

**Tradition Townhomes Association**  
Special Board Meeting Minutes  
May 22, 2026  
Tradition Clubhouse

**Board Members Present:** John Collins, Debbie Ver Ploeg, Nate Burnham, Dennis Pate, and Perry Bradshaw

President Collins convened a special meeting of the Board on May 22 to consider the just-arrived proposal of Amtrust Insurance for Outside Property Coverage for a period of one year, beginning on May 23, 2026. The Board had previously voted on May 11, 2026, to accept a proposal from Farmers Insurance. However, the Amtrust proposal featured a premium reduction of over \$12,000 compared to the Farmers proposal. The Amtrust proposal also contained a more favorable deductible amount.

The Board received a comprehensive presentation by Rich Bales, an independent insurance agent, on behalf of the Amtrust proposal. After Mr. Bales left, Dennis Pate moved the Board accept the Amtrust proposal. Nate Burnham seconded the motion. The motion was passed unanimously.

The Board discussed the desirability of asking Mr. Bales to hold one or more meetings of residents to go over the new insurance and to offer some Inside property policy information to those who wish their personal policies are complementary to the Outside insurance.