

Insurance Issues:

Lack of continuity from year to year.

Kristyn has too much to do and prefers someone else take over insurance.

Changed to skipper/Gallagher last year as recommended by Ontario sailing.

Issue with previous broker: Insisted that sail schools make participants members of the club.

Zoom meeting with Brent Shearer last year:

Suggest we increase amount of coverage of club house: still waiting for a clear answer. He has offered to zoom into Monday meeting.

Raised issues of CB coverage. Issue resolved through another rep.
Concerns around new legislation and the definition of a passenger.
As long as usual crew are on the boat we are covered.
Covered if a club boat is used.

Concerns re public health and serving food. Need to meet requirements.
No issues if catered.
Lloyd was going to check with public health.

Brent has been very slow to respond to requests from Kristyn and myself re option to claim for plumbing issue last year and when he does respond it is vague at best.
Exec have elected not to make a claim

Re increasing the coverage for the club from \$300K to \$350K and \$400K this was his last text to me this weekend:

I got indication for \$300 per square foot because it has to be taken. So increased it to \$300 per square foot.

Renewal terms will show price at different rates. Issue facing is when asking about higher price per square foot, insurance company if Club doesn't take or amend. They're saying it's under insured and amend to a CV versus RC which means building would have depreciation applied to it. I know the above is a lot over text message, but email includes the above with annual premium quote/ update will show price at \$300 per square foot.

Absolute worst case if needed I can join zoom call Monday night once get to this part of the call in order to explain difference in one or two areas which suggests the board reviews and decides if worth and put in for coverage.

I have been copying his manager on emails more recently but have not spoken directly with him.

My last email indicated my disappointment in response time.