

**PALMIRA GOLF AND COUNTRY CLUB  
MASTER HOMEOWNERS ASSOCIATION, INC.**

C/O KEB Management Services  
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**MINUTES OF BOARD OF DIRECTORS REGULAR MEETING:  
Palmira Golf and Country Club Master Homeowners Association, Inc**

The regular meeting of the Palmira Golf and Country Club Master Homeowners Association, Inc. was held on Tuesday, December 18, 2012, at 10:00 AM in the craft room of the Renaissance Center Club, 28121 Palmira Blvd, Bonita Springs, FL 34135

Present and Constituting a Quorum were Directors:

La Tremiti – Bill Dardy	Novela – John Gainey
Villa D'Este – John Mahoney	
Villa Tuscany – Bob Wyant	
Estates – Happy Grohowski	Enclave – Lou Bobroff
Estates – Bob Fagliarone	Bellezza/Avallone – Ben Potter
Caravella –	Paloma – Jim Kieselhorst
Bella Vita – Peter Corio	Paloma – Anne Grace

1. Proof of Notice of Meeting

Ken Bloom advised that the notice of the meeting had been duly posted at the main guard gate, the Renaissance Center Club and the website.

2. Approval of last meeting minutes

Mr. Corio motioned to approve the minutes of the last meeting.  
Mr. Potter seconded, unanimously approved

3. Review of November 2012 Financials.

Year to date November 31<sup>st</sup> consolidated earnings, adjusted to budget, are \$54,708 versus a budgeted loss of \$21,526 which is an improvement of \$76,234 in operating results.

Our Consolidated Balance Sheet shows available operating cash of \$243,614 at month end November 31<sup>st</sup> and our cash flow trend report shows a tighter cash position of \$75,956 at year end December. Our total reserves consists of cash at November 31<sup>st</sup> of \$744,491 (now shown separately for the Master and RCC) and note receivable of \$100,000 from the RCC for a total of \$844,491 which is more than adequate to cover our present reserve items as calculated. An updated year-end December reserve schedule will be made available to all at our January meeting.

At November 31<sup>st</sup> we have \$23,000 in undistributed Working Fund Capital Contribution which can be moved to our reserve funds or held as undistributed for future board discretionary use.

Mr. Corio motioned for working fund contributions to remain as discretionary funds.

Mr. Kieselhorst seconded. Unanimously approved.

4. Old Business

Discuss PTC – The Board discussed the guidelines that were originally established in March 2010 and make changes to update the original guidelines.

The new guidelines; All seven courts are reserved for PTC activities Monday through Sunday up to 1:00 PM. No more than five courts are available for PTC reservation activity after 1:00 P.M. If any court is not needed for PTC activity on a given morning or afternoon, it will be made available for homeowner reservations

Mr. Dardy motioned to put the new guidelines into effect and replace the old guidelines.  
Mr. Wyant seconded. Unanimously approved.

5. New Business

a. Lou Bobroff – risk management summary

Ben Few gave a summary on the risk analysis report that was completed and delivered to the MHOA Board on June 29, 2012. The three main issues the report dealt with were:

1. Member/guest waivers.
2. Independent contractors
3. Insurance

The summary explaining each of these issues is attached.

b. Discussion regarding lighting the bridge between Paloma and the Golf Club for safer access to the grill room.

Mr. Kieselhorst motioned to properly light the bridge at a cost of \$4250.00.  
Mr. Wyant seconded. Unanimously approved.

6. Audience Comments

7. Adjournment

Mr. Bobroff motioned to adjourn.  
Mr. Wyant seconded.

Meeting adjourned at 10:45 a.m.

Respectfully submitted,

By: \_\_\_\_\_  
Kenneth Bloom, Property Manager PMHOA

## **Tennis Court Availability and Reservations**

### **Palmira Tennis Club (PTC):**

All seven courts will be held exclusively for PTC activities Monday through Sunday up to 1:00 PM. No more than five courts are available for PTC reservation activity after 1:00 P.M. In those rare instances when more than five courts are needed for PTC afternoon activity, special permission must be received in advance from RCC management.

### **Community Courts:**

Two community courts will be available and may be reserved for any homeowner after 1:00 P.M. Monday through Sunday, presuming the courts have not been previously reserved. The tennis director will use his/her discretion as to which two courts will be available on a given day.

### **PTC Director of tennis discretion:**

The director of tennis for PTC may use his/her discretion for morning or afternoon court reservations for any homeowner not involved in PTC activities. However, a homeowner's reservation request cannot disrupt a regularly scheduled PTC event. This reservation shall be made no earlier than 48 hours before the homeowner desires to play.

### **Lessons:**

Courts not reserved for PTC play after 1:00 PM on any given day are available for residents and/or PTC members' lessons. The RCC will publish a list of approved pros available to schedule lessons.

## Risk Management Summary

Palmira Master Homeowner Association / Renaissance Center Club

October 22, 2012

To date, the following has been done to strengthen the MHOA's risk management program:

1. A full risk analysis report was completed and delivered to the association on June 29, 2012. It addressed a number of items including property coverage (including MHOA responsibility versus Golf Club at Palmira, FPL, etc.), liability issues, workplace safety and contractual issues with independent contractors that could give rise to future claims. This report is available for any who wish to review.
2. The first issue that was dealt with was related to member/guest waivers. 'Use-at-your-own-risk' signage was placed throughout the facility, on the sign-in sheets and on the backs of member ID cards. There is also a sign-up waiver for various activities. This was done to ensure that members and guests of members are aware that injury can occur when using fitness equipment or the pool facilities and these should be used with caution. These documents are available for your review.
3. The second issue was that of a contractual nature, regarding the relationship between the MHOA and its independent contractors. The original agreements between the tennis pro, spa professional, and fitness instructors were all slightly different from each other and did not consistently address indemnity and insurance. The agreements with both the spa professional and the fitness instructor have been modified to be more like lease agreements than those of standard subcontractors. By making this change, the MHOA is able to better protect itself from any kind of incidental work comp exposure that it may be faced with. To my knowledge, the agreement with the tennis pro is still a work in progress. Again, these revised documents can be provided for review.
4. Another part of the risk management process was to have other agents and carriers look at the current insurance coverage to see if they could offer a competitive renewal quote. This year, the MHOA was faced with a substantial increase in premiums, mostly due to loss history. As of the 8/29/12 renewal, there were not any companies that would entertain writing the coverage at a competitive rate with the MHOA's loss ratio. With the aforementioned loss control procedures in place, hopefully the renewal from Cincinnati will be more favorable next year and other carriers will be able to provide competitive quotes as well. It is advisable to market this coverage a few months in advance of next year's renewal, as the current agent, Gulfshore Insurance, has stated that Cincinnati's renewal terms for 2013-2014 will be largely dependent on a favorable loss history. Cincinnati is an excellent company, and it would be preferable to have the coverage remain with them, but if they are unable to renew next year, the MHOA will want to have its bases covered.

5. Miscellaneous

- a. Renaissance Center at Palmira, Inc. added to MHOA policies as named insured.
- b. Various property items added to policy for coverage.
- c. Various existing claim review and possible claim exposure review.