

LAKE CHAFFEE IMPROVEMENT ASSOCIATION, INC

Lake Chaffee Board Meeting

November 9, 2016

Board Members Present: Bob Corriveau, Kathy Little, Tom Martin, Jacqueline Kennedy, Ivan Wasko, Gerald Dufresne, Carol Natitus. Kari Olsen arrived at 7:10

Public in Attendance: Mike Panek, Jean Panek

Call to Order: Bob Corriveau called the meeting to order at 6:42 p.m.

Approval of Minutes: The September Board meeting minutes were reviewed and one correction was noted on line 38 Dam was misspelled. Jerry Dufresne made a motion to approve the minutes; Tom Martin seconded the motion. The motion passed with 1 abstention.

Public Comments: Mike Panek had the following comments:

1...His Insurance Broker reviewed the LCIA policy and felt we were receiving a fair price for the coverage noted. He did note that the amount of our liability coverage may be a bit light in today's economy and we might want to consider doubling it.

2...The new signs have been installed on Lake View Drive and Old Town Road

3...The website is an asset that we need to utilize more and he is willing to help if need. Jacqueline agreed that it needs to be re-written and she has been working on it. As tax collection season is coming to an end she will be able to devote more time to the website.

Approval of Treasurer's Report: Jacqueline Kennedy presented the Treasurer's report. Tom Martin made a motion to approve the report as presented and Jerry Dufresne seconded the motion. The motion passed. A discussion followed to clarify the timing of fines on overdue taxes.

Remarks by President: Bob Corriveau advised that he may be absent from the December board meeting due to personal reasons, Tom will run the meeting in his absence. Bob thanked Jacqueline for her work as treasurer on the recent tax collections. Bob also thanked Kathy for her work on the Halloween Open House.

Correspondence: Bob reported he had received a verbal inquiry from Ralph Graziola with regard to the October Board meeting minutes. Ralph also reported that the Boat Dock across from his property is in rough shape. He offered to rebuild the dock in exchange for exclusive use of it; he is also willing to buy or lease it. The Board is not interested in selling or leasing it at this time. Jerry Dufresne has looked at the dock and agrees it is in need of repair; he will take on that task when weather permits.

Kathy Little reported that she received a call from a resident on Union Drive who had no water. The resident was concerned that the lowering of the lake had caused the issue. It is more likely that Mother Nature is to blame and she was referred to a local water company for advice on a resolution.

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44 Jacqueline reported we received a letter from Lowes advising that we should renew our tax
45 exempt status with them. The board agreed if there was a need to purchase from Lowes again we
46 would renew our status at that time.

47 48 **Chairperson's Reports:**

49 **Boat Launch:** Jerry Dufresne reported that the he has mowed and removed leaves several times
50 this month and that the stone is holding up well. A question was raised whether we should dig out
51 the lake front to allow easier access for boats. The cost to hire a contractor is not possible in the
52 current budget. If someone has a dump truck to haul away the material a volunteer is available
53 with a machine to remove it from the lake.

54 **Constable:** Jerry Dufresne reported Halloween was once again quiet, the worst offense being 10-15
55 candy wrappers on the roads. Additionally a truck parked on Association property has been tagged
56 by the State Police, the truck was subsequently moved to Armitage Court. Jerry also reported that
57 there were several cars stolen from Waterfall Rd lately and advises residents to lock their vehicles.

58 **Dam:** Kari Olson reported that she met with the property owners at the dam recently and noted
59 that Jeff Ference had cleared a lot of brush. After the meeting Jeff had clarification on which trees
60 to remove and has begun that process. Kari noted that we will have to monitor the stump decay
61 and fill the holes as needed. Kari is in the process of updating the easements and hold harmless
62 agreements for delivery to both property owners. Carol agreed to deliver one to Glenn Richards
63 and Kari will deliver to Beverly Ference. A discussion regarding the repair of the cement on the
64 dam; the inspection report was reviewed and it was determined that repair work needs to be done
65 before the water level comes back up. Kari will talk to Jeff Ference about making the repairs; if he
66 does not want the job she will contact another mason. Tom Martin made a motion, seconded by
67 Kathy Little, to authorize \$500 for the repairs. The motion passed.

68 Ivan Wasko will break the seal on the syphon on Nov 10 to allow the lake to begin to refill.

69 **Environmental Chairperson:** Ralph Sherman was not present and no report was given

70 **Fund Raising:** Kathy Little reported that the Halloween Open House was held on Saturday October
71 29 and was open to all residents and members. The cost of supplies was kept to \$26.52 as a lot was
72 donated by Board members. There were 8 families in attendance which included 10 children, and 3
73 Board members. There was a haunted area inside and outside. A total of \$18 was collected in
74 donations. Kathy also reported that she will be doing a Christmas Open House in December, date
75 yet to be determined. As always volunteers are welcome, and needed.

76 Ivan reported that on Halloween night he had 128 kids and 12 adults visit the hall to trick or treat.

77 **Hall:** Jeff Cosman was not present and no report was given.

78 **Main Beach:** Sandy Moquin was not present and no report was given

79 **Mothers Beach:** Patti Munsch was not present however it was reported that there are cars parked
80 on the Beach property on Armitage Court. Bob will ask Jerry to address the issue with the owners.
81 A discussion occurred regarding the posting of the Beach signs, it was decided that they will be
82 posted in the spring.

83 **Road Chairperson:** Ivan Wasko reported that a decision has been made for the snow plowing.
84 Three bids were received; only one was within the LCIA budget. The contract is ready to be signed
85 and Ivan will get that taken care of. The contractor is ready to go. Ivan reported that all of the
86 roads have been cleared, filled and graded and are ready for winter.

87 **Tax Collection:** Tom Martin had nothing to report.

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88 **Website:** Jacqueline Kennedy reported that she is working on the clean up on the website but there
89 is a lot of work to do.

90

91 **Old Business:** Bob Corriveau said that this is the year that we have to work on the Charter
92 revision. We need to start thinking about what needs revision. We should also send out the
93 postcards to the members to get a feel for what they would like to see.

94

95 **New Business:** No new business.

96

97 **Adjournment:** Tom Martin made a motion to adjourn, seconded by Kathy Little. The meeting
98 adjourned at 8:15 pm.

Quote No: **Q1192572-01**

[View as PDF](#)

Date: 10/01/2016



a Division of CRC Insurance Services, Inc.
CRC of California Insurance Services

To: **Marc D Glass Insurance Agency Inc**
 Attn: **Marc D Glass**
 From: **Leslie Johnson**
 Applicant: **Lake Chaffee Improvement Association**
 State: **CT**
 Policy Type: **Commercial General Liability**
 Policy Period: **12/12/2016 - 12/12/2017**
 Renewal Of: **NPP8313534**

PLEASE BIND EFFECTIVE _____
 Circle Desired Premium Option(s)
 Below. No coverage is bound
 until confirmed by our office!
 Quote is Valid for 60 DAYS.

Signature

Premium Summary

General Liability	\$5,755.00
Total Premium	\$5,755.00
Total Fees	\$200.00
Total Taxes	\$230.20
Grand Total	\$6,185.20

Fees & Taxes

Policy Fee	\$200.00
SL Tax	\$230.20
Commission	10%

Quoted By

Western World Insurance Company (BEST RATING: A Excellent ; Non-Admitted)

We offer the following quote subject to:

Need details with regards to part time constable - For what reason is this individual being hired ?

Location Information

Location	Address
P1/B1	C/O John Pirzl, 3 Amidon Drive, ASHFORD, CT 06278

General Liability Limits of Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/15/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Sumner & Sumner, Inc. 757 Main Street P. O. Box 187 Willimantic CT 06226	CONTACT NAME: Melissa Miranda-Quinn PHONE (A/C No. Ext): (860) 423-7733 E-MAIL ADDRESS: mquinn@sumnerandsumner.com	FAX (A/C No.): (860) 450-7240
	INSURER(S) AFFORDING COVERAGE	
INSURED HHH Property Maintenance LLC 87 FLOETING RD ASHFORD CT 06278-1222	INSURER A: Main Street America Ins. Co.	NAIC # 29939
	INSURER B: NGM Insurance Co	NAIC # 14788
	INSURER C: Assigned Risk Work Comp - NCCI	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 14/15 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			MPF4459E	11/30/2014	11/30/2015	EACH OCCURRENCE \$ 2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 10,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY \$ 2,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						GENERAL AGGREGATE \$ 4,000,000
							PRODUCTS - COMP/OP AGG \$ 4,000,000
B	AUTOMOBILE LIABILITY			B2094674	11/30/2014	11/30/2015	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident) \$
							HNTMP \$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	DED						RETENTION \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			6JUB-2E54407-4-14	10/24/2014	10/24/2015	WC STATUTORY LIMITS
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/>	N/A				OTHER
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT \$ 100,000
							E.L. DISEASE - EA EMPLOYEE \$ 100,000
			E.L. DISEASE - POLICY LIMIT \$ 500,000				

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER Lake Chaffee Improvement Association Ashford, CT 06278	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE M Miranda-Quinn/MELIS <i>Melissa Miranda-Quinn</i>