to lots of inspectors about their reports and it’s generally the same across the board - most inspectors spend a fair amount of time after the inspection working on and finalizing their report.

*(continued on pg. 5)*

**WAHI Fall 2018 Education House and Seminar**  
**November 2nd and 3rd**  
**The Holiday Inn Manitowoc in Manitowoc**  
**Earn up to 15 credits! Details and Registration [HERE!](#)**



**NEXT MEETING: Wednesday, September 19**

Social at 6:00 pm & Meeting/Dinner at 6:30 pm  
Meeting and meal is \$30; meeting only is \$10.

[Palms Supper Club Steak House, 5912 Business Hwy 51, Schofield](#)

**Education: Abatron Engineering**

The Abatron representative will share information about radon testing (set up, home preparation, monitor placement, protocol, etc.) and mitigation systems.

**For speaker information, or to provide a suggestion/lead, please contact the Chapter President, Richard Duerkop at 715.241.8222**

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**NEXT MEETING: Wednesday, September 5**

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

[Jade Garden Restaurant, 3620 Gateway Dr., Eau Claire](#)

**Education: Chad Johnson, American Water Works**

Chad will address foundations and waterproofing.

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

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**NEXT MEETING: Tuesday, September 18**

Round table at 5:30 pm & Meeting/Dinner at 6:00 pm

[The Stone Toad, 1109 S. Oneida St., Menasha](#)

**Round Table Discussion:** Open discussion on anything of interest you have come across during your inspections. Bring pictures on your smart phone or jump drive to load onto the projector!

**Education: To be determined.**

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

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Affiliate member Cassidy Kuchenbecker, Environmental Initiatives of North America, spoke on the difference between mold and mildew, why indoor and outdoor molds affect individuals differently, the types of rot that can be found in buildings and how to spot them during an inspection. He shared how he informs clients on resolving issues and what the EPA recommends. Lastly, he went over causes of molds in different areas of a home. Aquire Restoration of Madison then spoke about ways and costs associated in the removal of mold in a home. It was a very informative meeting!



**NEXT MEETING: Thursday, September 20**

Roundtable at 5:00 pm & Dinner, Meeting and Educational Presentation at 5:30 pm

[Great Dane Pub and Brewing, 2980 Cahill Main, Fitchburg](#)

**Education: To be determined.**

**Calling all Madison members! We need your help to find speakers for our future meetings - we accept a wide range of topics. Please contact Chapter Education Chair, Ron Miller at 608.235.9836**

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**NEXT MEETING: Tuesday, September 11**

Social time from 5:30 - 6:30 pm, Buffet Dinner available from 6:00 - 7:00 pm

Business Meeting and Educational Presentation at 7:00 pm

[Klemmer's Banquet Center, 10401 W. Oklahoma Ave., West Allis](#)

**Education: WAHI Founding member Mark Thomas, Thomas Building Consulting**

Mark plans to share some ideas for changes to home inspector legislation and the Standards of Practice.

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

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## CHAPTER MEETING PICTURES



**Thank you NEW Affiliate member Aquire Restoration of Madison for hosting the Madison Chapter's August meeting! We had a great turnout, great meeting, great information from Aquire and longtime Affiliate member Cassidy Kuchenbecker of Environmental Initiatives of North America...and great food and beverages too!**



**Fox Valley traveled to a nearby construction site for education provided by Town of Harrison Building Inspector Paul Birschbach. Thank you, Paul, for providing this great (annual!) training opportunity to the Fox Valley members. A big thank you to Van's Realty and Construction for coordinating our use of the home. Aerial photos taken by Fox Valley member and WAHI PR Committee Chair Bob Turicik with his drone!**

# WHAT'S HAPPENING IN WAHI?

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

## August 2018

- **Website:** Your requests to improve the Find a Member search have not fallen on deaf ears! Check out the website to see the changes made - [www.wahigroup.com/directory](http://www.wahigroup.com/directory). Let me know what you think and if you have any further suggestions we could try - please keep in mind that we are faced with some limitations. Contact me with any ideas you have to improve the WAHI website and any concerns as well.
- **WI State Statutes:** Changes to the Statutes went into effect on July 1, 2018. The updated Statutes have been posted on the WAHI website - <https://wahigroup.com/State-Standards/>

## September 2018 and Beyond...

- **2019 State and Chapter Elections:** It's not too early to begin thinking and talking about the spring elections. All chapter officers are up for election in odd numbered years. State President will be up for election as well. All positions carry a 2-year term.
- **Bylaws and Policy Manual:** The Bylaws Committee and I are working hard to significantly revise the Bylaws and develop a new Policy Manual. Watch your email and future newsletters for important info. There will be deadline dates for discussion – the vote on the Bylaws is planned for spring 2019.
- **WAHI Booth at the Fall 2018 WRA Convention:** See page 8 in this newsletter for dates and contact info to offer your time in the booth - not sure of status of "help needed" at this time.
- **Fall 2018 Education House and Training Seminar:** We are confirmed for Friday, November 2nd and Saturday, November 3rd at the Holiday Inn, Manitowoc. [See the website for registration and details!](#)
- **Spring 2019 Education House and Training Seminar:** We also have this seminar date and location locked in...Friday, March 29<sup>th</sup> and Saturday, March 30<sup>th</sup> at the Four Points Sheraton in Milwaukee!
- **Fall 2019 Education House and Training Seminar:** Déjà vu...we also have this seminar date and location locked in...Friday, November 8<sup>th</sup> and Saturday, November 9<sup>th</sup> at Chula Vista in the WI Dells!



**Julie Arnstein**  
Executive Director

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

Submit photo and/or company website info. to: [julie@wahigroup.com](mailto:julie@wahigroup.com)

There are some “quick” reports out there that at first glance may seem great, but I believe they offer less detail and disclosure in them. They’re really just good at being fast. I may go a little overboard in providing information. I try to explain what the issue is, why it’s an issue, and then advise on what action to take. My building background has contributed to me providing more info rather than less and most of my clients don’t want me to just refer them to someone else – they are looking for information from me. That is not something I recommend, however, unless your background is such that you have expertise to back up the information you share.

The majority of reports are quite adequate in providing a compromise between complete and quick, but they’re a work in progress too. A great opportunity for checking out various report options is to poll your fellow members at WAHI Chapter meetings or seminars. Get a feel for what’s out there before making a decision or change - ask others how easy it is to modify and customize their report to ensure they comply with State Standards. It’s imperative you take the time to periodically review your report to ensure it meets the State Standards, but also to ensure you’re properly communicating information to your client.

I firmly believe that a great inspection report and inspection list is your best friend. During an inspection you can get distracted by something/someone, inspections can become hectic, you might be pushing to finish this one and get to your next. Times like these make it easy to take short cuts and I find a really good report/list keeps me on track. I run through my list and make sure I’ve actually looked at each item on it. At a recent inspection of a million+ dollar home of a high-end builder, time was getting away on me. The buyers’ handyman asked me what I thought about the crack in the 14’ ceiling in the dining room. Oops, I hadn’t bothered to notice it, after all, the house wasn’t very old and the builder had a great reputation! I had taken a short cut and even though this wasn’t a serious issue, I hadn’t followed my report/list.

One final point - I periodically look at reviews of recent litigation cases. It’s common to see where an issue was briefly touched on, but not thoroughly disclosed. If you’re not putting information verbally discussed with your client (or the Realtor!) into your report, that’s a prescription for problems. A good example of this can involve knob & tube wiring. We often see houses extensively renovated which may still have knob & tube wiring within walls or ceilings, which you let your client know about – either verbally or brief mention in your report. So now your client moves in, decides to further renovate and discovers the original wiring. He/she then blames you for not “informing” them of the consequences his electrician expounded on when they were called in – not to mention the thousands of dollars it will take to rectify this. Don’t neglect to use the many standard disclaimers that are available in most reports.

Our Fall 2018 Training Seminar will feature one of your best resources for handling and preventing liability and litigation issues. Adam McGary of Capitol Claims Management is one of our speakers. Adam’s primary role is managing E & O litigation/claims for insurance companies, so he is at the tip of the spear on this. His insight is invaluable to help you hone your communication skills. Whether new to the industry or an old timer, make it a priority to attend the seminar to get a leg up on managing your liability, reporting, and communication skills.

Live long and prosper, and I look forward to seeing you at the Seminar.

Andy Helgeson  
WAHI

### WAHI MEMBERSHIP

If you are reading this newsletter then you are a proud WAHI member who has renewed their membership and one who recognizes the value of your involvement in the association!

Thank you for your continued support of **YOUR** associated - one you should be very proud of!

WAHI is always discussing new ways to increase member benefits, expand existing programs and develop new. We welcome your input on ways we can better serve the needs of our members.

Please do not hesitate to contact me - [julie@wahigroup.com](mailto:julie@wahigroup.com) or 414.299.9766.

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### BOARD MEETING

The WAHI Board of Directors will meet on Friday, November 2, 2018 starting at 2:00 pm. This meeting will be held in conjunction with the Fall 2018 Education House and Training Seminar at the Holiday Inn Manitowoc in Manitowoc. All WAHI members are welcome to attend. Please contact Julie Arnstein by Wednesday, October 24th if you would like to attend - [julie@wahigroup.com](mailto:julie@wahigroup.com) or 414.299.9766.

## WAHI Fall 2018 Education House and Seminar

November 2nd and 3rd  
The Holiday Inn Manitowoc  
in Manitowoc

Earn up to 15 credits!  
Details and Registration  
[HERE!](#)



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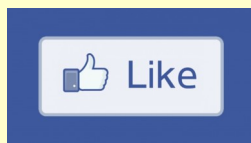
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# WI REALTORS ASSOCIATION (WRA) CONVENTION

WAHI is happy to report that once again our Public Relations Chair, Bob Turicik, is coordinating a WAHI booth at the upcoming Wisconsin Realtors Association Fall Convention in the Dells. Bob is looking for members to staff the WAHI booth at the Kalahari on **Monday, September 17<sup>th</sup> between 8:30 and 5 pm and Tuesday September 18<sup>th</sup> between 7:30 am and 2 pm.** Contact Bob at 920.892.7654 or [homereview@wi.rr.com](mailto:homereview@wi.rr.com) if you would like to volunteer or have questions. Volunteers may bring their own business cards to distribute while working the booth. Volunteers are responsible for their own expenses.

## **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 you fellow WAHI members have been up to.

If you have any questions, please contact **Bob Turicik at 920.892.7654 or homeview@wi.rr.com**

A blue-tinted image of a microscope. Overlaid on the right side is a semi-transparent box containing text. The text reads: 'INDOOR ENVIRONMENTAL PROFESSIONALS' in large bold letters, followed by a list of services: 'mold testing', 'indoor air quality', 'odor assessments', 'water damage assessments', 'chemical & allergen sampling', and 'asbestos testing & assessments'. At the bottom right of the image is the logo for 'environmental initiatives' and the full name 'Environmental Initiatives of North America, INC' with phone numbers: '414.651.6653 | 608.790.2665 | 847.293.7554 | 920.253.1247'.



## 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](mailto:info@ResoluteSystems.com)

**Website:** [www.resolutesystems.com](http://www.resolutesystems.com)

For more information, please contact:  
Arbitration Committee Chair, Mark Thomas at  
414.486.2367 or [mark@thomasbuildingconsulting.com](mailto:mark@thomasbuildingconsulting.com)



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## NEW MEMBERS

### Tylor Bretthauer (Madison)

*Home Inspector Member*  
High Point Home Inspection, LLC.  
608.712.7960  
tylor.bretthauer@gmail.com

### Alvin "Bingo" Emmons (Milwaukee)

*Affiliate Member - Remodeling*  
Creative Construction of Wis, Inc.  
414.397.4072  
bingo@callcreativeconstruction.com  
[www.callcreativeconstruction.com](http://www.callcreativeconstruction.com)

### Kevin Hansen (Fox Valley)

*Affiliate Member - General Contracting*  
Smet Construction Services Corp.  
920.532.3828  
khansen@smet.com  
[www.smet.com](http://www.smet.com)

### Frederick Hoppe (Milwaukee)

*Affiliate Member - Tree Service*  
Hoppe Tree Service  
414.257.2111  
fred@hoppetreeservice.com  
[www.hoppetreeservice.com](http://www.hoppetreeservice.com)

### Daniel Kegley (Chippewa Valley)

*Affiliate Member - Electrical Service*  
R.E.M. Consulting, LLC.  
715.497.3458  
remconsulting@live.com  
[www.remconsulting.com](http://www.remconsulting.com)

### Bob Schultz (Milwaukee)

*Home Inspector Member*  
Home Scan Inspections, LLC  
262.328.6042  
bob@homescaninspectionsllc.com

### Jason Wetzel (Milwaukee)

*Affiliate Member - Electrical Service*  
Wetzel Electric, Inc.  
414.704.7606  
Jason@wetzelectric.com  
[www.wetzelectric.com](http://www.wetzelectric.com)

## WAHI 101 - INSTRUCTIONS TO UPDATE YOUR PROFILE IN 5 EASY STEPS:

1. Go to [www.wahigroup.com](http://www.wahigroup.com).
2. From the Home Page - upper right corner, **select "LOGIN."** **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.

## OFFICE DEPOT

As many of you know, Office Max and Office Depot merged this past year. 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!"**

# How to set home buyers' expectations

Published on 2018-08-10 by [InspectorPro Insurance](#)

We've discussed how to set expectations with inspection clients in the past. You know that appropriate expectations are essential for mitigating risk and ensuring client satisfaction. But do you have a good understanding of what you need to explain and how?

In this article, we continue our series of interviews with recent home buyers. We reveal what expectations typical home buyers walk in with and how you can help

them have a more accurate understanding of your services. In so doing, you provide quality customer service while mitigating your risk of potential claims.



## What is a home inspection?

First-time buyers Jessica and Brandon Finch did research before purchasing their inspection. They understood what a typical inspection includes, and they knew which services they wanted to add on. Knowing that home inspectors only test representative samples, they went so far as to test every outlet with a blow dryer and to turn on every light switch themselves.

However, few home buyers come as prepared as the Finches. Of the first-time home buyers we interviewed, the majority did little to no research prior to the inspection. Instead, they expected their home inspector to explain the process to them.

[Read More](#)

To learn more about InspectorPro Insurance, please see our ad on pg. 13 of this newsletter.

## WAHI Legal Support

Attorneys Roy Wagner and Lauren Triebenbach, of von Briesen and Roper, continue 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 us at 414.287.1250  
[rwagner@vonbriesen.com](mailto:rwagner@vonbriesen.com) or [ltrieben@vonbriesen.com](mailto:ltrieben@vonbriesen.com)

## DISPUTE PROCESS

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

A member going public, with disputes of these types, risks disciplinary action. The Membership Committee will implement this policy.

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



## CLEAR THE PATH TO GREATER HOME PERFORMANCE

With Focus on Energy's Home Performance Program, you can help your customers turn home inspection surprises into energy-saving opportunities. The program offers incentives for:

- Air sealing and insulation
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Focus on Energy, Wisconsin utilities' statewide program for energy efficiency and renewable energy, helps eligible residents and businesses save energy and money while protecting the environment. Focus on Energy information, resources and financial incentives help to implement energy efficiency and renewable energy projects that otherwise would not be completed. © 2018 Wisconsin Focus on Energy





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**See page 11 for an informative article provided by InspectorPro**

## Members Only - Interactive Forum

It has come to our attention that many of you may be unaware the WAHI website hosts an interactive forum on the Members Only page. We encourage all members to check it out!

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

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

See WAHI 101 on page 10 for step-by-step instructions to log-in to your profile and make use of this additional "tool" and benefit WAHI offers to their members.



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## WAHI WELCOME COMMITTEE

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

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

### CENTRAL

Mike Carson - 715.212.4051 or carsonhomeinspector@gmail.com

Rich Duerkop - 715.241.8222 or americansentry1@charter.net

Nate Petersen - 715.218.6365 or nppmpp01@yahoo.com

### CHIPPEWA VALLEY

Jon Hempel - 715.210.3217 or jhempel@newageinspection.com

Joel Markeson - 715.225.0385 or jpmarkuson@gmail.com

### FOX VALLEY

Dave Brading - 920.889.2120 or dave.brading@yahoo.com

Bob Turicik - 920.946.0433 or homereview@wi.rr.com

### MADISON

Sean Martinsen - 608.206.1108 or sktailhook@yahoo.com

Rich Reinhart - 608.535.9206 or thehomeinspectorllc@outlook.com

### MILWAUKEE

Andy Helgeson - 414.315.0266 or helge4674@outlook.com

Steve Knoebel - 414.828.4217 or stevek@knoebelinspect.com

Scott LeMarr - 262.424.5587 or scott@honesthomeinspections.com

Mike von Gunten - 262.945.2446 or mike@lahigroup.com

Chuck Weber - 414.536.1300 or cweber81@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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## Contact your Account Manager for more information.

**Contact:** Paul Gomez  
**Phone:** (855) 337-6811 ext. 12809  
**Email:** paul.gomez1@officedepot.com

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DEPOT.**

## BUSINESS SAVINGS PROGRAM

### Pricing Summary & Program Advantages



20% to 55% off  
retail on cleaning  
& break room items.



**Wisconsin  
Association of  
Home Inspectors, Inc.**



20% to 55% off  
item office supply  
core list.



**Free next-day shipping**  
on orders of \$50 or more.



10% off branded;  
20% off private brand  
ink & toner core list.



#### Special pricing on copy and print services

- \$0.025 black and white copies
- \$0.22 color copies
- 40% off finishing services



Average 10% off  
retail on 200  
technology core items.

Plus, 10% off an expansive in-store assortment of 6,000+ items.



**Office  
DEPOT**

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](mailto:paul.gomez1@officedepot.com)

## BOARD OF DIRECTORS

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262.377.0751

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608.235.9836

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Brian Opelt  
715.937.2002

Tom Greenwaldt  
262.271.0124

Dave Pribyl  
920.660.3000

### Secretary & Executive Director

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414.299.9766

David Strandburg  
608.255.3966

Mike von Gunten  
262.945.2446

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Tom Kruse  
608.782.8831

**Chapter Presidents**  
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715.241.8222

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715.212.4051

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715.577.4211

Tom Dempsey  
262.367.1536

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Dennis Kruger  
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Scot McLean  
414.228.6573

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Roger Kautz

### Website

Julie Arnstein, Chair  
Nick Hammetter  
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### Welcome

See page 15 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.

### 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](http://www.inspectorproinsurance.com)  
General liability and E&O insurance for home and building inspectors.

### Coverra Insurance Services

535 Industrial Drive, Sparta, WI 54656  
Contact: Jeff Ascher, 608.269.2127  
Fax: 267.647.3247  
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  
[www.robertsonryan.com](http://www.robertsonryan.com)

### InspectorPro Insurance

Contact: Jason Fiack, 801.610.2735  
[www.inspectorproinsurance.com](http://www.inspectorproinsurance.com)  
Our free risk management education and pre-claims assistance decrease  
how often claims arise. And, when claims do occur, our comprehensive  
coverage covers and closes them quickly. Insuring elsewhere isn't worth  
the risk.

### Mutual of Omaha

N7365 Lost Nation Road, Elkhorn, WI 53121  
Contact: Bruce Blum, 262.215.9123  
bblum1031@yahoo.com  
[www.BruceBlum.biz](http://www.BruceBlum.biz)

### OREP

6760 University Ave, #250, San Diego, CA 92115  
Contact: Isaac Peck, 888.347.5273  
Fax: 619.704.0567  
info@orep.org  
[www.orep.org](http://www.orep.org)  
Includes premises coverage and most incidental coverage.  
Competitive rates.

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