



Top Five Most Popular e-Newsletters

By Timothy Cline, CIRMS, Timothy Cline Insurance Agency, Inc.



Humbled and happy describe us here at Timothy Cline Insurance. Since starting our e-newsletter project in 2008, we are honored that our words have been shared, reused, and referred to by our readers. Rather than write articles on a schedule, we decided, way back when, to write only when moved to do so. When we feel the information we can provide is necessary. Sometimes we are motivated by a new law, industry development, or to clarify a confusing concept. More often, we are inspired by you - our customers, potential customers and colleagues. We write in response to issues we see and hear you experiencing or a circumstance that presents itself as a possible concern for community managers or associations.

We've been asked to compile a list of our five most popular articles. So here it is...and thank you for asking!

#1 A Sad Remembrance [A Sad Remembrance](#) (original release, September 2010)

*Celebrate
With Us*

Timothy Cline Insurance is a proud sponsor of the 30th Anniversary Gala celebrating the creation of the Davis Stirling Act.

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Keynote Speaker:
Hon. Willie Brown, Jr.

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Martha Ruoff 1924- 2010. This tragic case inspired a radical change within the CID industry. In the wake of this horrific accident, Section 5805 (formally 1365.9) was added to the Civil Code providing a civil liability protection to owners as individuals if minimum limits are maintained by the HOA. For us, the Ruoff case serves as a

A Sad Remembrance

Martha Ruoff
1924-2010

poignant reminder of how woefully inadequate these liability minimums are. Umbrella policies are very inexpensive to maintain and important given that an HOA can still be liable for the balance of a large judgment - one which the HOA would pass on to the owners as a special assessment. Tragedies like the one experienced by Martha Ruoff, and her family, can happen and since this is a

retrospective, we will allow ourselves to get preachy: *Umbrella coverage does a fiscally and ethically responsible HOA make.*

#2 Who is an Additional Insured? [Who is an additional insured?](#) (original release, January 2011)



Community managers have the hardest job in our industry. We admire them greatly and felt compelled to dispel the confusion some boards have surrounding the issue of extending the HOA's General Liability and Directors &

Officers insurance to cover them. Make no mistake, our job, our *business*, is to protect the HOA but by encouraging the HOA to name the management agent as an additional insured on the HOA's liability policies, we are! Besides, most management agent-HOA contracts require this indemnification provision as part of the contractual agreement anyway.

#3 CC&Rs and the Exposures They Can Create [CC&Rs and the Exposures They Can Create](#) (original release, July 2011)



We have seen some scary CC&R language in our day. The case outlined in this article is just one reminder of why our staff always requests a copy of the HOA's CC&Rs for review when quoting master insurance policies.

We are especially fond of this newsletter for personal reasons. Tasha (*see Tasha's Dog Facts*) was an indescribably beloved part of our TCIA family. Today she watches over us

from Dog Heaven - a place we will ourselves to believe is infinitely better than here in the office with us.

#4 *The Great Gamble* [The Great Gamble](#) (original release, October 2013)

This list would not be complete without mention of the importance of master earthquake insurance so we were happy this article was so well received. While there are many reasons why it is a vital coverage for the HOA to have, we also understand that it's expensive and not mandatory so it can be a hard sell. Of the many considerations in the great EQ debate, it really comes down to this: 1) Equity and 2) Perception of risk.



Incidentally, since 2014 has been relatively quiet from a catastrophic loss standpoint, earthquake rates are the lowest we've seen in a long time. If ever a HOA were considering earthquake insurance but sitting on the fence about moving forward due to cost, now is the time to call your broker (WE are a broker!) for a quote.

#5 *SPECIAL REPORT: New Workers' Comp Case* [SPECIAL REPORT: New Workers' Comp Case](#) (original release, Summer 2011)



Another tragic case that altered the landscape of the CID industry: *The Heiman case*, as we call it. This article illustrates the importance of an association maintaining a "no payroll" workers' compensation policy to protect itself against unforeseen situations whereby the HOA is deemed an employer. These policies are inexpensive and well worth the money.

We are grateful for the opportunity to shed light on insurance and enlighten when we can. Thank you for caring. Thank you for sharing. And thank you for inspiring us to write.



By Timothy Cline, CIRMS

Timothy Cline Insurance Agency, Inc.



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