



**Approved Copy  
Special Meeting  
Minutes of the  
Hillcrest Improvement  
Association  
Board of Directors  
June 4, 2025  
(Zoom)**

**Board Members Present:**

President, Steve Larson; VP/Architecture Chairperson, Mike Yore; Treasurer, Cheri Gries; Secretary, Sandy Kaye; Membership Chairperson, Jeremy Grimm; Infrastructure, Dave Hendrickson; Landscaping, Judith Levin; Hospitality, Sandy Matchette

No members of the Community were present

**President Steve Larson called the meeting to order at 12:30 p.m.**

**New Business**

**Discussion to initiate repair of block wall and wrought iron work at HIA pavilion**

On May 25, 2025, a branch from a Eucalyptus tree fell and landed on the block wall and wrought iron fence on top of the wall. There was significant damage done to the wall and fence. The insurance company for the HIA was contacted and received information on the coverage and deductible required. Estimates were also received for the damage to the wall and fence. The insurance deductible is \$1,000, and the estimates for repair total \$2,850. A decision needs to be made whether to pay for the damages out of our operating budget or file an insurance claim. This has been determined to be a safety issue because of a lack of a barrier to the pool area until the repairs are made. It is also time sensitive because a deposit is required by the iron fence company to start the work. A Special Meeting was called to make that decision.

**Discussion:**

Dave reported he has a quote of \$750 from Broken Limb to remove the Eucalyptus branches (Judith reported that Impact Systems quoted \$1100 to do the work) and the wall/fence fabricator quoted \$2100 to repair/replace two and a half sections of fence. He said that he was quite sure that Broken Limb removed the olive branch from the North park for no charge. (Secretary's note: Dave confirmed this.) The light is bent but still works. We will have the electrical light guy come at a future date to address putting it back in its place.

Dave referenced Artificial Intelligence feedback researched by Sandy Kaye (you will find it as an addendum to these minutes below) and said that helped him decide to not file a claim.

Sandy Kaye agreed with Dave on not filing a claim because of concerns the Insurance company would likely raise the rates.

Also, Jeremy pointed out that the second claim we file may have more impact than the first so we need to be cautious about filing the first one.

It was also pointed out that the Insurance company could drop us altogether. They are dropping clients everywhere.

Mike said that for the amount of \$1850, we should pay it ourselves.

**A motion was made by Cheri that we do not file a claim but instead pay for the damage in the amount of \$2850 out of the Operating Fund. It was seconded by Mike.**

There was no more discussion other than to divide the amount with \$750 coming out of the landscaping budget and \$2100 from Pool/Maintenance/Repair.

The motion passed unanimously.

The meeting was adjourned at 12:41 p.m.

Next meeting is Board of Directors Monthly Meeting, June 10<sup>th</sup> at 6:00 pm, Zoom

Addendum



**Basic Math First:**

If you file a \$2,850 claim and have a \$1,000 deductible, your insurance would cover:

$$\$2,850 - \$1,000 = \$1,850$$

So you would get \$1,850 from the insurer, and pay \$1,000 out-of-pocket.



**Should You File or Pay It Yourself?**

Here are key factors to consider:



### **Reasons to File the Claim**

:

- \$1,850 is a significant reimbursement — more than half the cost.
- You can't easily afford the full \$2,850 right now.
- The claim involves something legitimate and covered (e.g., accident, damage).
- You don't file claims often — this one likely won't spike your rates dramatically.



### **Reasons to Not File**

:

- Your premium may increase: Even one claim can lead to higher insurance costs for years.
  - Some homeowners or auto insurers may raise rates or even drop coverage.
- If the cost increase in premiums over 3–5 years outweighs the \$1,850 payout, it's not worth it.
- You want to preserve your “claims-free” record for discounts.



### **Rule of Thumb:**

If the total claim is less than 2x–3x your deductible, it's often better to pay it yourself — unless you can't afford it or the damage might grow worse if not addressed properly.

In your case:

- \$2,850 is under 3x your \$1,000 deductible
- You're recovering ~65% of the cost, but may risk higher premiums



### **Recommendation:**

If you can afford it without financial strain, pay out-of-pocket to avoid a possible rate increase.

If this is a rare event and money is tight, then go ahead and file.

**The meeting was adjourned at**

<https://us06web.zoom.us/j/85234083832>