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DUTCH CREEK VILLAGE HOMEOWNERS & RECREATIONAL ASSOCIATION
SPECIAL MEETING MINUTES OF THE BOARD OF DIRECTORS

June 25, 2009

ACTION / MOTION RECORD

1. **MOTION:** Approval of the minutes of the May regular meeting of the Board was unanimously approved as corrected:

Correction to page 6, "Architectural Control Committee Chairman" (Election): "Lou Day and Larry Money both wanted the job." was changed to: "Lou Day and Larry Money were willing to do the job."

The June 9th regular meeting of the Board was unanimously approved as previously distributed

2. **MOTION:** Lou Day made the motion to accept the Farmers Insurance bid for the Association's insurance for 2009-10 at \$4815. The motion was seconded and passed unanimously.

3. **ACTION:** Lou Day will post information related to the decision to take out the diving board via the website.

4. **MOTION:** Kathy Mohrbacher made the motion which was seconded by Lou Day to pay Howard Wisner's bill as in Kathy's possession this time; BUT all future agreements will preclude payment for any damages due to negligence of owner or owner caused damages. Vote: For – 5; Against – 1 (Dan Dowell.)

5. **ACTION:** Kathy will let each of the 4 owners (upon whose water delivery the Association depends for water at specific common areas) know that any further bills will only be paid with a written agreement between them and the Association. If they don't have a written agreement, then they will be asked to meet with the Board to write such an agreement.

6. **ACTION:** Dan Dowell and Larry Money will look into options for the monitoring &/or delivery of the water to the common areas of the Association

MINUTES APPROVAL SIGN-OFF:

President (signature)

Secretary (signature)

Date

Date

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DUTCH CREEK VILLAGE HOMEOWNERS & RECREATIONAL ASSOCIATION
SPECIAL MEETING MINUTES OF THE BOARD OF DIRECTORS

June 25, 2009

The Directors of the Dutch Creek Village Homeowners and Recreational Association, a Colorado non-profit corporation, met to hold a special meeting in the coffee shop meeting room of the Church for All Nations at 6500 W Coal Mine Ave. at 6:30PM.

Attendance:

Board of Directors: Lucius (Lou) Day, Dan Dowell, Kathy Mohrbacher, Larry Money, Eileen Parker, and Marcel Savoie. Quorum was met.

Committee Members: none

President, Marcel Savoie brought the meeting to order at 6:35 PM.

DIRECTOR REPORTS and OLD BUSINESS, briefly, due to nature of special meeting being called for purpose of decision about insurance policy.

PRESIDENT: Marcel Savoie

*He sent an email to Karen Melfi asking her to reconsider her resignation which was sent to the Directors via email earlier this week.

SECRETARY: Eileen Parker

MOTION: Approval of the minutes of the May regular meeting of the Board was unanimously approved as corrected:

Correction to page 6, "Architectural Control Committee Chairman" (Election): "Lou Day and Larry Money both wanted the job." was changed to: "Lou Day and Larry Money were willing to do the job."

POOL:

*In light of recent vandalism, discussion ensued about the status of pending installation of additional light at the security gate as well as additional lighting. Dan Dowell stated that they are waiting for the contractor who should be getting to our Association's work, including the addition of a landscaping wall for flowers at the entrance of Caley St. and the cement footing for this light at the gate.

*Lou Day will check the gate alarm which Marcel found not working.

INSURANCE: Kathy Mohrbacher

*Handouts: "Current Coverage: 7/1/08 – 6/30/09" and a sheet with comparison coverage/bids from Travelers and Farmers insurance for period 7/1/09 – 6/30/10..

*The Association Declaration requires the Board to: "... maintain fire and extended coverage on insurable common area property on a current replacement cost basis in an amount not less than one hundred (100%) per cent." Therefore, the bids show the increased coverage.

*Farmers Insurance will not sell coverage with a diving board. Marcel Savoie, Larry Money and Kathy Mohrbacher all said that many other companies' agents with whom they've spoken say the same thing: the 8.5' depth and no lifeguard precludes their coverage.

*Travelers' bid for the additional coverage, including the diving board, was \$2852 more than Farmers'.

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*Kathy shared the emails from the representatives of Travelers' which, basically, said that the policy had to stand for itself. Our (Taggart INS) agent stated that the policy covered diving board accidents, However, Travelers Insurance Underwriting Department refused to put into writing that diving board accidents resulting in bodily injury would be covered. The policy doesn't specifically state that the diving board is a covered item with liability coverage extended to it. The tone of the exchange of information and the specific words used were such as to make her and other Directors mistrust the "liability coverage of the diving board." Further, Travelers declined our request for Umbrella Liability coverage which would raise the limits of liability by an additional \$2,000,000, to \$4,000,000, stating that "...due to the risk of having a pool with a diving board - this is something that goes against their underwriting guidelines".

*The policy that Farmers quoted includes the umbrella liability coverage with these higher limits of liability.
MOTION: Lou Day made the motion to accept the Farmers Insurance bid for the Association's insurance for 2009-10 at \$4815. The motion was seconded and passed unanimously.

ACTION: Lou Day will provide information related to the decision to take out the diving board via the website.

OLD BUSINESS AND DIRECTOR REPORTS CONT'D.

Architectural Control Committee: Larry Money

*Working on a set of Guideline Standards that can be put before the Board of Directors and distributed to owners along with Procedures to be used by the ACC

*Possibilities: Website address with sub-addresses for application/approval process; Welcome Package to new owners; stone pillars of fences along Pierce and Coal Mine repair; proportional sharing of expense to fix boundary fences (as discussed at the June 9th meeting) procedure

Grounds/Landscaping: Dan Dowell

*Kathy Mohrbacher recommended that the Association pay the bill for repair of the parts of the sprinkler system on the Wisner owned lot (which provides the water to the entrance at S. Marshall Ct. WITH the proviso that after this, only the written agreement with such owner(s) and the Association will be honored.

The discussion ensued that we need to study this more and work with the four (4) owners upon whose water delivery the Association depends for water at specific common areas to get written agreements.

MOTION: Kathy Mohrbacher made the motion which was seconded by Lou Day to pay Howard Wisner's bill as in Kathy's possession this time; BUT all future agreements will preclude payment for any damages due to negligence of owner or owner caused damages. Vote: For – 5; Against – 1 (Dan Dowell.)

ACTION: Kathy will let each of the 4 owners upon whose water delivery the Association depends for water at specific common areas that any further bills will only be paid with a written agreement between them and the Association. If they don't have a written agreement, then they will be asked to meet with the Board to write such an agreement.

ACTION: Dan Dowell and Larry Money will look into options for the monitoring &/or delivery of the water to the common areas of the Association.

Pool: Marcel will follow up on the lighting at the security gate.

Next meeting: July 14th.

Meeting adjourned at 8:25 PM

Eileen P Parker, Secretary