



OURROC-SWF

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Our Resident Owned Communities - Southwest
Florida, Inc.

Minutes: March 20, 2019 Membership Meeting.

Location: Oak Park Village

1. Roll Call: President/Director Gary Mathews (River Forest) called the meeting to order at 9:30AM with the Pledge of Allegiance. Other Directors present were Vice President Bob Snyder (Sun-N-Fun), Secretary Dennis Kriesen (Orange Harbor), Treasurer Bill Bauer (Oak Park) and Ken DeWalt (Oak Park). Member Parks in attendance were River Forest, Lazy Days, Orange Harbor, Oak Park, Sun-N-Fun, Alpine Village, and Park Hill. Professional Member Integrity Risk (Program presenter Jerry Hardy,) attended. Total attendance, 40 including 5 Directors.
2. Proof of notice of meeting: Announcements was emailed to all on the mailing list several weeks prior.
3. Reading of Minutes of prior meeting: Minutes of the January Meeting, having been sent to all on the mailing list were not read. **Motion** to approve by Orange Harbor, **Seconded** and **Passed** ayes all. **Motion Carried.**
4. Report of Officers: Report of Committees:
 - President Mathews reported handouts from the Training Program are still available via Bob Snyder. Also, next month is the Annual Meeting with election of officers followed by ROUNDTABLE.
 - Treasurer Bill Bauer reported a Wells Fargo checking account balance of \$3840.04 not including additional membership renewal monies received this morning. Renewal invoices for next year have been sent. Nine have already been received. Deadline is April 15. Also, the annual SunBiz fee that allows us to continue as a legal organization has been paid. Also, taxes are due and will again be taken care of by Professional Member Myers Brettholtz, *pro bono*.
 - Vice President Bob Snyder reported new calendars for 2019/2020 are available. As previously reported, all OURROC Meetings are now on Tuesday.

5. New Business

Program: DISCOUNT MOBILE HOME INSURANCE.

Presenter: Jerry Hardy, Owner of OURROC Professional Member Integrity Insurance.

- Unfortunately, current research has shown Insurance companies, in general, do not offer special group discounts unless certain individual park aspects such as Gated, Senior Retired, AARP, AAA, FMHO and Protective Devices (smoke Detectors) are in place. Age of Home is also considered. Homes must be 1995 and newer. Homes 1994 and older carry similar discounts. Age of Home is not a criteria.
- Most insurance companies will not insure a manufactured home older than 1994 but Integrity will, having recently wrote a policy for a 1959 home.
- Personal Property, defined simply as if you turn your house upside down everything that falls out is considered personal property. What does not fall out is considered part of the house. Normal coverage of personal property is 50% of the value of the home. A higher % is available but at an extra cost. Value of personal property can be insured at *stated value*, *actual cash value* (usually subject to standard 10% depreciation), and *replacement value*.
- Golf Carts, as an endorsement on a policy typically set at a \$50,000 limit. The cart itself is not covered but is available as a separate endorsement similar to an automobile policy,
- Home Systems Protection, such as for appliances, can be covered as a separate endorsement. A deductible (typically \$500) is required. Homes must be 1994 or newer.
- Citizens is the insurer of last resort and has set coverages whereas *private* insurers such as Integrity can customize a policy to suit the home owner.
- Florida Statute 320.01(22) defines a golf cart as a vehicle not capable of exceeding a speed of 20mph. **A person must be 14 years or older to operate a golf cart.** These are the vehicles most often found in mobile home communities driven on its *private* roads. These type golf carts are not Low Speed Vehicles (LSV) which must be specifically prepped for safe driving on *public* roads and can have a speed limit of no more than 25mph.

Page 3.

- The *owner* of the golf cart is responsible for any personal injury or property damage caused by the golf cart regardless of who is driving it.
- Golf Cart coverage may be covered in your (back home) home or auto policy if so endorsed but it is only for personal injury. If you need coverage similar to your automobile, private insurance agencies can write these a specific golf cart policy to cover your needs.
- A special discount, above and beyond what was initially discussed, for groups such as OURROC and FLAROC have been discussed with some carriers but they say they must get state blessing which might never happen.

Per Bob Snyder, it is rumored that FLAROC is getting a special discount. If this can be substantiated and thru who, please let Bob know as we are recognized as the same type entity as FLAROC and should be entitled to the same special discount.

Meeting Adjourned

Dennis Kriesen, Secretary.