



Oct. 8, 2024

Attendees Ginny Tritschler, Rachel Mosesso, Karen Fitzgerald, Karina Maslova, Jennifer Krangle

*Leslie Emack also attended part of the meeting to talk about insurance

6:00-7:30 PM

RECURRING ITEMS

Sept. 17, 2024 were approved.

Treasurer's Report: Please see attached Oct. 2024 Treasurer's Report.

Premier hasn't posted Sept. financial statement yet. Aug. has been posted and is messy; Rachel has an ongoing dialogue with Premier to straighten it out.

Criterium sent a couple of bills to our attorney instead of us. Attorney thought we were also receiving them and asked why we hadn't paid them.

Patrick at Premier moved some money around recently. It is not clear what changes he made.

Action: Rachel will talk to Patrick and report back to us at our next Board meeting.

Landscaping Report: Olson will be here 10/25 to blow irrigation system. Karen turned off the irrigation today.

Maintenance Report: When Jay is here next he'll put hoses away. He can also put the grills away at the same time. Water turn off is on the calendar for 11/15. Bill from Overhead Door will be here tomorrow. He and Ginny will call Jay about what happened with the ceiling in B-2 garage and determine a final cost. Jay submitted a bill to the association that was overdue. Ginny emailed him to say we will no longer hold off so long on him billing us and we won't accept a bill without the work he performed. He lost his notebook with his work so Ginny had to go through texts to find out what he did on what dates. She let him know she won't

do this again. We will have Jay fix the broken post near B-1 trash. This is the same one that was replaced a couple of years ago.

Action: Ginny will coordinate with Jay turning off water the next time he is here. She will also look at the flickering light that an owner emailed about and will see if there's a replacement at Home Depot; they don't appear to have the same one on their website.

OLD BUSINESS

Insurance Committee: Leslie Emack had a phone call with our current insurance agent. She asked what their strategy and planning process is ahead of an insurance renewal and felt they weren't planning enough in advance. Leslie and Jen Krangle had virtual meetings with two other insurance agents, Brown & Brown and Cassidy. Brown & Brown has a large staff and is very professional. The agent we talked to from Cassidy was also very professional and knowledgeable. He understood our current carrier and how they are rated and could offer us a replacement cost assessment. We are currently on a replacement cost basis which is important. Do we have proper value? This is something the agent can determine. We don't currently have coverage for water damage and this is something we should have. We need to decide to either stay with our current agent or choose one of these other options and have them investigate what value we should have and how we can save money. Some insurance coverages don't generally increase, some have stabilized. The agent gets a percentage of each policy they sell. Our current coverage is good (other than missing water damage coverage) and the carrier (The Andover Companies) has the highest rating. Pricing is based on market conditions. Coverage is roughly the same across companies. Once we make a decision, we should have a meeting with the agent and Premier. The difference between a broker and an agent is that a broker services only their client base and works for the client while an agent represents clients but works for insurance companies and gets a commission from them. Brown & Brown is both a broker and an agent. The Board will discuss and make a decision. This is a good time to change agents and have a new agent look at everything with a fresh set of eyes. We should find out if Premier typically meets with insurance brokers/agents. After Leslie left the meeting, the Board took a vote. Rachel abstained due to a conflict of interest. The other Board members unanimously voted to change from our current agent to Brown & Brown.

Action: Leslie will send us the current report from the Insurance Risk Management Institute. Jen will notify Leslie of the change and ask her what letter

we need in order to change agents. Ginny will call Carina and ask what role they usually have with insurance companies.

Outdoor Furniture Committee: The committee looked at our furniture. Rachel suggested a company to buy furniture from, Polywood, which is similar to the Adirondack chairs but a better quality. A committee member expressed concern that Polywood needs to be power washed and suggested powder coated steel instead. This is a concern, however, because it is pretty expensive and doesn't seem to hold up well in harsh weather. We will buy furniture in stages and budget some money each year. The budget will be due in Dec. so the committee should have recommendations by Nov. so that it can be included in the budget. New grill covers should also be factored into the budget. The grills need to be cleaned before they are put away. Is this something the committee can do? Ken S. had volunteered to clean them. We want them to be cleaned and put away by the end of Oct. or a week or two later.

Action: Karina will follow-up with the committee. Rachel will order new grill covers. She will also disconnect the grills and turn off the gas on 11/1 or that weekend. If Karina needs an email to go out to everyone looking for help cleaning the grills, Ginny can do that.

Bylaws: Ginny sent a summary to the Board. The bylaws we voted in this year did not take effect because they need to be recorded at the Registry of Deeds within six months of the first vote. By the time they got to our attorney, Erik, to register them they were no longer in effect. If a vote puts restrictions on the use of the condo or are considered "material" then they typically require mortgagee consent, e.g., the amendments to renting and smoking. We should have sent a notification to all mortgage companies and if they didn't vote within 60 days it is considered a yes. Erik gave a list of factors that would require mortgage companies to vote. If we want to vote again, Premier will need to notify mortgage companies. Should we do a paper ballot by everyone's door?

Action: Ginny will ask Carina if we can do a vote ourselves and therefore see how each owner votes or does it need to be an anonymous vote?

Cleaning Company: The Board has noticed cleaning deficiencies and has received complaints from residents. Rachel met with our cleaning company and they agreed there were problems. Rachel reviewed the contract and what hasn't been done. The owners are going to reassign new cleaners and one of the owners will be here the next couple of times to oversee. Rachel asked them to pick up trash in the garage and on the property. She said the garages don't need to have the leaves blown out because that will kick up dust.

Action: We will see how the cleaning goes over the next several weeks and then decide if we want to keep this company or change to another one.

NEW BUSINESS

None