



**ARTICLES**

- Fall Events
- How to Quote
- Water Detectors
- Carbon Monoxide Statutes
- Mobile Homes, Campgrounds & RV Parks
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## Fall Events

Rainier can help cover your fall events!

We write pumpkin patches, corn mazes, hayrides and craft fairs with a \$500 Minimum Fully Earned Premium and \$1 million occurrence/\$2 million aggregate.

**Other Specialty Contractors we write:**

- Carpet Cleaning
- Chimney Cleaning
- Housecleaning
- Interior Painting
- Tile and Stone Work
- Window Cleaning
- Home Inspection
- Pest Control Services
- Septic Tank Cleaning
- Lawn Maintenance
- Alarm Installation
- Tree Trimming & Removal

FAQS

## How to Quote

When it comes to service, Rainier is committed to providing our partners with the best. It is great to receive the wonderful compliments from our agents about our professional, courteous and knowledgeable staff. In order to help us better serve you, here are a few tips:

- When sending in a submission, please include your anticipated date for receiving back a quote on the risk. This will help us to prioritize our work more efficiently.
- If you are not sure about the eligibility of a particular type or class of business, please call or send an email to a Rainier underwriter. Our underwriting capabilities are “outside the box,” and we welcome your specific risk questions.
- Rainier is now providing fast turnaround due to the usage of our new composite rating module. You should now receive quotes on a faster basis.

**OUR GOAL:  
Provide Exceptional  
Customer Service**

At Rainier Insurance Company, it is our policy to deliver requested loss runs within 24 hours. We usually provide our loss runs the same day.

## Water Detectors Can Keep You Dry

Did you know that you can buy devices that detect water where it's not wanted in your home?

Many water sensors are inexpensive, battery powered styles. There are a variety of model types that you can place on sump pumps or put on the floor near potentially leaky plumbing. You don't need any special tools, and installation is often quite simple. The unit's alarm sounds when it detects water, but be sure to place the alarm transmitter where it will be heard if it activates.

Batteries should be checked regularly, as with smoke detectors and other safety related units that are battery operated.

More sophisticated (and expensive) water sensor systems automatically shut off the water supply to the entire house when unwanted moisture is detected. Plumbers must install the special valves and electricians must wire these fancier sensors.

If you have an upstairs laundry room or water heater, your residence is a perfect candidate for a water sensing system. Talk to your local plumbing supply store or plumber for more information about these systems and other leak prevention tips.

**TO BUY:** A variety of styles, brands and price points can be found at box stores such as Home Depot or your local hardware store. Systems typically range from \$12 to \$100.

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## Fall Tips to Help Winterize Your Property

- Furnace Inspection - Have furnace inspected by a HVAC professional
- Fireplace - Have a chimney sweep remove soot, creosote and nests
- Roof, Gutters & Downspouts - Inspect and clean out gutters and downspouts
- Smoke and Carbon Monoxide Detectors - Install and/or test current detectors
- Plumbing Freezes - Insulate exposed plumbing pipes to prevent freezing
- Landscaping & Outdoor Surfaces - Trim trees, seal driveways, and wood decks

## Carbon Monoxide Statutes

Take Note! (OR, WA, CA, and UT)

In each of these statutes, landlords of residential units, sellers of residential units, and new residential construction are all required to install carbon

monoxide detectors if there is a carbon monoxide producing source on the premises (fireplaces, etc.). Oregon: (for example)

1. Must be provided in all dwelling units/structures where there is a carbon monoxide source.
2. Effective July 1, 2010.
3. Property owner/landlord must provide installation of alarm and batteries, as well as do testing upon initial occupancy. Written notice shall be given to tenant on how to test alarms, and it is the tenant's responsibility to test and notify the property owner if alarm is not working.
4. Applies to homes, residences or sleeping places, manufactured dwellings, recreational vehicles and floating homes.
5. Tenant to test alarms every 6 months and replace batteries as needed.
6. When selling property, disclosure must state if an alarm is installed or not. Fees apply at \$250 per unit if not disclosed and alarms are found to be not installed.
7. Check specs/standards: alarm must conform to standards regarding type and correct installation. Carbon monoxide sources include, but are not limited to:
  - a. heaters, fireplaces or cooking sources that use coal, kerosene, petroleum products, wood or other fuels that emit carbon monoxide as a byproduct of combustion;
  - b. attached garage with door to a living area or vent/duct common with living area.

For a complete list of states and a summary of their statutes, please visit the NSCL-Carbon Monoxide Detectors website at: [www.ncsl.org](http://www.ncsl.org)

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## Mobile Homes, Campgrounds & RV Parks

### Mobile Home Parks:

- With and without tenant occupied mobile homes
- Package terms available
- Additional amenities including swimming pools, laundry facilities and recreational buildings

### Campgrounds and RV Parks:

- Campground
- Recreational vehicle space rentals
- Additional amenities including LPG and gasoline sales, grocery sales and equipment rental



## Congratulations!!

## Ron Rothert Insurance Services Inc. of Oregon

Our Agency Recognition Program is based on factors such as number of submissions, growing book of business, large risks, and hit ratio.