

Special General Membership Meeting

April 5, 2022

Attendees

President - Lee Howell
Vice President – Don Swanson
Secretary – Kim Gallardo
Treasurer – Jessica Baker
Social Director – Carolyn Bree
Boating Director – Shawn Knedgen
Legal Director – Tamara Pittman
Safety – Amanda Pieciak
Promotional – Pam Pope, Sharon Gwin

3511 Aquarina
3936 Aquarina
4190 Aquarina
3660 Embarcadero
3717 Embarcadero
3890 Embarcadero
3895 Embarcadero
3511 Levee
3646 Mariner
3856 Mariner
3404 West Walton

Board Members Absent

Erika Palmer
Keith Bowling

Meeting called to order at 7:34p.m. by Secretary Kim Gallardo

President Lee Howell gave an overview of the electrical issues needing repair as a result of an insurance inspection done in December, the notice of cancellation received if repairs are not completed, the tight time frame to work within, and the difficulty in finding an insurance provider who offers this type of coverage if it does get cancelled. He reviewed the work proposals received so far, the wait period for most companies to perform the repairs vs. the risk of policy cancellation, and that a new insurance policy will cost more than the current one if we are successful finding a different carrier. (see attached write up and proposal)

General discussion, questions and suggestions were heard from the membership. Those who know an electrician will attempt to get further quotes, and Lee will have Keith try to negotiate a

further price reduction from the quote. Lee will attempt to get more time from the insurance company.

President Howell made a motion to allow spending from the Special Savings Account up to a maximum of \$12,000 with the understanding that he will continue to try to reduce the price with the right scope of work. Motion was 2nded by Mary Lou Osborn and passed by majority vote.

Meeting adjourned by President Howell at 8:25p.m.

Electrical Repairs-L.O.H.A. – 2022

April 5, 2022

In early December, 2021, an inspection of our entire beach area was done by an inspector hired by our insurance carrier, Scottsdale Insurance Company who currently provides our coverages for liability and property insurance. Based on this inspection, a Loss Control Survey Recommendation was issued with the following recommendations: The 100 Amp electrical box was missing the interior panel door and many of the breaker switches were taped shut, exposing the interior to dirt and moisture, which presented a safety hazard and possible failure of parts of the system. The box, junction boxes, switches, outlets & receptacles should be inspected by a qualified electrician for repairs and/or replacement to reduce the possibility of electrical and fire related property damage and to bring the entire system up to Code requirements.

12-23-21- A notice of cancellation was received from Scottsdale, effective 1-24-22. The reasons for cancellation were that an unacceptable electrical panel & other code violations were not revealed in the application process.

After further discussion with the Lapeer Agency & Scottsdale, advising them that we were in the process of obtaining estimates of repairs, the carrier issued a rescission of the cancellation, but also issued a notice of non-renewal of the current policy if this was not accomplished by the policy expiration date of 3-28-22.

In January, we obtained an estimate from William Hammar, a licensed electrician, who outlined the scope of necessary repairs as follows: The main 100 amp panel within the pavilion is in poor physical condition and should be replaced. The branch circuits within the pavilion need to have a weatherproof cover and all need to be GFCI protected. The lights within the pavilion should be upgraded to weatherproof fixtures. A partial cost estimate of \$ \$ 4500.00 was given, but this was only for materials as Hammar stated he could not perform the work until late spring-early summer and the cost of labor would be at least as much as materials or more, depending on whether or not we had someone in the sub who could assist in the installation.

We contacted other electrical contractors who either could not inspect in the near future or could not actually perform the work until several months down the road. It was not until early March that we were able to obtain an inspection and complete estimate from Westborn Electric, for the amount of \$ 16,500.00. We then negotiated this price down to \$ 12,500 and finally to \$ 12,000. The scope of the repairs is the same as stated by Hammar. We did recontact Hammar as to what he thought of the final price and he stated that the price was not out of line, especially if there were time constraints as to when the work had to be started and completed.

We recontacted the agent & insurance company and Scottsdale stated that the only way they would agree to renew the policy as of 3-28-22 is if we would give them a signed proposal and definite start date for the repairs along with full payment of the new policy premium. We submitted the final estimate to them, along with a start date by the end of April, but advised we could not submit any

payment until after membership approval. They state that they could possibly backdate the start date of the new policy term to 3-28-22 if payment was submitted shortly after the approval was obtained.

Scottsdale has submitted a policy premium quote for a new policy of \$ 3925.13. Our last year's premium was \$ 3753.28, so the cost has risen slightly. We had earlier asked the agent to obtain other price quotes and the brokerage house has made inquiries and the agent advises that no other quotes this far have come close to Scottsdale's price, the closest one being about \$ 1000.00 higher. The same situation was encountered with last year's price quotes.

Our problem is two-fold. If we wait and attempt to get another insurance carrier, we will have to probably go without liability and property insurance for a period of time, during which there will be no coverage for any liability claim filed or damage to any property, and any other carrier we find will always ask the question on the application for insurance: Have we ever had any insurance cancelled or non-renewed and, if so, what was the reason for such action? After they find out the reason, they will probably not agree to insure us. Thus, finding a carrier before any repairs are completed would be difficult and at a price comparable to Scottsdale is unlikely.

We would thus ask for authority up to a maximum of \$ 12,000 to have the necessary electrical repairs completed. This money would be taken from the Special (Savings) account.



Proposal

LICENSED ELECTRICAL CONTRACTOR
20962 Van Born
Dearborn Heights, MI 48125

Phone: (313) 359 -9500
Fax: (313) 359 -9552

Proposal Submitted to: Beach Association – Keith Bowling	Phone Number: 734-306-2593	Date 03/25/2022
Address: 3826 Mariner	Email: Silverbullet5640@yahoo.com	Job Location 3826 Mariner
City, State, Zip Waterford, MI 48329	Estimator: Mark	Waterford, MI 48329

Scope of Work – Install new pipe, wire, lights, & service equipment as follows:

- Demo existing panel equipment and enclosure
- Assemble new enclosure, panel
- Add (2) 8' ground rods
- Add (1) ground bridge
- Add 100amp 20space panel
- Add breakers to match existing
- Add (4) 50watt canopy lights
- Add (4) switches, (1) switch for each row of lights
- Add (1) dock light on riser
- Add (1) tilt-adjustable LED flood, visor capable
- Add (2) photo-eyes
- Add power and junction box to reconnect power to dock subpanel

- *Includes demo of all old equipment
- *All interior lighting controlled by switches at panel enclosure
- *All fixtures to be wired with individual junction box at each fixture for future fixture replacement if needed
- *All fixtures have 5-year manufacturer warranty, 1-year labor warranty from Westborn Electric
- *All conduit fittings to be raintight compression to meet all codes, MRC & NEC

Total proposal price \$ 12,000.00

***Permit not included but available upon request for additional fee**

By signing below, Westborn Electric agrees that upon receipt of the 50% security deposit of \$6,000.00 the work will be scheduled and completed at the end of April 2022, (specific dates TBD). The balance of \$6,000.00 is payable upon completion of the work.

3/29/2022

Mark Whitcomb, Owner/President

Date

Payment to be made as follows: 50% Deposit Required; Balance due upon Completion

All material is guaranteed to be as specified. All work shall be completed in a professional manner according to specifications submitted, per standard practices. Any alteration or deviation from above specifications involving extra costs shall be executed only upon written orders; ad will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner shall carry fire, tornado, and other necessary insurance. Our workers are fully covered by Worker's Compensation Insurance.

Authorized Signature:

NOTE: This proposal may be withdrawn by us if not accepted within 30 days.

ACCEPTANCE OF PROPOSAL The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined.

Date of Acceptance:

Signature:



Proposal

LICENSED ELECTRICAL CONTRACTOR
20962 Van Born
Dearborn Heights, MI 48125

Phone: (313) 359 -9500
Fax: (313) 359 -9552

Proposal Submitted to: Beach Association – Keith Bowling	Phone Number: 734-306-2593	Date 03/14/2022
Address: 3826 Mariner	Email: Silverbullet5640@yahoo.com	Job Location 3826 Mariner
City, State, Zip Waterford, MI 48329	Estimator: Mark	Waterford, MI 48329

Scope of Work – Install new pipe, wire, lights, & service equipment as follows:

- Demo existing panel equipment and enclosure
- Assemble new enclosure, panel
- Add (2) 8' ground rods
- Add (1) ground bridge
- Add 100amp 20space panel
- Add breakers to match existing
- Add (3) switches in cabinet: (1) for light at south end, (1) for (2) lights as shown, middle & north end, (1) for entertainment floors *(delete)*
- Add (3) 35watt LED canopy lights *delete*
- Add (1) 50watt night light *delete*
- Add (2) triple head LED entertainment lights *delete*
- Add (1) dock light on riser
- Add (1) tilt-adjustable LED flood, visor capable
- Add (2) photo-eyes
- Add power and junction box to reconnect power to dock subpanel

- *Includes demo of all old equipment
- *All interior lighting controlled by switches at panel enclosure
- *All fixtures to be wired with individual junction box at each fixture for future fixture replacement if needed
- *All fixtures have 5-year manufacturer warranty, 1-year labor warranty from Westborn Electric
- *All conduit fittings to be raintight compression to meet all codes, MRC & NEC

Total proposal price \$ 12,673.00

***Permit not included but available upon request for additional fee**

Work to commence week of 4-25-2022

Payment to be made as follows: 50% Deposit Required; Balance due upon Completion

All material is guaranteed to be as specified. All work shall be completed in a professional manner according to specifications submitted, per standard practices. Any alteration or deviation from above specifications involving extra costs shall be executed only upon written orders; ad will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner shall carry fire, tornado, and other necessary insurance. Our workers are fully covered by Worker's Compensation Insurance.

Authorized Signature:

NOTE: This proposal may be withdrawn by us if not accepted within 30 days.

ACCEPTANCE OF PROPOSAL The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined.

Date of Acceptance: *3-25-22* Signature: *Zeo M. Howell - President - LOHA*

Fwd: Picnic/Pavilion Shelter electrical concerns

From: sharon bowling (silverbullet5640@yahoo.com)

To: leehowell0707@sbcglobal.net

Date: Monday, January 10, 2022, 10:52 PM EST

Call me after you read this Lee. We just got home today, Jan 10th.

Sent from my iPhone

Begin forwarded message:

From: William Hammar <willhammar@yahoo.com>
Date: January 10, 2022 at 8:56:56 PM EST
To: silverbullet5640@yahoo.com
Subject: Picnic/Pavilion Shelter electrical concerns

Mr. Keith Bowling,

After our meeting and walk thru of the Picnic/Pavilion shelter located on 3826 Mariner, Waterford Mi 48329 Mi the below items were found and

in need of attention. Also are the estimated costs for each item to be addressed.

- The main 100 amp panel within the shelter is in poor physical and mechanical condition and should be replaced. (\$2,100)
- The branch circuits located within the shelter area need to have a weatherproof cover and all need to be GFCI protected. (\$1050)
- ^(LED) The lights located within the pavilion area should be upgraded to a weatherproof fixture. (\$1,200)

Due to the complexity of the above tasks, the above items should be performed by a qualified licensed electrician.

William F. Hammar

State of Michigan Licensed Electrician
License No. 6338089