

BALBOA PENINSULA POINT ASSOCIATION
General Monthly Meeting Minutes

October 10, 2019

BOARD MEMBERS IN ATTENDANCE

ANGELA CALIGER, KEN DRELLISHAK, FRANK EASTERBROOK, LOU ENRIQUEZ, GEORGE FISHER, DEBBIE JOHNSON, MARK JOHNSON, GLORIA OAKES, LYNDSEE ROSENTHAL, MARGARET STORCH, BOB YANT

BPPA MEMBERS IN ATTENDANCE:

Debbie Collins, Max Johnson

PRESIDENT DEBBIE JOHNSON CALLED THE MEETING TO ORDER AT 7:02 P.M.

SEPTEMBER 12, 2019

The minutes were approved and submitted.

Max Johnson spoke about safety concerns in the neighborhood. Any observations of possible illegal activities should immediately be reported to the police.

TREASURER'S REPORT:

Checking Account: \$ 87,393.15

Savings Account: \$ 25,064.85

\$ 112,458.00

2019-2020: CERT: Frank stated that \$5,565.00 is allocated by the members' funds for CERT expenses when needed. An audit of the CERT finances will be completed shortly.

Frank spoke about our insurance agency, Armstrong/Robitaille/Riegle ("ARR"). The agency recommended a change in workers compensation coverage from "Employers" to "CAIS". CAIS is a common workers comp carrier for associations such as BPPA, and frequently insure condo homeowner associations. We do not have direct employees, we do not have salaried or hourly paid employees. As such, we were advised that our current liability insurance in combination with a limited workers comp policy will provide adequate coverage. The change reduced our premium from \$775 annually to \$350.

Frank passed out a copy of the Certificate of Liability Insurance. This copy has been included in the minutes on page 3.

OLD BUSINESS:

- CHILI COOK-OFF: Lyndsee stated that the sign was placed today advertising the Chili Cook-Off. We have the permit for the event. There are T-Shirts (M and L) with Peninsula Point Emblem for sale at \$25 per shirt. Thus far there are 6 individuals that have signed up. Each participant will decorate their own booth the way they choose. "M Street Band" will be playing. Baker Rentals will be supplying the necessary rentals. They will put the rentals up and take them down. Invitations have been extended to lifeguards, firemen, and police officers. Bounce house is ordered. It was questioned if a health permit is necessary. Porta Potty will be on site. CERT will also have a table at the event.
- BOAT RAMP / DOCK: The ramp is completed. The first half of the cost has been paid. Now waiting for Swift Slip and Dock and Pier Builders' statement so final payment can be rendered.
- FOUNDATION: Ken spoke about the lighting of the small island where the Peninsula Point sign stands. Since there is no electrical wiring at this site it was suggested that a solar panel light might be possible. The lighting of the area is for traffic safety and helping to direct traffic on the point. The city first wants to examine the request and then they will let Ken know. After examining the site a permit will be issued. Installation and maintenance will be by the city. No outsourcing shall be involved.

NEW BUSINESS:

- CERT: Debbie Collins represented CERT at the meeting. Debbie stated that there are only 3 ambulances available for the entire Newport Beach area at any given time. She presented first aid kits in case of an emergency, e.g., an earthquake, to help stabilize injured victims until professional emergency personnel arrive. The kit can be purchased for \$120 per kit. She explained that it is a starter kit. The purchaser can then add other items they deem necessary to their kit.
- FLOAT: Lou stated that it is time to remove the float from the bay. The float removal will be completed this month and will take a few individuals to help.

The meeting was adjourned at 7:50 P.M.

Respectfully submitted,

Margaret Storch

Secretary



BALBPEN-01

CBENARD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/20/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER License # 0M10410 Armstrong/Robitaille/Riegle Business and Insurance Solutions 830 Roosevelt, Suite 200 Irvine, CA 92620	CONTACT NAME: PHONE (A/C, No, Ext): (949) 381-7700 FAX (A/C, No): (949) 487-6151 E-MAIL: info@ar-ins.com ADDRESS:
INSURED Balboa Peninsula Point Assn. P.O. Box 826 Balboa Peninsula, CA 92661	INSURER(S) AFFORDING COVERAGE INSURER A: Atain Specialty Ins. 17159 INSURER B: StarStone National Insurance Company 25496 INSURER C: Pennsylvania Manufacturers Ins. Indemnity Co. 12262 INSURER D: Philadelphia Indemnity Ins Co 18058 INSURER E: INSURER F:

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.									
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			CIP3513940-01	8/2/2019	8/2/2020	EACH OCCURRENCE	\$	2,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
							MED EXP (Any one person)	\$	5,000
							PERSONAL & ADV INJURY	\$	2,000,000
							GENERAL AGGREGATE	\$	3,000,000
							PRODUCTS - COMP/OP AGG	\$	2,000,000
								\$	
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	\$	
							BODILY INJURY (Per person)	\$	
							BODILY INJURY (Per accident)	\$	
							PROPERTY DAMAGE (Per accident)	\$	
								\$	
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			87323Y192ALI	8/2/2019	8/2/2020	EACH OCCURRENCE	\$	1,000,000
							AGGREGATE	\$	1,000,000
								\$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	TBD	9/20/2019	8/2/2020	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER		
							E.L. EACH ACCIDENT	\$	1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
							E.L. DISEASE - POLICY LIMIT	\$	1,000,000
D	Directors & Officers			PCAP010708-0218	8/2/2019	8/2/2020	\$500 Ded		2,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) 440 member Association located 2200 Channel Rd., Balboa Peninsula, Ca. 92661. Policy includes coverage for club, 1 Bathing Beach, Boat Dock & ramp, & events - Easter Egg Hunt, 4th of July parade, Christmas Boat parade, picnics & chili cookoff.									

CERTIFICATE HOLDER

CANCELLATION

Evidence of Coverage	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

ACORD 25 (2016/03)

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