



The Gassen Way

community association management

Winter Edition

Frequently Asked Questions

Q: What is my HO6 policy, and how does it work?

A: Your HO6 policy is carried in conjunction with the association's master insurance policy. Homeowners are sent notification annually, outlining the coverage and the deductible. They should be written on the basis of each individual owner's needs, as recommended by his or her insurance agent, upon review of the master policy coverage and the deductible.

Typically, the HO6 carrier is notified, followed by the property manager. If it is a covered loss and exceeds the association's deductible, the property manager will report the claim. Homeowners still need to report the claim to their HO6 carrier. All parties will then work hand in hand to resolve and complete the claim.

A Note from Kirk Gassen

As we prepare for 2012, I believe we need to ask ourselves a few questions. Are we making things harder than they need to be? Are we getting a good look at the things around us? Are we using technology and education to better ourselves and our industry? Are we looking for the "big change," when a little change could make a big difference? The answers we find should help us see that, more often than not, a simple solution will solve most challenges. Keeping it simple will avoid several potential problems down the road.

At Gassen Company, we believe in challenging the traditional methods of providing customer service in a way that will push us to create the best possible strategy. We ensure that all of the services we provide are accurate, timely, and user-friendly, and we provide the best possible customer service by keeping things simple.

From Our Maintenance Department

Winter in Minnesota is a fantastic time to tackle all of those indoor maintenance projects that are easily overlooked while we are enjoying warmer weather. Now that the hustle and bustle of the holiday season has passed and you are ready to face the clean slate of a new year, take a moment to give yourself the gift of peace of mind and check your smoke and CO detectors for proper operation. Keeping in mind that the average lifespan of smoke and CO detectors is between 8 and 10 years, you may decide that replacement is the way to go. If you have any questions about where to place smoke and CO detectors or how many are required for your residence, call our maintenance department or check out the Minnesota Department of Public Safety website at <https://dps.mn.gov>. If you are looking to hire someone to do the install, please consider our team of maintenance professionals.



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What Our Clients Are Saying

“As a volunteer Board member, it’s a real comfort to have access to the expertise of Gassen Company. They provide the information and guidance we need to make effective decisions on financial, maintenance and homeowner issues.”

- Board Member

“I am a realtor, as well as a homeowner, at a property managed by Gassen Company. I’ve never had any problems getting the information I need from them. They are probably the most organized management company I’ve ever seen, and I’ve seen quite a few.”

- Homeowner

Email info@gassen.com for more information or for a free proposal.

Around The House . . .

- Check your electrical outlets for potential fire hazards, such as frayed wires or loose-fitting plugs. Be sure not to overload electrical outlets, fuse boxes, extension cords or any other power source.
- Keep a multi-purpose fire extinguisher accessible, filled and ready for operation.
- Have your furnace inspected by a professional, as recommended by the manufacturer.
- Check water heater for leaks and corrosion.
- Clean or replace your furnace filter.
- Replace regular light bulbs with energy efficient fluorescent bulbs.

Gassen Earns the Accredited Association Management Company Title

Gassen Company, Inc. recently joined the elite group of community association management companies who have earned the Accredited Association Management Company (AAMC) designation from the Community Associations Institute (CAI). Gassen is one of only 150 management companies nationwide, and 1 of only 5 in Minnesota, who have earned the highest level of professional recognition in the community association field. Gassen Company is a property management company providing services to homeowner communities such as condominiums, townhomes, and single-family home associations. Gassen was founded in 1969, employs just over 50 employees, and manages approximately 240 associations in the Twin Cities area, ranging in size from 3 to 2,875 units.

To earn the AAMC distinction, management companies need at least three years of experience in the community association management field, and at least 50% of managers must have earned a professional designation, such as a CMCA (Certified Manager of Community Associations). Professional managers provide administrative, operational, and managerial counsel to community association boards. They typically are responsible for managing budgets and contractors, directing association personnel, and overseeing compliance with association covenants and restrictions.

CAI is the national organization dedicated to fostering vibrant, responsible, competent community associations. Around 57 million Americans live in the nation’s 286,000 association-governed communities. CAI and its more than 55 state, regional, and local chapters work on behalf of the professionals and volunteers engaged in the management and governance of homeowner and condominium associations, cooperatives, and other planned communities.