



## LAKE SHASTINA PROPERTY OWNERS ASSOCIATION

### AGENDA

Regular Meeting

Wednesday, December 13th, 2023 – 5:00 p.m. (Closed Session 3:30 p.m.)

Administration Building

16320 Everhart Drive ▪ Weed, California 96094 ▪ (530) 471 - 2020

#### CALL TO ORDER:

LSPOA Board Roll Call: CHANDLER \_\_\_ GREEN \_\_\_ MACINTOSH \_\_\_ PURSELL \_\_\_ TUCKER \_\_\_

LSPOA Staff: (GM) GROSS \_\_\_ (AA) RISTUCCIA \_\_\_ (CO) LYNN \_\_\_

#### CLOSED SESSION call to order 3:30 p.m.:

- A. Approval of Closed Session Minutes: November 8, 2023
- B. Approval of Special Executive Session Minutes: November 20, 2023
- C. Easement Encroachment
- D. ADP Contract
- E. Committee Appointments Discussion
- F. Christmas Party Discussion
- G. Personnel Matters
- H. Violation Hearing

#### REGULAR MEETING:

#### PLEDGE OF ALLEGIANCE:

MEMBER COMMENTS: This is an opportunity for members of the Association to address the Board on subjects within its jurisdiction, whether or not on the agenda for this meeting. The Board reserves the right to reasonably limit the length of individual comments, and/or the total amount of time allotted to member comments. Each individual comment will be limited to three minutes. The member comments portion of the meeting will be limited to thirty minutes (total time). For items which are on this agenda, speakers may request that their comments be heard at the time the item is to be acted upon by the Board. The Board may ask questions but may take no action during the member comments portion of the meeting, except to direct staff to prepare a report, or to place the item on a future agenda.

CONSENT CALENDAR: Items on the consent calendar are considered routine, not requiring separate discussion. However, if discussion is wanted, the item may be removed from the consent calendar and considered separately. Board members may ask questions to clarify without removing an item from the consent calendar. Individual items are approved by the vote that approves the consent calendar unless an item is pulled for separate consideration.

- 1. A. Approval of Minutes: Regular Meeting November 8, 2023
- B. Balance Sheet – November 2023/24
- C. Cash Flow Report: November 2023/24
- D. Budget Comparison: FY 2023/24 YTD
- E. ECC Minutes: November 2023
- F. Maintenance Report

#### DISCUSSION / ACTION ITEMS:

- 2. General Managers Report (GM GROSS)
- 3. Compliance Officer Report (CO LYNN)
- 4. Appointment of Committees (PRES. CHANDLER)
- 5. Insurance Renewal (GM GROSS)
- 6. ADP Contract (GM GROSS)
- 7. Green Paths, Pickle Ball/Basketball courts, electronic green boards (DIR. PURSELL)

#### STAFF COMMENTS:

#### BOARD MEMBER COMMENTS:

ADJOURNMENT: Next Regular Meeting on January 10, 2024, Closed Session at 4:00 p.m. and Open Session at 5:00 p.m. at the Administration Building.



# LAKE SHASTINA PROPERTY OWNERS ASSOCIATION

## UNAPPROVED MINUTES

Regular Meeting

Wednesday, November 8th, 2023 – 5:00 p.m. (Closed Session 3:30 p.m.)

Administration Building

16320 Everhart Drive • Weed, California 96094 • (530) 471 - 2020

CALL TO ORDER: 5:00pm

LSPOA Board Roll Call: CHANDLER X GREEN X MACINTOSH X PURSELL X TUCKER X

LSPOA Staff: (GM) GROSS X (AA) RISTUCCIA X (CO) LYNN X

CLOSED SESSION call to order: 3:30 p.m

- A. Approval of Closed Session Minutes: October 11, 2023 - **Approved**
- B. Approval of Special Executive Session Minutes: October 18, 2023 - **Approved**
- C. Compliance Update – **Direction by attorney.**
- D. Roseburg Mill Fire Contract - **Approved**
- E. New Accounting Services Contract - **Approved**
- F. Easement Encroachment – **Need more information**
- G. Green Paths, Pickle Ball/Basketball courts, electronic green boards - **PULLED**
- H. Personnel Matters – **Direction Given**

REGULAR MEETING:

**There were approximately 5 people present.**

PLEDGE OF ALLEGIANCE: Carried out.

MEMBER COMMENTS: Taken.

CONSENT CALENDAR:

1. A. Approval of Minutes: Regular Meeting October 11, 2023
- B. Approval of Minutes: Special Session Meeting October 20, 2023
- C. Balance Sheet – October 2023/24 - **PULLED**
- D. Cash Flow Report: October 2023/24 - **PULLED**
- E. Budget Comparison: FY 2023/24 YTD - **PULLED**
- F. Maintenance Report
- G. Boundary Line Adjustment Review- Unit – 71, Lots – 143 and 144
- H. Boundary Line Adjustment Review- Unit - 81, Lots – 203 and 204
- I. Boundary Line Adjustment Review- Unit - 81, Lots – 208, 209 and 210

**Motion by Dir. Pursell, 2nd by Dir. Green to approve the Consent Calendar as presented.**

**Ayes: Directors Chandler, Green, MacIntosh, Pursell, and Tucker**

**Noes: None**

**Absent: None**

DISCUSSION / ACTION ITEMS:

2. General Managers Report - **Reported** (GM GROSS)
3. Holiday Decorating Contest Winners - **Reported** (AA RISTUCCIA)

STAFF COMMENTS: Taken.

BOARD MEMBER COMMENTS: Taken.

ADJOURNMENT: 5:20pm. Next Regular Meeting on December 13, 2023, Closed Session at 4:00 p.m. and Open Session at 5:00 p.m. at the Administration Building.

Approval Date: \_\_\_\_\_

\_\_\_\_\_  
Alan Pursell, LSPOA Secretary

**LAKE SHASTINA PROPERTY OWNERS ASSOCIATION  
ENVIRONMENTAL CONTROL COMMITTEE (ECC)  
11/08/2023 - UNAPPROVED MEETING MINUTES**

Regular Meeting - Administration

Item 1. CALL TO ORDER  
9:33am

Item 2. APPROVAL OF AGENDA

**Motion:** Approval of 11/08/23 Agenda  
Motion by: Chandler; Second by: Mohlabane  
**Votes:** Ayes: Green, L. Mohlabane Chandler, D.  
Noes: None  
Absent: O'Conner, K. Stafford, M

Item 3. APPROVAL OF MINUTES

**Motion:** Approval 10/25/23 meeting minutes.  
Motion by: Chandler; Second by: Green  
**Votes:** Ayes: Green, L. Chandler, D.  
Noes: None  
Absent: O'Conner, K. Stafford, M  
Abstain: Mohlabane

Item 4. WRITTEN COMMUNICATION  
None



**LAKE SHASTINA PROPERTY OWNERS ASSOCIATION  
ENVIRONMENTAL CONTROL COMMITTEE (ECC)  
11/08/2023 - UNAPPROVED MEETING MINUTES**

Item 5. OLD BUSINESS

A. ECC Action Requested

*Add-Modis*

<u>Unit/Lot</u>	<u>Application</u>	<u>APN</u>	<u>Property</u>	<u>Owner at Filing</u>	<u>ECC Member</u>
4 / 562	2023-039m Above Ground Pool 11/8/2023	106-230-580	5816 LOOKOUT COURT	Robert and Karen Nagel	
Item Pulled. Finalized at a prior meeting.					
71 / 165	2023-073m Shed 11/8/2023	107-180-260	17808 ANTELOPE PLACE	Tina Rizzo	
Motion by Chandler; 2nd by Green to approve Option #2 of shed placement. Ayes: All Noes: None					
81 / 278	2021-011m Pergola 11/8/2023	108-040-240	6022 PINEHILL ROAD	Dan and Linda Mauer	
Motion by Mohlabane 2nd by Chandler to approve final on pergola. Ayes: All Noes: None					

Item 6. NEW BUSINESS

A. ECC Action Requested

*Add-Modis*

<u>Unit/Lot</u>	<u>Application</u>	<u>APN</u>	<u>Property</u>	<u>Owner at Filing</u>	<u>ECC Member</u>
5 / 63	2023-079m Paint 11/8/2023	107-080-130	6403 JANUARY COURT	Tyler Morrison	
Motion by Chandler; 2nd by Mohlane to approve paint application. Ayes: All Noes: None					
54 / 111	2023-085m Paint 11/8/2023	107-400-160	17826 MOUNT BLANCHE DRIVE	Dan Kass	
Motion by Mohlabane; 2nd by Chandler to approve paint application. Ayes: All Noes: None					

Item 7. COMPLAINTS01

None

Item 8. OTHER

GM Update to Commission

a. Winter Holiday Decorating Contest to be held December 20th @ 5pm. Includes 1st and 2nd honorable mention.

b. Non-Compliance 6425 Hogan Drive-Rock in ROW. ECC met with property owners at 10:30 during ECC mtg. PH scheduled 12/13 @ 6:15

Item 9. NEXT REGULAR MEETING

12/06/2023

*Respectfully Submitted By:* \_\_\_\_\_

# LSPOA MONTHLY MAINTENANCE REPORT

December 2023

## Daily Tasks

Daily tasks include checking the Community Center Boat ramp, bathrooms, lawns, and trash. Checking on Hoy parks bathrooms, trashcans, and lawn. While working during the day checking the roads for any trash.

## Weekly Tasks

Weekly tasks consist of cleaning the Community Center and Hoy Park bathrooms. The crew also makes sure to do any needed maintenance on equipment and trucks.

## Monthly Tasks

Every month the crew makes sure to deep clean the bathroom at the Community Center and Hoy Park.

Hoy Park	Getting prepared to shut down outdoor bathrooms and blow out the water systems. Tightened bolts on play equipment.
Roads	Recut and reestablished ditches and added cold patch to potholes. Packed and cut road edges and swept roadways. Cut new ditch on Puma drive. Picked up and installed no parking signs and helped locate property pins.
Work Orders	Completed all chipping orders and started on branch and pine needle removals.
Green Spaces / Belts	Removed dead trees, mowed greenways, located property pins .
Community Center	Got the bathrooms back in working order, in the process of moving electrical and septic pump controls to the outer wall on the main building. Trimmed trees.
Main Entrance	Helped clean up after work for the season was completed.

Other:

Repaired chipper and completed full maintenance, began work repairing John Deere tractor. Replaced tires on the Bobcat Skid Steer and working on repairing vehicle #17 plow.

Installed equipment needed for plowing and winter season.



## Lake Shastina Property Owners Association

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TO: Lake Shastina Property Owners Association Board

FROM: Coral Gross, General Manager

DATE: December 13, 2023

SUBJECT: Managers Report

Mill fire stats as of 12/5/23

- We have 132 cleared lots.
- 68 people have called in about the certified letter to let us know that they are working on clearing their lot.
- 71 haven't called in, out of those we have gotten 23 return to senders and out of those I was able to forward the letter to 4 new addresses.
- Out of the 71 that haven't contacted our office we have gotten 40 of the certified receipts back.
- On 12/4/23 Heidi went out and inspected 18 lots, 8 of those we were able to confirm were cleared. 5 of those were not clear, 5 of those we need to see property pins in order to see if they're clear or not.

At this time if we are unable to determine if the lot is cleared due to the location of the property lines, we are asking the POA member to locate and flag their property pins. For the POA members that have never contacted us, we will be starting the compliance process. The first step in that process is to send out a non-compliance letter and then a hearing will follow with a determination from the board regarding fines.

Until then, we still have our Hot Line for members to call, which will provide step-by-step instructions to get everyone through the process and bring them into compliance. The Hot Line number is 530-471-2020, then just listen to the prompts.

The Community Center Update – We finally have the septic pump working at the CCB and it is available for rent. We are working out details to have our contractor, Adam McWilliams, take down the bathrooms. We have to move some electrical before that can happen. So, Heidi has an appointment set up to start that process. We are also in the process of replacing the faucets in just the bathrooms due to a splashing issue which has been a problem for a while. On a separate note, I am also happy to report we have a contractor, Greg Lindsey, that has done work at the CCB in the past, that is willing to complete the few projects we have left at the CCB. Our last few projects are plans for new exterior bathrooms, strengthening the BBQ area and updating it, residing the south wall of the CCB and replacing the cabana windows. I am excited to work with him and get everything operational and updated.



## Item# 2

The Hoy Park Update- Everything is winding down at the park. We have been able to keep the bathrooms open a bit longer this year, but as soon as it starts to freeze, we will have to shut them down.

On the Maintenance side, we have brush removal happening, updating gravel on the greenway paths and clearing dead or dying trees. We recently cleared a tall tree at the top of Stag Mt and there are a few more on Rainbow that need to come down as well. The crew will continue to check drainage and re-establish the ones that need maintenance so our water flows where it is supposed to. Justice has been working with the crew on equipment training and safety.

Main Entrance Update – We are done with our 1<sup>st</sup> Phase at this time. Work will resume in the spring with mulching, planting, and lighting.

As far as Maintenance staff, we have a new maintenance crewman on board. He started Monday, December 4<sup>th</sup>, his name is Gavyn Gray. He comes with experience of a similar background as Dylan, working seasonal with the Siskiyou County Ag department. Gavyn has skills in operating equipment, maintenance, tree trimming, ditch maintenance, chainsaw and enjoys working with the public. I also have reports he is a fast learner. Since most of his work has been seasonal, I am happy to give him this opportunity to start his career here in Lake Shastina.

I am happy to report that Heidi has all our forms in the office and on the website updated with our new contact information. Thank you, Heidi!

I want to remind everyone that our new phone number is 530-471-2020, and the best source of information is calling our office or looking on our website, [lakeshastina.org](http://lakeshastina.org). Diane is settling in and is available to answer your questions regarding compliance and new projects.

Meeting Date: December 13, 2023



## STAFF REPORT

**Agency:** Lake Shastina POA- Board Members  
**Staff Contact:** Diane Lynn, Compliance Officer, (530) 471-2020 ex. 102  
**Agenda Title:** CC&R Compliance Report  
**Agenda Action:** Receive Report

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### Summary

As of coming on board with the Lake Shastina POA at the beginning of November, and the turnover in staffing that caused a lag in compliance, I wanted to address any outstanding compliance issues.

Attention was given to conducting site inspections from the pre-existing stack of violations, and follow-up on pending Easement Use Agreements (EUA's). Findings on the outstanding compliance are as follows:

### Compliance:

#### **Monthly Inspections:**

Violation Site Inspections: **16**

Of the 16 properties inspected, seven (7) properties had multiple violations.

#### **Action taken on violations:**

Courtesy Notices: 1

Non-compliance letters (30-day): 6

Violation letters (15-day): 3

Hearing Notices: 1

Number of resolved violations – 3

In review: 2 (fines)

Number of Complaints: 0



## PROPERTY VIOLATIONS

Association Rule	Violation Type	Violations
No. 1	Rental Rules and Restrictions	1

Article	Violation Type	Violations
5.1	ECC approval of improvements	3
5.9	Expired construction permit/no permit	1
6.1	Improvements on unimproved lot and don't follow min. construction standards	1
6.13	Drainage	1
6.15	Fence does not meet Min construction standards	1
7.2	Failure to maintain residence	4
7.5 (c)	Drainage structures, ditches and swales	1
8.2	Misuse of common area or use without permit	2
8.4	Temporary structures	1
8.8	(Blight) Storage of garbage, debris, noxious material	6
8.9	Storage of personal property	4
8.11	Fire hazard (debris)	4
8.13	Diseases and Pests (conditions to harbor pests)	1
8.14(a)	Parking and vehicle restrictions	1
8.14(d)	Vehicle parking violations	3
8.14(e)	driveway maintenance (debris)	1
<b>TOTAL VIOLATIONS</b>		<b>36</b>

To streamline the notification process, I created a Compliance Flow Chart for procedural guidance and timely notification. (*Attachment A*)

### Easement Use Agreements

There were 9 outstanding EUA's in need of notary. I contacted each property owner to explain why we needed the EUA, the process, and that there was no fee for Association Members for the notary. The response was positive, and I was informed that those property owners would contact our Notary to execute their agreement.

**Applications / Projects:**

- New Home Construction applications received: 0
- Home modification applications received:
  - o 1 Re-roofing application
- New Home Construction time extensions requested: 0
- Number of project inspections: 6







ITEM # 5

## LAKE SHASTINA PROPERTY OWNERS ASSOCIATION

TO: Lake Shastina Property Owners Association Board  
FROM: Coral Gross, LSPOA General Manager  
MEETING DATE: December 13, 2023  
SUBJECT: Insurance Quote Memo

The LSPOA package of property and liability insurance policies is currently provided by the Kirk Miller Insurance Agency. This package expires on December 31<sup>st</sup>. Kirk Miller is a member of CACM and are specialists in providing Community Association insurance coverages. This is important given the specialized requirements mandated by the State of California in the Davis-Stirling Act.

Below is a matrix comparing our current coverage and Kirk Miller's proposal:

	Property/Liability/ Commercial Auto	Fidelity/Crime	D&O Liability	Worker's Comp	Umbrella	Policy Fees	Total
Current	\$31,214	\$1,155	\$3,645	\$11,166	\$11,218	\$450	\$58,848
Proposed	\$38,800	\$1,155	\$4,123	\$9,225	\$10,514	\$1,000	\$64,817

Our total annual premium will increase by \$5,969. Note that the Property/General Liability/Commercial Auto, D&O Liability premiums have increased, while Worker's Compensation Umbrella premiums have decreased a bit.

The increase in the Property coverage is due to the rising challenges in the insurance market right now especially when it comes to concerns of wildfire. Our agent worked hard to bring these terms to us.

In addition, Farmers had chosen to non-renew the Workers Compensation this year due to a high volume of claims and frequency. Our agent was able to secure limits from other carrier partners, AmTrust, and continue that coverage for the association. In addition to having a new carrier, this was a decrease, and we are hoping we can keep this down as we move forward.

Kirk Miller has provided the LSPOA with satisfactory service since 2016. I recommend the LSPOA accept the Kirk Miller Insurance Agency's quotation to provide Liability and Workmen's Compensation insurance coverages for 2024.



Kirk Miller Insurance Agency, Inc.  
Offices in San Diego, CA and Pleasanton, CA  
San Diego Phone: 858.240.2593  
Pleasanton Phone: 925.334.5700  
CA #0K05931 | OR #8787714 | NV #764468

## Lake Shastina POA



*A proposal of community association insurance*

<b>Care of:</b>	Coral Gross Lake Shastina POA 16320 Everhart Dr Weed, CA 96094
<b>Prepared by:</b>	Kirk Miller President kirk@kirkmillerinsurance.com
<b>Coverage Effective:</b>	12/31/2023
<b>Coverage Expiration:</b>	12/31/2024



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## Lake Shastina POA

### *Proposal Table of Contents*

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## Community Association Servicing Team

**Principal:**

**Kirk Miller**  
858.240.2593  
[kirk@kirkmillerinsurance.com](mailto:kirk@kirkmillerinsurance.com)

**Account Managers:**

**Brian Kalmenson, CIRMS**  
619.255.9433  
[brian@kirkmillerinsurance.com](mailto:brian@kirkmillerinsurance.com)

**Bridgette Tabor**  
619.822.0756  
[bridgette@kirkmillerinsurance.com](mailto:bridgette@kirkmillerinsurance.com)

**Robert Gonzalez, CMCA**  
925.334.5700  
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**Melissa Tanaka**  
714.813.0120  
[melissa@kirkmillerinsurance.com](mailto:melissa@kirkmillerinsurance.com)

**Account Support:**

**Loren Warlop**  
*Account Manager*  
[hoacerts@kirkmillerinsurance.com](mailto:hoacerts@kirkmillerinsurance.com)

**Mary Grethel**  
*HOA Certificates*  
[hoacerts@kirkmillerinsurance.com](mailto:hoacerts@kirkmillerinsurance.com)

**Accounting Department**  
[accounting@kirkmillerinsurance.com](mailto:accounting@kirkmillerinsurance.com)



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### Premium Summary

Lines of Coverage	Carriers	Premiums
Property	Farmers Insurance Group	\$ 38,800.00
General Liability	Farmers Insurance Group	Included
Fidelity / Crime	Ace Fire Underwriters	\$ 1,155.00
Directors & Officers Liability	Farmers Insurance Group	\$ 4,123.00
Workers Compensation	AmTrust North America	\$ 9,225.00
Umbrella / Excess Liability	Richmond National Ins. Co.	\$ 10,514.82
Policy Fees		\$ 1,000.00
<b>Annual Policy Premium:</b>		<b>\$ 64,817.82</b>

*A 5% discount (max \$500) available on property policy if a board member has auto & home with Farmers*

#### *Quote Notes and/or Subjectivities*

- 1) Signature on all applicable applications
- 2) Review of Vehicle and Drivers Lists for Commercial Auto accuracy

**Thank you!**

*Insurance is that unique service within the community insurance industry that a board will hope to pay for but never use. While in a perfect world the association would never need to use its insurance policies, we know that the unintended and unexpected happens every day.*

*With insurance in place for the unforeseen and at times severe losses, we take great pride in making sure that the association's insurance coverage is appropriately broad to protect the association's property and assets.*

*We sincerely appreciate your time, consideration and trust. Should you have any questions at all on the proposed coverage, or insurance matters in general, please don't hesitate to let us know and we are very happy to assist.*



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### Property Insurance Coverage

**Deductibles**

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Each Occurrence:	\$	1,000
<i>Except</i>		
Outdoor Signs	\$	500

**Coverage Item** **Coverage Limits**

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Total Common Property Coverage	\$	2,889,800
<b>Sublimit:</b> Building Property	\$	1,239,800
<b>Sublimit:</b> Specified Property	\$	1,500,000
<b>Sublimit:</b> Outdoor Property	\$	100,000
<b>Sublimit:</b> Outdoor Signs	\$	50,000
Contents	\$	1,300,200
Mechanical Breakdown		Included

*Farmers Insurance uniquely offers coverage up to \$25,000 per tree, plant or shrub in the event of loss. Most policies cap coverage for these at \$500 or \$1,000 per item.*

**Additional Coverages** **Coverage Limits**

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Association Fees / HOA Dues	\$	100,000
Extra Expense - 18 Months		Actual Loss
Mold/Fungus	\$	15,000
Pollutant Cleanup & Removal	\$	25,000
Backup and Overflow of Sewer & Drain	\$	25,000

**Additional Coverages** **Deductible**

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Commercial Auto Comprehensive	\$	500
Commercial Auto Collision	\$	500





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### General Liability Coverage

#### Deductible

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Each Occurrence	\$	-
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Coverage Item	Coverage Limits	
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General Aggregate	\$	6,000,000
Products - Completed Operation:		Included
Personal & Advertising Injury	\$	3,000,000
Each Occurrence	\$	3,000,000
Hired Auto Liability	\$	2,000,000
Non-Owned Auto Liability	\$	2,000,000
Commercial Auto Liability	\$	1,000,000
Commercial Auto Medical Payments	\$	5,000
Fire / Tenants Liability	\$	75,000
No-Fault Medical Payments	\$	5,000

#### Important Notes

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*General Liability ("GL") is a coverage intended to protect the community against allegations that the association is responsible for third-party bodily injury and/or property damage. Common examples of these include slip & fall losses (bodily injury) or vehicles that are damaged from fallen common area trees (third-party property damage).*



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**Fidelity / Crime Insurance**

<b>Coverage Item</b>	<b>Coverage Limits</b>		<b>Deductibles</b>	
Employee Dishonesty	\$	5,000,000	\$	25,000
Computer Fraud	\$	5,000,000	\$	25,000
Funds Transfer Fraud	\$	5,000,000	\$	25,000
Forgery or Alteration	\$	25,000	\$	1,000
Cash Inside the Premises	\$	25,000	\$	1,000
Cash Outside the Premises	\$	25,000	\$	1,000
Money Orders & Counterfeit Paper	\$	25,000	\$	1,000

**Important Notes**

*California AB2912 / CA Civil Code 5806 specifies that the amount of coverage to be carried is at least equal to three months' dues plus reserve funds.*

*Coverage is also to include full limit coverage for Computer Fraud and Funds Transfer Fraud, in addition to Employee Dishonesty.*



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### Directors & Officers Liability

**Retention**

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Each Claim - Indemnified Losses	\$	1,000
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Coverage Item	Coverage Limits
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Directors & Officers Liability ("D&O")	\$	2,000,000
Broad Named Insured w/ Property Manager		Included
Duty to Defend		Included
Monetary Damages		Included
Non-Monetary Damages		Included
Discrimination		Included
Prior Unknown Acts		Included
Breach of Contract Defense		Included
No Exclusion for Failure to Maintain Insurance		Included
Employment Practice Liability	\$	1,000,000

**Important Notes**

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*D&O coverage is a Claims-Made policy form, meaning that as soon as the association is made aware of a claim, it is to be noticed to the carrier. Please refer to the policy terms and conditions, however, we advise notifying our agency of any written demands for monetary or non-monetary damages or other written threats.*



**Kirk Miller**  
Insurance Agency, Inc.

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## Workers Compensation & Employers Liability

### Deductible

Each Claim	\$	-
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### Coverage Item

### Coverage Limits

Workers Compensation		All Benefits by Law
Employers Liability		
Bodily Injury by Accident (each accident)	\$	1,000,000
Bodily Injury by Disease (each disease)	\$	1,000,000
Bodily Injury by Disease (annual aggregate)	\$	1,000,000

### Important Notes

*While Workers Compensation coverage is not required for associations that don't have direct employees, it is still a valuable coverage to carry. It can protect board members, committee members and volunteers from injuries sustained within their duties as well as protect against unexpected lapses in a vendor's insurance.*





Kirk Miller Insurance Agency, Inc.  
 Offices in San Diego, CA and Pleasanton, CA  
 San Diego Phone: 858.240.2593  
 Pleasanton Phone: 925.334.5700  
 CA #0K05931 | OR #8787714 | NV #764468

### Umbrella / Excess Liability

**Deductible**

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Each Claim	\$	-
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Coverage Item	Coverage Limits
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Per Occurrence Limit	\$	5,000,000
Annual Aggregate Limit	\$	5,000,000

**Important Notes**

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Umbrella / Excess Liability is intended to provide added protection against large scale liability losses. It provides protections above and beyond the primary liability policies. These are policies such as General Liability, Directors & Officers Liability, Employment Practice Liability, Hired & Non-Owned Auto Liability and Employers Liability.

*How does this umbrella increase our coverage?*

Policy	Coverage Limit	Total Coverage
General Liability	\$ 3,000,000 <i>up to</i>	\$ 8,000,000
Hired / Non-Owned Auto	\$ 2,000,000 <i>up to</i>	\$ 7,000,000
Employers Liability	\$ 1,000,000 <i>up to</i>	\$ 6,000,000

**Pickle Ball Courts:**

\$20,000 - \$37,500

- Land Development est \$7,000
- Coloring, striping, and surfacing est \$10,000
- Poles est \$750
- Net est \$300
- Fencing est \$2,000

<https://sportsfacilities.com/how-much-does-it-cost-to-build-a-pickleball-court/#:~:text=The%20per%2Dcourt%20cost%20of,60%20feet%20by%2034%20feet.>

**Basketball Courts:**

Price is dependent on the condition of the land, drainage needed, labor costs, and the materials.

**Hoops:**

Price depends on the size wanted. Either 54", 60", or 72"

- Portable: est \$850
  - o [https://www.spalding.com/on/demandware.store/Sites-spalding\\_us-Site/default/Product-ShowQuickView?pid=SPA0401](https://www.spalding.com/on/demandware.store/Sites-spalding_us-Site/default/Product-ShowQuickView?pid=SPA0401)
- In Ground: est \$2,800
  - o <https://www.spalding.com/basketball/basketball-hoops/%22888%22-series-in-ground-basketball-hoop/SPA0005.html>


Type	Price
Asphalt (Half Court)	\$9,400 – \$28,000
Asphalt (Full Court)	\$8,700 – \$56,400
Poured Concrete (Half Court)	\$8,812 – \$22,912
Poured Concrete (Full Court)	\$17,625 – \$45,825
Rubber (Half Court)	\$37,600 – \$58,750
Rubber (Full Court)	\$75,200 – \$117,500

<b>Material</b>	<b>Cost per square foot installed*</b>	<b>Average half-court cost (30' x 30')*</b>	<b>Locations</b>
<u>Asphalt surface cost</u>	<b>\$3 – \$7</b>	<b>\$2,700 – \$6,300</b>	Outdoor
<u>Concrete slab cost</u>	<b>\$5 – \$10</b>	<b>\$4,500 – \$9,000</b>	Indoor or outdoor

<https://www.angi.com/articles/how-much-does-it-cost-install-basketball-court.htm>

<https://homeguide.com/costs/backyard-basketball-court-cost>

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Retail \$9,299.95  
**Now Only!**  
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With Domestic & Foreign Parts

Full Color Video LED Signs • Top Quality				
Width	Height	Depth	Weight	Brightness
65.1"	39.9"	6.5"	170 lbs	11,000 NITS

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**Now Only!**  
\$6,385<sup>00</sup>  
FREE SHIPPING!