



The Inspector

Quarterly Newsletter

VOLUME 5, ISSUE 2

MARCH 2014

SPECIAL POINTS OF INTEREST:

- Home Inspectors should report substantial and willful violations of our Standards and Codes to the LSBHI.
- All renewal applications that are past due will be fined a \$100 late fee.
- Your report should not reference the Standards of Practice of other entities.

2014

MEETING DATES

- March 7, 2014
- June 6, 2014
- September 5, 2014
- December 5, 2014

All LSBHI Board meetings will commence at 9am unless otherwise noted. Special meetings, when needed, will be broadcasted. All meetings will be held at 4664 Jamestown Ave. Suite 220 Baton Rouge LA 70808

2014 First Quarter

The LSBHI's 1st Quarter Board meeting was held March 7, 2014 in Baton Rouge. There were a total of three complaints that were heard before the Board during the fourth quarter. (see below; Complaints)

The Board reviewed and approved the application submitted by Mr. James Schiro as a Board approved In-field trainer.

Mr. Fritz Gurtler, Board Vice Chairman, addressed the Board for clarity on the process of filing and handling of complaints. The Board decided to form a sub committee to review current procedures and makes some proposed changes to the current SIE procedures. The committee consists of Mr. Joe Cook and Fritz

Gurtler.

Mr. Roy Burst III, then proposed that the Board file with District Attorney's office in an attempt to collect all outstanding debts owed to the Board. The Board agreed to move forward on all outstanding debts.

The meeting was adjourned at 11:12a.m. by Mr. Darren Montgomery.

Complaints

C-13-006 Allison v. Joyner LHI#10656– This complaint was withdrawn by the complainant.

C-13-010 LSBHI v. Peterson (not licensed)- Attorney, Sheri Morris represented Mr. Peterson, whom was not present during the Board meeting. The Board reviewed the proposed pre-hearing settlement. After much discussion Fritz Gurtler motioned to accept the pre-hearing settlement. Keith Blanchard seconded the motion. The motion was denied with a 3-2 vote with Kevin Dinkel abstaining. The complaint will be scheduled for a re-hearing during the June 6, 2014 Board meeting.

C-14-002 LSBH v. Battley LHI#10688– A pre-hearing resolution of a \$100.00 fine plus adding the LSBHI license number on all advertising materials was agreed to for violating LAC 46 XL.135. Fritz Gurtler motioned to accept this pre-hearing resolution and Roy Burst seconded the motion and the motion was carried.



Upcoming Board Approved Continuing Education Opportunities

Monroe Continuing Education

Mike Burroughs will be hosting a 4 hour continuing education course on A/C and Structures at 300 Fredrick in Monroe, LA starting at 8:30 pm ending at 12:30pm on Thursday April 17, 2014.

Mike will also offer a 8 hour Report Writing training on April 19, 2014.

If you plan to attend any or all of the offered training, the cost will be \$12.00 per completed hour of training. Seating is limited.

Please contact Mike Burroughs for more details and to book a seat for the preferred training session. If there are any questions please feel free to contact me. My home phone number is 318-324-0661, cell phone 318-376-0482, Fax 318-388-6959 or email me at mike.qedservice@gmail.com.




Orlando

InspectionConference.com

April 13-17, 2014 - Florida

<http://www.inspectionconference.com/2014-Orlando-Inspection-Training/>

Shreveport Continuing Education

April 17, 2014

5:30pm– 8:30pm

Topic: Foundation & Exteriors

Speakers: Jimmy Sitter & Norman Hall

Questions and to RSVP call:

Norman Hall

318-423-4121



Baton Rouge Continuing Education

April 16, 2014

8am-12pm

Topics: HVAC & appliance inspections and maintenance

Speaker: Bobby Watkins –Owner
KWAT Electric, HVAC LLC

RSVP: bglandry@cox.net (space is limited)

Cost: \$40.00

Legislative News— SB66

Please read the attached Senate Bill No. 66. This bill was proposed by Senator Mills.

<http://www.legis.la.gov/legis/ViewDocument.aspx?d=871496&n=SB66%20Original>

The State Senate, through Sen. Mills, requested that the Board study applicable Laws and rules to determine whether amendments are necessary address whether LHIs should report on mold and environmental hazards and whether they should report on the life expectancy of systems and components. The LSBHI made a comparison with the laws of other states and found that Louisiana was in line with all other states in not requiring reporting of the above. The Board concluded that to require LHIs to report on mold and

life expectancy would be impractical and not in line with national standards. See below:

Despite the Board’s response, Sen. Mills, in SB 66 proposed the requirement that LHIs must inspect for and report on mold.

At this time, SB66 has not been set for Committee Hearing. When it is set, I will notify all LHIs as to the date, time and place to have as many of you as possible make a showing at the hearing to defeat this bill.

I am unaware of any E&O insurance policy that does not exclude mold or other environmental hazards. This could be quite a problem in the event of a suit since home inspectors would face

personal liability for damages and even personal injury claims from mold.

Please take a moment to contact your Senators regarding this issue. We need as many HI’s to be present for the committee meeting to help get this defeated.



“Good things come to people who wait, but better things come to those who go out and get them” ~Anonymous

Senate Request:

http://lsbhi.state.la.us/documents/senate_request_for_resolution_no_128.pdf

LA State Board of Home Inspectors Response:

http://lsbhi.state.la.us/documents/senate_resolution_no_128.pdf





Statistics Corner



Monthly	Reporting Totals	
	<u>2013</u>	<u>2014</u>
January	2242	2159
February	2440	2491
March	2997	—
April	3399	—
May	3357	—
June	3038	—
July	3093	—
August	2912	—
September	2448	—
October	2632	—
November	2128	—
December	1841	—

The Louisiana State Board of Home Inspectors would like to recognize our newest Licensed Home Inspectors for 2014. These inspectors were licensed during the 1st quarter of 2014:

- Josh Thomas #I0856
- Darren Finnegan #I0857
- James Westervelt #I0858
- Todd David #I0859
- Stevin Lacoste #I0860

Louisiana State Board of Home Inspectors

Governor
Bobby Jindal

1st Congressional District
Friedrich Gurtler P.E.

2nd Congressional District
Roy Burst III

3rd Congressional District
Cal Grevemberg

4th Congressional District
Darren Montgomery

5th Congressional District
Mike Burroughs

6th Congressional District
Kevin Dinkel

7th Congressional District
Keith Blanchard

Chief Operating Officer
Morgan Spinosa



Legal Counsel
Albert Nicaud





What is the difference between an admitted/standard lines and a non-admitted/ surplus lines company?

Brought to you by: Ben Zolofra; Zolofra Insurance Agency

Admitted/Standard Lines Company

This type insurance company has filed their insurance policy form with your State's Insurance Commissioner and is subject to the laws and regulation of your State's Department of Insurance. This allows the policyholder to access the State Guarantee Fund in case the Insurer becomes insolvent. This means that the State **will** step in and make good on claims and premium remuneration (if applicable). Additional fees on top of the annual premium are not allowed without your written consent. The annual premium is subject to a minimal standard tax (ranges per State, LA State has 0% admitted tax added to the annual premium). An admitted or standard lines company is considered the most desirable type of company if your risk fits into their underwriting guidelines.

Non-Admitted/Surplus Lines Company

This type of insurance company has not filed their insurance policy form with your State's Insurance Commissioner thus not subject to the laws and regulation of your State's Department of Insurance. In the event of this type of insurance company defaulting (insolvency) the State **will not** step in and make good on claims and premium remuneration (if applicable). The policy premium is subject to a higher surplus lines tax (ranges per State, LA surplus lines tax is about 5.6% of the annual premium) and also some States have additional stamping fees (LA does not have any stamping fees). You will typically see additional fees added on top of the annual premium on these type of policies. Sometimes a non-admitted/surplus lines carrier makes sense because they may also be more tolerant of claims activity and they may offer more coverages than an admitted/standard lines market.

Current Availability

At the current time, we are aware this year of only one admitted/standard lines company insuring home inspectors in the State of Louisiana. For more information, please contact Ben Zolofra at 1-888-1777. For your E&O and GL quote on home inspectors insurance please complete all fields of this online form and then hit the "SUBMIT" button: <http://www.allprocoverage.com/inspectors-contact-form/>