

Ridgestone HOA Board Meeting

July 27, 2017

1) Insurance Proposals:

a) Sentry West-met with agent Lamond Woods

We have 2 policies-

D&O policy

Liability & Property Damage- Deductible is at \$2500

We have fidelity bond on policy so Board and Amber is covered properly

Some companies will not offer bids for low deductibles

Auto Owners would significantly go down but the lowest deductible they will go is \$10,000

Association must have \$10,000 or deductible amount set aside

HOA would pay deductible for certain claims; example wind storm

Homeowners should have their own policy to cover the deductible amount

Lamond sent letters explaining what coverages homeowners should have- Need to send to homeowners- Give homeowners 30 day notice with deductible change

No earthquake coverage- send letter to homeowners to inform them

b) NFP- Met with Tom

Current Policy- no personal property coverage

No earthquake coverage

No Cyber Coverage

Deductible increase

D&O with separate carrier

Quoted 1 mil/2mil with umbrella policy as opposed to current coverage which is 2 mil/4mil which makes the coverage about equal

Gave quote sheet with several options to review

2) Maintenance Crew Job Description

Clifford- things completed

Loose electrical box at Bldg 1 fixed- maybe need a new one? Will check the wiring

Cleaned fixtures

Overlook holes fixed- Bldg 3 & 12

Hand dryers- Has some ideas for install

Create a maintenance request form and form for time sheets

Lynette-

Kevin Donahue is going to install handrails for Bldg 1, 2 & 3- waiting for bid

Carpet cleaning bids for clubhouse and stretching

\$200 limit? Spend without approval from board

Lynette & Gerald both have a CC with \$1000 limit

Should we get Clifford CC? Yes (Amber will order one)

RV Parking gates need wheels

Started community watch program- police will patrol 4-5 times per night, need more lights for parking lot, Need lights and seating at playground

Vic- MD Property- takes care of landscaping so let's have them do everything related to the grounds- any concerns send to Amber and she will contact them

Dog park in the corner? Fence and gate

Maurice will order 15 no smoking signs for buildings

Insurance company asked for fire extinguishers- get more info

- a) Wyler's time card
- b) Approved projects

3) Burrells
a) Pool

current ventilation system is not sufficient, Fans are working just not enough air flow

Chloramines are getting into the air, can't get it to move from the air, almost every afternoon we go over the limit, health dept could shut us down anytime

Should be at .2, We are usually over 1, Needs to be .5-.6

Need a bigger fan-, something that will move more air, Need to call Troy- Vic will call him

Need a better source for incoming air, need movement

4) Pest Control Proposals
5) Parking Permits
5) Board Member Reports

a) Vic

- i) MD Property Services: improved grounds

b) Braun

- i) Pigeon Plan

c) Maurice

- i) Pool
- ii) Balconies- Unit 213 has until Aug 1st
- iii) Hand Dryers- Maurice and Clifford will meet after mtg to discuss
- iv) Cleaning Person- Have Lynette clean? Maurice will talk to her
Trash removal-
Maintenance is different than Cleaning
- v) Clubhouse inspections (have a checklist?) Send list to Maurice,
Maybe charge \$10 for cleaning fee and checkout
- vi) Spa ceiling repairs

Board reviewed and discussed insurance options and decided to go with NFP for the HOA insurance with a \$3500 savings as the main reason.

Amber will cancel policy with Sentry West and will contact Tom for new policy info

