

# NEIGHBORHOOD WATCH AND THE COMMON INTEREST COMMUNITY

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One of the most frequently asked questions that have I received over the last couple of months has been, “What do we need to do with our Neighborhood Watch Committee?” Immediately after the conviction of Mr. George Zimmerman for killing Travon Martin as a Neighborhood Watch Committee volunteer, some of the insurance professionals, including me, were out there telling associations to get rid of these committees and to contact the police department in their jurisdiction to help organize groups’ independent from the HOAs’. Not necessarily the case, *unless* being told to do so by the insurance carrier and this recommendation is also in writing.

Minimally, the boards’ should be talking with their insurance agents, clarifying their coverage for **ALL** volunteers to ensure that there are no gaps in their coverage and to see if this insurer has taken a different position on this one committee because of recent media events. Not all Director’s and Officer’s Policies are created equal and you can tell that because of the major difference in the price of the coverage(s) or lack the same. Typically, the cheaper the policy, the less coverage. Most agents who specialize in this industry are very familiar with the Sara Barry Insurance Checklist. They may not like it, but the reputable and knowledgeable agents will work with the board to answer the questions contained in that document.

Owners are collectively responsible for the association’s financial obligations, however, and if the HOA’s liability exceeds or isn’t covered by its insurance and financial resources, the members could face a special assessment to make up the shortfall. Owners who have concerns about this type of assessment can get loss assessment coverage on their own homeowner policy to cover these types of risks. The premiums are very reasonable. Deliberate actions are typically excluded on the association’s policy, which means that a Committee Member out doing what Mr. Zimmerman was doing, would be excluded. It is against public policy for an insurance company to insure someone against their own wrongdoing.

To get my own questions answered regarding any “re-look” at Neighborhood Watch Committee’s, I went to the source; a City of Henderson Police Department Neighborhood Watch Sergeant. The Police Departments are the original “teachers” to the owners in each neighborhood who wanted to organize to 1) help know each other better, 2) watch for unusual circumstances and 3) report the same. In asking the Sergeant questions to help me get clarification, I asked him if they have changed any of their policies in training groups to be more watchful. I was surprised to hear that they have not changed anything. They teach attendee’s to call 911 for everything and will continue to tell any groups to call 911.

Neighborhood Watch programs can deter crime and ease residents’ fears, but appropriate procedures are essential to make sure volunteers understand and accept their limit of **JUST CALLING 911**. The Neighborhood Watch Committee Charter/Job Description should be very clear and detail exactly what steps should be taken in the event of suspicious activity. Including in the policy “do-not-engage” rules for the volunteers in bold, would help in getting the point across.