

West Central Neighborhood Association
Board of Directors Meeting Minutes
June 11th, 2024 6:00pm

Call To Order –6:00 pm

- Attendees: Joel Sauer, Kelly Benton, Bethany Pruitt, Anita Kuker, George Taylor,
- Absent: None. Full Quorum present.

Liability Insurance

- Jeremy Hyde from Colligan & Co. presented a quote for liability insurance for the Neighborhood Association. See attached. The cost is \$797 annually for a \$1 million limit of liability or \$953 for a \$2 million limit. Discussion included:
 - Medical payments coverage: if someone gets hurt, this provides coverage for medical costs. It allows for “goodwill” payments without a lawsuit. Could prevent a lawsuit. However, we do not want to submit lots of claims, because this would increase out premium costs
 - Hired Non Owned Liability: protects the association if someone’s car is damaged (catastrophic event) while doing a task for the WCNA.
 - Professional Association Directors & Officers Liability: protects the officers individually- personal assets. More for financial oversight or mismanagement rather than bodily injury.
- Home & Garden Tour would be a separate Special Events Endorsement: \$856 annually. Probably \$1000 deductible- will confirm.
- Additional coverage options: Crime/Dishonesty and Forgery/Alteration.

Financial Statements Update (provided by George Taylor)

- No discussion.

1107 West Berry St- Garage Project

- The homeowner reached out to the Board, requesting support for building a new garage. He is already working with the City HPC. The board discussed and opted to take a neutral position on individual projects, as long as they follow HPC guidelines. Joel will communicate this.

Stump Removal on Stophlet

- 12 Cherry trees planted at the same time were all dying of the same disease and have now been removed by the City. The City will not remove the stumps until they come up in the queue.
- Joel proposed the WCNA spend \$70 per stump for 12 trees so that stumps can be removed this summer and new trees can be planted by fall.

- Approved by the board.

Parking Permits

- Joel reports that The City does not want to go down the path of parking permits. Joel recommends that we table it until after the apartments go up and see if we have a problem. Board agreed.

Welcome Bags (Anita)

- Who should the bags go to? Discussion: homeowners, renters, apartments? We can seek out new homeowners, and offer bags to anyone who wants to give one to a new neighbor. Err on the side of generosity.
- Action items: Anita will put together a cost estimate for bags.

Retaining Walls & Landscaping: discussion postponed.

June Membership Meeting:

- Guest speaker: Jaenicke Gardens- Past & Present
- Alec Johnson, Deputy Director of Park Planning & Development, FW Parks & REc
- Parking Permit Update
- Home Tour Update
- Events
- HP Committee Update?

Concluded: 7:10pm



Jeremy Hyde, ARM
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West Central Neighborhood Association



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Tailored Protection Package			
Limit of Liability	\$	1,000,000	\$ 2,000,000
Medical Payments	\$	10,000	10,000
Hired Non Owned Liability		included	included
Professional Directors & Officers Liability		included	included
Special Events Coverage - Hour & Garden Tour		excluded	excluded
Annual Premium Paid in Full	\$	797	\$ 953
Special Events			
Special Events Endorsement - Hour & Garden Tour		included	
	\$	856	
Crime/Dishonesty Coverage Options			
\$50,000 limit / \$1,000 deductible	\$	228	
\$100,000 limit / \$1,000 deductible	\$	322	
\$200,000 limit / \$1,000 deductible	\$	347	
\$250,000 limit / \$1,000 deductible	\$	376	
Forgery/Alteration Coverage			
\$50,000 limit / \$1,000 deductible	\$	54	

This outline is for illustration purposes only. Refer to policy for exact coverage language.