

## Washington's Headquarters Board of Directors Meeting

May 17, 2016 (next meeting, Tuesday, June 21)

Present: Dale Greenwald (Chair), Jon Brose, Eli Cohn, Ken Colao, Margaret M. Federici, Sabin Meyer, Uwe Steckhan, Peter Louca (Observer)

Excused: David McPherson

April 20 WHQ Board minutes: approved

### Insurance:

- Insurance provider until May 15, 2016 (Tooher-Ferraris, underwritten by Community Association Underwriters – QBE Insurance Corporation) only provided renewal offer two days before renewal date of May 15, 2016.
- Board considered Donn Gerelli Associates as an alternative insurance provider and decided to select them as a new provider as of May 15, 2016 after a comparison against the Tooher-Ferraris policy package.
- Donn Gerelli is specialized on community association insurance (one of only seven providers available here).
- Coverage matches – and in some instances provides increased coverage – than the prior package.
- Combined premiums are US\$335.44 less than the prior policy package.
- New insurance includes 'Lead Insurance program' by Philadelphia Insurance Company for package policy, plus 'Insurance for Directors and Officers' from Federal (Chubb) Insurance Company, plus 'Umbrella Liability coverage' of US\$15,000,000 by Federal (Chubb) Insurance Company.
- Donn Gerelli earns 12% commission on package policy from Philadelphia, 10% on Chubb policies.
- Deductible is US\$5,000 'Basic Property Deductible,' double the deductible under the prior Tooher-Ferraris package.
- Coverage is 'Guaranteed Replacement.'
- Oil tanks have so far not been included and are not included in the quote yet; above ground (in basement) will be added; **Donn Gerelli** will provide quote for below ground tanks that are likely in place for units 1 and 2.
- **Donn Gerelli** to make further adjustments: All units have fireplaces, all units have hard wired smoke detectors with battery backup, one unit has full sprinkler coverage.
- **Donn Gerelli** to provide payment schedule, bills to be sent to Margaret.
- Offer to have **Donn Gerelli** to make presentation at annual homeowners' meeting to provide advice on homeowners' insurance needs.
- **Margaret** to provide denial letter from Tooher-Ferraris of Unit 6 insurance claim to Donn Gerelli for Donn Gerelli to provide feedback whether reason for denial is correct.
- Next annual insurance policy renewal offers to be provided weeks, not days in advance of expiry date.

### Financial Report:

- About US\$65,000 in expense account, plus about US\$2,500 in undeposited cheques.
- Cash on hand is consistent otherwise.
- Fuel cost has come down substantially.

### Bills to be paid:

- Insurance costs: US\$4,375 for first payment (25% of annual costs) of package policy to be paid to Philadelphia; directors coverage of US\$1,061 and umbrella policy of \$1,959 are full annual cost to be paid to Donn Gerelli.

### Engineering work:

- Final package on the ground, drainage, perimeter to be provided by Brooker Engineering this week.
- Brooker does not have recommendations for local contractors (market busy, contractors likely not interested).
- Eli suggested to ask Spilotras (painter) for recommendations.
- Gas line integration: engineer ready to visit units; Margaret to facilitate access as necessary; engineer to contact Margaret this week; information (load letter) then to be provided to ConEdison.
- **Ken** to provide Peter Louca with access to the design drawings for feedback.
- **Margaret** to send letter to Board of Trustees on request to fix sewer that is village property
- Drainage issues on back of building 3 (units 4-8): Brooker met with Vinny (Mid-Westchester), who quoted cost between US\$1,500 to US\$2,000 to fix, which was approved by Margaret.
- Spilotras inspected PVC cleanouts and **Margaret** to obtain quote from them for painting them.

### Landscaping:

- New Civitano contract still pending.
- **Margaret** to arrange a meeting with Civitano Landscape and the Landscape Committee (Ellie Mayer and Mary Donovan).
- **Margaret** to obtain activity report from Garrie Pest Control for bait stations.

### Pool and Tennis:

- Pool permit received and pool is now open.
- Tennis is delayed, expected for next week.

### Insurance claims:

- Board agreed to remove rock wall at exit instead of repairing it.
- **Margaret** to obtain quote from Civitano to remove wall, push edge back and install curbing.

#### Unit Matters:

- Dale signed 'Waiver of First Refusal' for units 15 and 18 on behalf of the Board.

#### Community Matters:

- Resident common charges late fee to be increased from US\$35 to US\$50 per month, for payments received after the 15<sup>th</sup> of each month.
- Rules and regulations for renters: **Eli** to provide copy of rules and regulations of new house to Jon, **Jon** to draft rules and regulations for WHQ.
- Board of Trustees meeting of April 26, 2016 considered resolution to authorize settlement of litigation by WHQ against the Village of Dobbs Ferry concerning the assessment of real property, for an amount not to exceed US\$148,000 for tax years 2008 through 2015. Done by Griffin law firm. **Eli** to call Griffin law office on status and next steps and to inform Margaret and Dale and provide list of previous owners.
- Eli is resigning from the WHQ Board. The Board thanks him for his service.
- **Eli** to hand over WHQ cheque book to Uwe.

#### Website:

- Renewal of [www.washingtonshq.com](http://www.washingtonshq.com) domain, hosted by DreamHost due by June 2016, for a cost of US\$11.95 per year. Credit card on file to be updated for automatic payment with current WHQ debit card information. Hosting services are also paid automatically through same account, at cost of US\$119.40 per year.

#### Miscellaneous:

- **Margaret** to pick up balance of files from Eli.
- **Margaret** to ask Scotty (electrician) to investigate whether power is still viable to posts that originally had lanterns in units 1 and 2.