

DIRECT LINE WEEKLY SUBMISSIONS AUGUST 19, 2022

Saturday August 13, 2022

The Greenery missed blowing off quite a few sites on our loop this week. With the pine needles dropping, this really needs to be done. I'm not sure if it was weather or just that they have a labor shortage.

Mary Dale

Answer:

Thank you for this information. I noticed quite a few pine needles throughout the resort roads last week as well. I will follow up with this and ensure they are capturing all 401 lots.

Sunday August 14, 2022

Still no HBO on Spectrum for owners. The solution you posted to go to channels 120.1 and 120.2 only applies to the GUEST tv access. It does not work for owners accounts that are accessed through assigned wifi routers in each of our motorhomes and then Spectrum is accessed via the Spectrum App on the smart TV. My husband looked through every channel in the app and HBO is not there. So now what?

Answer:

You would have to set your television to Cable to access the premium channels. As an owner you have the ability to contact Spectrum and ask them about your individual account, they will also be able to trouble shoot your equipment at the same time.

Renters are not getting the message that there is no fishing in the lake. In the past two weeks we have seen 2 different lake front renters casting into the lake. One was Next door to us and my husband told him no fishing. The guest was not aware of the rule and he stopped. The other instance, I called the office to report That guest later told another owner that he had hooked a turtle so I guess there is now a turtle trying to survive with a hook in his mouth and trailing fishing line. When the escorts park renters on the lake can they please tell them there is No Fishing in the lake? Can this be added to the initial checklist for lake front sites please? Thanks

Marianne Riddle

Answer:

Thank you for your direct line. We do have the rule about fishing and swimming in the lake is prohibited, unfortunately not everyone reads what they sign. We also inform them not to feed any of the wildlife in the resort. This will continue to be monitored.

Monday, August 15, 2022

These questions are going to sound argumentative, but are really suggestions for clarification so that when presented by the Board speaker they reduce arguments. (They reflect what I'm hearing from non-renting owners.)

1. Make it clear why lot standards must be different for lots in the rental pool.
2. Clarify the propane issue. If an owner provides a grill, MUST the owner provide a tank with propane? If so, how does the owner manage that? Etc.
3. Clarify why it's a good idea that rental guests should be allowed to use Resort water to wash their coaches when ALL owners must pay the cost of the water.
4. Clarify why owners who are making money from renting get more money from the resort. The increased cost of renting should be offset by the increased revenue from the rentals.

If the presenter can provide to ALL owners information on why these changes are good for ALL owners and good for the whole Resort in the long run, it can reduce the amount of bickering and screaming. Note that I didn't say eliminate it! Good luck.

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Answer:

Thank you for your suggestions to clarify these issues at Saturday's board meeting. I will make note of them.

Tuesday August 16, 2022

In speaking with Spiros sharing our concerns regarding the Hold Harmless Waiver, we asked general questions regarding our other insurance policy coverages. Are we covered for a catastrophic event such as something similar to Hurricane Matthew? Do Board members still have the appropriate Directors and Officers Insurance Coverage? The answers to our questions were there is no change in our insurance coverages for anything other than General Liability. The change to our General Liability is an exclusion strictly to our valet coverages.

Our specific question here is in looking at the Loss Run statement from last year under our previous insurance policy, if we had the same incidents under the new policy, how would the payments look? For example, with the claim where the claimant removed a chair cover at a site before the valet had a chance to pull the cover off and was bitten by a copperhead snake after she sat down in the chair, the previous insurance company paid \$25,437.60 for bodily injury liability/expenses plus medical payment expenses of \$5,000. Based on a \$10,000 deductible, a \$5,000 medical expense limit, an animal exclusion, and cross liability exclusion what happens? Would I, as the owner of the lot, be responsible for the \$30,437.60 that was covered by our insurance if the claimant pursued damages and it was required to go through my liability insurance? If our insurance was going to provide coverage, would it cost us \$10,000 for the deductible and then a bodily injury liability clause would cover the rest? How would the costs breakdown and who would cover the costs?

For all the other claims that I would think we would not be responsible for under the HHW, what happens if the claimant decided to sue the resort to try and get money and dispute the waiver? Do we have an estimate of how much we need to put in a fund to pay for litigation in such an instance? Additionally, if a claimant decides to sue the lot owner either separately or along with the resort, does it mean it is up to the lot owner to handle all the time and costs associated with the process? If the owner's liability insurance doesn't cover the damages to the property by the rental guest is the owner solely responsible for paying the costs?

We have been in the rental program for 10 years with very few issues and concerns. However with this new HHW, we are very concerned how a claim such as the one mentioned above and/or one such as a valet directing a rental guest into our site and the rental guest damages our pedestal rendering our site unusable by the guest and ourselves. Who pays to have our pedestal fixed. As the owner of the site, do we have to deal with the rental guest and their insurance to be compensated for the damage? We have serious concerns and are considering withdrawing from the rental program.

Bobby & Sharon Lowman

Answer:

The resort carries 8 Insurance policies: General Liability – Property – Flood – Errors & Omissions – Directors & Officers – Cyber – Umbrella (currently getting quotes) and Auto (new for this year)

Except for the General Liability and Umbrella all policies have been renewed as they were. Copies of all policies will be uploaded to the owners' site by the end of the week.

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Related to the Property and Flood policies, we are in the process of re-evaluating the insured values of the individual buildings as they may be under-valued based on current building costs.

As previously communicated repeatedly and in detail, for reasons beyond this Board's or the Manager's control, the Resort's General Liability policy was renewed as it was, except for the "Valet Parking Services" and "Auto" Exclusions and with a much higher premium and deductible. In the initial quote there was an "Animal Exclusion" but was later removed. Keep in mind that policy terms, conditions and premiums are dictated by insurance companies with very little room for "negotiations".

The "Auto" exclusion was remedied by purchasing a separate Auto Insurance policy from Progressive for the Resort's pick-up truck.

In consultation with the Resort's Attorney, it was determined that the best available option to protect the Resort and the Owners from liability claims related to "Valet Parking Services" was the implementation of a Hold Harmless Waiver Agreement for Owners and Guests. Based on Owners' suggestions and input the Agreements have been revised, cleared by our Attorney, and will be posted on this week's Postings from Paradise as well as uploaded to the Owners' site.

Further, the Board and the Manager have implemented steps and behaviors to (i) prevent accidents by establishing a team of two Guides during coach movements and (ii) document incidents by requiring lot inspection checklist signed by the Guest and the Guide during checking-in and checking-out of the lot.

In addition, it is currently recommended, but under the proposed new rental incentive program it will be required that Rental Lots carry private liability insurance. In fact, the purpose of the recently proposed "rental incentive program" is to help owners cover rental related expenses with liability insurance being one of them.

It is the Insurance Company's claims department and not the Board's area of expertise to answer specific claim questions or "what if" scenarios regarding coverage limits, costs, deductibles, liable parties etc. The Board can only go as far as to confirm that the policies have been renewed, paid in full and will very soon be available for anyone to review, draw conclusions and plan accordingly.

The Board understands that the high deductible will require us to create a "Self-Insurance" expense line item which will be addressed in the next year's budget. The good news is that thanks to the efforts of our Manager and Team Motorcoach, there have been zero claims since May.

Bobby and Sharon, you are not alone. Of the seven Board members, one is a full time resort resident, one is in the WorkAmper program and five are in the lot rental pool. We are all in this predicament together and have been transparent in presenting the facts about potential liability risks, in hopes of enabling owners like yourselves to make informed decisions regarding participating in the rental program.

Can anyone tell me the name of the book and date of the book club this month

Becky Alkirk

Answer:

Thank you for your patience. We have found out the book club will be meeting on September 8th to discuss: *The Other Mother* by Rachel Harper.

Thursday August 18, 2022

I notice that on August 16 at 9:20 AM _____ included link to a site with the resort insurance policy. Is this kind of info allowed on a facebook page? I can understand that she can direct people to the owner's login page on the resort web site, if she wants.

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Answer:

Thank you for using the Direct Line. You raise a good point about resort documents being posted on Facebook. Although the Owners FB site is supposed to be private, too often we read about FB being hacked. I will put a note in today's "Postings" about this.

There is a rotten piece of wood at the Heat Pump area walking to the pool area across from the corn hole /sitting area. We know it was there last year...maybe someone can repair with a new piece of wood and paint...It is right by the clubhouse and definitely is a little fix that will make it look a lot better. Thanks

Christine and Eldridge

Answer:

Thank you for bringing this to our attention. I have spoken with Mark and he is making arrangements to address this.
