

### **Board of Directors Meeting**

Posted: Tuesday, June 4<sup>th</sup>, 2019 at clubhouse bulletin and along entrance on Lennox Drive  
Date: Thursday, June 6<sup>th</sup>, 2019  
Time: 7:00 P.M.  
Place: Clubhouse 21300 Lennox Drive, Boca Raton FL 33486

### **Agenda**

1. Roll Call
2. Approval of Minutes
3. Financial Report
4. Old Business
  - a. Insurance
  - b. Irrigation Bids
  - c. Landscaping
5. Adjournment

### **Attendance**

#### **Board Members**

- Larry Abrams - President
- Rich Lubliner - Vice President
- Eric Hamm - Treasurer
- Eleanor Duffek - Director (Via phone audio)
- Ryan Rudock - Secretary

#### **Residential Management Concepts**

- Dawn Bedusa - Property Manager
- Gary - RMC Owner

#### **Owners**

- 14 recorded as attending

### **Meeting Minutes (Tentative/Note Approved)**

*Note: the minutes may not all be in chronological order, when a discussion veered off topic that was placed under a section that relates if already brought up during the meeting.*

1. Call to Order
  - a. Start: 7:04pm
2. All board members present, called Eleanor
3. Defer minutes to next meeting
4. Financial:
  - a. Discuss the financials in further detail next meeting
5. Insurance:
  - a. Curt from Plastridge Insurance present to discuss association
  - b. Board wants to ensure all contractors in the community and association obtains adequate coverages
  - c. Curt insurance representative presentation discussion---
    - i. Help to identify risks and exposures to determine proper coverages needed
    - ii. Start with property for buildings, physical elements
    - iii. Previous appraisal didn't include guard gate updates for full replacement coverage
      1. Replacement insurance is current for property
    - iv. General liability insurance, Directors/Officers coverage, past present/future
    - v. Workers comp. for any issues that occur if they might not
      1. If contractors stop paying their own policies, maybe have HOA as party of interest
    - vi. Association hired using owned auto, personal insurance as primary but if doing association business covers a gap
    - vii. Workplace violence policy, seeing more shootings in places of business, current policy excludes
      1. Defend selves for lawsuit and damages
    - viii. Cyber policy, lock up computers DOS attack, currently excluded in existing policy
      1. Indication that RMC coverage may not handle all areas

- ix. Cost verse exposure as further discussion
  - x. Last item is giving guidance to board of where insurance is going
  - xi. Boiler/machinery, gate arms, pumps, motors anything with electricity portion
    - 1. Only cover if issue is on premise as the cause
  - xii. Hurricane building coverage now at about 3% deductible
  - xiii. Renewal of insurance is Feb.
    - 1. If something needs additional coverage can do prior
  - xiv. Appraisal ~\$750-1000 full site visit, desktop remote ~\$300
  - xv. Rates scales due to number of units and age
  - d. Insurance able to determine the budget for raising or lowering deductibles for cost benefit determination
  - e. Ordinance and law insurance replacement of damaged, cover if city says rebuild whole instead of just a portion
  - f. Question: Does insurance inspect the machinery?
    - i. Doesn't look at items pays for just something broken
  - g. Question: Inspection at pools?
    - i. Yes occurs with an inspector to comply with
  - h. Question: Who determines coverages and amounts?
    - i. Up to the board to decide and maintain yearly, board responsibility
    - ii. Board indicated Curt presence to help board understand insurance needed/options further
  - i. Question: Coverage taking away the old building?
    - i. Ordinance and law covers undamaged portion, currently has the coverage to remove
  - j. DIC: whenever a policy is different than underlying primary policy
6. Irrigation Bids
- a. Discussion of overview of the bids and features, as basic preventative maintenance
    - i. Used AquaPro previously
  - b. RMC comparison indicated both have good reputations and that AquaPro is larger
  - c. Irrigation budget has portion for areas not covered in preventative yearly maintenance agreement
  - d. Board vote to approve bid from AquaPro
  - e. Question: How long till done?
    - i. Voted so aim next week to have the contract
7. Landscaping
- a. Issues noted: Weeding in streets/beds, trimming evenly; trees not covered on existing agreement
  - b. Discussion of addendum for contract for trees/ensuring company workers comp. coverage
8. Grand Fairfield request to replace hedge with a fence along Lennox
- a. Need to figure out the right of way, responsibilities and if city allow permit for fence as right away
    - i. GF will get a survey and get info
  - b. Maintenance and cost to be left up until review of survey, believed under GF property currently
9. Adjurement
- a. End: 8:14pm
10. Gary from RMC indicated he discussed further with AquaPro and got them to lower bid to \$21,000 annual from just under \$25,000 for contract

**Votes**

Measure	1st/Proposed	Seconded	3	4	5	Outcome
AquaPro go with and ask Gary at RMC to see if reduce pricing	Larry	Erik	Eleanor	Ryan	Rich	Passed
Adjourn Meeting	Rich	Erik	Ryan	Larry	Eleanor	Passed