

Do you have a property that has experienced issues with the siding or decks?

Discovered WATER Intrusion?

A First Party Claim could be your path to having these repairs partially or fully funded.

When to Call:

- Planning a major project, such as new siding
- Painting the building's exterior
- Reported leak or other sign water damage may be present
- Building envelope inspection

Contact Us:

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FIRST PARTY CLAIMS

An overlooked option for funding large capital repair projects

FIRST PARTY CLAIMS DO YOU PAY FOR PROPERTY INSURANCE?

MYTH:

The building is more than 4 years old, so there isn't any recourse for damages.

REALITY:

These aren't 3rd Party claims against a contractor or developer, such as traditional 4 year Washington Condo Act claims. These are property insurance claims that can possibly be made against all previous property insurance policies including earthquake policies.



MYTH:

My association's attorney and/or expert said there likely isn't coverage or we tried filing a claim and were denied, so it isn't worth pursuing further.

REALITY:

A very limited number of attorneys have the specialized knowledge and track records to be able to successfully pursue these claims. Any expert that steers you away from pursuing a claim either doesn't understand the process, or is more interested in the prospect of work now than the best interests of their client.



MYTH:

We found some hidden damage, but the framing isn't severely decayed, so I heard we won't have coverage.

REALITY:

These are different than Collapse or Substantial Structural Impairment claims and don't require the level of damage that those claims do. Often times, the prerequisite for triggering coverage is hidden water damage.

