Insurance Committee Meeting Minutes

Date: February 6, 2026
Time: 1:30 PM
Location: Clubhouse (with Zoom attendance)

Attendance

Present in person:

- Libby, Chair
- Joel Klein
- Kenny Simkas
- Elliot Kurtz

Present via Zoom:

- Mel Kurman
- Lorraine (Insurance Agent)

Observers:

- Mark Jaffie (President of HOA)
- One resident

Meeting Summary

The meeting was called to order at 1:30 PM.

Lorraine explained her role in the overall insurance process and provided an overview of how insurance options are developed and presented. Committee members asked questions to better understand coverage, timing, and costs.

After discussion, the committee agreed to proceed with the appraisal. Mark stated he would sign the appraisal contract for **$996.04**.

The April Board meeting was rescheduled for **April 23**, at which time Lorraine will present the insurance options. The Board will vote on the insurance selections at that meeting. Prior to April 23, the committee expects to receive updates from Lorraine regarding the options being offered and to meet with her.

Lorraine suggested that Libby accompany the appraiser on a golf cart to view the property. Libby stated that Mark Jaffie will also go with the appraiser, and she plans to invite other committee members to join if they are on the property that day.

The committee is currently reviewing last year's insurance policies.

Following Lorraine's presentation, the committee discussed various concerns related to insurance coverage and costs. These concerns will be reviewed in more detail at the next committee meeting. The date and time of the next meeting have not yet been scheduled.

Committee members plan to contact other HOAs to gather information on their insurance providers, satisfaction levels, and current costs.