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— EK METHOD BRIEF · No. 07

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# Risk Zone Model & Escalation Protocol

*How Estate Keepers decides where to look, what to look for, and exactly what happens when something is found — a defined, repeatable system that removes subjectivity from property oversight entirely.*

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— THE PREMISE

## Structure Replaces Subjectivity. Protocol Replaces Impression.

Most property oversight operates on instinct. An inspector walks through a property and notes what catches their eye. A property manager calls when something seems wrong. The judgment is personal, inconsistent, and undocumented — and when that judgment is later questioned by a beneficiary, a carrier, or a court, there is nothing to stand behind it.

Estate Keepers replaces that model with two interlocking systems: the **Risk Zone Model**, which governs where attention is directed on every visit, and the **Escalation Protocol**, which governs what happens when a condition is found. Together, they ensure that every inspection is conducted the same way, every finding is classified the same way, and every response is documented the same way — regardless of which inspector is on the property.

*“We had a system. The system triggered the response.”*

— Why fiduciaries value the EK protocol

## ■■■■■ PART I · THE RISK ZONE MODEL ■■■■■

— THE LOGIC

## Not All Square Footage Carries Equal Risk.

A high-value estate contains dozens of systems, hundreds of components, and thousands of square feet. The EK Risk Zone Model assigns every area and system to one of three zones based on one governing question: *what is the probability this area will cause damage if neglected, and what will that damage cost?* The answer determines how often the area is addressed, how thoroughly it is documented, and what triggers an escalation.

This structure ensures the most consequential systems receive consistent, undiluted attention on every visit — and ensures the inspector's time is never wasted on areas that don't warrant it.

— THE ZONES

## Three Tiers. One Governing Logic.

**HOT Zone — Addressed Every Visit**

Highest failure probability · Most costly if neglected · Zero tolerance for skipped coverage

HOT zones contain the systems most likely to cause damage in a vacant Hawaii estate. Every EK visit begins here and does not move on until every item is confirmed and documented.

- All plumbing supply and drain points — flushed and observed at every fixture
- Water heaters and tankless systems — activated and confirmed operational
- HVAC air handlers and condensate lines — cycled and drainage observed
- Electrical panels — visual inspection and thermal scan
- Pool, irrigation, and exterior water systems — verified and logged
- Gates, sliders, and primary access doors — full range of motion confirmed
- Known envelope transition points — windows, thresholds, roof penetrations
- Any previously flagged condition under active monitoring

**WARM Zone — Rotational Oversight**

Periodic activation and observation · Addressed on a defined rotation across monthly visits

WARM zones require periodic attention but do not carry the same immediate risk profile as HOT zones. They are addressed on a structured rotation — ensuring complete coverage across the monthly cycle.

- Guest bathrooms — flushed and inspected on rotation
- Secondary kitchens or wet bars
- Laundry rooms and associated plumbing
- Garages and storage areas
- Secondary HVAC zones and mini-split units
- Exterior lighting and non-primary access points

**COLD Zone — Visual Monitoring**

Low failure probability · Passive observation · Documented for continuity

COLD zones receive a visual pass on every visit — enough to detect any significant change — but not full system activation. Any condition observed is documented and classified under the escalation protocol.

- Bedrooms and sleeping areas
- Closets and storage spaces
- Finished living and dining spaces
- Home offices and studies

— Zone Summary

| ZONE | VISIT FREQUENCY                       | PRIMARY RISK                                       | DOCUMENTATION                                       |
|------|---------------------------------------|----------------------------------------------------|-----------------------------------------------------|
| HOT  | Every visit — without exception       | Water, electrical, mechanical, access failure      | Full activation + thermal scan every visit          |
| WARM | Defined rotation across monthly cycle | Periodic system degradation, moisture accumulation | Documented at each rotation visit                   |
| COLD | Visual pass every visit               | Low — change detection only                        | Noted if condition observed; otherwise routine pass |

Zone assignments are established at onboarding and documented in the Property Flow Manual. A condition identified in a COLD zone that suggests elevated risk may trigger a zone reclassification at the inspector's next scheduled visit.

## ■■■■■ PART II · THE ESCALATION PROTOCOL ■■■■■

## — THE LOGIC

**Predefined Thresholds. Not Subjective Judgment.**

Every condition observed during an EK inspection is evaluated against a predefined threshold framework. The inspector does not decide whether something is worth mentioning based on experience or client relationship. The condition is classified. The classification determines the response. The response is documented.

Three classification levels govern all EK findings. Every observation falls into one of them. None is optional. None is subject to inspector discretion to apply or withhold.

## — THE CLASSIFICATIONS

**Three Levels. Defined Responses.****Status · Green — Informational**

No action required · Documented for record continuity

Green is the documented confirmation that a system was observed, activated where applicable, and found operating within normal parameters. Green findings are not silence — they are active documentation of normalcy.

- Systems operating within normal parameters
- Minor cosmetic wear consistent with property age and environment
- Previously documented conditions with no change since last visit
- Environmental conditions consistent with prior visit baseline

**Attention · Amber — Monitor**

Observation recommended · Tracked across visits · Logged in Escalation Log

Amber is the early warning classification — conditions not yet actionable but trending in a direction that warrants structured monitoring. Fiduciaries are notified in the visit report. No immediate action is required, but the condition is on record and tracked at every subsequent visit.

- Minor moisture indicators without active leakage or visible damage
- Intermittent system behavior that does not meet Red criteria
- Early-stage corrosion or material degradation under observation
- Conditions trending toward a threshold but not yet crossed
- Deferred maintenance items identified during baseline documentation

**Action · Red — Fiduciary Review Required**

Immediate notification · Fiduciary decision required · Documented with timestamped media

Red is the immediate escalation classification. Upon identification, the inspector documents fully with timestamped photography and written narrative, then notifies the designated fiduciary contact directly — same day, before leaving the property. EK does not direct remediation. All response decisions belong to the fiduciary.

- Active water intrusion, leaks, or visible moisture damage
- Electrical irregularities, tripped breakers, or panel concerns
- System failures or non-operation — HVAC, plumbing, pool equipment
- Security breaches, compromised access points, or alarm failures
- Structural concerns or significant envelope damage
- Any condition posing immediate risk to the property if unaddressed

— THE FLOW

From Observation to Resolution — Every Time.

Every Amber and Red finding follows a defined path from initial observation through fiduciary notification, documentation, tracking, and final resolution. That path is recorded in the EK Vault™ Escalation Log.

| S<br>T<br>E<br>P | ACTION                                                           | WHO                      | DOCUMENTED WHERE                                |
|------------------|------------------------------------------------------------------|--------------------------|-------------------------------------------------|
| 1                | Condition observed and classified (Green / Amber / Red)          | EK Inspector             | Spectora visit report                           |
| 2                | Timestamped photography and written narrative captured on-site   | EK Inspector             | EK Vault — Visit Photography + Report           |
| 3                | Report submitted and Vault updated before inspector departs      | EK Inspector             | EK Vault — Reports (Spectora)                   |
| 4                | Same-day fiduciary notification — Red findings by direct contact | EK Inspector / Principal | Email + Escalation Log                          |
| 5                | Condition tracked at every subsequent visit until resolved       | EK Inspector             | Escalation Log — ongoing entries                |
| 6                | Fiduciary authorizes and coordinates vendor response             | Fiduciary / Owner        | Outside EK scope — noted in Escalation Log      |
| 7                | Resolution confirmed and documented at next EK visit             | EK Inspector             | Escalation Log — closed entry + Spectora report |

*“EK observes, classifies, documents, and notifies. All remediation decisions belong to the fiduciary. That boundary is the foundation of independent oversight.”*

— EK Escalation Protocol — Governing Principle

— THE FIDUCIARY VALUE

A System the Fiduciary Can Point To.

When a beneficiary asks whether a property was properly maintained, the fiduciary does not offer a personal assurance. They produce a record — zone-specific, chronologically organized, and escalation-coded — that demonstrates exactly what was inspected, what was found, and what was done about it.

| FIDUCIARY CHALLENGE                                       | HOW THE PROTOCOL RESPONDS                                                                                                                                                              |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| "How do I know the inspection was thorough?"              | Zone model documents what was inspected at what frequency. Every HOT zone item is accounted for on every visit.                                                                        |
| "Was I notified promptly when something was found?"       | Red escalations trigger same-day direct notification. Amber findings appear in the visit report. The Escalation Log provides a timestamped notification record.                        |
| "Can I demonstrate I acted on what I was told?"           | Escalation Log records every finding, notification, and resolution — a complete fiduciary action trail from identification through closure.                                            |
| "What was the condition on a specific date?"              | Every visit produces a classified report with timestamped media. Condition at any date is documentable to the week.                                                                    |
| "How is EK different from a property manager's check-in?" | A property manager's opinion has no classification framework, no zone protocol, and no defined escalation path. EK's protocol produces a structured, independent, reproducible record. |

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— THE SUMMARY

## **Where to Look. What It Means. What Happens Next.**

The Risk Zone Model tells every EK inspector where to direct attention on every visit — consistently, without relying on individual judgment. The Escalation Protocol tells every EK inspector what to do with what they find — consistently, without relying on personal discretion. Together, they make EK oversight reproducible.

A replacement inspector covering a property for the first time produces the same structured, classified, escalation-coded record as the primary inspector who has visited forty-eight times. The system is the standard. The inspector executes it.

*Fiduciary oversight of a physical asset should never depend on who showed up that week. With EK, it never does.*

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Estate Keepers · Method Brief No. 07 · Risk Zone Model & Escalation Protocol Part of the EK Method™ brief series — available upon request.