

**HARBOR POINTE CONDOMINIUM ASSOCIATION
MARINA COMMITTEE MEETING**

**Friday, June 29, 2012 - Clubhouse
6:00 PM**

AGENDA

Call to Order

Marina Insurance

Electrolysis Update

Maintenance

New Business

Sign posting

Emergency Contact Agency

Adjourn

**HARBOR POINTE CONDOMINIUM ASSOCIATION
MARINA COMMITTEE MEETING
Friday, June 29, 2012
6:00 PM - Clubhouse**

MINUTES

Present:

Harley McDonald
Carol McDonald
Bill vanEngelenburg
Els vanEngelenburg
Bill Dickinson
Bruce Gant
Harry Holmgren, via Skype
Peter Ulrich
Tom Altif
Dan DeVoss

Leland Management:

Justin Kadtko, via Skype

The meeting was duly posted.

There being no restriction on Marina Committee membership, voting was by consensus

The meeting was called to order at 6 PM by committee chairman, Harley McDonald

Marina Insurance

Discussion began with a reply to BOD Bill Klein's written statement (See Attachment A), objecting to the funding of wind and wave insurance for the marina. He stated it was an unnecessary expense last year and continues to be so this year. Further, Mr. Klein seems to be confusing the issue of the Marina deductible fund, established at the last board meeting with the insurance itself, not the deductible. Documents stating the requirement for the Board of Directors to obtain wind and wave insurance for the marina were presented from State Statutes and Condo Documents. By unanimous consent all present agreed that the insurance was required. There was no opposing opinion. The committee requested the Board include this coverage in the insurance package. The cost for this policy as presented by Brown and Brown Insurance is \$34,850 for one year and is to be paid from the Marina funds.

Electrolysis Update

H. McDonald stated he had contacted the developer, Matt Bennett/Benco, about the problem, but as yet had not been able to follow-up with any further understanding or solution. He will continue to pursue this issue.

Maintenance

Members are being solicited to take turns to check the Marina monthly for safety, damage, and repairs. No volunteers were forthcoming.

New Business

The Board has obtained a towing company to tow boats docked without permission. US Tow will tow boats to Cape Canaveral at owner's expense. Signs are being made to post the marina as private property and advise boaters of docking regulations. The committee requested 5 signs and they will post them. At first sign of unfamiliar boat, Brevard County Sheriff's Office is to be contacted. They will determine if boat is stolen or involved in other mischief. If appropriate, they will ticket it and may impound it.

Waterfront Responsibility

Holmgren suggested the interest in having the waterfront re-landscaped and enhanced with Marina funds. McDonald said the documents do not support this interpretation as the Marina is funded heavily by slip owners who would be unfairly taxed for refurbishing of common elements that are the responsibility of all owners. The slip owners currently pay approximately \$5.85 for every \$1 assessed non-slip owners for Marina upkeep. The Marina, and the items covered by the Marina fund are well defined in the Declaration of Condominium Documents, for which assessments have been made to date and do not include landscape of the waterfront or otherwise.

Floating Piling

A loose piling washed into the marina following last week's storm. DeVoss offered to tow it away from the marina before it could damage the property.

Next meeting:

3rd Thursday, July 19, 2012, at 6:00 PM.

To be followed by scheduled Board of Director's meeting at 7:00 PM., for the convenience of owners to meet only one day per month.

Adjourned at 6: 35 PM.

Harley McDonald

"A"

Harley McDonald

From: William Dickinson <dgnassoc@bellsouth.net>
Sent: Friday, June 29, 2012 2:09 PM
To: Harley McDonald
Subject: Fw: Harbor Pointe Insurance

For your info, Klein must hear what he wants to hear.

----- Forwarded Message -----

From: William Klein <klein_william_r@hotmail.com>
To: Bill Dickinson <dgnassoc@bellsouth.net>; Bill VanEngelenburg <vanengelenburg@cfl.rr.com>;
ddevoss@earthlink.net; Harry Holmgren <hsq781055@aol.com>; Justin Kadtko <jkadtko@lelandmanagement.com>;
David Romer <harborpointeclub@hotmail.com>; Philip Masi <pmasi@bborlando.com>
Sent: Friday, June 29, 2012 1:25 PM
Subject: RE: Harbor Pointe Insurance

Bill D

I have not been included in discussions and emails on landscaping, pond maintenance, tree trimming, and insurance. I have learned that many decisions have been made on these subjects without my knowledge. Perhaps you forgot to include me in these emails.

I disagree with your belief that we have to insure for wind and wave damage. In the June Board Meeting you made a motion to have a \$50,000 Marina Reserve Account so that we do not have to keep paying for expensive wind and wave insurance that we do not need. I made this comment when I voted for your motion. Last year we discussed the need to develop a reserve for the marina so that we could self-insure and stop paying the outrageous premiums. Benko agreed to this because with proper reserves they can save a lot on unnecessary insurance. We need to be fiscally responsible to our Owners and stop unnecessary expenditures. Merritt Island is a huge barrier island that isolates our marina from the Atlantic. The only inlets from the Atlantic are in New Smyrna and Cape Canaveral. This also isolates us from the major force of the Atlantic during a storm. I have lived on the Gulf and by the Atlantic in Florida since 1947. Our area is protected from the direct forces of the Atlantic. I can see some damage being done to weakened or worn-out portions of our marina during a major hurricane, but we are not likely to see enough damage to exceed the deductible of Wind and Wave damage.

We wasted over \$32,000 last year on this wind and wave insurance. Now we are considering wasting about \$34,500 on a policy that is not required. We need to conserve our money.

Bill K

Date: Fri, 29 Jun 2012 02:16:12 -0700
From: dgnassoc@bellsouth.net
Subject: Fw: Harbor Pointe Insurance
To: klein_william_r@hotmail.com