

Aspen Hill Civic Association  
Minutes  
Special Board Meeting  
May 30, 2017

Location: Marna Cary's house

Meeting Start: 7:pm

Present were: Jamison Adcock, Marna Cary, Sharon Dean, Judy Fink, Jiri Malek, Sam Nasios, Carol Petzold, Walter Petzold, Monica Reyes-Dame, Jane Salzano, Rene Samuel, Carla Steinborn, Judy Tankersley

Jamison introduced Anita Segreti of the United States Liability Insurance Company to discuss an insurance policy to replace what we have now. She said USLI is an A-rated company. Ms. Segreti has given us a quote for a replacement policy.

Ms. Segreti said there are basically two types of coverage. One is general liability. Under the quoted policy we would have general liability for us and the people who attend our events. If we rent a place we would have the insurance we need and bodily injury and property damage would be covered.

Second type of coverage protects Directors and Officers. It protects every member of the board from a disgruntled member of an association who thinks money has been misspent. But because we have so little money we don't need it. We are safe not having Directors and Officers coverage.

However, the policy we have now does not cover what we in fact do. Her policy would. Blanket special events are covered (without liquor liability). Cost is \$500 with zero deductible. To compare, we're paying about \$550 currently.

QUESTIONS: Does it matter where we meet? No, it does not. Does an event have to be officially documented? No; it's covered. Anything we do as part of the association is covered. It includes trip-and-fall at any location. For property damage and bodily injury the limit is \$1M. So even if we had cosponsored the WWP pool event [which we did not], it would be covered the same as above under the new USLI policy.

Coverage will be immediate upon acceptance. USLI will bill directly and we have to pay within 20 days or the coverage will lapse.

The Board voted on accepting the new policy. It passed unanimously.

Other issues: Members discussed the need for somebody to support or take over as Treasurer until Steve is well. It was recognized that this will not be easy because Steve has acquired a depth of detailed knowledge about all the requirements of this position (incorporation, legal issues, etc.) No decision was made at this time.

There was discussion of the Aspen Hill Library and when it might open and what has been done regarding the "refresh," such as sidewalks, paving, etc.

The upcoming Wheaton Woods Pool event was discussed briefly.

Next Board Meeting: June 14, 7pm, at Marna Cary's house.

The meeting was adjourned at 7:31pm.