

**COMMUNITY CENTER AND PLAYGROUND
DISTRICT #4 WARD #1
SPECIAL MEETING TUESDAY, MAY 9TH, 2023**

The meeting was called to order by Bill Willis at 6:00pm.

Board Members in attendance: Connie Hoffpauir, David Nixon, and Bill Willis

Board Members not in attendance: Theo Chantlin and Vacant Spot

In attendance: Dennis B. Guillory – Insurance Unlimited and Richard Dow

Prayer/Pledge: Prayer was led by David Nixon; followed by the Pledge of Allegiance by board members.

New Business:

Insurance Review/Renewal: Board recognizes Dennis Guillory with Insurance Unlimited. Guillory explained Glatfelter proposal does not include wind coverage. Guillory stated he has been working with Richard to make sure everything is up to date on the policy. Guillory explained Lexington proposal (wind/hail only), \$2,500,000 primary, based on the total insured values. For named storm deductible is 5% of values (\$100,000 minimum). All other wind deductible is \$100,000. Guillory presented a list of the brokers' marketing summary. Lexington was the only company who submitted a quote. All the others declined due to no longer offering policies in our area or due to losses. Guillory explained other recreational facilities in our area are having the same issues obtaining wind coverage. Bill asked are we comparative to other recreational facilities. Guillory stated insurance companies look at several things, such as run of losses, age of equipment, and location. Guillory stated we are receiving competitive rates for the policies that are available. David asked if everything listed on the policy needs to be covered by both Glatfelter and Lexington. Guillory stated he thinks it needs to be covered by both policies but will double check on it. He also stated once the policies are in place, items can be deducted as needed. Connie asked what last year's premiums were. Richard stated together approximately \$88,000.00 for both general liability and wind coverage. Last year's premiums were lower due to the repairs not being made yet. David stated the premium before the hurricanes was approximately \$65,000.00. David asked if workers compensation was included in this renewal. Richard stated no workers compensation is a separate policy. Bill asked if the golf cart was listed on the policy. Richard stated he does not see it listed on the policy. Guillory stated he will follow up on making sure the golf cart is listed on the policy. Richard explained the Glatfelter policy is broken down/ detailed more than past policies.

David made a motion to accept the Insurance Unlimited Proposal for Insurance Renewals. Glatfelter Insurance Policy (no wind coverage) for \$77,196.19 total yearly premium. Lexington Insurance Policy (wind/hail only) for \$79,880.00 total yearly premium. Second by Connie. Motion passed.

**Connie made a motion that the Board go into executive session at 6:43PM Second by David. Motion passed.*

**David made a motion to rejoin regular session at 7:29PM. Seconded by Connie. Motion passed unanimously.*

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Commissioner's Comments: The next regular meeting for the Board of Commissioners for the Community Center and Playground District 4 of Ward 1 is scheduled to be held Monday, May 15th, 6:00PM in an open-air conference room.

David made a motion to adjourn the meeting. Seconded by Connie. Motion passed unanimously. 7:30PM

Minutes recorded and reported by Toni Wilcox.