

**SANDBURG VILLAGE CONDOMINIUM HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
September 28, 2022**

The meeting was conducted by Zoom videoconference.

Present: Andrew Baglini – Association 1
 Jim Lothe – Association 1
 David Ruhland – Association 1
 Robert Connor – Association 2
 Sarah O’Neil – Association 2
 Diana Levin – Association 3
 Bruce Kaminsky – Eliot
 Gabrielle Thronson – Eliot
 Amy Lorms – Faulkner
 Beth Murphy – Faulkner
 John Berchem – Lowell
 Judy Barnes – Association 7
 Barbara Fiacchino – Association 7
 Nancy Slattery – Association 7

Also present were Melissa Goodwin, HOA Property Manager, Tahalia Melendez, Administrative Assistant, and Isela Morris, Property Supervisor, of FirstService Residential; Paul Gaudette of Wiss Janney Elstner Associates, Inc.; and Nancy Ayers of Alliant Insurance Services. Barbara A. Roberts acted as Recording Secretary.

CALL TO ORDER

Mr. Connor called the meeting to order at 6:33 p.m.

UNIT OWNER QUESTIONS AND COMMENTS

Unit owners, Ms. Goodwin and the Board discussed an expansion joint in the vicinity of James House, cold weather affecting the decorative entrance plantings, pool furniture, the Germania Place fountain, leaving the pools open until next week, North Pool cabana lockers, blind-copying emails from FFC, the FFC survey, and the Eliot House Hospitality Room renovation.

APPROVAL OF MINUTES

Ms. Levin asked if there were any additions or corrections to the minutes of the regular Board meeting held on July 27, 2022. There being none, ***Ms. Levin moved to approve the minutes of the HOA Board of Directors meeting held on July 27, 2022, as presented. Ms. Slattery seconded the motion, and it passed unanimously.***

PRESIDENT’S REPORT

Mr. Connor referred to an unfortunate incident in which someone scattered mothballs on the AB Mall planter grassy areas in an effort to deter dogs, which resulted in the death of a dog, and stated that the perpetrator has admitted doing so, has been fined and has apologized, which HOA’s attorney has advised closes the matter. He noted that mothballs are deadly to dogs.

2022-2023 Insurance Proposal

Ms. Ayers reported the following for 2022-2023:

- The Property and General Liability coverage will be with Fireman's Fund, with an increase in the property insurance of about three percent this year. Overall, Fireman's Fund quoted about a four percent rate increase, much lower than other carriers' rate increases for general liability policies.
- Crime insurance renewed with the same premium as last year.
- The Cyber Liability insurance premium increased slightly from \$474.00 to \$515.00.
- The Directors & Officers coverage remained flat, with Philadelphia Insurance.
- Workers Compensation insurance was placed with Employers, and the rate decreased slightly.
- Umbrella coverage increased slightly, from \$2,422.00 to \$2,665.00.

Ms. Ayers stated that she has seen increases in liability insurance premiums owing to increased litigation and large jury verdicts, resulting in problems in the umbrella liability area and also on the liability side. She also noted that the umbrella insurance has been placed with Greenwich risk purchasing, which has not been affected. Ms. Ayers stated that instances of litigation have increased and that insurance companies have been attempting to settle claims out of court, to avoid the loss experience caused by greater settlements from more sympathetic juries. She added that the ability to obtain high liability limits at low cost no longer exists, that there are now only two risk purchasing groups instead of six or seven because many insurance companies have left that market, and that many insurance companies joined the settlement arising from the Surfside disaster. Ms. Ayers stated that last year's total premium was \$65,537.00 while this year's total premium is \$69,310.00, and that the umbrella coverage is \$25 million, and she provided additional information about the current insurance market. Further discussion ensued about the future umbrella liability situation. Ms. Ayers referred to her recommendation for a current property appraisal that can be used to budget for insurance next year. Ms. Goodwin stated that she has selected one of Ms. Ayers's recommended vendors for such an appraisal and that the data-gathering process will begin next week. Further discussion ensued. ***Ms. Barnes moved to approve the proposal submitted by Alliant Insurance Services, Inc., on August 26, 2022, for policies for property and general liability, crime, cyber liability, directors' and officers' liability, workers compensation and umbrella coverages for the period September 30, 2022, through September 30, 2023, in the amount of \$69,310.00. Mr. Kaminsky seconded the motion, and it passed unanimously.***

The Board thanked Ms. Ayers, and she left the meeting at 7:11 p.m.

Snow Removal Contract

Ms. Goodwin referred to the summary page showing bids received from three firms for snow removal services and stated that Management recommends staying with Chicago Service Source for the clean-up of the docks and driveway lanes, and staying with Semmer Landscaping for the Schiller Mall for the coming snow season. Discussion ensued about some details on the summary page. ***Mr. Ruhland moved to accept the proposal submitted by Chicago Service Source, Inc. on July 19, 2022, to plow and salt the Association drive lanes, turn-arounds and dock areas during the November 15, 2022-April 15, 2023 season, in the amount of \$17,500.00. Ms. O'Neil seconded the motion, and it passed unanimously.***

Mr. Ruhland moved to accept the proposal submitted by Semmer Landscape, LLC, on September 23, 2022, to plow at a fixed cost of \$6,320.00 and salt at a cost of \$200.00 per application at the Schiller Mall location during the November 15, 2022-April 15, 2023 season. Ms. O'Neil seconded the motion, and it passed unanimously.

ADJOURNMENT

There being no further business to come before the Board, upon motion duly made by Ms. Barnes, seconded by Mr. Connor and unanimously approved, the meeting was adjourned at 7:46 p.m.

Respectfully submitted,


Secretary