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REPORTER

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THE OHIO ASHI CHAPTER PRESENTS
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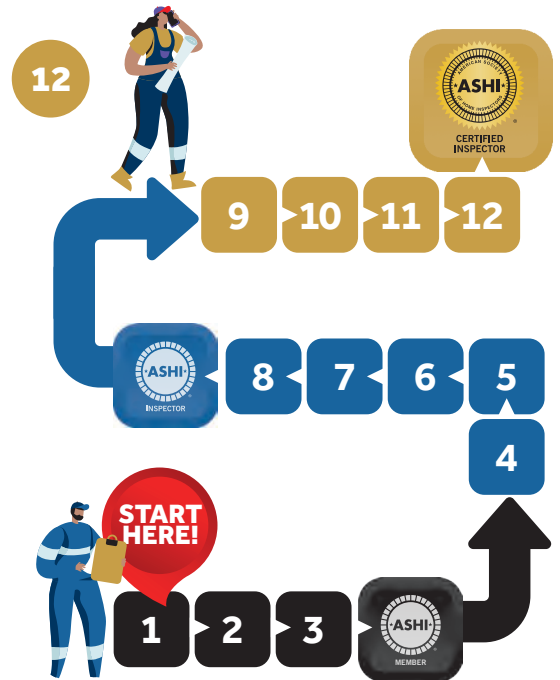
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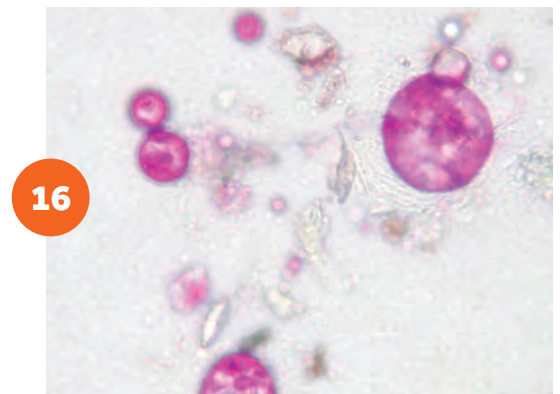


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OUR MISSION To set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession and to meet the needs of our members.

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ASHI has partnered with **Accredible** to offer you digital credentials that proudly showcase your ASHI membership, expertise, and dedication to being a true leader in the field of home inspection. Accredible's badges are a way for you to share and validate your achievement. The certification can easily be verified by viewers at any time, and the online view of the badge will communicate it's up-to-date status to anyone attempting to verify it.

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AMERICAN SOCIETY OF
HOME INSPECTORS



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Workers' Comp for Home Inspectors

A guide to everything you need to know

BY STEPHANIE JAYNES, MARKETING DIRECTOR, INSPECTORPRO INSURANCE



The Managing Risk column with InspectorPro Insurance provides home inspectors with tips to protect their businesses against insurance claims, craft effective pre-inspection agreements, offer additional inspection services, and use new tools and equipment.

Not long ago, we were looking at a home inspector's workers' compensation policy with another insurance carrier. Unknown to that home inspector, their carrier wasn't familiar with the inspection industry. Yet, despite their lack of know-how, the carrier didn't want to turn the home inspector away. Instead, the provider sorted the client into the closest group they already insured: window blind installation.

With a window blind installer's workers' comp policy, the business lacked coverage for many risks their home inspectors faced. For example, since window installers don't mount roofs, they weren't covered if a staff member fell off a roof. By signing with someone not in tune with their work, the firm's needs were not met.

Seeing the need for coverage in the industry, we at InspectorPro Insurance launched our home inspector workers' compensation policy in June 2019.

We recognize workers' compensation can be confusing. In this article, we explore common questions that arise when shopping for workers' comp, including: What is workers' compensation insurance? What does workers' compensation cover? How does workers' compensation work? And how much does workers' comp cost? Hopefully, we can help you make an informed workers' comp purchase with us or someone else.



Stephanie Jaynes is the Marketing Director for InspectorPro Insurance, which offers ASHI members exclusive benefits through its program: InspectorPro with the ASHI Advantage. Through risk management articles in the ASHI Reporter and on the InspectorPro website, InspectorPro helps inspectors protect their livelihood and avoid unnecessary risk. Get peace of mind and better protection with InspectorPro's pre-claims assistance and straightforward coverage. Learn more at inspectorproinsurance.com/ashi-advantage.

What is workers' compensation insurance?

Leaders have paid sick and injured workers after workplace mishaps for eons. Ancient Greek, Roman, Arab, and Chinese law all declared precise payments for injuries and disabilities. Their laws were the basis for the workers' compensation insurance we have today, according to AmTrust Financial.

But workers' comp is unlike errors and omissions (E&O) insurance, which covers allegations of neglect, failure to perform, and bad advice. It isn't general liability (GL) insurance either, which covers inspection-

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Employees with workers' comp benefits and empathetic employers may be more productive, more committed, and more personable, according to Texas Mutual.
.....

related bodily injury and property damage claims for non-employees. Workers' comp for home inspectors looks out for people who work for you. It provides your staff with access to medical and wage benefits in cases of workplace injury.

Accidents happen, and some of those accidents result in workplace injuries. When one of your employees gets sick or injured at work, they and your business suffer. But having occupational injury and illness costs covered through workers' comp can soften the blow. Employees with workers' comp benefits and empathetic employers may be more productive, more committed, and more personable, according to Texas Mutual. And, as an inspector-employer, carrying workers' comp can give you peace of mind, help you abide by state mandates, and reduce your risk of financial setbacks. Everybody wins.

What does workers' compensation cover?

Unlike other types of small business insurance, your state determines your workers' comp benefits, terms, and exemptions. That means what workers' comp covers varies from state to state. However,

most home inspector workers' compensation policies provide coverage for the following:

- **Medical Bills:** From doctors' appointments to hospital visits to medications and mobility aids, workers' comp helps pay to treat employee illnesses and injuries. According to a 2018 report by the National Academy of Social Insurance (NASI), medical-bill-related claims are the most common type of workers' compensation insurance claim.
- **Lost Wages:** Work-related injuries and illnesses can be so bad that employees cannot work. As a result, workers' comp pays the recovering employee a portion of what they would be earning. How much does workers' comp pay for lost wages? Usually, workers are paid two-thirds of their wages up to a state-mandated, weekly maximum.
- **Rehabilitation:** Workers' comp may offer medical rehab benefits like physical therapy. They can also help pay for vocational rehab to help badly injured workers return to work in a new role.
- **Death:** If an employee dies from a work-related injury or illness, workers' comp may help cover their funeral costs and their family's lost income.

Here are some events a home inspector workers' compensation policy might cover:

- While walking on a roof, an employee falls off her ladder and fractures her leg. She takes a trip to urgent care and then needs three months to recover with physical therapy.
- While driving to an inspection, an employee gets into a car wreck that hospitalizes him for a day.
- During a generator inspection, an inspector gets electrocuted by a live wire. He takes a trip to the ER and has an EKG.

How does workers' compensation work?

For employees to receive workers' comp benefits when they get sick or injured on the job, their employer needs to have coverage. As with other business insurance, employers are responsible for paying their insurance premiums.

When an employee suffers from a workplace injury or illness, they should report it to you, their employer. It's then your job to file the claim with your workers'

comp insurance company. Based on your policy and the claim, your carrier will determine eligibility and benefits.

If one of your staff asks you to file a claim, you may wonder: How long does workers' comp last? If they were injured today, how long can they receive benefits for that injury? As with all things workers' comp, it depends on your state. Some have a specific number of weeks or years your employee can receive benefits. Other states say they can be on workers' comp until they're able to come back to work or a medical professional has said they've reached Maximum Medical Improvement (MMI).

When should I carry workers' comp?

If you're a small home inspection firm owner, you may be wary of taking on an extra expense for workers' comp. Perhaps you only have one or two employees, so insurance doesn't seem like a need. And what about part-time employees? Does it make sense to carry workers' compensation insurance for them?

Even if you have just one part-time worker, experts suggest carrying workers' comp. Even independent contractors and remote workers can receive benefits under many policies.

But even if experts' opinions don't sway you, your state requirements should. Every state but Texas mandates that small business owners carry workers' comp. States that mandate workers' comp differ in when they require employers to have it and how much they need to carry. To find requirements for your state, go to your state's website.

Keep in mind that North Dakota, Ohio, Washington, and Wyoming are monopolistic states. That means you can't get your workers' comp insurance through a commercial broker like InspectorPro. Rather, you have to be covered through your state-specific fund.

What happens if I don't carry my state-mandated workers' comp?

If you don't carry workers' comp and your state requires it, you may be subject to penalties. Penalties (mostly fines) vary in nature based on a few factors. For instance, how many workers you have, how long you've been non-compliant, and whether your non-compliance was willful affects penalties.

Some states have more severe sanctions. For example, non-compliance in states like California, Illinois, Massachusetts, Michigan, and Pennsylvania can lead to jail time.

Even if you're in one of the non-regulated states, we still suggest having workers' comp. Despite your best training and safety measures, accidents and injuries can (and do) happen. And although many firm owners create a family-like setting within their companies, a lack of workers' comp coverage can lead even the best staff members to pursue punitive damages. Even if an accident or a lawsuit seems unlikely, it's better to be prepared to take care of your employees and safeguard your assets.

Here are some examples of injuries and illnesses the inspectors we insure or have interviewed for articles have suffered:

- A broken arm from falling off a slippery roof
- Heatstroke while navigating an attic on a hot summer day
- Burns from touching an energized circuit
- Cutting your head on a protruding nail in a crawl space
- Sickness from inhaling mold

We're not trying to fearmonger, but we do want to set expectations of how often and sudden injuries can occur. Having workers' comp can make responding to accidents and emergencies easier.

How much does workers' comp cost?

A careful comparison of the cost of workers' comp and the cost of a future lawsuit reveal that investing in workers' comp is a great way to protect your business from financial burdens, too.

As with all insurance, your workers' comp premium, or the amount of money you pay the insurance company each policy period, is unique to your business. Carriers use many factors to gauge your rate, including:

1. Industry
2. Region
3. Payroll
4. Claims History

We discuss more on the next page.

Industry

By sorting your work into class codes, or industries, insurance companies can gauge rates based on perceived risk.

For example, say your firm has an administrative team and an inspection team. Because the office staff is exposed to less risk sitting at desks, they will likely cost less to insure than employees who are climbing on roofs.

Insurance underwriters determine class-specific rates based on claims data for all businesses with your same classification code. Generally, the lower the on-the-job risk, the lower the workers' comp premiums.

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Unlike other types of small business insurance, your state determines your workers' comp benefits, terms, and exemptions. To find requirements for your state, go to your state's website.

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Region

After looking at your industry, underwriters overlay the economic factors and requirements of your specific state. Because individual states regulate workers' compensation insurance, your jurisdiction plays a huge role in determining what you pay.

In 2018, the Oregon Department of Consumer Business and Services (DCBS) conducted a study that ranked all 50 states based on the average premium rates their employers pay. The study found New York, California, and New Jersey have the highest workers' comp premiums. Meanwhile, North Dakota, Indiana, and Arkansas have the lowest.

Payroll

Employees' payroll also impacts your workers' comp rate. For each \$100 of your payroll, your insurance company charges a rate based on the industry

classification codes mentioned earlier. The more workers you have, and the more work they do, the more workers' comp will cost. That's because more work and more employees means more exposure to potential injuries or illnesses.

Claims History

If you've carried workers' comp before, your workers' comp claim record will factor into your rate. Based on how your loss run compares to other inspection companies of a similar size, your underwriter will adjust your experience modifier (MOD).

The higher your MOD, the more you pay. Conversely, the lower your MOD, the less you pay. Workers' comp penalizes unsafe businesses with higher premiums and rewards safe businesses with lower ones.

As with your E&O and general liability insurance, the more frequent and costly your past claims, the higher your current premiums are likely to be. Though, in contrast to E&O and GL, you can receive premium credits or discounts for less frequent and lower-cost claims.

What features should I look for?

Remember the home inspector whose underwriter coded him as a blinds installer? While he carried workers' compensation insurance, he didn't have a policy that met his needs.

Having just any workers' comp policy isn't enough. You need sufficient coverage to protect your employees and your business from potential risks and financial disasters.

When shopping for workers' comp coverage, we recommend seeking out the following features, all of which you'll find in InspectorPro's policies:

- Industry-Specific Coverage
- Reputation
- Security

Let's talk about each of these bullet points in more depth.

Industry-Specific Coverage

Most carriers do little work with inspectors because they perceive the inspection industry as too small or

too risky. So when other providers run into inspectors needing coverage, they often label them incorrectly as professionals like general contractors, construction workers, or, in the case above, blind installers. Such flawed sorting can lead to severe exclusions—like workers not being covered while using ladders or mounting roofs. You might even get charged more money for the wrong coverage.

At InspectorPro, we work with one of the largest underwriters of workers' comp in the nation to give you more options and more value. Furthermore, our carrier's vast background allows them (and us) to plan for and adapt to your changing needs. So you can rest assured you have the right coverage today and tomorrow.

Reputation

A company's reputation is how people perceive the organization and how it operates. Some questions you might ask to determine an insurance company's reputation include:

- Are they knowledgeable about the insurance and inspection industries?
- Are they passionate about what they do?
- Do they respond promptly and listen to their customers?
- Do they share information to educate clients about risk management?

InspectorPro Insurance is a leader in the home inspection insurance space known for its first-rate service. Our workers' comp policies are backed by the same team you've come to know and love through your E&O and general liability policies with the ASHI Advantage.

Security

Here's a worst-case scenario: You get a workers' comp policy. You're paying your premiums. Then one of your employees gets injured. You call your insurer to file the claim, but they tell you they can't pay it. Your insurer has become insolvent.

Insolvency occurs when your insurer has less financial assets than liabilities, meaning they can't pay benefits to their insureds. It can mean you're stuck with the financial burden of paying for your employee's workplace injury or illness even though you did what you were supposed to do by carrying a policy.

To prevent consumers from inadvertently buying insurance from a company with financial difficulties, credit rating agency AM Best scores insurance companies with letter grades based on how well they believe the company can pay for claims and other obligations. While it's not a recommendation to purchase a policy on its own, it is a helpful consideration.

At InspectorPro, we've partnered with an insurance carrier backed by the strengths of a Fortune 500 company and an "A-" (Excellent) ranking from AM Best. Such a high score shows our carrier's fiscal vigor and credit-worthiness.

Protect your staff with workers' comp for home inspectors.

What is workers' compensation and how does it work? Now you know!

Whether you have one or 50 employees, your staff needs protection. Workers' compensation is a great way to defend your employees and your business against potential financial hardship from work-related injuries and illnesses. Do your part to abide by state law and safeguard your workers and business by having a workers' comp insurance policy that meets the inspection industry's unique needs. Get a quote for workers' comp with InspectorPro by filling out our online application or contacting our brokers. 📞

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a proud ASHI
Affiliate member.



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BY EDIE MANN

ASHI Membership Levels

ASHI is committed to helping our members progress their careers by encouraging them to reach new heights as leaders in the home inspection profession.

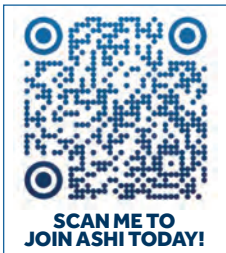
All home inspectors joining ASHI, regardless of experience, begin at the Associate Member level. Members can move up to higher levels at their own pace. Here we outline the requirements and benefits of each level of membership.

ASHI ASSOCIATE MEMBER

This level is the starting point of ASHI Membership.

Requirements:

- 1 Submit a membership application online.
- 2 Pass the *ASHI Standard of Practice and Code of Ethics* education modules.
- 3 After one full year at this level, Associate members must begin earning 20 ASHI-approved CE annually.



Benefits:

- ★ ASHI Associate Member logo use via Accredible.

ASHI INSPECTOR

The next level on the ASHI membership path is the ASHI Inspector, intended for members who have increased their experience as a practicing home inspector and have refined their technical knowledge.

Requirements:

- 1 2 3 from Associate Membership requirements.
- 4 Obtain, maintain, and provide proof of home inspector license as required by the member's home state. If the home state does *not* require licensing, the member must provide proof of passing the National Home Inspector Examination (NHIE).

- 5 Obtain 20 ASHI-approved CE annually.
- 6 Submit valid proof of completion of at least 50 fee-paid home inspections that meet or exceed *ASHI's Standard of Practice*.
- 7 Receive an affidavit from ASHI, notarized with the total number of inspections completed.
- 8 Pass the *Report Verification* process. Using ASHI's report verification portal, members will submit five full-home inspection reports for review. The report verifiers will review the reports in accordance with the *ASHI Standard of Practice and Code of Ethics*.

Benefits:

- ★ ASHI Inspector Member logo use via Accredible.
- ★ Profile is searchable in "Find an Inspector."
- ★ Voting rights for ASHI board members and officers.
- ★ Voting rights for proposed bylaw changes.
- ★ Eligible to serve as an ASHI chapter officer, director, committee or task force member, or committee or task force chair.

ASHI CERTIFIED INSPECTOR (ACI)

The highest level of ASHI membership is the ASHI Certified Inspector (ACI). The ACI credential is fully accredited by the National Commission of Certifying Agencies (NCCA). ACIs are recognized as having the highest standards in the profession. Once this level is reached, members have access to all ASHI member benefits. ACIs are recognized as leaders in the home inspection industry.

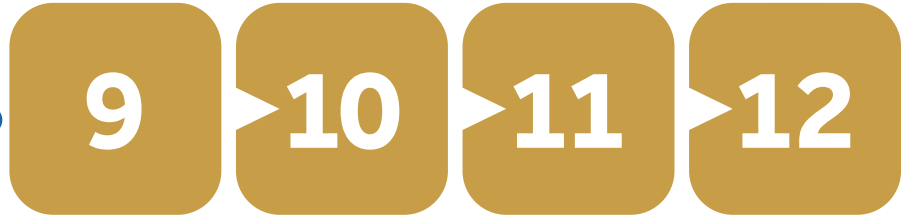


continued on page 14

NOTE: It is a requirement of all membership levels to remain current on dues and payments to ASHI.



Congratulations!
You have reached ASHI's
highest level of membership:
ASHI Certified Inspector!



9-12 refer to the *ASHI Certified Inspector (ACI)* requirements on page 14.

Congratulations!
You have reached
ASHI Inspector level!



4-8 refer to the *ASHI Inspector* requirements on page 12.






1-3 refer to the *ASHI Associate Member* requirements on page 12.

Congratulations!
You are now a
member of ASHI!



Membership Levels by the Numbers

	No. of ASHI-approved CE required annually	No. of fee-paid home inspections required	No. of full-home inspection reports required for Report Verification process
 20 <small>(after one full year of membership)</small>	N/A	N/A	
 20	50	5	
 20	250	5	

Requirements:

- 1 2 3** from Associate Membership requirements.
- 4 5 6 7 8** from ASHI Inspector requirements.
- 9** Pass the National Home Inspector Examination (NHIE).
- 10** Obtain, maintain, and provide proof of home inspector license as required by the member's home state, if applicable.
- 11** Pledge to follow *ASHI's Standard of Practice*; and pledge to abide by *ASHI's Code of Ethics*.
- 12** Submit valid proof of completion of at least 250 fee-paid home inspections that meet or exceed *ASHI's Standard of Practice*.

Benefits:

- ★ Certification by ASHI and the National Commission of Certifying Agencies (NCCA).
- ★ ASHI ACI Member logo use via Accredible.
- ★ Profile is searchable in "Find an Inspector."
- ★ Voting rights for ASHI board members and officers.
- ★ Voting rights for proposed bylaw changes.
- ★ Eligible to serve as an ASHI officer, director, committee or task force member, or committee or task force chair, as well as ASHI chapter offices.
- ★ Access to ASHI Advanced Education and associated badges.

Eddie Mann — *ASHI's new graphic designer* — lives in *Broomfield, Colorado*.



Accredible Digital Credentials allow you to quickly and easily validate your accomplishments and certification directly from your phone — anytime, anywhere, even without an internet connection.



Find An Inspector is ASHI's proprietary search engine where consumers can easily find a trusted local home inspector. The more a member customizes their profile — by listing services provided and special features of their business — the more likely it is to be clicked on.

ASHI RETIRED INSPECTOR

Requirements:

- 19** Have been an ACI for at least five full years.
- 20** Are no longer actively engaged in the home inspection profession, including performing inspections or supervising inspectors

Benefits:

- ★ Membership benefits for ASHI Retired Members shall be the same as for ACI, except that ASHI Retired Members are not eligible for "Find an Inspector" or digital badge use via Accredible. ⚠

Other benefits enjoyed by all members of ASHI:

- Reporter magazine (12 issues a year)
- ASHI Edge
- Chapters
- Newsroom
- Discount programs (Apple, Jiffy Lube, etc.)
- Postcard from the Field submissions
- ASHI Store
- Newsletter article submission
- Print Advertising
- Multi Inspector Program
- Monthly Installment Plan
- Mentorship Program
- InspectorPro
- Home Energy Score
- Health coverage options
- Discussion Forum

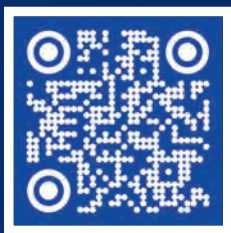


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- Disability



Contact the LIG team to discuss coverage options for you, your family, and your business.

**CALL 800-203-5567 or
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*Available plans can vary by state and state healthcare regulations.

**Not affiliated with the U.S. government or federal Medicare program. Medicare is available to some individuals under 65 in limited circumstances.

Unders

Concerns about spray polyurethane foam insulation

BY JEFFREY C. MAY

PHOTOS COURTESY OF MAY INDOOR AIR INVESTIGATIONS LLC



Jeffrey C. May is principal scientist at May Indoor Air Investigations LLC and is the author or co-author of five books on indoor air quality, including My House is Killing Me. He is a nationally recognized speaker on IAQ topics and is a retired member of ASHI. A Council Certified Microbial Consultant (through ACAC) and a Certified Indoor Air Quality Professional (through AEE), Jeff was inducted into the Indoor Air Quality Association's Hall of Fame in 2018.

A close-up photograph of a wall's interior structure. It shows vertical wooden studs, white insulation, and a piece of drywall. The lighting is warm, highlighting the textures of the wood and insulation.

standing SPF

As an indoor air quality professional, I have investigated some very problematic SPF installations in the last 10 years. Some have even led to legal disputes between contractors and homeowners.

Some SPF installations can emit a pungent, ammonia-like or fishy odor. Many of our clients, especially those with chemical sensitivities, say such odors give them headaches. One couple who built their dream house in Florida for their retirement was so sickened by the odor they moved—leaving their clothing, furniture, and other belongings behind.

SPF insulation must be installed in the correct ratio and thickness and under the recommended conditions or unpleasant odors can result. But what can cause such odors?


To answer this question, I have to lean on my education as an organic chemist.

KINDS OF FOAMS

There are two kinds of foams: open-cell and closed-cell. In an open-cell foam, each “bubble” or “cell” is open to adjacent bubbles or cells. Liquids and gases (like water vapor) can pass through an open-cell foam fairly easily. Open-cell foams include sponges and bread. In a closed-cell foam, each bubble or cell is intact and surrounded by other intact bubbles or cells, so there is no communication between individual bubbles or cells. Closed-cell foams include a soufflé and the black tubular insulation made to go around water pipes.

When a foam forms, at least two things must happen. First, gas has to expand to form the bubbles; and second, in a solid foam, the liquid surrounding the bubbles must solidify to contain the gas.

Most injected insulating foams are formed by mixing two different liquids, referred to as Part A and Part B. In the case of SPF insulation, the two parts



My concerns about SPF go beyond the odors that could result from improper SPF installations and have to do with the potential effects SPF installations could have on human health.

are heated, mixed together under high pressure in a nozzle, and sprayed onto a surface or into a cavity. Depending on the components of the two parts, the foam can be open-cell or closed-cell; this is why some SPF foams are soft (open-cell) while others are rigid (closed-cell).

SPF is a urethane polymer (a polymer is a long chain of molecules). The chemical reactions that form the urethane polymer produce a lot of heat. These reactions also produce carbon dioxide, creating bubbles that cause the foam to expand. A catalyst is required to facilitate these reactions. This catalyst may contain nitrogen; many organic compounds that contain nitrogen belong to a class of organic chemicals related to ammonia called amines.

WHAT ARE AMINES?

Many amines have a strong ammonia-like or fish-like odor. As is true of most chemical odors, the higher the temperature, the stronger the odor. People who complain about odor coming from SPF installations usually note that the odor is stronger when the insulated area is warmer, either due to the sun or a heating system. Unfortunately the odor can be permanent because the amine does not combine chemically with any of the other components in the foam and does not degrade over time.

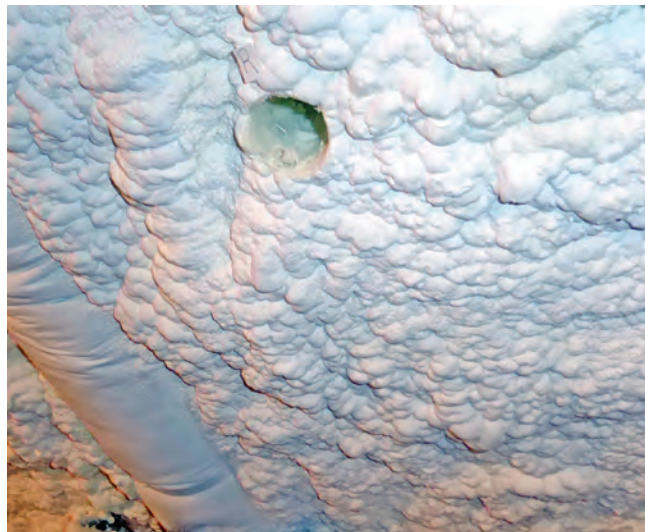
INSTALLATIONS & REMOVALS

Other improper installations, primarily for open-cell SPF insulation, off-gas chemical odors that some people describe as sweet. Some building occupants find this odor so annoying they want to remove the insulation. The chemicals causing this odor may be from chemical reactions or from contaminants in the B side like dioxane and dioxolane, according to the National Institute of Standards and Technology.

- To help prevent off-gassing, the insulation can be covered with foil-backed gypsum board or a foil-laminated radiant barrier. But sometimes the insulation has to be removed, which can be an expensive venture. In one new home under construction, SPF had been sprayed against the foundation wall in what became a very elaborate finished basement. In order to remove the foam, all the finished walls had to be removed and replaced.
- In another home with tongue and groove cathedral ceilings, the foam was only visible and accessible in the eaves, where the odor was very strong. A contractor had to remove all the roof shingles and sheathing to retrofit the insulation.
- In a third situation, a contractor purchased a home with a strong chemical odor in the attic due to SPF insulation. To get rid of the odor, he replaced the roof structure.

1-2 DAYS

The minimum amount of time occupants should stay away from the property after installation of SPF is complete.



Attic SPF with intumescent paint and a hole for a core sample

EFFECTS BEYOND ODOR

My concerns about SPF go beyond the odors that could result from improper SPF installations and have to do with the potential effects SPF installations could have on human health.

Part A of the foam contains isocyanates—a highly reactive and potentially deadly chemical. Exposure to isocyanates may cause “skin, eye and lung irritation, asthma, and sensitization,” according to the EPA. The EPA also says direct skin contact can cause marked inflammation, and exposures to isocyanates should be minimized.

Once isocyanates react with moisture or Part B of the foam they are no longer a threat. Still, exposure is a concern for those installing the foam as well as for people in the building while the foam is being installed. Occupants should not be present during the installation; they should be away from the property for at least a day or two after installation is complete.

There is a longer-lasting threat, however, due to exposure to SPF dust particles and spheres. I have seen very small spheres in air samples I’ve taken in buildings where SPF insulation was installed.

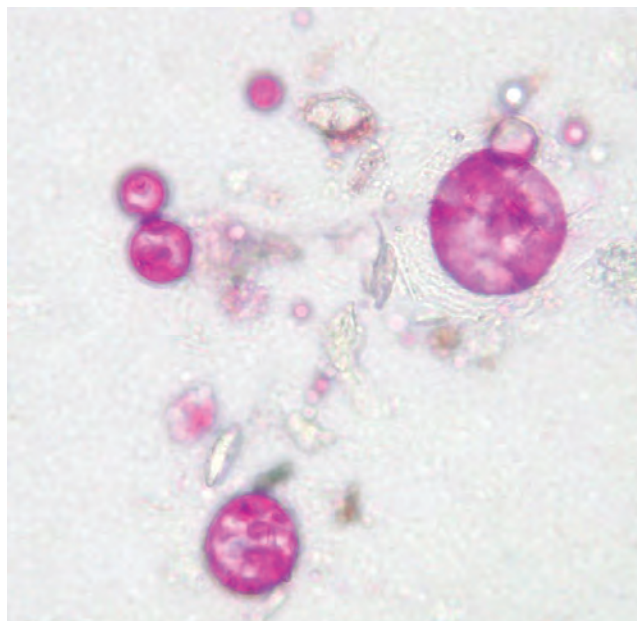
When my clients are considering having SPF insulation installed, I always recommend they work with a contractor who has been installing this product for at least 10 years.

The spheres even appeared in air samples I took in rooms adjacent to, below, or above where the foam was installed. The spheres are small enough to be aerosolized by foot traffic, to remain airborne for extended periods of time, and to be inhaled. And the dust could be disturbed by foot traffic or even airflows and then be inhaled.

SPF spheres and dust contain all of the chemicals in the foam, including fire retardants (such as TCPP), exposure to which over time may affect neurological development and reproduction, and may possibly be carcinogenic, according to the EPA. After SPF has been installed it's extremely important that all surfaces in the work area be cleaned of all dust. Note that the large overspray droplets that adhere to surfaces do not pose much of an exposure risk, because they are not aerosolized by airflows or foot traffic.



Adhered SPF drops



A micrograph of SPF spheres (stained pink)



All the white dust consists of SPF dust. This photo was taken in a newly constructed home.

I think SPF insulation is a great product, but care must be taken during and after its installation to protect occupants' health. When my clients are considering having SPF insulation installed, I always recommend they work with a contractor who has been installing this product for at least 10 years. Some clients or their contractors even hire an SPF consultant to oversee the installation.

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What to Do After Home Inspecting

How insurance risk inspections can be a next step in your career

BY LAURA ROTE

As Norm Richert got older, he knew it would become more challenging to climb on roofs and get into crawl spaces. Now 70 years old, the retired ACI is working comfortably from his home office, still absorbed by what he loves. He said insurance risk inspections are one way inspectors may prolong their inspection careers.

"I am still reviewing photos and providing risk inspection services from my office," he said. "The older inspector has a lot of inspection knowledge and could be a great asset to insurance companies while still providing an income as they get older."

Richert's career began with claims insurance adjusting before he became an ASHI Certified Inspector. "Home inspection training prepared me

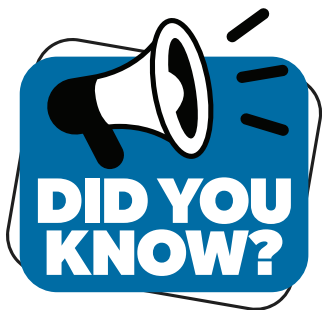
well for doing insurance risk inspections," he said.

He looks back and laughs now, saying the ASHI exam was the hardest test he took in his life.

For years Richert worked as an ACI while also doing insurance adjusting. Today he focuses on insurance risk inspections as part of Central Consulting, which he founded. "I had some clients who were experiencing numerous losses on things that shouldn't have been covered, such as roofs that were worn out. I was talking with them about how they could eliminate some of these properties and save some money. We developed the risk inspection program," he said.

He hires local people to take photos on renewal risk inspections. On new business inspections that person photographs, measures, and diagrams the insured risk.

The work keeps him as busy as he wants to be, Richert said. He's working from his home office in Missouri, about 30 miles west of Columbia, on a Thursday morning, and before noon he's already completed a couple of inspections. He's looking at photos of a roof that's more than 20 years old, giving his expertise with regard to insuring the property. "It was improperly nailed to start with, and shingles are starting to come off of it, so I'd recommend the insurance company exclude the roof coverage. They will probably save between \$15 and \$20,000 on that recommendation."



Some reinsurance companies give a discount to their clients or insurance companies who have a risk inspection program, Richert said. Smaller

insurance companies, such as a farm mutual insurance company, take out a reinsurance policy to protect from major losses. Each state has Farm Mutual Insurance Companies.

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The Work

Insurance risk inspections are usually exterior only inspections. Richert's work typically focuses on four categories—roofs, including chimneys, flues, ventilation, and flashings; exteriors, including the condition of sidings, doors, windows, and foundations; liability concerns, including condition of decks, porches, railings, handrails, aggressive animals on premises, swimming pools not properly fenced, and the like; and general comments, including the overall condition of the risk, isolated risk if not visible by at least three other properties, and insurance amount.

"We look at all possibilities of something happening that would cause a loss for the insured and the insurance company. Working insurance claims I have seen a lot of things that have been prevented by doing risk inspections."

People keep asking me how long I'm going to do this. As long as I'm having fun, I'm going to do it.

Richert does two types of risk inspections—one is for renewals, which are done five to six months in advance. The others are new business inspections, which require diagrams and evaluations of the property. "We usually have 60 days to get those inspections done and back to the company so they can make a decision on whether to keep the business or cancel the policy."

The Tools

One of the tools used is a 30-foot fiberglass extension pole with a 360-Ricoh camera (he estimates it costs

Norm Richert is a retired ACI who now runs Central Consulting. He currently works out of Boonville, Missouri and can be reached at norm.ccas@socket.net or 573.808.5037.



about \$700) attached to take roof photos so the person taking photos doesn't have to climb on the roof. A digital camera is used for exterior photos.

For the most part he's able to review photos taken by people out in the field. "I review the photos and create a report on renewal business inspections," he said. "On new business inspections, I create a report and draw a diagram showing the size of the building and any pertinent structures to it—garages, porches, decks. Then I create a property valuation for the client to help them determine the correct amount of insurance coverage." He uses Microsoft Word to do his reports.

Making the Move

Richert said any home inspectors considering a move to risk inspections should do some research about the field and demand in their area. Some insurance agents hire people to photograph and measure buildings. And some nationwide risk inspection companies do hire risk inspectors, he said.

He thinks almost any home inspector could transition into doing this work. "They've got the basic knowledge of the structure and building components," he said, adding that there's just a bit of a learning curve around insurance terminologies.

For Richert, it's the greatest part-time job he said he's ever had.

"It gives me something to do. Some days I work a full day. Other days I may not do anything, but inspections have been good to me for all these years. I've learned a lot from a lot of good people, and if I can help somebody else, I'd be happy to do so," he said. 🌟

Home Inspectors Don't Shovel Snow

7 things a home inspector should not do

BY JAMES C. DUNSING



Jamie Dunsing is a second generation home inspector. He has been inspecting homes since 1989 and has been an ASHI member since 1990. In that time, he has inspected more than 12,000 homes and buildings. He has owned and operated multi-inspector Dunsing Inspections since 1992.



We are often asked what our inspections include. The standard answer is that a home inspection includes more than 400 separate items and follows the standards of practice of our state.

We often get caught up in explaining what is included with a standard inspection. As an inspector, it is equally important to set people's expectations and tell them what we do not do.

What Don't Inspectors Do?

1 Home inspectors are not therapists. Buying real estate is an emotional process. Everyone is on edge because often there is a substantial amount of money on the line. While we have great empathy, questions about how a spouse feels about the house, whether they should go forward with the purchase, or if they should purchase a home so close to in-laws (a real question we were once asked and carefully avoided answering!) are not things a home inspector is trained to help with.

2 Home inspectors don't shovel snow. In the area where we work, snow is a part of life. Sometimes it snows just prior to or during our inspection. We have had a long-standing policy that we will return to inspect these areas after the snow melts.

However, we have had clients get a little snippy when we do not shovel their walk, driveway, or deck to inspect it. Shoveling snow is just not in the job description.

For another perspective, sometimes snow gives us a chance to see things we otherwise may not have been able to see. Large, melted areas of snow can indicate a lack of insulation. Large icicles can be an indicator of poor insulation or ventilation.

3 Home inspectors are not estimators. We understand costs are a big concern for people to understand. A common question during home inspections is how much something will cost. For a time, we provided cost estimates for repairs that were needed at homes we inspected. Imagine our dismay when we discovered we were not insured for providing these cost estimates. We suspect that to be the case for other inspectors as well.

4 Home inspectors cannot perform two jobs at the same time. While we are incredibly good multi-taskers, there are limitations to what we can do during a home inspection. I often hear from inspectors that when they are in the basement inspecting the home's furnace, someone will ask questions about the attic that has not even been inspected yet.

Likewise, when a father-in-law shows up at an inspection, he may want to ask questions about issues he is having at his own home. This is not the time for advice about their home in Idaho.

5 Home inspectors are not appraisers. Hundreds of times we have been asked, "Is the house worth it?" Like the comment about home inspectors not being estimators, we are not appraisers. Establishing the value of a home is an entirely different profession.

6 Home inspectors are not salespeople. Clients want us to find every defect in the home, not point out all the great features.

Real estate agents are terrific salespeople. It is better for all concerned if we leave the selling to the experts and let them guide that process.

7 Finally, home inspectors are not negotiators. We do not assist in helping people get a better deal. We have had several clients tell us they felt they overpaid for a home and that they were depending on us to find defects to help them "get a better deal." This is not within the scope of our service. 🙅

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REPORTER

Here's a look at some of the topics we'd love to cover in upcoming issues of the Reporter. To be considered, submit your articles to editor@ashi.org within these areas before the deadlines below.

FEBRUARY

Mentorship

Deadline: Dec. 13

MARCH

Electric

Deadline: Jan. 15

APRIL

Tools of the Trade

Deadline: Feb. 13

MAY

Roofing

Deadline: Mar. 13



Homeowner
hardwired an
extension cord into
a breaker panel.



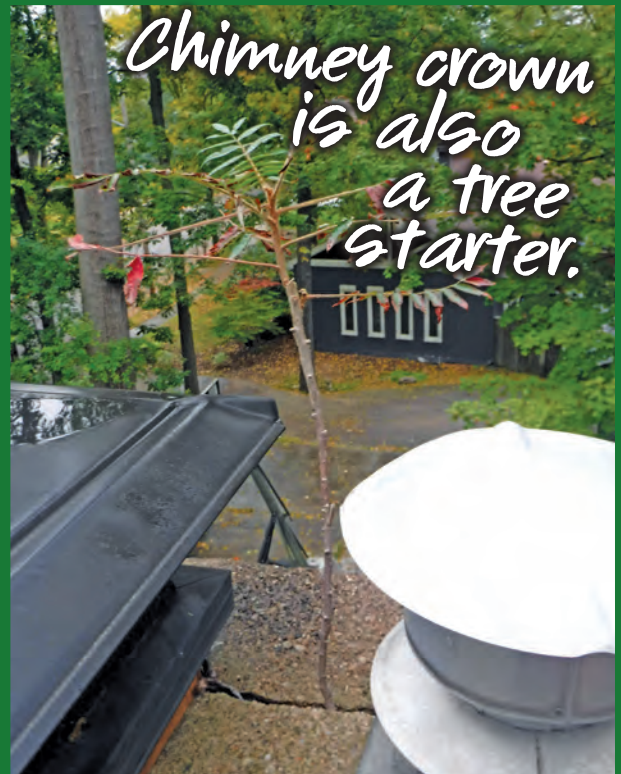
Matthew Steger | WIN Home Inspection
Lancaster, PA



Trap door

James Brock | Boston Home Inspectors
Boston, MA

Chimney crown
is also
a tree
starter.



Patrick Lyons | Buyer's Inspector
Ann Arbor, MI

Why not
use the
panel
screws
to hold
coat
hooks?



Doron Bracha | Accent Home Inspection
Bedford, MA



DIY deck building
is a rotten
proposition.

Paul Cummins | No Surprises Home Inspection
Alexandria, VA



Wall faucets

Stephen Tyler | STAT Home Inspections
Garnerville, NY



A "light"
weight
bungee
cord

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Adjustable
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porch

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