



FALL
REGIONAL
FORUMS



San Diego Forum

Morgan Run Club & Resort

September 28, 2022

11:00 a.m. - 1:30 p.m.

AGENDA

11:00 – 11:30 a.m. | Registration & Networking

11:30 – 11:40 a.m. | Welcome and Panel Introduction

11:40 – 12:20 p.m. | Tackling the Rise in HOA Insurance Costs

12:20 – 12:40 p.m. | Networking Intermission

12:40 – 1:20 p.m. | Tackling the Rise in HOA Insurance Costs

1:20 – 1:30 p.m. | Sponsor Drawing & Networking

1:30 p.m. | Conclusion of Forum



Darren Shaw, CAMEx, MCAM-LS.AA

Shaw is currently the General Manager for San Diego Country Estates and the San Vicente Resort, a large-scale community with 3,500 homes, food and beverage, golf and lodging. Shaw became a CCAM in 2002 and was one of the first managers in the state to earn the MCAM designation.



Demetrios Xanthos

Xanthos is the owner of SAX Insurance Agency, which was founded 20 years ago to meet the specific insurance needs of residential and commercial associations. Xanthos' unique approach of education, not selling, one risk at a time, 24-hour availability, and the value of independence is what makes his company a trusted source of comprehensive insurance.



Tim Flanagan, Esq.

Flanagan is the Managing Partner of Flanagan Law, APC, a full-service HOA Law Firm. Flanagan's law practice has been dedicated solely to the representation of community associations since 2010. Flanagan is regular panelist for CACM and enjoys spending time with his family and volunteers as a Little League Coach.



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2022 Fall Regional Forum - Manager Handout

Tips to Handle Insurance Costs

1. Work with your insurance expert
 - a. Use insurance experts familiar with HOAs
 - b. Understand difference in maintenance requirements vs. what is covered in insurance policies
 - c. In a fire area? Ask expert for alternatives
 - d. Discuss ways to minimize risk
 - i. Complete and updated Reserve Studies
 - ii. Current budget
 - iii. Proper funding
 - e. Know and follow timelines for insurance renewals
 - f. Ask insurance expert for current trends for budgets
 - g. Review current deductibles – do they need to be higher or lower?
 - h. Bare Wall policies – pros/cons for your community

2. Work with your legal counsel
 - a. Ensure Board/HOA complies with CC&Rs (100% coverage)
 - b. Amend/spot-amend CC&Rs for hazard control
 - i. Super-majority approval?
 - ii. Lender approval?
 - iii. Petition to court?
 - c. Amend CC&Rs vs. Rule Change for hazard control
 - d. Check language in CC&Rs regarding HO6 policies
 - e. Discuss liability with board for underinsuring HOA
 - i. Lapse in coverage/non-renewal
 - ii. Impact ability for new home loans
 - f. Review Claims Procedures – who can file claim
 - i. Amend CC&Rs/Policies on handling claims
 - g. Create prohibitions/restrictions to reduce costs
 - i. No BBQs
 - ii. Chimney Sweep cleaning
 - iii. Require vacant owners to check units
 - iv. Zinsco Panels

3. Manager Role
 - a. Communicate to the Board and use your experts
 - b. Use a claim form (get one from our agent)
 - i. Consider charge for processing claims
 - c. Address deferred maintenance
 - i. Electrical panels/phone wires
 - ii. Review reserve studies
 - iii. Rezoned High Fire-Line Communities
 - d. Brush clearance
 - e. Fire Sprinkler Inspections/Certifications
 - f. Budget accordingly
 - g. Require Insurance certificate from homeowners

Claim Reporting Procedure

*Before the claim is filed, call the appropriate vendor to mitigate the damage (i.e. shut off water, stop or limit the root cause of loss).

*Do not review the *Maintenance Section* of the CC&Rs. This does not apply to an insurance loss. The *Insurance Section* of the CC&Rs defines the responsibilities of the unit owner and HOA. The HOA's legal counsel should assist if the CC&Rs are vague/hard to understand where the responsibility lies (i.e. original build or improvements included, interior coverage included, loss from an appliance only servicing the unit, etc....).

HOA Name: _____

Description of the Loss: _____

Date of Loss: _____ Time of Loss: _____ Date reported: _____

Name of Unit owner, address, email and phone number:

Name of other unit owners/tenants affected, address, email and phone number:

Vendor contact information: _____

Insurance Company Name/Agency/Phone & Email: for each unit affected:

Policy Numbers and Claim Numbers for each unit:

Claims Adjustor(s) Name, Phone and Email for each unit:

Documents needed to provide to Claims Adjustor:

Plumbing/Appliance Reports, Photos and Invoices

Mitigation Estimate, Photos and Invoice

Restoration Repair Estimate, Photos and Invoices