

## **WHOA Board of Directors – Meeting Minutes for January 14, 2020 Meeting**

**Present:** John Cambier (President), Betty Turnbull (Vice President), Amanda Sosebee (Treasurer), Elizabeth Martin (Secretary), Jim Fleming, Adam Friedman, Katrina Portwood, Donna Wolf, Jacob Hildebrand (CAS).

**Absent:** None.

### **1. Call to Order/ Approval of prior minutes**

- Meeting was called to order by the President at 7:04 pm.
- Minutes of the December 2019 board meeting were edited. John moved, Donna seconded and the edited minutes were unanimously approved by the Board.

### **2. BJ Finnerty, Gallagher Insurance – Worker’s Comp. Insurance Discussion**

- Jacob summarized the issues raised by various contractors, volunteers and paid persons that brought us to invite BJ to educate us on our options for coverage.
- BJ summarized that we have worker’s comp specialty HOA program where we are deemed to be the employer under worker’s comp legal analysis and we have coverage if they do not have WC. Under this policy, we are contractually obligated to check that our subcontractors hold worker’s comp, and therefore this coverage would only be necessary if a subcontractor claimed to have coverage and it had lapsed or the paperwork was not complete. BJ noted that if a subcontractor were injured and did not have their own coverage, our current policy would pay for their injury but because there was a paperwork lapse they would not renew our policy the following year. An alternative to this specialty HOA WC is that we could purchase an assigned risk policy, and that policy would cover our employees/ subcontractors, based on our annual payroll for our subcontractors and every year we settle up with the actuals from the payroll (this is how standard WC coverage works). However, under the assigned risk category of coverage, we would lose coverage for our HOA volunteers that we currently have under the special HOA worker’s comp policy system. We are not allowed to have both types of coverage, we must choose between the worker’s comp and the assigned risk policies. BJ noted that some carriers will allow an assigned risk contract to carry a rider to cover volunteers too, but indicated this is unusual. BJ also described other insurance policies we hold and how they function for us.
- CAS made clear that to work with CAS, their corporate policy is that all subcontractors and paid persons must have a certificate of insurance.
- The Board asked Jacob to ask BJ to ask for assigned risk coverage with a volunteer rider (which are rarely written but possible). The Board also asked

Jacob to create a list of all the current paid persons who we anticipate do not have worker's comp insurance.

3. **Due Process Hearings – none.**
  4. **Old Business**
    - **Cameras at the Pool/Parking Area (tabled until March 2020)**
  5. **New Business -none.**
  6. **Committee Updates**
    - **Building and Grounds –**
- i. **Pool Decking:**
    1. October 2019: Work is scheduled to begin in November. David will scope out options for a shade screen.
    2. November 2019: no new update, work is expected to begin soon.
    3. December 2019: work is expected to begin soon, invoice for initial work has been received in anticipation of the work.
    4. January 2020: Contractor's work was well done and there was additional work for which he did not charge in his change request because it was not known at the time, including replacement of bands and pilings that were additional. John moved, Donna seconded, and all but one were in favor of directing David to obtain an invoice \$1250 to compensate our contractor for the additional unforeseen to all work.
  - ii. **Painting at Clubhouse and Pool:** Painting and power washing is required at the clubhouse, as well as staining the pool deck and painting white surfaces, and painting main and baby pool gates. David White will obtain quotes for this work.
  - iii. **Median work for the damage to the bushes at the Woodlake entrance.** Quote for \$4k, but David and Mark could do this for \$500. Authorization tabled pending the insurance discussion.
  - iv. **Dead Trees on HOA and Owner property –** topic reserved for next meeting.
  - v. **Shed near 208 Hemmingwood on HOA Property –** Homeowner did not remove as previously expected, someone is utilizing it for old paint cans etc and so Jacob will arrange to have the shed removed.
    - **ARC Requests: No update.**
    - **Neighborhood Watch: No update.**
    - **Communications –** Board report from John and Treasurer from Amanda by February 24, 2020. Annual Board meeting proposed for the library on 4/30 or 4/29, Betty will check on these options.
    - **Recreation Committee:**
  - . Woodlake volunteer appreciation party is planned for February 9, 2020, 3-5pm.

i. Amanda and Betsy are working to meet with the new chairs to transition well.

**7. Financial Report**

- December 2019 Financials** –all is going well.
- Aged Owner Balances – in non-public notes.**

**8. Violations, Delinquent Payments, and Foreclosed Property** - Non-public notes

**9. Open Forum:** No attendees.

**Meeting adjourned 9:03 pm.** John moved, Betsy seconded and it unanimously passed. **Next meeting scheduled for February 11, 2020 at 7pm.**