CWA Board of Directors

Contract Review Working Session Meeting Minutes
Friday September 22, 2023 – 12:00 pm CDT

1. Meeting called to order at 12:05

2. Attending: Barb, Bonnie, Dena, Jean, Sally, Tom and Shelby from Compass

3. CWA Insurance Policy
   The contact is Eric Skarnes at Insurance Warehouse.
   There are several open questions:
   - How is the total value of CWA calculated, it increased almost $4.5M from this year.
   - Clarify the dual entries for wind and hail damage deductibles.
   - Ice dam deductible, this type of damage is typically less than $20k.
   - Sewer backup coverage is for the total value, seems very high. How is this costed per unit?
   - Property damage: if another person damages property.
   - Ordinance and law, demolition and debris: what does this cover?
   - I separating out town homes and patio homes in different contracts an option?
     Can potentially be done with sub policies under a master policy.

4. Grounds Maintenance Contracts
   Agreement that the quote from Charleston is too expensive and will not be considered.
   The proposals from Lunseth and Clearscape offer similar services.
   Lunseth has provided excellent quality services, is not open to quoting a 2" trigger rather than a 1.5" trigger for snow removal.
   ClearScape has serviced CW in the past and done a good job, are willing to quote a 2" trigger option. Basic coverage for snow and lawn care is $105,000 for the year. The extras are better explained and less expensive. How snowfall events > 12" are handled isn't clear, needs to be clarified. Also, what is the cost for the worst case scenario, a concern after the high extras of last winter.
   Shelby to work with Clearscape to get answer, set up a meeting for September 26. Make sure that the sidewalks and drive ways are included in the shoveling work.