

White's Creek Marina Newsletter



November 2024

AUTUMN GREETINGS TO THE WHITE'S CREEK MARINA COMMUNITY

As winter approaches and daylight hours fade away, it is time to thank everyone for a successful 2024 Boating Season. One by one, the number of vessels docked in our marina is decreasing as owners prepare their boats for winter storage. It is also time to prepare the marina for freezing and potentially damaging winter temperatures.

Please be aware that as of December 1, the marina's water supplies will be turned off completely and the pipes will be winterized.

UPDATED INSURANCE RESULTS IN MAJOR PREMIUM INCREASE

On August 12, three of four WCMB members met with Brett Parenteau of Pratt Insurance to review White's Creek Marina coverage before its annual renewal to ensure it reflected the marina's total reconstruction that was completed in April 2024. This update resulted in an increase of \$10,677 from the cost of the 2023 coverage for a grand total of \$35,312. The cost of this much-needed insurance is one of the largest budget items in the marina's budget. Additions in annual insurance premiums are anticipated and owners should expect **an increase in the annual dues in 2025.**

Mr. Parenteau suggested that slip owners have White's Creek Marina Condominium Association added as ***Additional Insureds*** on the General Liability policies for the slip and their boat policies, but notes it will still be up to the slip owner to request a Certificate of Insurance from their companies and/or agent when the policies renew and send it to WCM. He also suggested that each slip owner carry a **General Liability Policy on their slip in addition to their required watercraft insurance** to offer more protection to them as slip owners and the association. He noted that the required Liability Limit of \$300,000 Combined Single Limit on vessels was just the minimum and advised that higher limits should be obtained, if available.

PLEASE PLAN TO ATTEND THE ANNUAL MEETING IN MARCH 2025

The date, time and location of the March 2025 is in the process of being reserved and will be announced as soon as possible. As in past years, a comprehensive packet of meeting materials will be mailed out using the USPS the first part of the year. It will include updated forms, the annual dues invoice, meeting minutes from last year's meeting, and the final 2024 and anticipated 2025 budgets. **Please send any mailing address changes with your Slip Number to whitescreekmarina@gmail.com.**

MARINA VOLUNTEERS

White's Creek Marina is an all-volunteer organization and Board members appreciate your kindness and patience as we, like you, have busy lives. We currently need volunteers to take over raising the marina's U.S. Flag at appropriate times. We are very pleased that a soon-to-be new slip owner is considering filling the open Treasurer's position. Other Slip Owners are encouraged to consider serving on the Board in the future.

Please note that It was not necessary to hold a Fall Work Day as two volunteers took care of replacing several top boards in the promenade's perimeter. (Thank you Paul Lubold and Joe Hyde!) The only planned work at this time is replacing the anodes in the ice-eaters to ensure they are ready when needed.

We wish everyone a wonderful Thanksgiving as well as an enjoyable and happy holiday season!



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