

# OAKMONT VILLAGE ASSOCIATION

BOARD OF DIRECTORS MEETING – OPEN MEETING

**Berger Auditorium – 6633 Oakmont Drive**

Tuesday, December 17, 2024 – 1:00 PM

## AGENDA

1. **CALL TO ORDER/DETERMINATION OF A QUORUM**
2. **ADOPT MEETING AGENDA**
3. **TIME-KEEPER / MINUTES – Dawn McFarland**
4. **CONSENT CALENDAR**
  - A. Approval of Minutes
    1. Approval of November 19, 2024, Board of Directors Meeting Minutes p. 3
  - B. NIA Movement Club p.6
  - C. NODAs
5. **PRESIDENTS REPORT**
6. **SECRETARY’S EXECUTIVE MEETING SUMMARY**
7. **OTHER REPORTS**
  - A. Treasurer’s Report (TK) p. 15
  - B. Acceptance of the unaudited November 30, 2024, Operating and Reserve Account Financial Statements p. 16
  - C. General Manager’s Report
  - D. Taskforce & Committee Reports
    1. Long Range Planning Committee – Rex Fuller p. 37
    2. Meet Your Neighbors – Katy Carrel p. 38
8. **OPEN FORUM**

Members are invited to submit questions to [AskOVA@oakmontvillage.com](mailto:AskOVA@oakmontvillage.com) or address the Board of Directors during this time.

**During open forum, each attendee may address the board for up to three minutes. A director or manager may briefly respond to statements made or questions posed. Speakers must observe rules of decorum and not engage in other disruptive behavior. If a speaker is in the middle of a sentence when time is called, he/she may finish their thought before sitting down. The time guidelines ensure that others will have an opportunity to speak. Speakers may not allot their time to others.**

**9. UNFINISHED BUSINESS**

- A. Governing Documents Committee Update (SS)
- B. Acceptance of Board Secretary position (HK) p. 40

**10. NEW BUSINESS**

- A. 2025 Insurance Renewals (CA) p. 41
- B. 2025 Updated Election Rules (CA) p. 92
- C. Berger Projector Replacement (TO) p. 112
- D. Committee Liaisons (SS)
- E. Central Complex Update (CA)

**REVIEW**

Items for Board review: Member correspondence; Committee Minutes; Other

**11. NEXT MEETINGS**

- A. Agenda Topics for December Meeting
- B. Director's Comments
- C. The Next Board Meeting, January 21, 2025, 1:00 pm, Berger Auditorium and Zoom

**12. ADJOURNMENT**

**Spotlight Topic of the month: Board Meeting Packets**

It is common practice for board packets to be distributed to directors before their meetings. They are normally prepared by management and contain the agenda, backup materials for agenda items, draft minutes of prior meetings that need approval, a monthly financial report (including delinquencies), member correspondence, etc.

**Inspection During Meetings.** Members who attend board meetings sometimes request a copy of the board packet so they can follow along during the meeting. The [Open Meeting Act](#) gives owners the right to attend open meetings and a copy of the meeting agenda, but not a copy of the board packets. A board packet is not a record, nor is it subject to inspection under the Davis-Stirling Act. Instead, it is a collection of documents that frequently contain confidential material, such as delinquencies, member correspondence, etc.

**Inspection After Meetings.** Records in board packets, subject to member inspection, can be requested after the meeting.

In Oakmont Village Association, while it is not a requirement to provide this packet to our members, we believe in maintaining full transparency. Therefore, the Oakmont Village Association (OVA) shares the entire packet with its members.

# OAKMONT VILLAGE ASSOCIATION

BOARD OF DIRECTORS MEETING – OPEN MEETING

**Berger Auditorium – 6633 Oakmont Drive**

Tuesday, November 19, 2024 – 1:00 PM

## AGENDA

### 1. **CALL TO ORDER/DETERMINATION OF A QUORUM**

President Klyn noted a quorum and called the meeting to order at 1:01 pm.

#### **DIRECTORS PRESENT**

Heidi Klyn, President  
David Dearden, Vice-President  
Steve Spillman, Secretary  
Jerry Gladstone, Director  
Matt Oliver, Director  
Olga Ydrogo, Director  
Mark Randol, Director

#### **OTHERS PRESENT**

Christel Antone, GM  
Dawn McFarland, EA  
Trace Hernandez, IT  
Crissi Langwell, Communications

### 2. **ADOPT MEETING AGENDA**

With no objections the agenda is adopted.

### 3. **TIME-KEEPER / MINUTES – Dawn McFarland**

### 4. **CONSENT CALENDAR**

- A. Approval of Minutes
  - 1. Approval of October 15, 2024, Board of Directors Meeting Minutes
- B. Oakmont Writers' League – Club Application
- C. Governing Documents Committee Member Addition – Bern Lefson
- D. Communication Committee Member Addition – Neill Ray

With no objections the consent calendar is approved.

### 5. **PRESIDENTS REPORT**

President Klyn provided her report which can be viewed on the Oakmont Village website.

### 6. **SECRETARY'S EXECUTIVE MEETING SUMMARY**

Secretary Spillman reported that the board met November 12<sup>th</sup> to discuss one contract item and

earlier today to discuss four (4) legal items and (5) contract items.

**7. OTHER REPORTS**

- A. Treasurer’s Report
- B. Acceptance of the unaudited October 31, 2024, Operating and Reserve Account Financial Statements

With no objections the October 31, 2024, financial reports are approved.

- C. Review OVPC Financial Statements, October 31, 2024
- D. General Manager’s Report
- E. Taskforce & Committee Reports
  - 1. Oakmont Emergency Preparedness – Jeff Neuman
  - 2. Architectural – Jeff Neumann
  - 3. Golf Advisory – Gary Smith

**8. OPEN FORUM**

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**9. UNFINISHED BUSINESS**

- A. Governing Documents Ad-Hoc Committee Charter Approval

Director Spillman motions to accept the Governing Documents Ad-Hoc Committee Charter, there is a second to approve the original document as presented. President Klyn calls the vote - The motion passes four (4) yay and two (2) Nay votes.

**10. NEW BUSINESS**

- A. Canycom Mower and Trailer Purchase Expenditure

Director Dearden motions, there is a second. President Klyn calls the vote – the motion passes with a six (6) yay and zero (0) nay votes.

- B. Secret Ballot Director Replacement Vote

A motion is called to hold a secret ballot vote for the replacement of Director Dearden by Director Randol, there is a second. President Klyn calls the vote. The motion passes with six (6) yay and zero (0) nay votes.

- C. Director Dearden Board of Directors Replacement Vote

Director Dearden announced his stepping down from the board and President Klyn asked Secretary Spillman if he wished to ascend into the Vice President position, which he accepted. Each director's vote was collected and counted.

The vote count was as follows:

Josh Axelrod 3 votes

Jess Marzak 4 votes

Jess Marzak is named as the replacement board member. At the December meeting a vote by the Board of Directors will take place for the vacant secretary position.

**REVIEW**

Items for Board review: Member correspondence; Committee Minutes; Other

**11. NEXT MEETINGS**

A. Agenda Topics for December Meeting

1. Governing Documents Update
2. Central Complex Project Update

B. Director's Comments

C. The Next Board Meeting, December 17, 2024, 1:00 pm, Berger Auditorium and Zoom

**12. ADJOURNMENT**

With no objections, the meeting is adjourned.

**RESOLVED:** To adjourn the meeting at 2:44 pm.

**ATTEST**

I certify that the preceding is a real and correct copy of the minutes as approved by the Board of Directors.

\_\_\_\_\_  
Heidi Klyn, President

\_\_\_\_\_  
Date

# OAKMONT

IN THE VALLEY OF THE MOON

Oakmont Village Association

Application for Recognition by Ova

Oakmont-Based Organizations

Date 9/30/24 Instructions: Attach extra pages of explanation, as necessary.

Oakmont NIA Movement CLUB  
Name of Club you would like to initiate.

Name of Club contact: Lisa Erwin

Home Address: 7347 Oak Leaf Drive

Phone#: 916-397-9834 Email address: lderwin2014@yahoo.com

Purpose of Club: To teach the practice of NIA - a fusion of dance, martial arts, and mindfulness practices. Nia is a holistic movement & wellness practice, which emphasizes healing & moving in your personal body's way. Instruction is modified according to class members' physical abilities.  
Club will meet: Sundays at 4:00 pm  
Second & fourth (twice per month)

Please include date, time, frequency. (Facility space is subject to availability)

How does this Club contribute to the community? NIA increases & encourages flexibility, self-expression, joy of movement & music for all levels of ability & intensity. It is a program for everyone, regardless of age, health or fitness level.

Do you maintain a bank account? No Tax ID Number \_\_\_\_\_

Incorporated? No Do you have Bylaws? No If so, attach copy.

Name & Title \_\_\_\_\_ Signature \_\_\_\_\_

Office Use Only:

RC \_\_\_ RB \_\_\_ RNB \_\_\_; per Board action on \_\_\_\_\_

No: \_\_\_ Use OK \_\_\_ Use denied \_\_\_

## Lisa's Bio for NIA

Lisa Erwin has been dancing since childhood and has studied ballet, modern, jazz and Afro-Caribbean dance styles. She is a NIA White Belt practitioner and is certified to teach through Nia Technique, Inc. She is a Licensed Clinical Social Worker, who has taught many classes involving mindfulness practice and emotion regulation. She finds that NIA is the ultimate expression of finding joy and healing in movement. Lisa and her husband, Mike, have been involved in community theatre as actors and directors for over twenty years. Lisa is very excited to share her love of NIA with her Oakmont community.

# NIA

## General Info

<b>Event ID:</b>	3868577
<b>Location</b>	West Rec Center 6470 Meadowridge Dr.
<b>Status:</b>	Approved w/Conflicts
<b>Created on:</b>	9/30/2024
<b>Schedules (1):</b>	NIA
<b>Owner:</b>	Anita Roraus - anita.roraus@oakmontvillage.com
<b>Category:</b>	
<b>Public:</b>	No

## Event Contacts

Name	Email	Phone
Lisa Ervin	lderwin2014@yahoo.com	916-397-9834

# NIA

<b>Description:</b>	First Meeting (Potential New Club)
<b>Upcoming Occurrences (1):</b>	(Su) 12/8/2024 (S) 11:00 AM   12:00 PM - 1:30 PM   (T) 2:30 PM
<b>Setup:</b>	11:00 AM
<b>Event Time:</b>	12:00 PM-1:30 PM
<b>Teardown:</b>	2:30 PM
<b>Number of People:</b>	

## Event Items

Name	Type	Setup In	Configuration	Note
Lower West Rec. Studio	Space			



NIA Movement

Name	Email
Lily Allred	<a href="mailto:lilynjoan@comcast.net">lilynjoan@comcast.net</a>
Susan Gear	<a href="mailto:susangeear@gmail.com">susangeear@gmail.com</a>
Marie Louis Tremblay	<a href="mailto:mltremblay@yahoo.com">mltremblay@yahoo.com</a>
Amrit K. Khalsa	<a href="mailto:amritkkhalsa@gmail.com">amritkkhalsa@gmail.com</a>
Janet Laughlin	<a href="mailto:jalaugh2001@yahoo.com">jalaugh2001@yahoo.com</a>
Trish Ergo	<a href="mailto:pergo365@yahoo.com">pergo365@yahoo.com</a>
Dick Hirsch	<a href="mailto:hirschrdh1939@gmail.com">hirschrdh1939@gmail.com</a>
Tina Jackson	<a href="mailto:tinajpri@aol.com">tinajpri@aol.com</a>
Carolyn Greene	<a href="mailto:cgnpark@icloud.com">cgnpark@icloud.com</a>
Irina Vaugh	415-939-9914
Irina Perelman	<a href="mailto:irinaperelman@yahoo.com">irinaperelman@yahoo.com</a>
Liz May Kowski	<a href="mailto:lizmaykowski24@gmail.com">lizmaykowski24@gmail.com</a>
Mary Kost	<a href="mailto:mlk_1941@yahoo.com">mlk_1941@yahoo.com</a>
Mary Lord	<a href="mailto:maryhjlord@att.net">maryhjlord@att.net</a>
Christine DeJung	<a href="mailto:mackdejung@gmail.com">mackdejung@gmail.com</a>
Katherine Kirk	<a href="mailto:californiak@gmail.com">californiak@gmail.com</a>
Shari Woogen	<a href="mailto:swoogen@gmail.com">swoogen@gmail.com</a>
Rachel Tile	<a href="mailto:rachelztile@gmail.com">rachelztile@gmail.com</a>
Eileen Ackerman	<a href="mailto:wellth@comcast.net">wellth@comcast.net</a>
Lori Reynard	<a href="mailto:lorri.reynard@gmail.com">lorri.reynard@gmail.com</a>
Paula Taubman	<a href="mailto:paula.taubman@gmail.com">paula.taubman@gmail.com</a>
Diana Alstad	<a href="mailto:diana@joeldiana.com">diana@joeldiana.com</a>
Janice Weekes	<a href="mailto:jfinnweekes@sbcglobal.net">jfinnweekes@sbcglobal.net</a>
Kathleen Mucklin	<a href="mailto:chattykath@comcast.net">chattykath@comcast.net</a>
Julie McKain	<a href="mailto:mckainmail@gmail.com">mckainmail@gmail.com</a>
Terri & Al McCall	<a href="mailto:terrillamoore@gmail.com">terrillamoore@gmail.com</a>
Sarah Shankman	<a href="mailto:srshankman@hotmail.com">srshankman@hotmail.com</a>

Thanks Much,

Lisa

# Oakmont Health Initiative Free Fitness Classes

■ Charlene Burnas

## THANKSGIVING SPIRIT NOW AND LATER

How to continue Thanksgiving spirit throughout the year. Recognize benefits rather than roadblocks; hear laughter instead of shouts; see rainbows rather than storm clouds; see what you have, not what you lack. Take control over how you respond to hot button triggers. It begins with recognizing three things for which you are grateful.



Kathy's first thought turned to her dog, Callie. Pets are sources of comfort, exercise and even humor. No wonder she's grateful to her pooch.  
*Grateful for an occasional chair session. (Photo by Charlene Burnas)*



## Proposed NIA Movement Class

■ Lisa Erwin, Instructor

### NEW MOVEMENT

#### FITNESS CLASS SEEKING MEMBERS



Come experience NIA—a fusion of dance, martial arts and mindfulness practices. NIA emphasizes healing and moving in your personal body's way. Instruction is modified according to class members' physical abilities.

NIA increases and encourages flexibility, self-expression, joy of movement and music, for all levels of ability and intensity. It is a program for everyone, regardless of age, health or fitness level. Further information can be found at [nianow.com](http://nianow.com).

Please join us for an introductory session with opportunity to experience some of the variety of movement in NIA and to ask me any questions on December 8, 4:30-6 p.m. in the West Rec. Lower Level studio. I hold a White Belt in NIA, and am interested in teaching the ongoing class twice a month (60 minutes) in this time slot.

If you are interested in the class, but not able to attend on Dec. 8, please send an email to me at [ldervwin2014@yahoo.com](mailto:ldervwin2014@yahoo.com). Introductory session is free!

The Oakmont News / November 23, 2024

## Oakmont Pétanque Club

■ Don McPherson

### INTERNATIONAL PÉTANQUE BAR/CAFÉ "MOVEMENT"

Since opening in 2020, Brooklyn's Carreau Club has become not only a gathering place for New York City's five pétanque clubs but also a mecca for Pétanque aficionados visiting the Big Apple. Located on Brooklyn's waterfront, Carreau Club has nine indoor courts, a restaurant/café offering a full bar with a French-inspired casual fare menu, and four outdoor lighted, heated courts. Besides being available for a spontaneous game to walk-ins, the facility has become a venue for regular tournaments, team play and club play.



The idea for Carreau Club came from Boulébar, which was established in 2004 and boasts 13 locations in Sweden, Denmark, and most recently, two new locations in London. Not just a bar and French café with pétanque courts, Boulébar considers itself part of a "movement." As CEO Henrik Kruse told The Times of London, "This egalitarian sport is much more than just a game, it's a way of life, a mindset, and across generations."

*Longtime club member Max Hinckman points in a recent game.*

## Water Fitness



■ Valerie Hulsey

...to still good and the water even better,

# New Movement Fitness Class Seeking Members



This activity/event is on December 8, 2024 at 4:30 pm

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This activity/event is on December 8, 2024 at

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Come experience NIA – a fusion of dance, martial arts and mindfulness practices. NIA emphasizes healing and moving in your personal body's way. Instruction is modified according to class members' physical abilities. NIA increases and encourages flexibility, self-expression, joy of movement and music, for all levels of ability and intensity. It is a program for everyone, regardless of age, health or fitness level. Further information can be found at [nianow.com](http://nianow.com).

Please join us for an introductory session with opportunity to experience some of the variety of movement in NIA and to ask any questions of instructor, Lisa Erwin, on December 8, 4:30 – 6 pm in the West Rec Lower Level studio. Lisa holds a White Belt in NIA, and is interested in teaching the on-going class twice a month (60 minutes) in this time slot. If you are interested in the class, but not able to attend on 12/8/24, please send an email to Lisa at [lderwin2014@yahoo.com](mailto:lderwin2014@yahoo.com). Introductory session is free!

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## CERTIFICATE OF COMPLETION

This certificate attests that

# LISA ERWIN

has successfully completed  
ART OF SENSATION | White Belt

CONTACT HOURS: 42

*Kellie Chambers* *Debbie-Lee van Ginkel*  
Kellie Chambers & Debbie-Lee van Ginkel

FOR NIA TECHNIQUE, INC.

April 27, 2024

DATE OF COMPLETION

Nia



ART OF  
*sensation*

White Belt



## WELCOME: Your Nia "Sacred Livelihood" Member Portal



### About your Nia "Sacred Livelihood" Member Portal

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Welcome to your "Sacred Livelihood" member portal. Here you will find resources to support your journey as a Nia Teaching Professional including monthly coaching calls, Business + Marketing resources, and forms.

You are free to explore this library, access its resources, and download them where we've enabled you to.

If you have any questions about how you can make the most of your resource after downloading it, please don't hesitate to [contact us here](#).

◀ **To get started, click on a resource in the table of contents to the left.**

COMPLETE & CONTINUE →

**OVA FINANCIAL SUMMARY**  
 Eleven (11) Months Ending November 30, 2024

**1 YEAR-TO-DATE OPERATING FUND INCOME AND EXPENSES**

	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>Annual Budget</u>
<b>Income</b> <i>(Net of fund transfers)</i>				
Operating Revenue	\$ 4,762,626	\$ 4,785,660	\$ (23,034)	\$ 5,219,460
Miscellaneous	\$ 97,085	\$ 73,462	\$ 23,624	\$ 81,400
<b>Total Income</b>	\$ 4,859,711	\$ 4,859,122	\$ 590	\$ 5,300,860
<b>Expenses</b>				
Admin	\$ 1,086,934	\$ 1,430,000	\$ (343,066)	\$ 1,560,000
Payroll	\$ 1,706,439	\$ 1,785,667	\$ (79,228)	\$ 1,948,000
Custodial & Maintenance	\$ 227,755	\$ 160,417	\$ 67,338	\$ 175,000
Grounds Common Areas	\$ 344,850	\$ 279,583	\$ 65,266	\$ 305,000
Recreation	\$ 208,328	\$ 118,708	\$ 89,619	\$ 129,500
Community Bus	\$ 89,921	\$ 87,083	\$ 2,838	\$ 95,000
Patrol & Fire Systems	\$ 37,730	\$ 38,500	\$ (770)	\$ 42,000
Utilities	\$ 426,861	\$ 429,917	\$ (3,056)	\$ 469,000
Golf Social Membership	\$ 436,603	\$ 437,580	\$ (978)	\$ 477,360
Contingency	\$ -	\$ 91,667	\$ (91,667)	\$ 100,000
<b>Total Expenses</b>	\$ 4,565,419	\$ 4,859,122	\$ (293,703)	\$ 5,300,860
<b>Net Income (Loss)</b>	\$ 294,292	\$ (0)	\$ 294,293	\$ 0

**2 YEAR-TO DATE CONTRIBUTIONS TO RESERVE FUNDS:**

	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>Annual Total</u>
Asset Replacement Fund	\$ 733,333	\$ 733,333	\$ -	\$ 800,000
ARF Interest Earned	\$ 163,907	\$ -	\$ 163,907	\$ -
Capital Improvement Fund	\$ 916,667	\$ 916,667	\$ -	\$ 1,000,000
CIF Interest Earned	\$ 9,375	\$ -	\$ 9,375	\$ -
<b>Total Fund Contributions</b>	\$ 1,823,282	\$ 1,650,000	\$ 173,282	\$ 1,800,000

**3 YEAR-TO-DATE EXPENDITURES FROM RESERVE FUNDS:**

Asset Replacement Fund	\$ 428,159
Capital Improvement Fund - Debt Service	\$ 873,032
Capital Improvement Fund - Other	\$ 138,731
<b>Total Fund Expenditures</b>	\$ 1,439,922

**4 YEAR-TO-DATE OVPC (GOLF COURSE) EXPENDITURES**

Operating Loss to Date	\$1,445
	\$1,445

**5 CASH & INVESTMENTS:**

Operating Fund	\$ 1,071,185
Asset Replacement Fund	\$ 4,949,904
Capital Improvement Fund	\$ 1,063,037
OVPC (Golf Course)	\$ 7,504
<b>Total Cash &amp; Investments</b>	\$ 7,091,630

**6 Current CIF Loan Balance**

	\$ 4,880,384
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Prepared by T Kendrick, 12/10/24

# Oakmont Village Association

## Balance Sheet as of 11/30/2024

Assets	Operating	ARF	CIF	Total
<b>Operating Fund Assets</b>				
10100 - FCB Operating Checking/ICS	\$761,588.53			\$761,588.53
10158 - Umpqua OVA Office Checking	\$309,496.89			\$309,496.89
10180 - OVA Office Cash Box	\$100.00			\$100.00
10300 - Owners' Accounts Receivable	\$70,027.10			\$70,027.10
10310 - Allowance for Bad Debt	(\$6,053.70)			(\$6,053.70)
10350 - OPS Due from ARF	\$4,583.68			\$4,583.68
10502 - Volunteer Policy 1/1/24-25	\$25.00			\$25.00
10503 - Boiler & Machinery Policy 1/1/24-25	\$123.75			\$123.75
10504 - Excess Liability 1/1/24-25	\$4,572.20			\$4,572.20
10505 - Cyber Policy 1/1/24-25	\$116.65			\$116.65
10508 - D&O Policy 1/1/24-25	\$2,695.87			\$2,695.87
10509 - Fiduciary Policy 1/1/24-25	\$39.75			\$39.75
10510 - Property/GL Policy 1/1/24-25	\$11,026.14			\$11,026.14
10511 - Umbrella Policy 1/1/24-25	\$841.37			\$841.37
10513 - Fidelity Policy 6/1/24-25	\$4,722.00			\$4,722.00
10514 - EQ Policy 1/1/24-25	\$9,779.64			\$9,779.64
10516 - Property Plcy (Bldgs) 5/15/24-25	\$96,727.12			\$96,727.12
10517 - Movie License 10/26/24-25	\$6,534.90			\$6,534.90
10520 - Land Lease 8/1/24-25	\$2,070.00			\$2,070.00
10521 - DOT Security Deposit	\$2,630.00			\$2,630.00
10530 - OVA Office Security Deposits	\$5,354.40			\$5,354.40
10550 - Prepaid Alarm 8/1/24-25	\$472.00			\$472.00
10560 - Prepaid Brivo Services 12/1/24-8/1/25	\$1,302.00			\$1,302.00
<b>Total Operating Fund Assets</b>	<b>\$1,288,775.29</b>			<b>\$1,288,775.29</b>

**Asset Replacement Fund Assets  
(ARF)**



# Oakmont Village Association

## Balance Sheet as of 11/30/2024

12015 - FCB ARF Checking/ICS	\$1,497,452.04		\$1,497,452.04
12025 - FCB CDARS 7/10/25 4.75% 12M	\$139,106.17		\$139,106.17
12030 - Merrill Lynch ARF Investments	\$1,731.09		\$1,731.09
12040 - ML T-Bill 9-4-25	\$524,631.44		\$524,631.44
12041 - ML T-Bill 3-20-25	\$512,233.54		\$512,233.54
12042 - ML T-Bill 12-26-24	\$1,006,524.85		\$1,006,524.85
12043 - ML T-Bill 8-7-25	\$499,418.55		\$499,418.55
12044 - ML T-Bill 12-17-24	\$499,293.88		\$499,293.88
12090 - ARF Due from OPS	\$269,512.02		\$269,512.02
12110 - Fixed Asset - Land	\$370,604.00		\$370,604.00
12120 - Fixed Asset - Buildings & Improvements	\$11,803,258.00		\$11,803,258.00
12130 - Fixed Asset - Furniture & Equipment	\$819,482.73		\$819,482.73
12140 - Fixed Asset - Property, Plant & Equip	\$95,525.00		\$95,525.00
12190 - Accumulated Depreciation	(\$7,134,328.50)		(\$7,134,328.50)
<b>Total Asset Replacement Fund Assets (ARF)</b>	<b>\$10,904,444.81</b>		<b>\$10,904,444.81</b>
<b>Capital Improvement Fund Assets (CIF)</b>			
13014 - WaFd Bank CIF MM		\$10,408.69	\$10,408.69
13020 - FCB CIF Checking/ICS		\$1,052,628.48	\$1,052,628.48
13046 - Investment in OVPC		\$6,722,765.92	\$6,722,765.92
13049 - Accumulated Depreciation		(\$249,928.00)	(\$249,928.00)
13050 - Fixed Asset - Buildings & Improvements		\$1,877,399.00	\$1,877,399.00
<b>Total Capital Improvement Fund Assets (CIF)</b>		<b>\$9,413,274.09</b>	<b>\$9,413,274.09</b>
<b>Total Assets</b>	<b>\$1,288,775.29</b>	<b>\$10,904,444.81</b>	<b>\$9,413,274.09</b>
			<b>\$21,606,494.19</b>

# Oakmont Village Association

## Balance Sheet as of 11/30/2024

Liabilities / Equity	Operating	ARF	CIF	Total
<b>Liabilities</b>				
20000 - Prepaid Assessments	\$210,430.09			\$210,430.09
20210 - Accounts Payable	\$121,263.37			\$121,263.37
20220 - Accrued Operating Expense	\$12,411.00			\$12,411.00
20223 - Owner Refund	\$363.00			\$363.00
20230 - Accrued Retirement - Admin	\$861.87			\$861.87
20232 - Accrued Retirement - Maint.	\$305.41			\$305.41
20235 - Accrued Vacation - Admin.	\$30,946.13			\$30,946.13
20236 - Accrued Vacation - Maint.	\$26,123.01			\$26,123.01
20270 - OPS Due to ARF	\$269,512.02			\$269,512.02
20999 - Accounts Payable - CFM	\$10.00			\$10.00
26040 - CIF First Citizens Loan 4.05% 1/23/35			\$4,880,384.34	\$4,880,384.34
<b>Total Liabilities</b>	<b>\$672,225.90</b>		<b>\$4,880,384.34</b>	<b>\$5,552,610.24</b>
<b>Fund Balances</b>				
36400 - Beginning Balance - ARF Fixed Assets		\$7,620,347.23		\$7,620,347.23
36850 - Beginning Balance - CIF Fixed Assets			\$1,755,289.00	\$1,755,289.00
37010 - Prior Year Fund Balance	\$447,369.03	\$3,132,841.27	\$2,062,051.67	\$5,642,261.97
37011 - Current Year Net Income (Loss)	\$294,292.36	\$151,256.31	\$715,549.08	\$1,161,097.75
37040 - (Net Income to CIF)	(\$125,112.00)			(\$125,112.00)
<b>Total Fund Balances</b>	<b>\$616,549.39</b>	<b>\$10,904,444.81</b>	<b>\$4,532,889.75</b>	<b>\$16,053,883.95</b>
<b>Total Liabilities / Equity</b>	<b>\$1,288,775.29</b>	<b>\$10,904,444.81</b>	<b>\$9,413,274.09</b>	<b>\$21,606,494.19</b>

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Operating Income</b>							
<b>Assessments &amp; Banking</b>							
41010 - Owners' Assessments	582,250.00	585,060.00	(2,810.00)	6,399,146.70	6,435,660.00	(36,513.30)	7,020,720.00
41011 - (Waived Assessments)	-	-	-	(2,387.00)	-	(2,387.00)	-
41020 - Late Charges Billed	154.10	-	154.10	6,803.30	-	6,803.30	-
41040 - Interest Billed	54.14	-	54.14	666.91	-	666.91	-
41060 - Operating Interest Earned	1,186.08	-	1,186.08	8,396.15	-	8,396.15	-
<b>Total Assessments &amp; Banking</b>	<b>583,644.32</b>	<b>585,060.00</b>	<b>(1,415.68)</b>	<b>6,412,626.06</b>	<b>6,435,660.00</b>	<b>(23,033.94)</b>	<b>7,020,720.00</b>
<b>Miscellaneous</b>							
43920 - New Member Fees	5,200.00	5,500.00	(300.00)	52,200.00	60,500.00	(8,300.00)	66,000.00
43925 - Owner Facility Use Cards	960.00	1,000.00	(40.00)	8,415.00	11,000.00	(2,585.00)	12,000.00
43926 - Guest Facility Use Cards	-	166.67	(166.67)	1,890.00	1,833.37	56.63	2,000.00
43927 - Ball Court Keys	6.00	11.67	(5.67)	64.00	128.37	(64.37)	140.00
43940 - Facility Rental Fees	200.00	-	200.00	3,875.00	-	3,875.00	-
43946 - Gas Shutoff Wrenches	12.00	-	12.00	46.00	-	46.00	-
43949 - Utility Credits	-	-	-	220.68	-	220.68	-
43950 - Locker Rental	60.00	-	60.00	1,445.00	-	1,445.00	-
43955 - Credit Card Transactions	605.00	-	605.00	5,297.64	-	5,297.64	-
43960 - Event Ticket Sales	510.00	-	510.00	20,040.00	-	20,040.00	-
43980 - Newsletter Revenue	150.00	-	150.00	1,650.00	-	1,650.00	-
44000 - Other Miscellaneous Revenue	-	-	-	1,942.00	-	1,942.00	-
<b>Total Miscellaneous</b>	<b>7,703.00</b>	<b>6,678.34</b>	<b>1,024.66</b>	<b>97,085.32</b>	<b>73,461.74</b>	<b>23,623.58</b>	<b>80,140.00</b>
<b>Transfers to Reserves</b>							
49010 - (CIF Funding)	(83,333.33)	(83,333.33)	-	(916,666.63)	(916,666.63)	-	(999,999.96)
49030 - (ARF Funding)	(66,666.67)	(66,666.67)	-	(733,333.37)	(733,333.37)	-	(800,000.04)
<b>Total Transfers to Reserves</b>	<b>(150,000.00)</b>	<b>(150,000.00)</b>	<b>-</b>	<b>(1,650,000.00)</b>	<b>(1,650,000.00)</b>	<b>-</b>	<b>(1,800,000.00)</b>
<b>Total Income</b>	<b>441,347.32</b>	<b>441,738.34</b>	<b>(391.02)</b>	<b>4,859,711.38</b>	<b>4,859,121.74</b>	<b>589.64</b>	<b>5,300,860.00</b>

## Operating Expense

### Administration

50000 - Fiduciary Policy	39.75	41.67	1.92	437.25	458.37	21.12	500.00
50004 - Volunteer Policy	25.00	25.00	-	275.00	275.00	-	300.00
50005 - Vehicle Policy	-	250.00	250.00	-	2,750.00	2,750.00	3,000.00
50006 - EQ Policy	9,779.68	9,833.33	53.65	107,576.48	108,166.63	590.15	118,000.00
50007 - D&O Policy	2,695.83	2,833.33	137.50	29,654.13	31,166.63	1,512.50	34,000.00
50008 - Fidelity Policy	787.00	708.33	(78.67)	7,559.94	7,791.63	231.69	8,500.00
50009 - Umbrella Policy	841.33	5,666.67	4,825.34	9,179.63	62,333.37	53,153.74	68,000.00
50010 - Package Policy	33,308.78	54,250.00	20,941.22	308,168.64	596,750.00	288,581.36	651,000.00
50011 - Cyber Policy	116.71	133.33	16.62	1,283.81	1,466.63	182.82	1,600.00
50012 - Postage & Shipping	8,073.91	2,500.00	(5,573.91)	30,584.67	27,500.00	(3,084.67)	30,000.00
50014 - Copies & Printing	6,795.85	2,916.67	(3,879.18)	26,347.01	32,083.37	5,736.36	35,000.00

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Operating Expense</b>							
50016 - Office Supplies & Services	3,856.80	1,333.33	(2,523.47)	18,742.54	14,666.63	(4,075.91)	16,000.00
50018 - Office Furnishings & Equipment	2,265.75	833.33	(1,432.42)	20,939.35	9,166.63	(11,772.72)	10,000.00
50021 - Banking, Late & Service Fees	575.73	125.00	(450.73)	2,000.19	1,375.00	(625.19)	1,500.00
50022 - CPA Services	-	1,666.67	1,666.67	8,500.00	18,333.37	9,833.37	20,000.00
50024 - Permits, Certifications & Fees	79.00	1,083.33	1,004.33	18,559.96	11,916.63	(6,643.33)	13,000.00
50025 - Movie & Music Licensing	761.33	750.00	(11.33)	7,992.73	8,250.00	257.27	9,000.00
50030 - Financial Management Contract	4,809.07	5,000.00	190.93	53,103.71	55,000.00	1,896.29	60,000.00
50034 - Misc. Financial Services	200.00	225.00	25.00	4,640.00	2,475.00	(2,165.00)	2,700.00
50036 - IT Services & Software	5,357.91	4,333.33	(1,024.58)	68,959.95	47,666.63	(21,293.32)	52,000.00
50037 - Meetings & BOD Supplies	555.72	333.33	(222.39)	3,853.14	3,666.63	(186.51)	4,000.00
50038 - Professional Services	8,028.75	16,666.67	8,637.92	132,889.54	183,333.37	50,443.83	200,000.00
50039 - Scheduling Software	-	266.67	266.67	-	2,933.37	2,933.37	3,200.00
50040 - Legal Services - General	3,719.50	6,250.00	2,530.50	90,127.34	68,750.00	(21,377.34)	75,000.00
50042 - Memberships & Publications	940.00	250.00	(690.00)	1,967.21	2,750.00	782.79	3,000.00
50043 - Budget Preparation	-	83.33	83.33	4,050.00	916.63	(3,133.37)	1,000.00
50047 - Front Entrance Land Lease	258.75	266.67	7.92	2,817.06	2,933.37	116.31	3,200.00
50048 - Office Rent	7,505.94	7,416.67	(89.27)	81,035.00	81,583.37	548.37	89,000.00
50049 - Storage Rentals	500.00	375.00	(125.00)	5,284.00	4,125.00	(1,159.00)	4,500.00
50062 - Mileage & Relocations	58.96	250.00	191.04	1,229.79	2,750.00	1,520.21	3,000.00
50064 - Staff Education & Certs	80.99	333.33	252.34	2,898.48	3,666.63	768.15	4,000.00
50070 - Employee Screenings	178.00	333.33	155.33	1,181.00	3,666.63	2,485.63	4,000.00
50090 - Administrative Incidentals	589.95	166.67	(423.28)	3,710.70	1,833.37	(1,877.33)	2,000.00
50099 - Community Social Activities	(181.41)	2,083.33	2,264.74	26,241.04	22,916.63	(3,324.41)	25,000.00
50110 - Marketing & Publicity	-	-	-	2,146.41	-	(2,146.41)	-
50120 - Website Services	511.60	416.67	(94.93)	2,997.81	4,583.37	1,585.56	5,000.00
<b>Total Administration</b>	<b>103,116.18</b>	<b>129,999.99</b>	<b>26,883.81</b>	<b>1,086,933.51</b>	<b>1,429,999.89</b>	<b>343,066.38</b>	<b>1,560,000.00</b>
<b>Payroll</b>							
50200 - Salaries - Administrative	82,520.10	61,500.00	(21,020.10)	680,503.21	676,500.00	(4,003.21)	738,000.00
50211 - W/C Insurance - Admin.	90.73	333.33	242.60	1,850.35	3,666.63	1,816.28	4,000.00
50212 - Employee Benefits - Admin.	9,666.79	11,250.00	1,583.21	120,137.64	123,750.00	3,612.36	135,000.00
50213 - Pension Plan - Admin.	2,532.83	2,250.00	(282.83)	21,922.82	24,750.00	2,827.18	27,000.00
50220 - Salaries - Maintenance	81,749.87	58,500.00	(23,249.87)	622,861.61	643,500.00	20,638.39	702,000.00
50231 - W/C Insurance - Maint.	514.11	1,500.00	985.89	11,215.64	16,500.00	5,284.36	18,000.00
50232 - Employee Benefits - Maint.	9,692.71	11,750.00	2,057.29	104,698.36	129,250.00	24,551.64	141,000.00
50233 - Pension Plan - Maint.	1,043.62	1,333.33	289.71	9,925.08	14,666.63	4,741.55	16,000.00
50250 - Employer Payroll Taxes	12,303.49	9,166.67	(3,136.82)	102,325.99	100,833.37	(1,492.62)	110,000.00
50260 - Payroll Processing	953.60	583.33	(370.27)	6,232.70	6,416.63	183.93	7,000.00
50270 - Work Apparel & Safety Gear	1,521.05	1,250.00	(271.05)	10,476.94	13,750.00	3,273.06	15,000.00
50280 - Service Appreciation	(490.85)	2,916.67	3,407.52	14,288.49	32,083.37	17,794.88	35,000.00
<b>Total Payroll</b>	<b>202,098.05</b>	<b>162,333.33</b>	<b>(39,764.72)</b>	<b>1,706,438.83</b>	<b>1,785,666.63</b>	<b>79,227.80</b>	<b>1,948,000.00</b>
<b>Custodial &amp; Maintenance</b>							

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Operating Expense</b>							
51011 - Custodial Supplies & Services	3,350.06	2,583.33	(766.73)	37,179.36	28,416.63	(8,762.73)	31,000.00
51012 - OEPC Equipment	1,314.24	416.67	(897.57)	6,154.78	4,583.37	(1,571.41)	5,000.00
51014 - Golf Parcel Maintenance	-	-	-	4,510.94	-	(4,510.94)	-
51015 - Common Area Maintenance	6,880.83	4,833.33	(2,047.50)	67,582.06	53,166.63	(14,415.43)	58,000.00
51016 - Lighting & Electrical Maint.	1,876.80	1,000.00	(876.80)	19,593.60	11,000.00	(8,593.60)	12,000.00
51017 - Pest Control	270.00	500.00	230.00	3,570.00	5,500.00	1,930.00	6,000.00
51018 - Floors, Upholstery & Blinds	1,642.59	333.33	(1,309.26)	2,701.82	3,666.63	964.81	4,000.00
51020-01 - HVAC Contract - BRG	-	166.67	166.67	951.50	1,833.37	881.87	2,000.00
51020-02 - HVAC Contract - CAC	-	166.67	166.67	1,426.50	1,833.37	406.87	2,000.00
51020-03 - HVAC Contract - WRC	-	166.67	166.67	1,426.50	1,833.37	406.87	2,000.00
51020-04 - HVAC Contract - ERC	-	166.67	166.67	1,426.50	1,833.37	406.87	2,000.00
51021-01 - HVAC Repairs - BRG	-	416.67	416.67	8,270.32	4,583.37	(3,686.95)	5,000.00
51021-02 - HVAC Repairs - CAC	10,227.53	416.67	(9,810.86)	29,721.44	4,583.37	(25,138.07)	5,000.00
51021-03 - HVAC Repairs - WRC	-	166.67	166.67	-	1,833.37	1,833.37	2,000.00
51021-04 - HVAC Repairs - ERC	-	166.67	166.67	1,065.00	1,833.37	768.37	2,000.00
51022 - Plumbing Maintenance	-	416.67	416.67	9,853.63	4,583.37	(5,270.26)	5,000.00
51030 - A/V Equipment	-	416.67	416.67	4,915.14	4,583.37	(331.77)	5,000.00
51040 - Access Control - Gates & Doors	59.00	833.33	774.33	7,471.73	9,166.63	1,694.90	10,000.00
51050 - Leak Mitigation & Repair	-	166.67	166.67	815.00	1,833.37	1,018.37	2,000.00
51090 - Gasoline & Vehicle Maintenance	302.81	583.33	280.52	8,896.92	6,416.63	(2,480.29)	7,000.00
51091 - Generator Maintenance	6,702.31	666.67	(6,035.64)	10,221.89	7,333.37	(2,888.52)	8,000.00
<b>Total Custodial &amp; Maintenance</b>	<b>32,626.17</b>	<b>14,583.36</b>	<b>(18,042.81)</b>	<b>227,754.63</b>	<b>160,416.96</b>	<b>(67,337.67)</b>	<b>175,000.00</b>
<b>Grounds Common Areas</b>							
51210 - Landscape Maintenance	4,540.88	7,500.00	2,959.12	78,868.25	82,500.00	3,631.75	90,000.00
51212 - Misc. Landscape & Greenery	2,880.00	1,666.67	(1,213.33)	26,062.36	18,333.37	(7,728.99)	20,000.00
51214 - Irrigation Maintenance	-	1,250.00	1,250.00	12,583.31	13,750.00	1,166.69	15,000.00
51218 - Tree Maintenance	10,530.00	6,666.67	(3,863.33)	102,549.12	73,333.37	(29,215.75)	80,000.00
51220 - Fire Danger Mitigation	-	8,333.33	8,333.33	124,786.82	91,666.63	(33,120.19)	100,000.00
<b>Total Grounds Common Areas</b>	<b>17,950.88</b>	<b>25,416.67</b>	<b>7,465.79</b>	<b>344,849.86</b>	<b>279,583.37</b>	<b>(65,266.49)</b>	<b>305,000.00</b>
<b>Recreation</b>							
53020 - Pool & Spa Supplies	3,730.92	2,500.00	(1,230.92)	32,012.64	27,500.00	(4,512.64)	30,000.00
53020-02 - Misc. Pool & Spa Repairs - CAC	913.00	416.67	(496.33)	30,216.37	4,583.37	(25,633.00)	5,000.00
53020-03 - Misc. Pool & Spa Repairs - WRC	913.00	416.67	(496.33)	23,011.81	4,583.37	(18,428.44)	5,000.00
53020-04 - Misc. Pool & Spa Repairs - ERC	913.00	416.67	(496.33)	29,626.89	4,583.37	(25,043.52)	5,000.00
53030 - Pond Maintenance	620.00	833.33	213.33	7,324.00	9,166.63	1,842.63	10,000.00
53040 - Fitness Maintenance & Training	275.00	1,666.67	1,391.67	12,721.02	18,333.37	5,612.35	20,000.00
53042 - Facility & Recreation Equip.	3,703.20	833.33	(2,869.87)	21,338.15	9,166.63	(12,171.52)	10,000.00
53050 - Bowling Green Maintenance	3,552.12	2,916.67	(635.45)	35,059.14	32,083.37	(2,975.77)	35,000.00
53060 - Bocce Court Maintenance	-	83.33	83.33	9,851.61	916.63	(8,934.98)	1,000.00
53070 - Ball Court Maintenance	-	416.67	416.67	5,397.82	4,583.37	(814.45)	5,000.00
53080 - Library & Learning Center	373.12	125.00	(248.12)	673.22	1,375.00	701.78	1,500.00

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Operating Expense</b>							
53085 - Piano Maintenance	75.00	166.67	91.67	1,095.00	1,833.37	738.37	2,000.00
<b>Total Recreation</b>	<b>15,068.36</b>	<b>10,791.68</b>	<b>(4,276.68)</b>	<b>208,327.67</b>	<b>118,708.48</b>	<b>(89,619.19)</b>	<b>129,500.00</b>
<b>Community Bus</b>							
53500 - Community Bus Service	8,839.00	7,916.67	(922.33)	89,921.00	87,083.37	(2,837.63)	95,000.00
<b>Total Community Bus</b>	<b>8,839.00</b>	<b>7,916.67</b>	<b>(922.33)</b>	<b>89,921.00</b>	<b>87,083.37</b>	<b>(2,837.63)</b>	<b>95,000.00</b>
<b>Patrol &amp; Fire Systems</b>							
54010 - Patrol Service	1,507.00	1,666.67	159.67	18,082.00	18,333.37	251.37	20,000.00
54030 - Fire System Maint. & Inspect.	350.00	666.67	316.67	12,630.13	7,333.37	(5,296.76)	8,000.00
54040 - Fire & Commercial Monitoring	687.00	333.33	(353.67)	3,654.00	3,666.63	12.63	4,000.00
54050 - Fire Extinguisher / AED Maint.	-	416.67	416.67	2,680.31	4,583.37	1,903.06	5,000.00
54060 - Community Fire Safety	-	416.67	416.67	683.52	4,583.37	3,899.85	5,000.00
<b>Total Patrol &amp; Fire Systems</b>	<b>2,544.00</b>	<b>3,500.01</b>	<b>956.01</b>	<b>37,729.96</b>	<b>38,500.11</b>	<b>770.15</b>	<b>42,000.00</b>
<b>Utilities</b>							
55010-02 - Gas - CAC	2,726.57	6,000.00	3,273.43	45,709.73	66,000.00	20,290.27	72,000.00
55010-03 - Gas - WRC	1,863.32	2,416.67	553.35	22,073.60	26,583.37	4,509.77	29,000.00
55010-04 - Gas - ERC	3,614.99	3,750.00	135.01	33,286.98	41,250.00	7,963.02	45,000.00
55010-05 - Gas - OFF	151.87	250.00	98.13	1,623.10	2,750.00	1,126.90	3,000.00
55011-02 - Solar - CAC	2,526.34	5,583.33	3,056.99	54,022.27	61,416.63	7,394.36	67,000.00
55011-03 - Solar - WRC	973.03	2,583.33	1,610.30	23,675.82	28,416.63	4,740.81	31,000.00
55011-04 - Solar - ERC	956.87	2,250.00	1,293.13	19,279.76	24,750.00	5,470.24	27,000.00
55012-02 - Electricity - CAC	2,758.40	1,750.00	(1,008.40)	34,709.19	19,250.00	(15,459.19)	21,000.00
55012-03 - Electricity - WRC	1,914.69	416.67	(1,498.02)	5,081.14	4,583.37	(497.77)	5,000.00
55012-04 - Electricity - ERC	221.55	1,166.67	945.12	6,617.21	12,833.37	6,216.16	14,000.00
55012-05 - Electricity - OFF	609.54	666.67	57.13	12,398.33	7,333.37	(5,064.96)	8,000.00
55012-07 - Electricity - C/A	35.77	83.33	47.56	346.94	916.63	569.69	1,000.00
55014-01 - Water - BRG	1,623.52	1,416.67	(206.85)	17,892.43	15,583.37	(2,309.06)	17,000.00
55014-02 - Water - CAC	3,576.75	1,916.67	(1,660.08)	34,692.76	21,083.37	(13,609.39)	23,000.00
55014-03 - Water - WRC	1,617.90	1,250.00	(367.90)	15,674.14	13,750.00	(1,924.14)	15,000.00
55014-04 - Water - ERC	1,430.41	1,500.00	69.59	27,728.58	16,500.00	(11,228.58)	18,000.00
55014-07 - Water - C/A	457.91	250.00	(207.91)	5,324.23	2,750.00	(2,574.23)	3,000.00
55016 - Garbage	1,870.78	1,833.33	(37.45)	20,578.58	20,166.63	(411.95)	22,000.00
55018-01 - Communication Lines - BRG	75.84	666.67	590.83	8,878.82	7,333.37	(1,545.45)	8,000.00
55018-02 - Communication Lines - CAC	256.34	916.67	660.33	11,374.74	10,083.37	(1,291.37)	11,000.00
55018-03 - Communication Lines - WRC	630.42	583.33	(47.09)	6,782.85	6,416.63	(366.22)	7,000.00
55018-04 - Communication Lines - ERC	683.41	833.33	149.92	7,694.92	9,166.63	1,471.71	10,000.00
55018-05 - Communication Lines - OFF	849.33	750.00	(99.33)	9,426.66	8,250.00	(1,176.66)	9,000.00
55018-06 - Communication Lines - MNT	250.00	250.00	-	1,988.28	2,750.00	761.72	3,000.00
<b>Total Utilities</b>	<b>31,675.55</b>	<b>39,083.34</b>	<b>7,407.79</b>	<b>426,861.06</b>	<b>429,916.74</b>	<b>3,055.68</b>	<b>469,000.00</b>
<b>Golf Course</b>							
55085 - Golf Social Membership	39,661.00	39,780.00	119.00	436,602.50	437,580.00	977.50	477,360.00

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Operating Expense</b>							
<b>Total Golf Course</b>	39,661.00	39,780.00	119.00	436,602.50	437,580.00	977.50	477,360.00
<b>Contingency</b>							
55099 - Contingency	-	8,333.33	8,333.33	-	91,666.63	91,666.63	100,000.00
<b>Total Contingency</b>	-	8,333.33	8,333.33	-	91,666.63	91,666.63	100,000.00
<b>Total Expense</b>	453,579.19	441,738.38	(11,840.81)	4,565,419.02	4,859,122.18	293,703.16	5,300,860.00
<b>Operating Net Total</b>	(12,231.87)	(.04)	(12,231.83)	294,292.36	(.44)	294,292.80	-

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>ARF Income</b>							
<b>Fund Balances</b>							
35700 - Current ARF Funding	66,666.67	66,666.67	-	733,333.37	733,333.37	-	800,000.04
35710 - ARF Interest Earned	3,453.49	-	3,453.49	163,906.72	-	163,906.72	-
35799 - Misc. ARF Revenue	1,175.37	-	1,175.37	1,175.37	-	1,175.37	-
<b>Total Fund Balances</b>	<b>71,295.53</b>	<b>66,666.67</b>	<b>4,628.86</b>	<b>898,415.46</b>	<b>733,333.37</b>	<b>165,082.09</b>	<b>800,000.04</b>
<b>Total Income</b>	<b>71,295.53</b>	<b>66,666.67</b>	<b>4,628.86</b>	<b>898,415.46</b>	<b>733,333.37</b>	<b>165,082.09</b>	<b>800,000.04</b>

## ARF Expense

<b>Fund Balances</b>							
36000-03 - Asphalt - WRC	-	2,275.50	2,275.50	-	25,030.50	25,030.50	27,306.00
36000-04 - Asphalt - ERC	-	988.42	988.42	-	10,872.62	10,872.62	11,861.00
36000-06 - Asphalt - MNT	-	854.17	854.17	-	9,395.87	9,395.87	10,250.00
36005-03 - Concrete - WRC	-	588.50	588.50	-	6,473.50	6,473.50	7,062.00
36006-04 - Ball Courts - ERC	-	1,792.75	1,792.75	9,600.00	19,720.25	10,120.25	21,513.00
36009-02 - Swimming Pool - CAC	-	2,290.58	2,290.58	48,407.66	25,196.38	(23,211.28)	27,487.00
36009-03 - Swimming Pool - WRC	-	4,372.75	4,372.75	30,638.67	48,100.25	17,461.58	52,473.00
36009-04 - Swimming Pool - ERC	-	7,647.83	7,647.83	19,863.26	84,126.13	64,262.87	91,774.00
36010-02 - Spa - CAC	-	5,425.58	5,425.58	18,141.41	59,681.38	41,539.97	65,107.00
36010-03 - Spa - WRC	-	3,074.50	3,074.50	30,101.52	33,819.50	3,717.98	36,894.00
36010-04 - Spa - ERC	-	3,931.33	3,931.33	19,748.99	43,244.63	23,495.64	47,176.00
36011-02 - Gate Equipment - CAC	-	1,171.92	1,171.92	-	12,891.12	12,891.12	14,063.00
36015-03 - Signage - WRC	-	1,708.33	1,708.33	-	18,791.63	18,791.63	20,500.00
36050-03 - Fencing - WRC	-	550.75	550.75	-	6,058.25	6,058.25	6,609.00
36050-04 - Fencing - ERC	-	2,027.17	2,027.17	-	22,298.87	22,298.87	24,326.00
36051 - Entry Control, Safety / Access	-	1,025.00	1,025.00	793.68	11,275.00	10,481.32	12,300.00
36051-04 - Entry Control, Safety / Access - ERC	-	5,701.58	5,701.58	-	62,717.38	62,717.38	68,419.00
36055-01 - Lighting & Electrical - BRG	-	-	-	5,470.00	-	(5,470.00)	-
36055-02 - Lighting & Electrical - CAC	-	550.83	550.83	-	6,059.13	6,059.13	6,610.00
36056-01 - HVAC - BRG	-	-	-	3,572.25	-	(3,572.25)	-
36056-02 - HVAC - CAC	-	3,866.33	3,866.33	3,572.25	42,529.63	38,957.38	46,396.00
36056-03 - HVAC - WRC	-	-	-	11,858.75	-	(11,858.75)	-
36056-04 - HVAC - ERC	-	1,101.75	1,101.75	3,834.75	12,119.25	8,284.50	13,221.00
36056-06 - HVAC - MNT	-	1,059.25	1,059.25	11,775.00	11,651.75	(123.25)	12,711.00
36057 - Landscaping	-	-	-	27,514.00	-	(27,514.00)	-
36057-01 - Landscape - BRG	-	7,414.42	7,414.42	-	81,558.62	81,558.62	88,973.00
36057-02 - Landscape - CAC	-	13,587.75	13,587.75	32,535.91	149,465.25	116,929.34	163,053.00
36057-03 - Landscape - WRC	-	1,177.00	1,177.00	-	12,947.00	12,947.00	14,124.00
36057-06 - Landscape - MNT	-	508.50	508.50	-	5,593.50	5,593.50	6,102.00
36060 - Irrigation	-	-	-	3,831.45	-	(3,831.45)	-
36073-01 - Appliances - BRG	-	594.17	594.17	-	6,535.87	6,535.87	7,130.00
36075-02 - Furnishings - CAC	-	17,778.00	17,778.00	-	195,558.00	195,558.00	213,336.00



# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>ARF Expense</b>							
36076-04 - Outdoor Furniture/ Equip - ERC	-	-	-	14,500.00	-	(14,500.00)	-
36084-02 - Structural Repairs - CAC	-	793.83	793.83	-	8,732.13	8,732.13	9,526.00
36084-03 - Structural Repairs - WRC	-	3,986.50	3,986.50	-	43,851.50	43,851.50	47,838.00
36084-04 - Structural Repairs - ERC	-	619.75	619.75	-	6,817.25	6,817.25	7,437.00
36087-02 - Game Table - CAC	-	1,132.75	1,132.75	-	12,460.25	12,460.25	13,593.00
36113 - Vehicles / Golf Carts	-	5,067.83	5,067.83	-	55,746.13	55,746.13	60,814.00
36125-03 - Retaining Walls - WRC	-	1,542.42	1,542.42	-	16,966.62	16,966.62	18,509.00
36125-04 - Retaining Walls - ERC	-	826.25	826.25	-	9,088.75	9,088.75	9,915.00
36150 - Lakes / Ponds	-	-	-	12,455.77	-	(12,455.77)	-
36176-01 - A/V Equipment - BRG	-	-	-	7,408.79	-	(7,408.79)	-
36176-03 - A/V Equipment - WRC	-	4,270.83	4,270.83	51,704.67	46,979.13	(4,725.54)	51,250.00
36176-04 - A/V Equipment - ERC	-	881.33	881.33	-	9,694.63	9,694.63	10,576.00
36211-02 - Office Equipment - CAC	-	1,119.00	1,119.00	2,176.75	12,309.00	10,132.25	13,428.00
36307-06 - Maint. / Custodial Equip. - MNT	-	716.00	716.00	-	7,876.00	7,876.00	8,592.00
36350 - Air Handling Components	-	-	-	7,181.00	-	(7,181.00)	-
36398 - State & Federal Taxes	-	-	-	10,073.51	-	(10,073.51)	-
36399 - Misc. Reserve Expense - ARF	-	-	-	4,100.00	-	(4,100.00)	-
36410 - Depreciation Expense	29,000.00	-	(29,000.00)	319,000.00	-	(319,000.00)	-
36655-01 - Concrete - BRG	-	-	-	10,750.00	-	(10,750.00)	-
36656-04 - Ball Courts - ERC	-	-	-	19,200.00	-	(19,200.00)	-
36805 - Surveillance Cameras	-	-	-	7,349.11	-	(7,349.11)	-
<b>Total Fund Balances</b>	<b>29,000.00</b>	<b>114,021.15</b>	<b>85,021.15</b>	<b>747,159.15</b>	<b>1,254,232.65</b>	<b>507,073.50</b>	<b>1,368,254.00</b>
<b>Total Expense</b>	<b>29,000.00</b>	<b>114,021.15</b>	<b>85,021.15</b>	<b>747,159.15</b>	<b>1,254,232.65</b>	<b>507,073.50</b>	<b>1,368,254.00</b>
<b>ARF Net Total</b>	<b>42,295.53</b>	<b>(47,354.48)</b>	<b>89,650.01</b>	<b>151,256.31</b>	<b>(520,899.28)</b>	<b>672,155.59</b>	<b>(568,253.96)</b>

# Oakmont Village Association

## Statement of Revenues and Expenses 11/1/2024 - 11/30/2024

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>CIF Income</b>							
<b>Fund Balances</b>							
36500 - Current CIF Funding	83,333.33	83,333.33	-	916,666.63	916,666.63	-	999,999.96
36510 - CIF Interest Earned	1,589.57	-	1,589.57	9,374.86	-	9,374.86	-
36530 - Net Income from OPS	-	-	-	125,112.00	-	125,112.00	-
<b>Total Fund Balances</b>	<b>84,922.90</b>	<b>83,333.33</b>	<b>1,589.57</b>	<b>1,051,153.49</b>	<b>916,666.63</b>	<b>134,486.86</b>	<b>999,999.96</b>
<b>Total Income</b>	<b>84,922.90</b>	<b>83,333.33</b>	<b>1,589.57</b>	<b>1,051,153.49</b>	<b>916,666.63</b>	<b>134,486.86</b>	<b>999,999.96</b>
<b>CIF Expense</b>							
<b>Fund Balances</b>							
36307-01 - Maintenance/Custodial Equipment - BRG	-	-	-	9,867.47	-	(9,867.47)	-
36656-04 - Ball Courts - ERC	-	-	-	9,500.00	-	(9,500.00)	-
36665 - Gates & Fencing	-	-	-	13,400.00	-	(13,400.00)	-
36673-01 - HVAC - BRG	-	-	-	16,940.55	-	(16,940.55)	-
36673-02 - HVAC - CAC	-	-	-	10,720.00	-	(10,720.00)	-
36673-03 - HVAC - WRC	-	-	-	10,720.00	-	(10,720.00)	-
36673-04 - HVAC - ERC	-	-	-	10,720.00	-	(10,720.00)	-
36675 - Landscape	-	4,166.67	4,166.67	15,702.00	45,833.37	30,131.37	50,000.00
36686 - Pool Filter/Pump Replace	-	-	-	2,944.25	-	(2,944.25)	-
36739 - Golf Carts	-	-	-	23,221.75	-	(23,221.75)	-
36740 - Shade sails for petanque, dog park deck, other common areas	-	8,333.33	8,333.33	-	91,666.63	91,666.63	100,000.00
36750 - A/V Equipment	-	-	-	8,568.64	-	(8,568.64)	-
36795 - CIF Loan Interest	17,142.22	52,091.67	34,949.45	196,873.25	573,008.37	376,135.12	625,100.00
36799 - CIF Misc. Expense	-	12,500.00	12,500.00	-	137,500.00	137,500.00	150,000.00
36807-04 - Roof - ERC	-	-	-	6,426.50	-	(6,426.50)	-
<b>Total Fund Balances</b>	<b>17,142.22</b>	<b>77,091.67</b>	<b>59,949.45</b>	<b>335,604.41</b>	<b>848,008.37</b>	<b>512,403.96</b>	<b>925,100.00</b>
<b>Total Expense</b>	<b>17,142.22</b>	<b>77,091.67</b>	<b>59,949.45</b>	<b>335,604.41</b>	<b>848,008.37</b>	<b>512,403.96</b>	<b>925,100.00</b>
<b>CIF Net Total</b>	<b>67,780.68</b>	<b>6,241.66</b>	<b>61,539.02</b>	<b>715,549.08</b>	<b>68,658.26</b>	<b>646,890.82</b>	<b>74,899.96</b>
<b>Net Total</b>	<b>97,844.34</b>	<b>(41,112.86)</b>	<b>138,957.20</b>	<b>1,161,097.75</b>	<b>(452,241.46)</b>	<b>1,613,339.21</b>	<b>(493,354.00)</b>

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Income</b>													
<b>Assessments &amp; Banking</b>													
41010 - Owners' Assessments	581,685	581,500	579,328	580,221	582,173	583,853	581,011	581,001	584,500	581,625	582,250	-	6,399,147
41011 - (Waived Assessments)	(12)	(250)	(250)	(250)	(250)	(250)	(375)	(250)	(250)	(250)	-	-	-2,387
41020 - Late Charges Billed	655	562	838	806	813	800	201	550	800	625	154	-	6,803
41040 - Interest Billed	71	49	85	82	89	68	(74)	63	88	91	54	-	667
41060 - Operating Interest Earned	695	499	601	698	745	496	463	667	1,101	1,244	1,186	-	8,396
<b>Total Assessments &amp; Banking</b>	<b>583,095</b>	<b>582,360</b>	<b>580,602</b>	<b>581,556</b>	<b>583,569</b>	<b>584,967</b>	<b>581,226</b>	<b>582,031</b>	<b>586,240</b>	<b>583,335</b>	<b>583,644</b>	-	<b>6,412,626</b>
<b>Miscellaneous</b>													
43920 - New Member Fees	3,800	1,200	3,600	7,200	5,600	5,800	3,800	7,800	3,200	5,000	5,200	-	52,200
43925 - Owner Facility Use Cards	890	510	595	810	780	450	600	1,110	810	900	960	-	8,415
43926 - Guest Facility Use Cards	120	150	30	120	210	330	330	270	150	180	-	-	1,890
43927 - Ball Court Keys	6	-	4	6	4	4	6	14	4	10	6	-	64
43940 - Facility Rental Fees	600	125	325	650	750	125	125	600	125	250	200	-	3,875
43946 - Gas Shutoff Wrenches	-	-	-	11	-	-	-	12	11	-	12	-	46
43949 - Utility Credits	-	-	110	-	-	-	-	-	110	-	-	-	221
43950 - Locker Rental	720	300	30	90	95	30	30	60	-	30	60	-	1,445
43955 - Credit Card Transactions	(1,175)	(30)	275	5,443	(350)	470	365	(515)	120	90	605	-	5,298
43960 - Event Ticket Sales	4,920	-	-	315	6,370	2,195	2,670	3,060	-	-	510	-	20,040
43980 - Newsletter Revenue	150	150	150	150	150	150	150	150	150	150	150	-	1,650
44000 - Other Miscellaneous Revenue	-	-	-	-	-	-	1,942	-	-	-	-	-	1,942
<b>Total Miscellaneous</b>	<b>10,031</b>	<b>2,405</b>	<b>5,119</b>	<b>14,795</b>	<b>13,609</b>	<b>9,554</b>	<b>10,018</b>	<b>12,561</b>	<b>4,680</b>	<b>6,610</b>	<b>7,703</b>	-	<b>97,085</b>
<b>Transfers to Reserves</b>													
49010 - (CIF Funding)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	(83,333)	-	-916,667
49030 - (ARF Funding)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	(66,667)	-	-733,333
<b>Total Transfers to Reserves</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	<b>(150,000)</b>	-	<b>-1,650,000</b>
<b>Total Income</b>	<b>443,126</b>	<b>434,765</b>	<b>435,721</b>	<b>446,351</b>	<b>447,178</b>	<b>444,521</b>	<b>441,244</b>	<b>444,592</b>	<b>440,920</b>	<b>439,945</b>	<b>441,347</b>	-	<b>4,859,711</b>

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Expense</b>													
<b>Administration</b>													
50000 - Fiduciary Policy	40	40	40	40	40	40	40	40	40	40	40	-	437
50004 - Volunteer Policy	25	25	25	25	25	25	25	25	25	25	25	-	275
50006 - EQ Policy	9,780	9,780	9,780	9,780	9,780	9,780	9,780	9,780	9,780	9,780	9,780	-	107,576
50007 - D&O Policy	2,696	2,696	2,696	2,696	2,696	2,696	2,696	2,696	2,696	2,696	2,696	-	29,654
50008 - Fidelity Policy	568	568	568	568	568	787	787	787	787	787	787	-	7,560
50009 - Umbrella Policy	841	841	841	841	841	841	841	841	841	766	841	-	9,180
50010 - Package Policy	15,722	15,722	15,722	15,722	36,634	42,102	33,309	33,309	33,309	33,309	33,309	-	308,169
50011 - Cyber Policy	117	117	117	117	117	117	117	117	117	117	117	-	1,284
50012 - Postage & Shipping	773	7,606	804	1,533	938	5,307	1,543	1,027	1,914	1,065	8,074	-	30,585
50014 - Copies & Printing	117	104	8,669	647	277	205	6,850	660	1,410	612	6,796	-	26,347
50016 - Office Supplies & Services	476	1,001	2,291	1,272	1,401	1,893	1,405	961	1,030	3,156	3,857	-	18,743
50018 - Office Furnishings & Equipment	4,309	257	257	451	3,420	1,749	3,360	2,738	1,779	354	2,266	-	20,939
50021 - Banking, Late & Service Fees	157	112	104	105	300	191	97	177	99	82	576	-	2,000
50022 - CPA Services	-	-	-	-	8,500	-	-	-	-	-	-	-	8,500
50024 - Permits, Certifications & Fees	-	-	-	526	5,057	1,452	3,219	6,590	53	1,584	79	-	18,560
50025 - Movie & Music Licensing	709	734	715	734	721	723	727	715	719	734	761	-	7,993
50030 - Financial Management Contract	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,809	4,809	-	53,104
50034 - Misc. Financial Services	250	-	1,100	200	-	-	100	-	2,690	100	200	-	4,640
50036 - IT Services & Software	2,961	6,020	4,373	6,274	11,510	3,488	6,124	9,049	7,331	6,472	5,358	-	68,960
50037 - Meetings & BOD Supplies	-	137	156	750	461	297	334	535	225	402	556	-	3,853
50038 - Professional Services	-	14,953	9,128	13,965	26,085	17,065	24,446	6,980	4,797	7,443	8,029	-	132,890
50040 - Legal Services - General	9,213	950	14,439	3,670	4,800	16,448	3,525	13,751	2,314	17,299	3,720	-	90,127
50042 - Memberships & Publications	-	252	-	-	775	-	-	-	-	-	940	-	1,967
50043 - Budget Preparation	-	-	-	-	-	-	250	-	-	3,800	-	-	4,050
50047 - Front Entrance Land Lease	255	255	255	255	255	255	255	259	259	259	259	-	2,817
50048 - Office Rent	7,287	7,287	7,287	7,287	7,287	7,287	7,287	7,506	7,506	7,506	7,506	-	81,035
50049 - Storage Rentals	476	476	476	476	476	476	476	476	476	500	500	-	5,284

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Expense</b>													
50062 - Mileage & Relocations	195	232	180	184	172	78	58	32	25	15	59	-	1,230
50064 - Staff Education & Certs	-	328	801	-	-	-	279	1,050	319	40	81	-	2,898
50070 - Employee Screenings	-	409	-	256	-	190	148	-	-	-	178	-	1,181
50090 - Administrative Incidentals	-	174	30	65	461	174	210	1,116	93	800	590	-	3,711
50099 - Community Social Activities	4,052	58	1,050	-	3,757	8,869	1,192	5,591	2,548	(694)	(181)	-	26,241
50110 - Marketing & Publicity	-	-	-	-	-	546	1,600	-	-	-	-	-	2,146
50120 - Website Services	-	102	80	1,119	80	178	80	139	628	80	512	-	2,998
<b>Total Administration</b>	<b>65,849</b>	<b>76,066</b>	<b>86,816</b>	<b>74,388</b>	<b>132,264</b>	<b>128,091</b>	<b>115,991</b>	<b>111,776</b>	<b>88,640</b>	<b>103,936</b>	<b>103,116</b>	-	<b>1,086,934</b>
<b>Payroll</b>													
50200 - Salaries - Administrative	49,797	50,943	55,276	55,531	83,789	59,381	57,150	61,803	70,229	54,083	82,520	-	680,503
50211 - W/C Insurance - Admin.	168	19	93	416	166	-	401	-	305	191	91	-	1,850
50212 - Employee Benefits - Admin.	10,251	7,799	15,336	11,370	11,791	11,734	9,531	10,522	11,789	10,347	9,667	-	120,138
50213 - Pension Plan - Admin.	1,812	1,815	1,811	1,811	2,782	1,946	1,946	1,919	1,858	1,690	2,533	-	21,923
50220 - Salaries - Maintenance	42,599	43,081	47,952	48,684	76,906	53,185	65,731	55,020	54,887	53,066	81,750	-	622,862
50231 - W/C Insurance - Maint.	949	339	1,025	2,356	942	-	2,275	-	1,731	1,085	514	-	11,216
50232 - Employee Benefits - Maint.	9,257	13,142	3,981	9,221	8,963	9,217	10,393	10,155	11,609	9,067	9,693	-	104,698
50233 - Pension Plan - Maint.	891	893	875	855	1,361	852	1,077	681	710	686	1,044	-	9,925
50250 - Employer Payroll Taxes	9,321	7,315	8,118	7,796	12,127	8,581	9,611	10,627	8,461	8,066	12,303	-	102,326
50260 - Payroll Processing	430	493	506	501	952	529	254	539	541	533	954	-	6,233
50270 - Work Apparel & Safety Gear	855	684	684	855	684	695	1,674	1,096	887	841	1,521	-	10,477
50280 - Service Appreciation	-	101	30	219	52	265	1,221	26,067	(12,567)	(608)	(491)	-	14,288
<b>Total Payroll</b>	<b>126,331</b>	<b>126,624</b>	<b>135,687</b>	<b>139,616</b>	<b>200,516</b>	<b>146,384</b>	<b>161,265</b>	<b>178,429</b>	<b>150,442</b>	<b>139,046</b>	<b>202,098</b>	-	<b>1,706,439</b>
<b>Custodial &amp; Maintenance</b>													
51011 - Custodial Supplies & Services	-	-	435	470	11,700	6,225	3,868	5,000	2,872	3,258	3,350	-	37,179
51012 - OEPC Equipment	219	-	243	1,074	2,167	357	-	-	780	-	1,314	-	6,155
51014 - Golf Parcel Maintenance	-	2,500	-	-	-	2,011	-	-	-	-	-	-	4,511
51015 - Common Area Maintenance	40	1,704	3,609	17,696	2,306	9,182	5,668	1,356	9,137	10,003	6,881	-	67,582
51016 - Lighting & Electrical Maint.	3,468	-	-	986	1,250	-	2,408	4,543	480	4,583	1,877	-	19,594

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Expense</b>													
51017 - Pest Control	390	270	390	270	390	270	270	390	270	390	270	-	3,570
51018 - Floors, Upholstery & Blinds	-	-	-	-	850	209	-	-	-	-	1,643	-	2,702
51020-01 - HVAC Contract - BRG	-	-	476	-	476	-	-	(475)	-	476	-	-	952
51020-02 - HVAC Contract - CAC	-	-	476	-	476	-	-	-	634	(159)	-	-	1,427
51020-03 - HVAC Contract - WRC	-	-	476	-	476	-	-	-	634	(159)	-	-	1,427
51020-04 - HVAC Contract - ERC	-	-	476	-	476	-	-	-	634	(159)	-	-	1,427
51021-01 - HVAC Repairs - BRG	-	-	-	452	1,950	1,950	588	-	3,331	-	-	-	8,270
51021-02 - HVAC Repairs - CAC	-	-	-	-	-	2,329	10,162	-	1,649	5,354	10,228	-	29,721
51021-04 - HVAC Repairs - ERC	-	-	-	-	-	1,065	-	-	-	-	-	-	1,065
51022 - Plumbing Maintenance	198	-	-	-	439	253	21	840	160	7,942	-	-	9,854
51030 - A/V Equipment	-	37	-	-	1,613	678	220	336	2,031	-	-	-	4,915
51040 - Access Control - Gates & Doors	49	115	1,289	1,392	700	49	1,534	2,594	(368)	59	59	-	7,472
51050 - Leak Mitigation & Repair	-	-	-	-	-	-	-	-	815	-	-	-	815
51090 - Gasoline & Vehicle Maintenance	-	633	552	213	603	1,666	581	350	2,353	1,643	303	-	8,897
51091 - Generator Maintenance	-	-	452	-	-	-	-	-	455	2,613	6,702	-	10,222
<b>Total Custodial &amp; Maintenance</b>	<b>4,363</b>	<b>5,259</b>	<b>8,872</b>	<b>22,553</b>	<b>25,871</b>	<b>26,244</b>	<b>25,320</b>	<b>14,935</b>	<b>25,867</b>	<b>35,844</b>	<b>32,626</b>	<b>-</b>	<b>227,755</b>
<b>Grounds Common Areas</b>													
51210 - Landscape Maintenance	4,541	4,541	4,541	4,541	4,541	4,541	7,461	4,541	29,773	5,307	4,541	-	78,868
51212 - Misc. Landscape & Greenery	1,116	6,259	215	7,229	11,637	6,963	10,230	210	(26,231)	5,553	2,880	-	26,062
51214 - Irrigation Maintenance	1,786	-	1,030	2,198	1,729	2,473	1,384	612	525	848	-	-	12,583
51218 - Tree Maintenance	-	585	15,196	15,372	-	7,190	10,460	10,640	14,715	17,861	10,530	-	102,549
51220 - Fire Danger Mitigation	-	-	4,360	4,350	41,551	5,091	56,074	5,200	1,665	6,495	-	-	124,787
<b>Total Grounds Common Areas</b>	<b>7,443</b>	<b>11,385</b>	<b>25,342</b>	<b>33,689</b>	<b>59,457</b>	<b>26,258</b>	<b>85,609</b>	<b>21,203</b>	<b>20,448</b>	<b>36,064</b>	<b>17,951</b>	<b>-</b>	<b>344,850</b>
<b>Recreation</b>													
53020 - Pool & Spa Supplies	2,025	2,355	-	163	990	246	1,726	16,999	3,632	146	3,731	-	32,013
53020-02 - Misc. Pool & Spa Repairs - CAC	3,327	2,501	6,695	2,742	3,438	1,230	3,819	4,457	494	600	913	-	30,216

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Expense</b>													
53020-03 - Misc. Pool & Spa Repairs - WRC	1,355	498	3,711	498	1,575	4,169	5,553	4,120	463	155	913	-	23,012
53020-04 - Misc. Pool & Spa Repairs - ERC	530	5,910	3,985	513	2,341	932	85	13,497	921	-	913	-	29,627
53030 - Pond Maintenance	620	736	620	729	729	719	620	691	620	620	620	-	7,324
53040 - Fitness Maintenance & Training	360	-	1,450	175	2,293	250	2,463	4,074	698	682	275	-	12,721
53042 - Facility & Recreation Equip.	530	765	4,684	394	7,631	3,039	450	142	-	-	3,703	-	21,338
53050 - Bowling Green Maintenance	2,811	2,311	2,311	3,524	3,191	2,879	3,063	4,609	2,311	4,496	3,552	-	35,059
53060 - Bocce Court Maintenance	-	31	-	-	-	9,821	-	-	-	-	-	-	9,852
53070 - Ball Court Maintenance	-	-	-	-	43	-	-	5,355	-	-	-	-	5,398
53080 - Library & Learning Center	-	417	-	-	(250)	-	-	133	-	-	373	-	673
53085 - Piano Maintenance	-	510	170	(170)	-	340	-	170	-	-	75	-	1,095
<b>Total Recreation</b>	<b>11,558</b>	<b>16,034</b>	<b>23,627</b>	<b>8,569</b>	<b>21,981</b>	<b>23,626</b>	<b>17,780</b>	<b>54,247</b>	<b>9,139</b>	<b>6,699</b>	<b>15,068</b>	<b>-</b>	<b>208,328</b>
<b>Community Bus</b>													
53500 - Community Bus Service	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	9,883	8,839	8,839	-	89,921
<b>Total Community Bus</b>	<b>7,795</b>	<b>7,795</b>	<b>7,795</b>	<b>7,795</b>	<b>7,795</b>	<b>7,795</b>	<b>7,795</b>	<b>7,795</b>	<b>9,883</b>	<b>8,839</b>	<b>8,839</b>	<b>-</b>	<b>89,921</b>
<b>Patrol &amp; Fire Systems</b>													
54010 - Patrol Service	1,505	1,507	1,507	1,507	1,507	1,507	1,507	1,507	1,507	3,014	1,507	-	18,082
54030 - Fire System Maint. & Inspect.	-	-	1,181	8,607	1,500	-	642	350	-	-	350	-	12,630
54040 - Fire & Commercial Monitoring	227	687	-	227	687	-	227	687	-	227	687	-	3,654
54050 - Fire Extinguisher / AED Maint.	-	186	701	244	-	1,550	-	-	-	-	-	-	2,680
54060 - Community Fire Safety	-	-	-	-	-	684	-	-	-	-	-	-	684
<b>Total Patrol &amp; Fire Systems</b>	<b>1,732</b>	<b>2,380</b>	<b>3,389</b>	<b>10,584</b>	<b>3,694</b>	<b>3,741</b>	<b>2,376</b>	<b>2,544</b>	<b>1,507</b>	<b>3,241</b>	<b>2,544</b>	<b>-</b>	<b>37,730</b>
<b>Utilities</b>													
55010-02 - Gas - CAC	8,353	8,989	9,679	4,983	322	2,842	656	1,631	2,584	2,945	2,727	-	45,710
55010-03 - Gas - WRC	3,785	3,499	4,724	2,321	290	1,483	-	(735)	2,426	2,418	1,863	-	22,074
55010-04 - Gas - ERC	5,649	7,061	5,445	3,652	(157)	1,810	804	467	2,149	2,792	3,615	-	33,287
55010-05 - Gas - OFF	343	417	376	96	39	105	(41)	28	32	77	152	-	1,623

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Expense</b>													
55011-02 - Solar - CAC	2,060	2,658	2,658	7,653	7,205	7,178	6,954	6,257	4,991	3,882	2,526	-	54,022
55011-03 - Solar - WRC	792	1,076	1,076	3,372	3,254	3,276	3,179	2,813	2,199	1,667	973	-	23,676
55011-04 - Solar - ERC	816	1,059	1,059	2,712	2,331	2,529	2,533	2,148	1,659	1,476	957	-	19,280
55012-02 - Electricity - CAC	4,872	6,986	5,461	1,275	(409)	1,306	3,800	2,899	2,090	3,672	2,758	-	34,709
55012-03 - Electricity - WRC	275	1,679	4,295	94	(1,552)	486	(1,264)	(1,605)	-	758	1,915	-	5,081
55012-04 - Electricity - ERC	3,139	4,127	2,755	(304)	(3,283)	233	(1,753)	55	268	1,158	222	-	6,617
55012-05 - Electricity - OFF	931	1,221	1,290	789	869	974	2,194	1,586	917	1,017	610	-	12,398
55012-07 - Electricity - C/A	45	45	25	25	27	29	23	28	35	29	36	-	347
55014-01 - Water - BRG	742	2,314	1,656	1,527	1,458	1,543	1,836	1,554	1,708	1,930	1,624	-	17,892
55014-02 - Water - CAC	1,480	4,288	480	3,119	2,243	4,068	3,334	4,378	4,156	3,570	3,577	-	34,693
55014-03 - Water - WRC	1,196	738	1,193	1,270	1,147	1,622	1,391	1,963	1,799	1,737	1,618	-	15,674
55014-04 - Water - ERC	2,365	1,601	1,803	1,404	1,926	3,982	3,633	3,545	3,715	2,324	1,430	-	27,729
55014-07 - Water - C/A	338	408	469	33	74	817	522	949	684	573	458	-	5,324
55016 - Garbage	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	-	20,579
55018-01 - Communication Lines - BRG	666	665	665	1,787	1,423	1,423	828	828	(315)	831	76	-	8,879
55018-02 - Communication Lines - CAC	891	890	890	2,067	1,693	1,693	1,039	1,043	(166)	1,077	256	-	11,375
55018-03 - Communication Lines - WRC	626	625	625	625	625	625	625	625	625	525	630	-	6,783
55018-04 - Communication Lines - ERC	703	702	702	702	702	702	702	701	701	694	683	-	7,695
55018-05 - Communication Lines - OFF	950	961	819	856	1,005	855	856	709	856	710	849	-	9,427
55018-06 - Communication Lines - MNT	119	119	78	203	328	125	281	78	203	203	250	-	1,988
<b>Total Utilities</b>	<b>43,005</b>	<b>54,001</b>	<b>50,093</b>	<b>42,133</b>	<b>23,431</b>	<b>41,578</b>	<b>34,004</b>	<b>33,816</b>	<b>35,187</b>	<b>37,937</b>	<b>31,676</b>	-	<b>426,861</b>
<b>Golf Course</b>													
55085 - Golf Social Membership	39,814	39,797	39,729	39,627	39,644	39,653	39,661	39,661	39,687	39,670	39,661	-	436,603
<b>Total Golf Course</b>	<b>39,814</b>	<b>39,797</b>	<b>39,729</b>	<b>39,627</b>	<b>39,644</b>	<b>39,653</b>	<b>39,661</b>	<b>39,661</b>	<b>39,687</b>	<b>39,670</b>	<b>39,661</b>	-	<b>436,603</b>



# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Operating Expense</b>													
<b>Total Expense</b>	307,890	339,341	381,350	378,955	514,653	443,369	489,800	464,406	380,799	411,277	453,579	-	4,565,419
<b>Operating Net Total</b>	\$135,236	\$95,424	\$54,371	\$67,396	(\$67,474)	\$1,152	(\$48,556)	(\$19,814)	\$60,122	\$28,668	(\$12,232)	-	\$294,292

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>ARF Income</b>													
<b>Fund Balances</b>													
35700 - Current ARF Funding	66,667	66,667	66,667	66,667	66,667	66,667	66,667	66,667	66,667	66,667	66,667	-	733,333
35710 - ARF Interest Earned	765	45,721	3,812	14,057	865	3,907	6,343	51,570	5,284	28,129	3,453	-	163,907
35799 - Misc. ARF Revenue	-	-	-	-	-	-	-	-	-	-	1,175	-	1,175
<b>Total Fund Balances</b>	<b>67,432</b>	<b>112,387</b>	<b>70,478</b>	<b>80,724</b>	<b>67,532</b>	<b>70,574</b>	<b>73,010</b>	<b>118,237</b>	<b>71,951</b>	<b>94,796</b>	<b>71,296</b>	-	<b>898,415</b>
<b>Total Income</b>	<b>67,432</b>	<b>112,387</b>	<b>70,478</b>	<b>80,724</b>	<b>67,532</b>	<b>70,574</b>	<b>73,010</b>	<b>118,237</b>	<b>71,951</b>	<b>94,796</b>	<b>71,296</b>	-	<b>898,415</b>

## ARF Expense

<b>Fund Balances</b>													
36006-04 - Ball Courts - ERC	-	-	-	-	-	-	-	9,600	-	-	-	-	9,600
36009-02 - Swimming Pool - CAC	7,111	-	-	-	9,797	-	-	17,249	10,294	3,957	-	-	48,408
36009-03 - Swimming Pool - WRC	3,347	23,254	-	-	-	-	-	-	4,038	-	-	-	30,639
36009-04 - Swimming Pool - ERC	-	15,825	-	-	-	-	-	-	4,038	-	-	-	19,863
36010-02 - Spa - CAC	-	-	-	-	14,103	-	-	-	4,038	-	-	-	18,141
36010-03 - Spa - WRC	-	6,570	-	-	-	-	-	19,493	4,038	-	-	-	30,102
36010-04 - Spa - ERC	-	6,570	-	-	-	-	-	9,141	4,038	-	-	-	19,749
36051 - Entry Control, Safety / Access	794	-	-	-	-	-	-	-	-	-	-	-	794
36055-01 - Lighting & Electrical - BRG	-	-	-	5,470	-	-	-	-	-	-	-	-	5,470
36056-01 - HVAC - BRG	-	-	-	-	-	-	-	-	-	3,572	-	-	3,572
36056-02 - HVAC - CAC	-	-	-	-	-	-	-	-	-	3,572	-	-	3,572
36056-03 - HVAC - WRC	-	-	-	-	-	7,849	-	438	-	3,572	-	-	11,859
36056-04 - HVAC - ERC	-	-	-	-	-	-	-	263	-	3,572	-	-	3,835
36056-06 - HVAC - MNT	-	-	-	-	6,125	5,650	-	-	-	-	-	-	11,775
36057 - Landscaping	-	-	-	-	23,414	-	4,100	-	-	-	-	-	27,514
36057-02 - Landscape - CAC	7,031	-	-	-	-	-	-	25,505	-	-	-	-	32,536
36060 - Irrigation	-	-	-	-	-	-	-	-	-	3,831	-	-	3,831
36076-04 - Outdoor Furniture/ Equip - ERC	-	-	-	-	-	-	14,500	-	-	-	-	-	14,500
36150 - Lakes / Ponds	-	-	-	-	-	-	12,456	-	-	-	-	-	12,456

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>ARF Expense</b>													
36176-01 - A/V Equipment - BRG	-	7,409	-	-	-	-	-	-	-	-	-	-	7,409
36176-03 - A/V Equipment - WRC	-	-	-	-	-	1,494	-	49,598	613	-	-	-	51,705
36211-02 - Office Equipment - CAC	-	-	-	-	-	-	-	-	-	2,177	-	-	2,177
36350 - Air Handling Components	-	-	-	-	-	-	7,181	-	-	-	-	-	7,181
36398 - State & Federal Taxes	-	-	-	-	10,000	-	74	-	-	-	-	-	10,074
36399 - Misc. Reserve Expense - ARF	-	3,800	-	-	-	300	-	-	-	-	-	-	4,100
36410 - Depreciation Expense	29,000	29,000	29,000	29,000	29,000	29,000	29,000	29,000	29,000	29,000	29,000	-	319,000
36655-01 - Concrete - BRG	10,750	-	-	-	-	-	-	-	-	-	-	-	10,750
36656-04 - Ball Courts - ERC	-	-	-	-	-	-	-	19,200	-	-	-	-	19,200
36805 - Surveillance Cameras	-	-	-	-	-	-	-	-	-	7,349	-	-	7,349
<b>Total Fund Balances</b>	<b>58,032</b>	<b>92,428</b>	<b>29,000</b>	<b>34,470</b>	<b>92,440</b>	<b>44,293</b>	<b>67,310</b>	<b>179,486</b>	<b>60,098</b>	<b>60,603</b>	<b>29,000</b>	-	<b>747,159</b>
<b>Total Expense</b>	<b>58,032</b>	<b>92,428</b>	<b>29,000</b>	<b>34,470</b>	<b>92,440</b>	<b>44,293</b>	<b>67,310</b>	<b>179,486</b>	<b>60,098</b>	<b>60,603</b>	<b>29,000</b>	-	<b>747,159</b>
<b>ARF Net Total</b>	<b>\$9,400</b>	<b>\$19,960</b>	<b>\$41,478</b>	<b>\$46,254</b>	<b>(\$24,908)</b>	<b>\$26,281</b>	<b>\$5,699</b>	<b>(\$61,249)</b>	<b>\$11,853</b>	<b>\$34,193</b>	<b>\$42,296</b>	-	<b>\$151,256</b>

# Oakmont Village Association

## Summary Statement of Revenues and Expenses For 11/30/2024

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>CIF Income</b>													
<b>Fund Balances</b>													
36500 - Current CIF Funding	83,333	83,333	83,333	83,333	83,333	83,333	83,333	83,333	83,333	83,333	83,333	-	916,667
36510 - CIF Interest Earned	543	525	579	617	498	459	544	935	1,495	1,591	1,590	-	9,375
36530 - Net Income from OPS	-	-	-	-	-	125,112	-	-	-	-	-	-	125,112
<b>Total Fund Balances</b>	<b>83,876</b>	<b>83,859</b>	<b>83,912</b>	<b>83,951</b>	<b>83,831</b>	<b>208,904</b>	<b>83,877</b>	<b>84,268</b>	<b>84,829</b>	<b>84,924</b>	<b>84,923</b>	-	<b>1,051,153</b>
<b>Total Income</b>	<b>83,876</b>	<b>83,859</b>	<b>83,912</b>	<b>83,951</b>	<b>83,831</b>	<b>208,904</b>	<b>83,877</b>	<b>84,268</b>	<b>84,829</b>	<b>84,924</b>	<b>84,923</b>	-	<b>1,051,153</b>
<b>CIF Expense</b>													
<b>Fund Balances</b>													
36307-01 - Maintenance/Custodial Equipment - BRG	-	-	-	-	-	-	-	-	9,867	-	-	-	9,867
36656-04 - Ball Courts - ERC	-	-	-	-	-	9,500	-	-	-	-	-	-	9,500
36665 - Gates & Fencing	-	-	-	6,200	-	-	7,200	-	-	-	-	-	13,400
36673-01 - HVAC - BRG	-	-	-	-	-	3,573	-	7,148	6,221	-	-	-	16,941
36673-02 - HVAC - CAC	-	-	-	-	-	3,573	-	7,148	-	-	-	-	10,720
36673-03 - HVAC - WRC	-	-	-	-	-	3,573	-	7,148	-	-	-	-	10,720
36673-04 - HVAC - ERC	-	-	-	-	-	3,573	-	7,148	-	-	-	-	10,720
36675 - Landscape	-	-	-	12,636	-	-	3,066	-	-	-	-	-	15,702
36686 - Pool Filter/Pump Replace	-	-	-	-	-	-	-	-	-	2,944	-	-	2,944
36739 - Golf Carts	-	-	11,677	-	-	-	11,545	-	-	-	-	-	23,222
36750 - A/V Equipment	-	-	-	-	-	8,569	-	-	-	-	-	-	8,569
36795 - CIF Loan Interest	19,378	19,264	17,914	19,031	17,731	17,749	17,061	17,507	17,387	16,709	17,142	-	196,873
36807-04 - Roof - ERC	-	-	-	6,427	-	-	-	-	-	-	-	-	6,427
<b>Total Fund Balances</b>	<b>19,378</b>	<b>19,264</b>	<b>29,591</b>	<b>44,293</b>	<b>17,731</b>	<b>50,108</b>	<b>38,872</b>	<b>46,097</b>	<b>33,475</b>	<b>19,653</b>	<b>17,142</b>	-	<b>335,604</b>
<b>Total Expense</b>	<b>19,378</b>	<b>19,264</b>	<b>29,591</b>	<b>44,293</b>	<b>17,731</b>	<b>50,108</b>	<b>38,872</b>	<b>46,097</b>	<b>33,475</b>	<b>19,653</b>	<b>17,142</b>	-	<b>335,604</b>
<b>CIF Net Total</b>	<b>\$64,498</b>	<b>\$64,594</b>	<b>\$54,321</b>	<b>\$39,658</b>	<b>\$66,100</b>	<b>\$158,796</b>	<b>\$45,005</b>	<b>\$38,171</b>	<b>\$51,354</b>	<b>\$65,271</b>	<b>\$67,781</b>	-	<b>\$715,549</b>
<b>Net Total</b>	<b>\$209,133</b>	<b>\$179,978</b>	<b>\$150,171</b>	<b>\$153,308</b>	<b>(\$26,282)</b>	<b>\$186,229</b>	<b>\$2,148</b>	<b>(\$42,892)</b>	<b>\$123,329</b>	<b>\$128,132</b>	<b>\$97,844</b>	-	<b>\$1,161,098</b>

OAKMONT VILLAGE ASSOCIATION  
Long Range Planning Committee  
Report to Board of Directors  
December 17,2024

The LRPC met on October 7 and November 4 to continue its efforts to support the Central Complex planning process and the Board approved contract with ArchiLOGIX (ALX) regarding master plan concepts. The LRPC is on hold regarding the Central Complex pending further direction from the OVA Board.

The October meeting was devoted to a number of topics including a process for soliciting additional LRPC members. The committee agreed to solicit member through the OVA News and email blasts. The deadline for expressing interest was December 2 and as of December 2, seven people expressed interest. The LRPC appointed a subcommittee of Leslie Gavin, Kate Bond and Rex Fuller to vet committee applicants. The subcommittee met with six of seven applicants. The LRPC plans to meet later in December to make committee recommendations to the Board.

The committee also received an update from a subcommittee that is exploring the 2020 Census. The goal is to provide a demographic summary of Oakmont and to compare 2020 results to the 2010 Census. The LRPC plans to have this report completed in early 2025.

The November meeting also included a presentation about the Central Planning process from Oakmont resident Larry Cannon. The key takeaways from his presentation included the need for greater focus on ways to implement the plans related to option 3. Committee discussion also centered on the challenges in finding supporting documents related to 2030 and the planning process on the OVA website.

The December 2 LRPC meeting was postponed until December 16 to allow consideration of new committee member prospects. Following the December 16 meeting, the LRPC will forward its recommendations to the Board and General Manager. The LRPC looks forward to the update from ALX concerning cost modeling for option 3: A Walk in the Park.

In summary, the LRPC will be recommending additional committee members to the Board and looks forward to the next steps in the planning process for the Central Complex activity area.

Respectfully submitted,  
Rex Fuller LRPC Chair

**MYN Quarterly Report to the OVA Board  
December 2024**

**CURRENT**

**MYN Charter** completed and submitted.

**Monthly meetings** held this quarter:

- Nancy Brown, SoCo Emergency Services Director did tabletop exercises to look at where emergency planning is going in the future. Six years of prepping for emergencies, we are repeating ourselves and want to work on new info, new messages to the community.
- PTSD special therapist and Matt Zwerling offered information and suggestions specifically aimed at post wildfire trauma.

**MYN Coverage map** – Dani and Katy have completed and are beta testing and fine tuning the digital version. It will be ‘shared’ on the MYN website when complete.

**“Red Flag Warning Today” sandwich board signs** successfully put out around Oakmont during RFW days in Sept and Oct (6 signs).

**MYN Newsletter** – sent monthly to MYN Coordinators to distribute to their neighborhood residents.

**Oakmont News** articles published:

- 2-3 part series on Oakmont’s fire station 6 - what they do, fire safety in homes, upcoming is how to prepare for medical 1<sup>st</sup> responders.

**Inside Oakmont articles** - weekly reminders about some key topics.

**Yard Signs** - **“We are a MYN Neighborhood”** yard signs continue to be distributed in active MYN neighborhoods.

**Red Cross contract** to establish one or more shelters in Oakmont for emergency situations – reviews completed by Board, OVA legal and insurance, and edits sent to Red Cross for review (pending).

**Neighborhood Meetings** – met with 7 new neighborhoods this quarter to assist in setting up MYN in their neighborhoods.

**New Residents** - we send monthly emails and letters to new residents who purchase homes in Oakmont. Every month we receive a list of sold home addresses from a realtor, cross reference our master list of MYN coverage, and have a volunteer who sends emails to coordinators of active neighborhoods, and letters to the residents of inactive neighborhoods informing them about MYN.

Special sub task force of volunteers planned and executed a great MYN Christmas tree as part of **OVA Winter Wonderland**.

### **PLANS / PROJECTS PENDING**

- Meet with Oakmont Gardens about emergency prep.
- Meet with Napa/Sonoma chapter of Red Cross to set up various training classes.
- Continue to work with sub-HOAs to get more sub-HOAs to become active MYN neighborhoods.
- Conduct a training session and communications plan for OVA staff, including maintenance, to ensure all staff understand the communication chain of command and can swiftly react and support residents' responses.
- Continue to develop strategies to recruit additional coordinators and MYN neighborhoods, so we can increase the percentage of active MYN homes.
- Update the MYN webpages as needed.
- 2025 Fire Safe Fair – date set April 24, Thursday 1-5pm.
- Have all OVA Board members be more involved as MYN proponents and participants in their own neighborhoods.

**Fw: Secretary position**

---

**From** Christel Antone <Christel@oakmontvillage.com>  
**Date** Mon 12/9/2024 1:56 PM  
**To** Dawn McFarland <dawn@oakmontvillage.com>

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**From:** Jess Marzak <jrmarzak@gmail.com>  
**Sent:** Monday, December 9, 2024 1:55:51 PM  
**To:** Christel Antone <Christel@oakmontvillage.com>  
**Subject:** Secretary position

Christel,  
I accept the position of Secretary of the OVA.  
Jess Marzak  
Sent from my iPhoneEeeee



## 2025 Insurance Renewal Resolution

December 17, 2024

**Person Submitting:** Christel Antone, GM

**Date Submitted:** December 17, 2024

**Resolution Content:**

Whereas, the Associations insurance policies renew in January 1, 2025, and

Whereas, the Association has received quotes for insurance through our broker, Cline Insurance for general liability, auto coverage, commercial umbrella, D&O coverage, fiduciary, earthquake, and flood, and

Whereas the Association has approved the following budgeted amounts for each category,

Insurance	2025 Budgeted	Cline Proposal
Fiduciary Policy (3-year term, 2025-28, first installment)	\$600	\$484
Volunteer Policy	\$300	\$300
Gen. Liability (incl. Vehicle Policy)	\$53,000	\$51,330
EQ Policy (& Flood)	\$130,000	\$114,777
D&O Policy	\$35,585	\$32,400
Fidelity Policy	\$ 8,500	\$8,500
Lead Umbrella Policy		\$10,085 Included below (\$2M)
Excess Liability	\$74,500 (\$15M)	<b>PENDING –</b> REQUESTING NOT TO EXCEED \$64,500
Cyber, Liability/Data Breach	\$1,750	\$1,603
Equipment Breakdown/BMAC	\$1,635	\$1,486
Total	\$305,870	\$285,465

Be it Resolved:

**RESOLVED:** The Board approves the Cline Insurance Agency insurance proposals in the amount not to exceed \$290,000 with funds allocated from the Operating Account.

**Fiscal Impact:** not to exceed \$290,000

**Documents Attached:** Cline Insurance Proposals



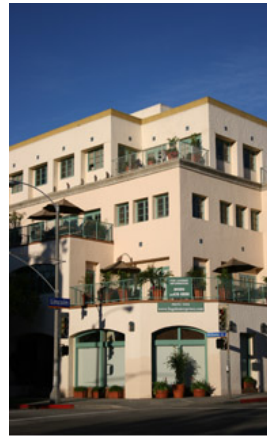
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**Master Insurance Renewal Proposal**  
**Prepared For:**

**Oakmont Village Association**  
**December 13, 2024**

**EQUIPMENT BREAKDOWN**

**Deductible – \$10,000 PD; 24 hours EE**

Property Damage (PD):	\$ 20,070,430	Includes Buildings & Contents
Business Income (BI):	<b>Not Included</b>	Please advise if desired
Extra Expense:	\$ 100,000	
Expediting Expense:	\$ 100,000	
“Fungus”, Wet Rot, Dry Rot, Bacteria:	\$ 15,000	
Hazardous Substances:	\$ 25,000	
Water Damage Limitation:	\$ 250,000	
Ordinance or Law:	\$ 100,000	

Coverage for loss due to mechanical or electrical breakdown of nearly any type of equipment, including elevators, air conditioning units, and countless others. Coverage applies to the cost to repair or replace the equipment and any other property damaged by the equipment breakdown. Resulting extra expense loss is covered as well. Policy includes Joint Loss Agreement, New Generation Valuation, Specified Perils Elimination, Green Coverage Enhancements. Exclusions include Business Income, Ordinary Payroll, Diagnostic Medical Equipment; additional exclusions apply per policy forms.

**GENERAL LIABILITY**

**Deductible – NONE**

Each Occurrence ( <i>Bodily Injury or Property Damage</i> )	\$ 1,000,000
General Aggregate	\$ 2,000,000
Products & Completed Operations	\$ 2,000,000
Personal & Advertising Injury ( <i>Any One Person/Org</i> )	\$ 1,000,000
Damage to Premises Rented ( <i>Any One Premises</i> )	\$ 100,000
Medical Expense ( <i>Any One Person</i> )	\$ 5,000

*Extends Automatic Coverage to Property Manager and/or Company*

*Includes **Condominium Financial Management (CFM)** as Additional Insured as required by contract\**

*Includes **SRJC** as Additional Insured as respects the Osher Lifelong Learning classes held on OVA premises\**

*Includes **KBJ Properties, LLC (landlord)** as Additional Insured as respects the leased office at 6637 Oakmont Dr.*

*Includes **CalTrans** as Additional Insured as respects the leased parcels at Hwy-12 & Oakmont Dr.*

*\*It is our understanding that these parties have consented in writing to a **mutual hold harmless agreement***

Protects the Association against sums that you become legally obligated to pay as damages because of bodily injury or property damage to which the insurance applies. This policy has the right and duty to defend you against any suit seeking these damages. Exclusions include those referenced in CG0001 and Communicable Disease, Employment-Related Practices, **Liquor except for Scheduled Premises/ Activity**, Designated Ongoing Operations, Fungi or Bacteria, Lead, Asbestos, Subsidence, Abuse or Molestation; per policy forms.

**COMMERCIAL AUTO**

**Deductible – None for Liability; \$500 Comprehensive/ \$1,000 Collision**

Liability	\$ 1,000,000	scheduled, hired, non-owned autos (7, 8, 9)
Medical Payments	\$ 5,000	each insured – scheduled autos (7)
UM ( <i>Uninsured Motorist</i> )	\$ 1,000,000	combined single limit – scheduled autos (7)
UIM ( <i>Under-insured Motorist</i> )	\$ 1,000,000	combined single limit – scheduled autos (7)
Comprehensive	<b>Included; See Vehicle Schedule, below</b>	
Collision	<b>Included; See Vehicle Schedule, below</b>	

*Coverage for Towing & Labor and Rental (Temporary Replacement) is not currently included; please advise if desired.*

**Vehicle Schedule:**

- 1) 2016 Nissan Frontier – IN6BD0CT1GN777333; Original Cost When New: \$25,099

*Continued, Next Page...*

**COMMERCIAL UMBRELLA/ EXCESS LIABILITY**

**Retained Limit – \$10,000**

Per Occurrence/Limit **\$ 15,000,000 combined/ total**

**Please advise if any additional limit options are desired.**

*Acts in Excess of the General Liability and Auto Liability coverages; excludes D&O and Employer’s Liability*

Provides added protection over and above the general liability and auto liability limits of insurance. Coverage is afforded to protect (defend and indemnify) the Association against being underinsured in the event of a large liability loss or multiple losses within the same policy year. Exclusions include Directors & Officers Liability, Employer’s Liability, Abuse or Molestation, Subsidence, Athletic Participants & Officials, Fungi or Bacteria, Employee Benefits Liability, Lead, Cyber Liability and Electronic Data, Silica or Silica-Related Dust; see policies for complete terms, limitations & exclusions. *Subject to binding underlying GL/Auto with Philadelphia; signed applications, and confirmation of employee training program with cell phone usage policy updated annually*

**IMPORTANT:** *The Davis-Stirling Act of the CA Civil Code stipulates that community associations with more than 100 units must maintain at least **\$3,000,000 per occurrence** in general liability limits in order to be privy to its protections. At minimum, a \$2M commercial umbrella policy is necessary to satisfy this requirement, and higher limits are available (and recommended) for additional protection.*

**DIRECTORS & OFFICERS + EMPLOYMENT PRACTICES LIABILITY**

**Claims-Made Coverage; Prior & Pending Litigation Date: 1/01/2019**

**Retentions – \$100,000 D&O; \$75,000 EPLI**

Per Occurrence/Limit (Shared Limit) **\$ 1,000,000**

Important Coverage Notes:

- Defense Costs are **INSIDE** the Policy Limits
- EPLI Coverage **includes Third Party Liability** Coverage
- Excludes Prior Acts (allegations pertaining to wrongful acts that *occurred* prior to 1/01/19)
- Fully Non-Rescindable Coverage
- Defense for Wage & Hour Claims sub-limited to \$100K (subject to \$100K retention)
- Defense for Non-Monetary Claims sub-limited to \$100K per occ./ \$300K aggregate (subject to \$100K retention)
- Workplace Violence Sub-Limit: \$250,000

*Coverage extends to Oakmont Village Property Corporation (OVPC) as a subsidiary of OVA*

*Coverage extends to financial manager (CFM) when a co-defendant, per policy forms*

Protects prior and current Board members, as well as the Association, from damages and defense costs resulting from **wrongful act** allegations and lawsuits. Exclusions include **Biometric Privacy Claims**, Sexual Abuse, Bodily Injury & Property Damage, Builder/Developer, Lien or Foreclosure Disputes, Prior Acts (prior to 1/01/19), Network Security and Privacy Information; per policy forms.

**VOLUNTEER ACCIDENT**

**Deductible – NONE**

Accidental Medical Expense Benefits **\$ 100,000 Maximum**

Scope of Coverage **Full Excess**

Accidental Death Benefit **\$ 25,000**

Accidental Dismemberment Benefit **Up to \$50,000**

**Based on/ Subject to no more than 100 Volunteers**

Please review the policy for the full schedules of Covered Losses, Expenses & Benefits. Loss must occur within 365 days of the Covered Accident. Eligible Persons include **All Registered Volunteers** of the Policyholder. Covered Activities include participation in and attendance at all volunteer activities supervised and sponsored by OVA. Overnight supervised and sponsored activities with duration of over 7 days and related travel are NOT covered. Please consult the policy for a complete listing of coverage terms, conditions, limitations and exclusions.

*Continued, Next Page...*

**FIDUCIARY LIABILITY**

**Retention – NONE**

Fiduciary Liability Limit	\$ 1,000,000	
Settlement Program <u>Sub-Limit</u>	\$ 250,000	for each <b>Settlement Program Notice</b>
HIPAA <u>Sub-Limit</u>	\$ 1,000,000	
Shared Additional Defense Limit	<b>N/A</b>	<i>Advise if desired</i>

*Sub-Limits are included within, and not additional to, the Fiduciary Limit of Liability*

**\*For Year 1 of 3 of a proposed 3-year policy term (2025-2028)** with annual reinstatement of limits  
 Continuity Date: 4/01/2008 / Prior & Pending Proceeding Date: 4/01/2008

Protects ERISA fiduciaries from the financial liabilities associated with their role in managing an employee benefit plan. Fiduciary Liability insurance not only covers administrative errors & omissions (such as handling records, enrolling/ terminating/ cancelling employees under any plan, interpreting plan benefits) but also potential personal liability for a breach of a fiduciary duty in connection with an employee benefit plan. Claim scenarios might include a loss due to a delayed transfer balance, an administrator’s failure to monitor investments, etc.

**CYBER LIABILITY/ DATA BREACH**

**Retention – \$2,500**

Policy Aggregate Limit	\$ 100,000	
<b>LIABILITY</b>		
Network & Information Security Liability	\$ 100,000	
Regulatory Defense & Penalties	\$ 100,000	
Multimedia Content Liability	\$ 100,000	
PCI Fines & Assessments	\$ 100,000	
<b>BREACH RESPONSE</b>		
Breach Response Costs	\$ 100,000	
Incident Response Services	\$ 100,000	<i>(No Retention applies to this coverage)</i>
Crisis Management & Public Relations	\$ 100,000	
Cyber Extortion	\$ 100,000	
Digital Asset Restoration	\$ 100,000	

Claims-Made Policy; Full Prior Acts coverage. Duty to Defend; First Dollar Defense. Exclusions include Other than Certified Acts of Terrorism, California Punitive Damages, and others as fully described in the policy. Additional coverage and higher limits are available by endorsement; please advise if desired.

*Continued, Next Page...*

**EARTHQUAKE & FLOOD COVERAGE**

**EQ Deductible – 15%\*** of the values at risk per Location, subject to \$50,000 Minimum Total EQ Deductible per occurrence; **Flood Deductible – \$50,000** per occurrence

EQ Policy Limit/ Total Insurable Values (TIV): **\$30,112,305**  
 Flood Sub-Limit: **\$15,000,000**

*Replacement Cost; Agreed Value; Values to be reported at 100% annual exposure – please review the enclosed Statement of Values for accuracy/ adequacy and alert us right away if any changes are needed.*

Conditions/ Subjectivities:

- Business Income/ Maintenance Fees coverage is subject to a monthly limit of indemnity of 50%
- Building Ordinance/ Code Upgrade sub-limits: Part A (Loss to Undamaged Portion): **Included**; Parts B&C Combined (Demolition & Increased Cost of Construction): **\$2,657,480** Combined Sublimit
- EQ-Induced Ensuing Water Damage: **\$1,500,000** Sublimit
- Subject to **Satisfactory Inspection & Company Approval**
- Special Form Underlying Property Coverage to be maintained at all times
- Subject to **Signed Application, Statement of Values and D-I (Surplus Lines) Disclosure**
- 25% Minimum Earned Premium

Exclusions include Terrorism, Sprinkler Leakage (EQSL), Flood for properties located in a 100-year floodplain, Theft, Pollution, Contamination, Asbestos, Seepage, Mold; *per policy forms. Consult policy for complete/ exact terms.*

**\*In lieu of the slight premium savings this year, please advise if any additional deductible options are desired.**

***This proposal contains only a general description of coverage and is not a statement of contract. Please consult the policies for exact/complete coverage terms, conditions, limitations & exclusions.***

See Premium Summary, next page...

**CARRIERS:**

**TRAVELERS INS. GROUP** (ADMITTED: A+, XV) – EQUIPMENT BREAKDOWN; FIDUCIARY LIABILITY  
**PHILADELPHIA INDEMNITY INS. CO.** (ADMITTED: A++, XV) – GENERAL LIABILITY; COMMERCIAL AUTO;  
 COMMERCIAL UMBRELLA (\$2M); VOLUNTEER ACCIDENT  
**JAMES RIVER INS. CO., ET AL** (NON-ADMITTED: A- & BETTER) – EXCESS LIABILITY (\$13M)  
**RSUI INDEMNITY CO.** (ADMITTED: A+, XIV) – D&O LIABILITY  
**ARCH SPECIALTY INS. CO., ET AL** (NON-ADMITTED: A- & BETTER) – CYBER LIABILITY  
**QBE SPECIALTY INS. CO.** (NON-ADMITTED: A- & BETTER) – EARTHQUAKE + FLOOD

# PREMIUM SUMMARY

*Prepared for Oakmont Village Association*

Please indicate your acceptance/ rejection of each line of coverage by initialing in the right-hand columns.

DESCRIPTION OF COVERAGE	PREMIUM <i>(may include fees/tax)</i>	Please Initial (Each Line)	
		Accept	Reject
Equipment Breakdown <b>(\$20,070,430)</b> \$10,000 Deductible	\$ 1,486	_____	_____
		(Initials)	(Initials)
General Liability <b>(\$1,000,000 / \$2,000,000)</b>	\$ 49,442 <sup>1</sup>	_____	_____
Scheduled Auto Coverage <b>(\$1,000,000)</b> \$500 Comprehensive Ded. / \$1,000 Collision Ded.	\$ 1,888 <sup>1</sup>	_____	_____
		(Initials)	(Initials)
Commercial Umbrella <b>(\$2,000,000)</b> Excess of General Liability and Auto Liability	\$ 10,085 <sup>1</sup>	_____	_____
		(Initials)	(Initials)
Excess Liability <b>(\$13,000,000)</b> <i>(for \$16M total per occurrence in GL and Auto Liability)</i>	<b>\$ 64,500*</b>	_____	_____
		(Initials)	(Initials)
D&O + Employment Practices Liability <b>(\$1,000,000)</b> \$100,000 D&O Retention; \$75,000 EPLI Retention	\$ 32,400	_____	_____
		(Initials)	(Initials)
Volunteer Accident <b>(\$100,000)</b> No Deductible	\$ 300 <sup>1</sup>	_____	_____
		(Initials)	(Initials)
Fiduciary Liability <b>(\$1,000,000)</b> No Deductible	\$ 484 <sup>2</sup>	_____	_____
		(Initials)	(Initials)
Cyber Liability/ Data Breach <b>(\$100,000)</b> \$2,500 Retention	\$ 1,603	_____	_____
		(Initials)	(Initials)
Earthquake & Flood <b>(\$30,112,305)</b> 15% EQ Deductible; \$50,000 Flood Deductible	\$ 114,777 <sup>3</sup>	_____	_____
		(Initials)	(Initials)
<b>TOTAL PREMIUM:</b>	<b>\$ 276,965 or better</b>		

Does NOT include Commercial Property (renews 5/15), Liquor Liability, Fidelity/ Crime or Workers Compensation insurance. | <sup>1</sup>Direct bill by Philadelphia; please pay Volunteer Accident premium (\$300) before 1/10/25. | <sup>2</sup>Installment 1 of 3, based on a 3-year policy term (1/01/2025-1/01/2028), direct bill by Travelers; please pay Fiduciary Liability premium (\$484) before 1/10/25. | <sup>3</sup>Contact us for additional EQ Ded. options, if desired.  
\*This is a **not-to-exceed** pricing indication for the excess liability layers. We expect final premiums to total less than this.

*Expiring Premiums (2024) for these lines of coverage: \$265,238*

**This Proposal is Valid until January 1, 2025**

**Subject to conditions noted above and to receipt of the following:**

**Acords (3), PHLI Supplemental App, RSUI D&O App, Travelers Fiduciary Liability App, EQ/FL Statement of Values, D-I Disclosure "NOTICE", Terrorism Disclosures (X)**

**I/We accept the options as indicated above.**

**Please Renew Coverage effective \_\_\_\_\_ January 1, 2025**

Signature: \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

\*Please note that up to 35% of each premium plus all taxes & fees may be fully earned in the event of early cancellation. In addition, the carrier may be entitled to a Short Rate Cancellation Penalty which is equivalent to 10% of the *unearned* premium.

*This proposal contains only a general description of coverage and is not a statement of contract. For a more detailed explanation of the policy exclusions and limitations, please consult the policy itself.*

# Statement of Values

## Oakmont Village Association

**Year Established:** 1964

**Multiple incl. 310 White Oak Dr.**

**No. of Bldgs:** 8

**Santa Rosa, CA**

**95409**

Location	Coverage	Units	Bldg Area	Gar Area	Built
<b>OVA Office (6637 Oakmont Dr., Suites A, B &amp; C) - leased office space (4,849 total sq. ft.)</b>					
OVA Office TIBs	\$190,600	100% sprinklered			
OVA Office EDP	\$40,000	incl. computers, servers, phone system, leased copier			
OVA Office Contents	\$100,000	furniture			
<b>Central Recreation (310 White Oak Dr. &amp; 6633 Oakmont Dr.)</b>					
Asphalt incl. Streets & Lots	\$600,000				
Concrete	\$875,000	walkways, pavers, courtyard tile			
Shuffleboard Courts	\$65,000				
Pool & Spa incl. Equipment	\$355,000	incl. pumps, filters, covers, chair lifts, etc.			
Pool Furniture	\$45,000				
Pool Cabana incl. Showers	\$215,000		600		1970
<i>1-story wood frame; roof replaced 2005; plumbing updated 2001, electrical 2015</i>					
Signage	\$19,000	bulletin boards, monuments			
Fences & Gates	\$125,000				
Lights/ Poles	\$241,500				
Irrigation System incl. Backflows	\$55,000				
Landscaping	\$425,000				
Steel Bridge incl. Decking	\$33,600	240 sq. ft.			
Bowling Green	\$200,000	incl. railings, wood retaining edge & wall, equipment			
Bowls & Lawn Bowl Equipment	\$25,000				
Lawn Bowling Shed	\$12,600				
Benches	\$29,400				
Berger Hall (Building)	\$5,350,000		10,797		1964
<i>1-story wood frame; includes dance floor, stage, movie screen, small kitchen (event venue)</i>					
<i>Roof replaced 1997; electrical updated 2001, plumbing 2005 &amp; HVAC 2010</i>					
Berger Hall Contents	\$515,000	PA system, AV & custodial equipmt, furniture, pianos, AEDs			
Trash Enclosure	\$10,000				
Central Activity Center	\$6,000,000		12,100		2007
<i>1-story wood frame; includes saunas (2), fitness room, locker rooms, learning center, library, meeting room, computer center, kiln room, arts &amp; crafts room, storage areas, access system; 100% sprinklered</i>					



Activity Center Contents	\$435,000	incl. swimsuit dryers, lockers, AV equipment, kilns, exercise equipment, library shelving, books, furniture, etc.		
Computer Center EDP	\$115,000	incl. computers, server, software, projector, misc. equipment		
Computer Center Contents	\$25,000	incl. desks, chairs, carts, etc.		
Maintenance Building	\$315,000		1,500	2006
		<i>1-story wood frame; includes office, restroom &amp; storage areas; roof replaced 2006, HVAC updated 2008</i>		
Maintenance Equipment	\$70,305			
		<i>2016 TORO Mower, Floor Cleaner, 2 Smith Electric Carts (2016) + 1 Cushman Electric Cart (2024)</i>		
Maintenance EDP	\$16,000	computers		
Underground Utilities	\$130,000			

**West Recreation (6470 Meadowridge Dr.)**

Asphalt incl. Streets & Lots	\$365,000			
Concrete incl. Sidewalks	\$235,000			
Pool & Spa incl. Equipment	\$400,000	incl. pumps, filters, covers, chair lifts, etc.		
Pool Furniture	\$25,000			
Pool Cabana + Outside Shower	\$310,000		800	1977
		<i>1-story wood frame; roof replaced 2015; plumbing &amp; electrical updated 2006-2010</i>		
Signage	\$19,000			
Fences/ Gates/ Railings	\$125,000			
Lights/ Poles	\$85,000			
Irrigation System incl. Backflows	\$35,000			
Landscaping	\$95,000	incl. <b>Community Garden</b>		
Tennis Courts (4)	\$175,000			
Tennis Equipment & Furniture	\$13,700	incl. furniture, ball servers, etc.		
Tennis Court Pergola	\$5,500			
Bocce Ball Courts (3)	\$140,000	incl. wood borders, railings, etc.		
Bocce Storage, Shed, Equipment	\$15,500			
Horseshoe Pit	\$9,000			
Drinking Fountains	\$7,000			
West Rec Outdoor Property	\$12,000	incl. picnic tables, BBQs, trellises, etc.		
Restroom Building	\$100,000		250	2009
Retaining Walls	\$165,000	wood, concrete & stone		
West Recreation Building	\$3,200,000		6,400	1976
		<i>2-story wood frame; includes saunas (2), locker rooms, small kitchen, movie screen, meeting areas, ping pong room, access system, entry bridge structure; 100% sprinklered</i>		
		<i>Roof replaced 2018; plumbing &amp; electrical upgraded 2015; HVAC updated + major repair 2021-2022</i>		
West Recreation Contents	\$115,000	incl. lockers, swimsuit dryers, PA system, AV equipment, furniture, ping pong tables & equipment, etc.		

Underground Utilities	\$70,000		
<b>Dog Park (6302 Stone Bridge Rd.)</b>			
Dog Park Deck	\$60,000		
Dog Park Shade Sails	\$10,500		
Dog Park Fencing	\$50,000		
<b>East Recreation (7902 Oakmont Dr.)</b>			
Asphalt incl. Streets & Lots	\$470,000		
Concrete incl. Sidewalks	\$125,000		
Pool & Spa incl. Equipment	\$550,000		<i>incl. pumps, filters, covers, chair lifts, etc.</i>
Pool Furniture	\$21,000		
Outside Shower	\$8,000		
Well Pump & Controls	\$21,000		
Signage	\$8,000		<i>monument</i>
Fences/ Gates/ Railings	\$125,000		
Lights/ Poles	\$85,000		
Irrigation System incl. Backflows	\$25,000		
Landscaping	\$95,000		
Tennis & Pickleball Courts (4)	\$150,000		
East Rec Outdoor Property	\$16,000		<i>incl. BBQs, patio furniture, shade sails, etc.</i>
Wood Dock w/ Concrete Pilings	\$10,500		
Wood Bridge	\$95,000		<i>132 sq. ft.</i>
OEPC Storage Room	\$10,000		
Retaining Walls	\$125,000		
East Recreation Building	\$3,500,000	7,100	1987
<i>2-story wood frame; includes conference room, billiards room, locker rooms, small kitchen, access system</i>			
<i>Roof replaced 2012; HVAC &amp; electrical updated 2005; plumbing updated 2018; 100% sprinklered</i>			
East Recreation Contents	\$275,000		<i>incl. billiards furniture &amp; equipment, musical equipment, lockers, swimsuit dryers, furniture, PA system, AV equipment, public art, etc.</i>
Underground Utilities	\$70,000		

ALL Building Foundations **INCLUDED IN BUILDING LIMITS**

**Leased Parcels at SE & SW corners of SON-12 & Oakmont Dr.**

OVA Entry Monuments	\$40,000
OVA Irrigation System	\$12,600
OVA Landscaping	\$50,000

<b>Maintenance Fees</b>	\$1,750,000	(Annual exposure = \$6,750,000)		
<b>Totals:</b>	<b>\$30,112,305</b>	<b>3,208</b>	<b>39,547</b>	<b>0</b>

As always, we urge you to carefully review all values listed above and let us know if any changes are needed or desired. If OVA has made any material changes to its recreational facilities during the last 12 months, please contact us with those details.

I hereby reviewed and understand the above values.

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Signature	Title	Date
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© Timothy Cline Insurance Agency Inc. DBA Cline Agency Insurance Brokers - CA License # 0C10844  
 12400 Wilshire Blvd., Suite 200, Los Angeles, CA 90025 - TOLL FREE: (800) 966-9566 - FAX: (800) 736-3830  
*Insurer of Common Interest Developments (Owners Associations) and Building Owners throughout the West*  
**IMPORTANT:** We are not contractors/ construction experts. This Statement of Values reflects an *estimated* replacement cost, based on general information about your project. Building values are developed from models that use cost of construction materials and labor rates for similar buildings in your area. Other property values are estimated and should be carefully reviewed by you for adequacy. The actual cost to replace *your* building(s) and appurtenant property after a loss may be significantly different. Moreover, our appraisal software or other estimates may not contemplate the demand surge\* (sudden inflation) likely to accompany a catastrophic or widespread event, so we urge you to consider this possibility as you review your insurance limits. Our agency does NOT guarantee that these figures will be sufficient to replace/ rebuild your property after a loss. YOU are responsible for selecting appropriate coverage amounts/ limits, and we encourage you to consult a professional appraiser or licensed contractor for a more authoritative estimate. Higher coverage amounts are available for an additional premium, and we are always happy to adjust our quoted values at your direction, subject to carrier approval.

**\*DEMAND SURGE:** After a widespread disaster, construction costs can increase dramatically due to the unusually high demand for contractors, building supplies, and labor. This effect is known as "demand surge." Demand surge can increase the cost of rebuilding your property. We encourage all our clients to consider maintaining higher limits to account for the impact of this phenomenon. If you would like to explore the cost of higher limits, please contact us.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND (NY: SUBSTANTIAL) CIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR or VT; in DC, LA, ME, TN and VA, insurance benefits may also be denied.)



# COMMERCIAL INSURANCE APPLICATION

## APPLICANT INFORMATION SECTION

DATE (MM/DD/YYYY)  
11/29/2024

AGENCY <b>Cline Agency Insurance Brokers</b> PO Box 57619  Los Angeles CA 91413  www.clineagency.com		CARRIER <b>Unassigned</b>		NAIC CODE	
CONTACT NAME: <b>AJ Scott</b> PHONE (A/C No. Ext): <b>(800) 966-9566</b> FAX (A/C No.): <b>(800) 736-3830</b> E-MAIL ADDRESS: <b>aj@clineagency.com</b>		COMPANY POLICY OR PROGRAM NAME <b>COMMERCIAL PACKAGE (GL, Auto)</b>		PROGRAM CODE	
CODE: SUBCODE:		POLICY NUMBER <b>Unassigned</b>			
AGENCY CUSTOMER ID: <b>316023</b>		UNDERWRITER		UNDERWRITER OFFICE	
		STATUS OF TRANSACTION		<input checked="" type="checkbox"/> QUOTE <input type="checkbox"/> BOUND (Give Date and/or Attach Copy): <input type="checkbox"/> CHANGE DATE TIME <input type="checkbox"/> AM <input type="checkbox"/> PM <input type="checkbox"/> CANCEL	

### LINE OF BUSINESS

INDICATE LINES OF BUSINESS		PREMIUM		PREMIUM		PREMIUM	
<input type="checkbox"/>	BOILER & MACHINERY	\$					
<input checked="" type="checkbox"/>	BUSINESS AUTO	\$	<b>include</b>				
<input type="checkbox"/>	BUSINESS OWNERS	\$					
<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY	\$	<b>include</b>	<input checked="" type="checkbox"/>	LIQUOR LIABILITY	\$	<b>host only</b>
<input type="checkbox"/>	COMMERCIAL INLAND MARINE	\$			MOTOR CARRIER	\$	
<input type="checkbox"/>	COMMERCIAL PROPERTY	\$			TRUCKERS	\$	
<input type="checkbox"/>	CRIME	\$			UMBRELLA	\$	

### ATTACHMENTS

<input type="checkbox"/>	ACCOUNTS RECEIVABLE / VALUABLE PAPERS		GLASS AND SIGN SECTION	<input checked="" type="checkbox"/>	STATEMENT / SCHEDULE OF VALUES
<input checked="" type="checkbox"/>	ADDITIONAL INTEREST SCHEDULE		HOTEL / MOTEL SUPPLEMENT		STATE SUPPLEMENT (If applicable)
<input checked="" type="checkbox"/>	ADDITIONAL PREMISES INFORMATION SCHEDULE		INSTALLATION / BUILDERS RISK SECTION		VACANT BUILDING SUPPLEMENT
<input type="checkbox"/>	APARTMENT BUILDING SUPPLEMENT		INTERNATIONAL LIABILITY EXPOSURE SUPPLEMENT	<input checked="" type="checkbox"/>	VEHICLE SCHEDULE
<input type="checkbox"/>	CONDO ASSN BYLAWS (for D&O Coverage only)		INTERNATIONAL PROPERTY EXPOSURE SUPPLEMENT		
<input type="checkbox"/>	CONTRACTORS SUPPLEMENT	<input checked="" type="checkbox"/>	LOSS SUMMARY		
<input type="checkbox"/>	COVERAGES SCHEDULE		OPEN CARGO SECTION		
<input type="checkbox"/>	DEALERS SECTION		PREMIUM PAYMENT SUPPLEMENT		
<input checked="" type="checkbox"/>	DRIVER INFORMATION SCHEDULE		PROFESSIONAL LIABILITY SUPPLEMENT		
<input type="checkbox"/>	ELECTRONIC DATA PROCESSING SECTION		RESTAURANT / TAVERN SUPPLEMENT		

### POLICY INFORMATION

PROPOSED EFF DATE	PROPOSED EXP DATE	BILLING PLAN	PAYMENT PLAN	METHOD OF PAYMENT	AUDIT	DEPOSIT	MINIMUM PREMIUM	POLICY PREMIUM
01/01/2025	01/01/2026	<input type="checkbox"/> DIRECT <input checked="" type="checkbox"/> AGENCY				\$	\$	\$

### APPLICANT INFORMATION

NAME (First Named Insured) AND MAILING ADDRESS (including ZIP+4) <b>Oakmont Village Association</b>  <b>6637 Oakmont Drive, Suite A</b>  <b>Santa Rosa CA 95409-5955</b>				GL CODE	SIC	NAICS	FEIN OR SOC SEC #
<input checked="" type="checkbox"/> CORPORATION <input type="checkbox"/> JOINT VENTURE <input type="checkbox"/> NOT FOR PROFIT ORG <input type="checkbox"/> SUBCHAPTER "S" CORPORATION <input type="checkbox"/> <b>non-profit rec assn</b>				BUSINESS PHONE #: <b>(707) 539-1611</b>			
<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> LLC NO. OF MEMBERS AND MANAGERS: _____ <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> TRUST				WEBSITE ADDRESS			
NAME (Other Named Insured) AND MAILING ADDRESS (including ZIP+4)				GL CODE	SIC	NAICS	FEIN OR SOC SEC #
<input type="checkbox"/> CORPORATION <input type="checkbox"/> JOINT VENTURE <input type="checkbox"/> NOT FOR PROFIT ORG <input type="checkbox"/> SUBCHAPTER "S" CORPORATION <input type="checkbox"/>				BUSINESS PHONE #:			
<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> LLC NO. OF MEMBERS AND MANAGERS: _____ <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> TRUST				WEBSITE ADDRESS			
NAME (Other Named Insured) AND MAILING ADDRESS (including ZIP+4)				GL CODE	SIC	NAICS	FEIN OR SOC SEC #
<input type="checkbox"/> CORPORATION <input type="checkbox"/> JOINT VENTURE <input type="checkbox"/> NOT FOR PROFIT ORG <input type="checkbox"/> SUBCHAPTER "S" CORPORATION <input type="checkbox"/>				BUSINESS PHONE #:			
<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> LLC NO. OF MEMBERS AND MANAGERS: _____ <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> TRUST				WEBSITE ADDRESS			

**CONTACT INFORMATION**

CONTACT TYPE: <b>Inspection</b>		CONTACT TYPE: <b>Accounting/ Billing</b>	
CONTACT NAME: <b>Dawn McFarland</b>		CONTACT NAME: <b>CFM</b>	
PRIMARY PHONE # <input type="checkbox"/> HOME <input checked="" type="checkbox"/> BUS <input type="checkbox"/> CELL (707) 539-1611	SECONDARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL	PRIMARY PHONE # <input type="checkbox"/> HOME <input checked="" type="checkbox"/> BUS <input type="checkbox"/> CELL (925) 566-6800	SECONDARY PHONE # <input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL
PRIMARY E-MAIL ADDRESS: <b>dawn@oakmontvillage.com</b>		PRIMARY E-MAIL ADDRESS:	
SECONDARY E-MAIL ADDRESS:		SECONDARY E-MAIL ADDRESS:	

**PREMISES INFORMATION (Attach ACORD 823 for Additional Premises)**

LOC #	STREET	CITY LIMITS	INTEREST	# FULL TIME EMPL	ANNUAL REVENUES: \$
1	310 White Oak Dr. & 6633 Oakmont Dr.	INSIDE	<input checked="" type="checkbox"/> OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa STATE: CA COUNTY: Sonoma ZIP: 95409	OUTSIDE	TENANT	# PART TIME EMPL	OPEN TO PUBLIC AREA: SQ FT
DESCRIPTION OF OPERATIONS: (Central Recreation)					ANY AREA LEASED TO OTHERS? Y / N
2	6637 Oakmont Dr., Suites A, B & C	INSIDE	<input type="checkbox"/> OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa STATE: CA COUNTY: Sonoma ZIP: 95409	OUTSIDE	<input checked="" type="checkbox"/> TENANT	# PART TIME EMPL	OPEN TO PUBLIC AREA: SQ FT
DESCRIPTION OF OPERATIONS: (leased office space)					ANY AREA LEASED TO OTHERS? Y / N
3	6470 Meadowridge Dr.	INSIDE	<input checked="" type="checkbox"/> OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa STATE: CA COUNTY: Sonoma ZIP: 95409	OUTSIDE	TENANT	# PART TIME EMPL	OPEN TO PUBLIC AREA: SQ FT
DESCRIPTION OF OPERATIONS: (West Recreation)					ANY AREA LEASED TO OTHERS? Y / N
4	7902 Oakmont Dr.	INSIDE	<input checked="" type="checkbox"/> OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa STATE: CA COUNTY: Sonoma ZIP: 95409	OUTSIDE	TENANT	# PART TIME EMPL	OPEN TO PUBLIC AREA: SQ FT
DESCRIPTION OF OPERATIONS: (East Recreation)					ANY AREA LEASED TO OTHERS? Y / N

**NATURE OF BUSINESS**

<input type="checkbox"/> APARTMENTS	<input type="checkbox"/> CONTRACTOR	<input type="checkbox"/> MANUFACTURING	<input type="checkbox"/> RESTAURANT	<input type="checkbox"/> SERVICE	<input checked="" type="checkbox"/> <b>Recreational Assn.</b>	DATE BUSINESS STARTED (MM/DD/YYYY) 04/24/1964
<input type="checkbox"/> CONDOMINIUMS	<input type="checkbox"/> INSTITUTIONAL	<input type="checkbox"/> OFFICE	<input type="checkbox"/> RETAIL	<input type="checkbox"/> WHOLESALE		

**DESCRIPTION OF PRIMARY OPERATIONS**

Recreational Association servicing 3,208 units/homes (~4,800 residents/members) in the surrounding age-restricted (55+) active senior community. Project is similar in nature to a master association, but scope is limited to the ownership/ maintenance/ repair/ control of the recreational facilities/ amenities ONLY -- OVA does not maintain any streets or other infrastructure within the individual subdivisions.

RETAIL STORES OR SERVICE OPERATIONS % OF TOTAL SALES:	INSTALLATION, SERVICE OR REPAIR WORK %	OFF PREMISES INSTALLATION, SERVICE OR REPAIR WORK %
---	--	---

**DESCRIPTION OF OPERATIONS OF OTHER NAMED INSUREDS**

**ADDITIONAL INTEREST (Not all fields apply to all scenarios - provide only the necessary data) Attach ACORD 45 for more Additional Interests**

INTEREST	NAME AND ADDRESS RANK: 1	EVIDENCE: <input checked="" type="checkbox"/>	CERTIFICATE	POLICY	SEND BILL	INTEREST IN ITEM NUMBER
<input checked="" type="checkbox"/> ADDITIONAL INSURED	KBJ Properties, LLC 103 Moorland Ct. Roseville CA 95661	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	LOCATION: 2 BUILDING:
<input type="checkbox"/> BREACH OF WARRANTY		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VEHICLE: BOAT:
<input type="checkbox"/> CO-OWNER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AIRPORT: AIRCRAFT:
<input type="checkbox"/> EMPLOYEE AS LESSOR		<input checked="" type="checkbox"/> OWNER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ITEM CLASS: ITEM:
<input type="checkbox"/> LEASEBACK OWNER	REGISTRANT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ITEM DESCRIPTION
<input type="checkbox"/> LENDER'S LOSS PAYABLE	TRUSTEE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AI as respects the rented office space located at
<input checked="" type="checkbox"/> Landlord-leased office	REFERENCE / LOAN #:	LIEN AMOUNT:		INTEREST END DATE:		
REASON FOR INTEREST: 6637 Oakmont Dr., Suites A & B	PHONE (A/C, No, Ext):		E-MAIL ADDRESS:		FAX (A/C, No):	

**GENERAL INFORMATION**

<b>EXPLAIN ALL "YES" RESPONSES</b>				Y / N
1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY ?				N
PARENT COMPANY NAME	RELATIONSHIP DESCRIPTION	% OWNED		
1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES?				Y
SUBSIDIARY COMPANY NAME	RELATIONSHIP DESCRIPTION	% OWNED		
Oakmont Village Property Corp.	owns Oakmont Golf Club	100		
2. IS A FORMAL SAFETY PROGRAM IN OPERATION?				Y
<input checked="" type="checkbox"/> SAFETY MANUAL	<input type="checkbox"/> SAFETY POSITION	<input type="checkbox"/> MONTHLY MEETINGS	<input type="checkbox"/> OSHA	<input checked="" type="checkbox"/> per gov docs, employee handbook
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?				N
4. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)				N
LINE OF BUSINESS	POLICY NUMBER	LINE OF BUSINESS	POLICY NUMBER	
5. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR OPERATIONS? (Missouri Applicants - Do not answer this question)				Y
<input type="checkbox"/> NON-PAYMENT	<input type="checkbox"/> AGENT NO LONGER REPRESENTS CARRIER	<input checked="" type="checkbox"/> PCKG 23-24/ "loss experience"		
<input checked="" type="checkbox"/> NON-RENEWAL	<input checked="" type="checkbox"/> UNDERWRITING	<input checked="" type="checkbox"/> CONDITION CORRECTED (Describe): repairs/mitigation/subrogating		
6. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING?				N
7. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment).				N
8. ANY UNCORRECTED FIRE AND/OR SAFETY CODE VIOLATIONS?				N
OCCUR DATE	EXPLANATION	RESOLUTION	RESOLVE DATE	
9. HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS?				N
OCCUR DATE	EXPLANATION	RESOLUTION	RESOLVE DATE	
10. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS?				N
OCCUR DATE	EXPLANATION	RESOLUTION	RESOLVE DATE	
11. HAS BUSINESS BEEN PLACED IN A TRUST? NAME OF TRUST:				N
12. ANY FOREIGN OPERATIONS, FOREIGN PRODUCTS DISTRIBUTED IN USA, OR US PRODUCTS SOLD / DISTRIBUTED IN FOREIGN COUNTRIES? (If "YES", attach ACORD 815 for Liability Exposure and/or ACORD 816 for Property Exposure)				N
13. DOES APPLICANT HAVE OTHER BUSINESS VENTURES FOR WHICH COVERAGE IS NOT REQUESTED? We are not requesting coverage for OVPC (the for-profit subsidiary corp. which owns the golf club) nor for any golf club property or liability. (Insured elsewhere; names OVA as A/I.)				Y
14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use)				N
15. DOES APPLICANT HIRE OTHERS TO OPERATE DRONES? (If "YES", describe use)				N

**REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

Expiring coverage: Primary \$1M/2M CGL and \$1M Commercial Auto (7/8/9) + \$2M Lead UM w/ PHLY  
 Expiring premiums (24-25) for \$13M x/s \$3M totaled \$51,431 + taxes/ fees. Target total renewal premiums (25-26) = \$56,575 or better.

**PRIOR CARRIER INFORMATION**

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER: Lead Umbrella
2425	CARRIER	Philadelphia Indemnity Ins.	Philadelphia Indemnity Ins.		Philadelphia Indemnity Ins.
	POLICY NUMBER	PHPK2640022	PHPK2640022		PHUB895268
	PREMIUM	\$ 45,321.00	\$ 1,584.76	\$	\$ 10,096.00
	EFFECTIVE DATE	01/01/2024	01/01/2024		01/01/2024
	EXPIRATION DATE	01/01/2025	01/01/2025		01/01/2025

**PRIOR CARRIER INFORMATION (continued)**

AGENCY CUSTOMER ID: 316023

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

**LOSS HISTORY**  **Check if none (Attach Loss Summary for Additional Loss Information)**

ENTER ALL CLAIMS OR LOSSES (REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS FOR THE LAST _____ YEARS						TOTAL LOSSES: \$ SEE LOSS RUN		
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBROGATION Y / N	CLAIM OPEN Y / N	
		PLEASE REVIEW ATTACHED LOSS RUNS						

**SIGNATURE**

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.) (Applicant's Initials): \_\_\_\_\_

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

**Applicable in CO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Applicable in FL and OK:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

**Applicable in KS:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in KY, NY, OH and PA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.


**Applicable in ME, TN, VA and WA:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

**Applicable in NJ:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR:** Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Applicable in PR:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE 	PRODUCER'S NAME (Please Print) AJ Scott	STATE PRODUCER LICENSE NO (Required in Florida)
APPLICANT'S SIGNATURE	DATE	NATIONAL PRODUCER NUMBER



**ADDITIONAL PREMISES INFORMATION SCHEDULE**

AGENCY Cline Agency Insurance Brokers		CARRIER Unassigned		NAIC CODE
POLICY NUMBER Unassigned		EFFECTIVE DATE 01/01/2025	NAMED INSURED(S) Oakmont Village Association	

**PREMISES INFORMATION**

LOC #	STREET	CITY LIMITS	INTEREST	# FULL TIME EMPL	ANNUAL REVENUES: \$
5	SE & SW corners of SON-12 & Oakmont Dr.	INSIDE	OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa	STATE: CA	OUTSIDE	X TENANT	# PART TIME EMPL
	COUNTY: Sonoma	ZIP: 95409			OPEN TO PUBLIC AREA: SQ FT
					TOTAL BUILDING AREA: SQ FT
DESCRIPTION OF OPERATIONS: (leased parcels for Assn. signage & landscaping)					ANY AREA LEASED TO OTHERS? Y / N:
6	6302 Stone Bridge Rd.	INSIDE	OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa	STATE: CA	OUTSIDE	TENANT	# PART TIME EMPL
	COUNTY: Sonoma	ZIP: 95409			OPEN TO PUBLIC AREA: SQ FT
					TOTAL BUILDING AREA: SQ FT
DESCRIPTION OF OPERATIONS: Dog Park					ANY AREA LEASED TO OTHERS? Y / N:
7	7025 Oakmont Dr.	INSIDE	OWNER		OCCUPIED AREA: SQ FT
BLD #	CITY: Santa Rosa	STATE: CA	OUTSIDE	TENANT	# PART TIME EMPL
	COUNTY: Sonoma	ZIP: 95409		X Parent	OPEN TO PUBLIC AREA: SQ FT
					TOTAL BUILDING AREA: SQ FT
DESCRIPTION OF OPERATIONS: LESSOR'S RISK ONLY Golf Club - separately insured					ANY AREA LEASED TO OTHERS? Y / N: Y
					OCCUPIED AREA: SQ FT
BLD #	CITY:	STATE:	OUTSIDE	TENANT	# PART TIME EMPL
	COUNTY:	ZIP:			OPEN TO PUBLIC AREA: SQ FT
					TOTAL BUILDING AREA: SQ FT
DESCRIPTION OF OPERATIONS:					ANY AREA LEASED TO OTHERS? Y / N:
					OCCUPIED AREA: SQ FT
BLD #	CITY:	STATE:	OUTSIDE	TENANT	# PART TIME EMPL
	COUNTY:	ZIP:			OPEN TO PUBLIC AREA: SQ FT
					TOTAL BUILDING AREA: SQ FT
DESCRIPTION OF OPERATIONS:					ANY AREA LEASED TO OTHERS? Y / N:
					OCCUPIED AREA: SQ FT
BLD #	CITY:	STATE:	OUTSIDE	TENANT	# PART TIME EMPL
	COUNTY:	ZIP:			OPEN TO PUBLIC AREA: SQ FT
					TOTAL BUILDING AREA: SQ FT
DESCRIPTION OF OPERATIONS:					ANY AREA LEASED TO OTHERS? Y / N:

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS, IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.





# ADDITIONAL INTEREST SCHEDULE

DATE (MM/DD/YYYY)  
11/29/2024

AGENCY <b>Cline Agency Insurance Brokers</b>	CARRIER Unassigned	NAIC CODE
POLICY NUMBER Unassigned	EFFECTIVE DATE 01/01/2025	NAMED INSURED(S) Oakmont Village Association

**ADDITIONAL INTEREST (Not all fields apply to all scenarios - provide only the necessary data)**

INTEREST <input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> BREACH OF WARRANTY <input type="checkbox"/> CO-OWNER <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT <input type="checkbox"/> TRUSTEE	NAME AND ADDRESS RANK: <u>2</u> Condominium Financial Management, Inc. (CFM) 60 Mayhew Way Walnut Creek CA 94597	EVIDENCE: <input checked="" type="checkbox"/>	CERTIFICATE	POLICY	SEND BILL	INTEREST IN ITEM NUMBER LOCATION: <b>ALL</b> BUILDING: VEHICLE: BOAT: AIRPORT: AIRCRAFT: ITEM CLASS: ITEM: ITEM DESCRIPTION AI as required by contract
<input checked="" type="checkbox"/> Financial Mgmt. Co.		REFERENCE / LOAN #: LIEN AMOUNT:	INTEREST END DATE: PHONE (A/C, No, Ext):		FAX (A/C, No):		
REASON FOR INTEREST: <b>Principal-Agent dynamic; see contract</b>							E-MAIL ADDRESS:

INTEREST <input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> BREACH OF WARRANTY <input type="checkbox"/> CO-OWNER <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input checked="" type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT <input type="checkbox"/> TRUSTEE	NAME AND ADDRESS RANK: <u>3</u> State of California Department of Transportation, its officers, agents & employees P. O. Box 23440, MS 11 Oakland CA 94623-0440	EVIDENCE: <input checked="" type="checkbox"/>	CERTIFICATE	POLICY	SEND BILL	INTEREST IN ITEM NUMBER LOCATION: <u>5</u> BUILDING: VEHICLE: BOAT: AIRPORT: AIRCRAFT: ITEM CLASS: ITEM: ITEM DESCRIPTION Caltrans owns the leased parcels upon which the Assn.
<input checked="" type="checkbox"/> Lessor-signage parcels		REFERENCE / LOAN #: LIEN AMOUNT:	INTEREST END DATE: PHONE (A/C, No, Ext):		FAX (A/C, No):		
REASON FOR INTEREST: <b>maintains signage &amp; landscaping</b>							E-MAIL ADDRESS:

INTEREST <input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> BREACH OF WARRANTY <input type="checkbox"/> CO-OWNER <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT <input type="checkbox"/> TRUSTEE	NAME AND ADDRESS RANK: <u>4</u> Sonoma State University* 1801 E. Cotati Avenue Rohnert Park CA 94928	EVIDENCE: <input checked="" type="checkbox"/>	CERTIFICATE	POLICY	SEND BILL	INTEREST IN ITEM NUMBER LOCATION: <u>1</u> BUILDING: VEHICLE: BOAT: AIRPORT: AIRCRAFT: ITEM CLASS: ITEM: ITEM DESCRIPTION AI as respects liability from the Named Insured's ongoing
<input checked="" type="checkbox"/> Co-Promoter		REFERENCE / LOAN #: LIEN AMOUNT:	INTEREST END DATE: PHONE (A/C, No, Ext):		FAX (A/C, No):		
REASON FOR INTEREST: <b>operations or in connection w/ premises</b>							E-MAIL ADDRESS:

INTEREST <input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> BREACH OF WARRANTY <input type="checkbox"/> CO-OWNER <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT <input type="checkbox"/> TRUSTEE	NAME AND ADDRESS RANK:	EVIDENCE:	CERTIFICATE	POLICY	SEND BILL	INTEREST IN ITEM NUMBER LOCATION: BUILDING: VEHICLE: BOAT: AIRPORT: AIRCRAFT: ITEM CLASS: ITEM: ITEM DESCRIPTION
		REFERENCE / LOAN #: LIEN AMOUNT:	INTEREST END DATE: PHONE (A/C, No, Ext):		FAX (A/C, No):		
REASON FOR INTEREST:							E-MAIL ADDRESS:

INTEREST <input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> BREACH OF WARRANTY <input type="checkbox"/> CO-OWNER <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT <input type="checkbox"/> TRUSTEE	NAME AND ADDRESS RANK:	EVIDENCE:	CERTIFICATE	POLICY	SEND BILL	INTEREST IN ITEM NUMBER LOCATION: BUILDING: VEHICLE: BOAT: AIRPORT: AIRCRAFT: ITEM CLASS: ITEM: ITEM DESCRIPTION
		REFERENCE / LOAN #: LIEN AMOUNT:	INTEREST END DATE: PHONE (A/C, No, Ext):		FAX (A/C, No):		
REASON FOR INTEREST:							E-MAIL ADDRESS:



# COMMERCIAL GENERAL LIABILITY SECTION

DATE (MM/DD/YYYY)  
11/29/2024

AGENCY Cline Agency Insurance Brokers		CARRIER Unassigned	NAIC CODE
POLICY NUMBER Unassigned	EFFECTIVE DATE 01/01/2025	APPLICANT / FIRST NAMED INSURED Oakmont Village Association	

**IMPORTANT - If CLAIMS MADE is checked in the COVERAGE / LIMITS section below, this is an application for a claims-made policy. Read all provisions of the policy carefully.**

**COVERAGES**

**LIMITS**

<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	GENERAL AGGREGATE	\$ 2,000,000	PREMIUMS
<input type="checkbox"/> CLAIMS MADE	LIMIT APPLIES PER:	<input type="checkbox"/> POLICY	PREMISES/OPERATIONS
<input checked="" type="checkbox"/> OCCURRENCE	<input type="checkbox"/> LOCATION		
OWNER'S & CONTRACTOR'S PROTECTIVE	<input type="checkbox"/> PROJECT	<input type="checkbox"/> OTHER:	PRODUCTS
	PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$ 2,000,000	OTHER
DEDUCTIBLES	PERSONAL & ADVERTISING INJURY	\$ 1,000,000	TOTAL
<input type="checkbox"/> PROPERTY DAMAGE \$	EACH OCCURRENCE	\$ 1,000,000	
<input type="checkbox"/> BODILY INJURY \$	DAMAGE TO RENTED PREMISES (each occurrence)	\$ 100,000	
<input type="checkbox"/> PER CLAIM PER OCCURRENCE	MEDICAL EXPENSE (Any one person)	\$ 5,000	
	EMPLOYEE BENEFITS	\$	
		\$	

OTHER COVERAGES, RESTRICTIONS AND/OR ENDORSEMENTS (For hired/non-owned auto coverages attach the applicable state Business Auto Section, ACORD 137) Please include CG 2002 1185 (Additional Insured - Club Members). Do NOT include any Cross Suits or Insured vs. Insured exclusion(s).

APPLICABLE ONLY IN WISCONSIN: IF NON-OWNED ONLY AUTO COVERAGE IS TO BE PROVIDED UNDER THE POLICY:  
 1. UM / UIM COVERAGE  IS  IS NOT AVAILABLE. 2. MEDICAL PAYMENTS COVERAGE  IS  IS NOT AVAILABLE.

**SCHEDULE OF HAZARDS (ACORD 211, Schedule of Hazards, may be attached if more space is required)**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
1									
CLASSIFICATION DESCRIPTION Age-restricted (55+) active senior community (NO medical or assisted living services provided by the Association) serving 3,208 homes/ approx. 4,800 residents									
1	2								
CLASSIFICATION DESCRIPTION Shuffleboard & Pickleball Courts, Pool & Spa, Pool Cabana, Steel Bridge, Bowling Green (for lawn bowling)									
1	3								
CLASSIFICATION DESCRIPTION Berger Hall (10,797 SF) - dance floor, stage, movie screen, small kitchen (event venue)									
RATING AND PREMIUM BASIS (P) PAYROLL - PER \$1,000/PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT (S) GROSS SALES - PER \$1,000/SALES (A) AREA - PER 1,000/SQ FT (M) ADMISSIONS - PER 1,000/ADM (T) OTHER									

**CLAIMS MADE (Explain all "Yes" responses)**

EXPLAIN ALL "YES" RESPONSES	Y / N
1. PROPOSED RETROACTIVE DATE:	
2. ENTRY DATE INTO UNINTERRUPTED CLAIMS MADE COVERAGE:	
3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED OR SELF-INSURED FROM ANY PREVIOUS COVERAGE?	N
4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY?	N

**EMPLOYEE BENEFITS LIABILITY**

1. DEDUCTIBLE PER CLAIM: \$	3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS:
2. NUMBER OF EMPLOYEES:	4. RETROACTIVE DATE:

**CONTRACTORS**

<b>EXPLAIN ALL "YES" RESPONSES (For all past or present operations)</b>				<b>Y / N</b>
1. DOES APPLICANT DRAW PLANS, DESIGNS, OR SPECIFICATIONS FOR OTHERS?				N
2. DO ANY OPERATIONS INCLUDE BLASTING OR UTILIZE OR STORE EXPLOSIVE MATERIAL?				N
3. DO ANY OPERATIONS INCLUDE EXCAVATION, TUNNELING, UNDERGROUND WORK OR EARTH MOVING?				N
4. DO YOUR SUBCONTRACTORS CARRY COVERAGES OR LIMITS LESS THAN YOURS?				N
5. ARE SUBCONTRACTORS ALLOWED TO WORK WITHOUT PROVIDING YOU WITH A CERTIFICATE OF INSURANCE?				N
6. DOES APPLICANT LEASE EQUIPMENT TO OTHERS WITH OR WITHOUT OPERATORS?				N
<b>DESCRIBE THE TYPE OF WORK SUBCONTRACTED</b>	<b>\$ PAID TO SUB-CONTRACTORS:</b>	<b>% OF WORK SUBCONTRACTED:</b>	<b># FULL-TIME STAFF: 21</b>	<b># PART-TIME STAFF: 0</b>
Contractors are used for specialty trades; licenses & insurance are required & verified.				

**PRODUCTS / COMPLETED OPERATIONS**

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS

<b>EXPLAIN ALL "YES" RESPONSES (For all past or present products or operations) PLEASE ATTACH LITERATURE, BROCHURES, LABELS, WARNINGS, ETC.</b>				<b>Y / N</b>
1. DOES APPLICANT INSTALL, SERVICE OR DEMONSTRATE PRODUCTS?				N
2. FOREIGN PRODUCTS SOLD, DISTRIBUTED, USED AS COMPONENTS? (If "YES", attach ACORD 815)				N
3. RESEARCH AND DEVELOPMENT CONDUCTED OR NEW PRODUCTS PLANNED?				N
4. GUARANTEES, WARRANTIES, HOLD HARMLESS AGREEMENTS?				N
5. PRODUCTS RELATED TO AIRCRAFT/SPACE INDUSTRY?				N
6. PRODUCTS RECALLED, DISCONTINUED, CHANGED?				N
7. PRODUCTS OF OTHERS SOLD OR RE-PACKAGED UNDER APPLICANT LABEL?				N
8. PRODUCTS UNDER LABEL OF OTHERS?				N
9. VENDORS COVERAGE REQUIRED?				N
10. DOES ANY NAMED INSURED SELL TO OTHER NAMED INSUREDS?				N

**ADDITIONAL INTEREST / CERTIFICATE RECIPIENT**

**ACORD 45 attached for additional names**

INTEREST <input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE	NAME AND ADDRESS	RANK: _____	EVIDENCE: _____	CERTIFICATE _____	INTEREST IN ITEM NUMBER	
					LOCATION:	BUILDING:
					ITEM CLASS:	ITEM:
					ITEM DESCRIPTION	
REFERENCE / LOAN #: _____						

**GENERAL INFORMATION**

EXPLAIN ALL "YES" RESPONSES (For all past or present operations)			Y / N
1. ANY MEDICAL FACILITIES PROVIDED OR MEDICAL PROFESSIONALS EMPLOYED OR CONTRACTED?			N
2. ANY EXPOSURE TO RADIOACTIVE/NUCLEAR MATERIALS?			N
3. DO/HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc)			N
4. ANY OPERATIONS SOLD, ACQUIRED, OR DISCONTINUED IN LAST FIVE (5) YEARS?			N
5. DO YOU RENT OR LOAN EQUIPMENT TO OTHERS?			N
EQUIPMENT		TYPE OF EQUIPMENT	INSTRUCTION GIVEN (Y/N)
		SMALL TOOLS	LARGE EQUIPMENT
		SMALL TOOLS	LARGE EQUIPMENT
6. ANY WATERCRAFT, DOCKS, FLOATS OWNED, HIRED OR LEASED? 1 wood fishing dock, owned (NOT hired/leased)			Y
7. ANY PARKING FACILITIES OWNED/RENTED? Lots only			Y
8. IS A FEE CHARGED FOR PARKING?			N
9. RECREATION FACILITIES PROVIDED? See Schedule of Hazards; see SOV			Y
10. ARE THERE ANY LODGING OPERATIONS INCLUDING APARTMENTS? (If "YES", answer the following):			N
# APTS	TOTAL APT AREA Sq. Ft.	DESCRIBE OTHER LODGING OPERATIONS	
11. IS THERE A SWIMMING POOL ON PREMISES? (Check all that apply)			Y
<input checked="" type="checkbox"/> APPROVED FENCE <input checked="" type="checkbox"/> LIMITED ACCESS <input type="checkbox"/> DIVING BOARD <input type="checkbox"/> SLIDE <input type="checkbox"/> ABOVE GROUND <input checked="" type="checkbox"/> IN GROUND <input type="checkbox"/> LIFE GUARD			
12. ARE SOCIAL EVENTS SPONSORED? see website (oakmontvillage.com) - NOTE: Oakmont allows various clubs/ groups to host activities in its rec facilities; contact us for a copy of their Facility Use Policy if needed			Y
13. ARE ATHLETIC TEAMS SPONSORED?			N
TYPE OF SPORT	CONTACT SPORT (Y/N)	AGE GROUP	
		<input type="checkbox"/> 12 & UNDER <input type="checkbox"/> 13 - 18 <input type="checkbox"/> OVER 18	
EXTENT OF SPONSORSHIP:			
14. ANY STRUCTURAL ALTERATIONS CONTEMPLATED?			N
15. ANY DEMOLITION EXPOSURE CONTEMPLATED?			N

**GENERAL INFORMATION (continued)**

AGENCY CUSTOMER ID: 316023

EXPLAIN ALL "YES" RESPONSES (For all past or present operations)				Y / N
16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?				N
17. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?				N
LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	
18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?				N
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?				N
20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?				N
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT? as per governing documents				Y
22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES?				N

**REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

**SIGNATURE**

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

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**Applicable in KS:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in KY, NY, OH and PA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.


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**Applicable in PR:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE 	PRODUCER'S NAME (Please Print) AJ Scott	STATE PRODUCER LICENSE NO (Required in Florida) 0F38885
APPLICANT'S SIGNATURE	DATE	NATIONAL PRODUCER NUMBER 8941053



AGENCY CUSTOMER ID: \_\_\_\_\_

# SCHEDULE OF HAZARDS

DATE (MM/DD/YYYY)  
11/29/2024

AGENCY Cline Agency Insurance Brokers		CARRIER Unassigned		NAIC CODE
POLICY NUMBER Unassigned		EFFECTIVE DATE 01/01/2025	APPLICANT / FIRST NAMED INSURED Oakmont Village Association	

## SCHEDULE OF HAZARDS

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
1	4								

**CLASSIFICATION DESCRIPTION**

Central Activity Center (12,100 SF) - sauna, fitness center, locker rooms, learning center, library, meeting room, kiln room, arts & crafts room, storage

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
1	5								

**CLASSIFICATION DESCRIPTION**

Maintenance Building (1,500 SF) - office, restrooms, equipment storage

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
2	6								

**CLASSIFICATION DESCRIPTION**

Leased office space (4,849 SF)

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
3	7								

**CLASSIFICATION DESCRIPTION**

Pool & Spa, Pool Cabana, Tennis Courts (4), Bocce Ball Courts (3), Restroom Building, Community Garden, Picnic & BBQ Area

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
3	8								

**CLASSIFICATION DESCRIPTION**

West Rec Clubhouse (6,400 SF) - sauna, locker rooms, small kitchen, movie screen, meeting area, ping pong room

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
4	9								

**CLASSIFICATION DESCRIPTION**

Pool & Spa, Tennis Courts (4), Picnic & BBQ Area, Pond w/ Wood Dock, Wood Footbridge, Storage Room

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
4	10								

**CLASSIFICATION DESCRIPTION**

East Rec Clubhouse (7,100 SF) - conference room, billiards room, locker rooms, small kitchen

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
6	11								

**CLASSIFICATION DESCRIPTION**

Dog Park

<b>RATING AND PREMIUM BASIS</b>	(P) PAYROLL - PER \$1,000/PAY	(C) TOTAL COST - PER \$1,000/COST	(U) UNIT - PER UNIT
(S) GROSS SALES - PER \$1,000/SALES	(A) AREA - PER 1,000/SQ FT	(M) ADMISSIONS - PER 1,000/ADM	(T) OTHER

ACORD 211 (2016/09)

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Attach to ACORD 126 and/or ACORD 160  
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AGENCY CUSTOMER ID: \_\_\_\_\_

# SCHEDULE OF HAZARDS

DATE (MM/DD/YYYY)  
11/29/2024

AGENCY Cline Agency Insurance Brokers		CARRIER Unassigned		NAIC CODE
POLICY NUMBER Unassigned		EFFECTIVE DATE 01/01/2025	APPLICANT / FIRST NAMED INSURED Oakmont Village Association	

## SCHEDULE OF HAZARDS

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
7	12								

**CLASSIFICATION DESCRIPTION**

Golf Club (LRO ONLY!) - purchased with subsidiary entity (Oakmont Village Property Corp.); separately insured (with OVA as A/I) and managed/ operated/ staffed by CourseCo

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

LOC #	HAZ #	CLASS CODE	PREMIUM BASIS	EXPOSURE	TERR	RATE		PREMIUM	
						PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS

**CLASSIFICATION DESCRIPTION**

**RATING AND PREMIUM BASIS** (P) PAYROLL - PER \$1,000/PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT  
(S) GROSS SALES - PER \$1,000/SALES (A) AREA - PER 1,000/SQ FT (M) ADMISSIONS - PER 1,000/ADM (T) OTHER

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# BUSINESS AUTO SECTION

DATE (MM/DD/YYYY)  
11/29/2024

AGENCY Cline Agency Insurance Brokers		CARRIER Unassigned		NAIC CODE
POLICY NUMBER Unassigned	EFFECTIVE DATE 01/01/2025	NAMED INSURED(S) Oakmont Village Association		

**COVERAGES / LIMITS**

USE ACORD 137 FOR YOUR STATE TO PROVIDE COVERAGES / LIMITS INFORMATION

**DRIVER INFORMATION** ACORD 163 attached for additional drivers

LIST ALL DRIVERS, INCLUDING FAMILY MEMBERS THAT DRIVE COMPANY VEHICLES, AND EMPLOYEES WHO DRIVE OWN VEHICLES ON COMPANY BUSINESS.													
DRIVER #	NAME CITY, STATE AND ZIP CODE	SEX	* MAR STAT	DATE OF BIRTH	YRS EXP	YEAR LIC	DRIVERS LICENSE NUMBER/ SOCIAL SECURITY NUMBER	STATE LIC	DATE HIRE	BROADEN NO-FAULT	DOC	USE VEH #	% USE
1	John Giampoli CA			02/25/1961			C0077318	CA					
2	Noe Jacobo CA			10/18/1973			B8568565	CA					
3	Gildardo Perez CA			08/05/1963			A4191321	CA					
4	Eladia Virelas CA			12/20/1958			A5417872	CA					
5	Victor Burt			06/04/1976			B4650104	CA					
6	Christopher Fann			04/21/1966			Y7461221	CA					
7	David Gomez			09/15/1985			D7950626	CA					
8	Alicia Gonzalez			04/23/1985			D7086442	CA					
9	Steven Hernandez			02/02/1990			E2485246	CA					
10	Hendrix Woodard			09/23/1979			B8043000	CA					
* MARITAL STATUS / CIVIL UNION (if applicable)													

**GENERAL INFORMATION**

EXPLAIN ALL "YES" RESPONSES	Y / N												
1. WITH THE EXCEPTION OF ANY ENCUMBRANCES, ARE ANY VEHICLES FOR WHICH INSURANCE IS REQUESTED NOT SOLELY OWNED BY AND REGISTERED TO THE APPLICANT? <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td>VEH #</td> <td>NAME OF OTHER OWNER</td> <td>VEH #</td> <td>NAME OF OTHER OWNER</td> </tr> </table>	VEH #	NAME OF OTHER OWNER	VEH #	NAME OF OTHER OWNER	N								
VEH #	NAME OF OTHER OWNER	VEH #	NAME OF OTHER OWNER										
2. DO OVER 50% OF THE EMPLOYEES USE THEIR AUTOS IN THE BUSINESS? (no explanation needed)	N												
3. IS THERE A VEHICLE MAINTENANCE PROGRAM IN OPERATION? truck is regularly serviced at recommended mileages	Y												
4. ARE ANY VEHICLES LEASED TO OTHERS?	N												
5. ANY CAR MODIFIED / SPECIAL EQUIPMENT? (Include customized vans / pickups) <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td>VEH #</td> <td>DESCRIPTION</td> <td>COST</td> <td>VEH #</td> <td>DESCRIPTION</td> <td>COST</td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> <td></td> <td>\$</td> </tr> </table>	VEH #	DESCRIPTION	COST	VEH #	DESCRIPTION	COST			\$			\$	N
VEH #	DESCRIPTION	COST	VEH #	DESCRIPTION	COST								
		\$			\$								
6. ARE ICC (Interstate Commerce Commission), PUC (Public Utility Commission) OR OTHER FILINGS REQUIRED? (If "YES", attach ACORD 194) (no explanation needed)	N												
7. DO OPERATIONS INVOLVE TRANSPORTING HAZARDOUS MATERIAL?	N												



**GENERAL INFORMATION (continued)**

EXPLAIN ALL "YES" RESPONSES	Y / N										
8. ANY HOLD HARMLESS AGREEMENTS?	N										
9. ANY VEHICLES USED BY FAMILY MEMBERS? IF SO, IDENTIFY.	N										
10. DOES THE APPLICANT OBTAIN MVR (Motor Vehicle Record) VERIFICATIONS?	Y										
11. DOES THE APPLICANT HAVE A SPECIFIC DRIVER RECRUITING METHOD?	N										
12. ARE ANY DRIVERS NOT COVERED BY WORKERS COMPENSATION?	N										
13. ANY VEHICLES OWNED BUT NOT SCHEDULED ON THIS APPLICATION?	N										
14. ANY DRIVERS WITH CONVICTIONS FOR MOVING TRAFFIC VIOLATIONS? <small>APPLICABLE ONLY IN KANSAS: UNDER KANSAS LAW, THE FOLLOWING TRAFFIC VIOLATIONS ARE NOT REQUIRED TO BE REPORTED TO INSURERS:                      1. A speeding violation of up to six (6) miles per hour (mph) that occurs in an area with a maximum posted speed limit from 30 mph through 54 mph, or                      2. A speeding violation of up to ten (10) miles per hour (mph) that occurs in an area with a maximum posted speed limit from 55 mph through 75 mph.</small> <table border="1" style="width:100%; margin-top: 5px;"> <thead> <tr> <th style="width:10%;">DRV #</th> <th style="width:35%;">DATE (MM/DD/YYYY)</th> <th style="width:20%;">TYPE</th> <th style="width:25%;">PLACE (CITY, STATE)</th> <th style="width:10%;"># YRS REV</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	DRV #	DATE (MM/DD/YYYY)	TYPE	PLACE (CITY, STATE)	# YRS REV						
DRV #	DATE (MM/DD/YYYY)	TYPE	PLACE (CITY, STATE)	# YRS REV							
15. HAS AGENT INSPECTED VEHICLES?	N										
16. ARE ALL VEHICLES TO BE INCLUDED IN THIS POLICY PART OF A FLEET?	N										
17. DO YOU HAVE ELECTRONIC MONITORING DEVICES THAT RECORD AND TRANSMIT DATA IN ANY OF YOUR VEHICLES? If "YES", what percentage of vehicles in your overall fleet are monitored (1 - 100%) _____ % Please indicate how you utilize the devices (check all that apply): <input type="checkbox"/> MONITOR DRIVER SAFETY <input type="checkbox"/> TRACK FUEL CONSUMPTION <input type="checkbox"/> MONITOR VEHICLE MAINTENANCE <input type="checkbox"/> MILEAGE TRACKING <input type="checkbox"/> LOCATION TRACKING <input type="checkbox"/> NAVIGATION    Describe: _____											
DESCRIPTION OF GARAGE / STORAGE LOCATIONS	MAXIMUM DOLLAR VALUE SUBJECT TO LOSS \$										

**ADDITIONAL INTEREST / CERTIFICATE RECIPIENT**

ACORD 45 attached for additional names

INTEREST <input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT	NAME AND ADDRESS RANK: _____ EVIDENCE: _____ CERTIFICATE _____  REFERENCE / LOAN #: _____	INTEREST IN ITEM NUMBER VEHICLE: _____ LOCATION: _____
INTEREST <input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> EMPLOYEE AS LESSOR <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OWNER <input type="checkbox"/> REGISTRANT	NAME AND ADDRESS RANK: _____ EVIDENCE: _____ CERTIFICATE _____  REFERENCE / LOAN #: _____	INTEREST IN ITEM NUMBER VEHICLE: _____ LOCATION: _____

**REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

VEHICLE DESCRIPTION  ACORD 129 attached for additional vehicles

VEH # 1	YEAR 2016	MAKE: Nissan MODEL: Frontier	BODY TYPE: PICKUP (KING-CAB) V.I.N.: 1N6BD0CT1GN777333	VEHICLE TYPE PP <input type="checkbox"/> SPEC <input checked="" type="checkbox"/> COML			SYM / AGE	COMP / OTC SYM	COLL SYM			
GARAGING ADDRESS	STREET (Required in KY)		CITY Santa Rosa		COUNTY Sonoma		STATE CA	ZIP 95409				
LIC STATE CA	TERR	GVW / GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS 7	FARTHEST TERMINAL		COST NEW \$ 25,099		
USE FARM <input checked="" type="checkbox"/>	COMM'L RETAIL <input type="checkbox"/>	FOR HIRE Property Maint <input type="checkbox"/>	CHECK COVERAGES LIAB <input checked="" type="checkbox"/>	ADD'L NO-FAULT MED PAY <input checked="" type="checkbox"/>	UNDRINS MOTOR TOWING & LABOR <input type="checkbox"/>	F FT <input type="checkbox"/>	LSP COMP/OTC <input checked="" type="checkbox"/>	RENT REIMB FG <input type="checkbox"/>	DEDUCTIBLES AA <input type="checkbox"/>	ACV ST AMT <input type="checkbox"/>	COMP/OTC \$ 500	SPEC C OF L \$ 1,000 COLL
DRIVE TO WORK / SCHOOL	<input checked="" type="checkbox"/> < 15 MILES	<input type="checkbox"/> 15 MILES +	NET VEH DR/CR:	TOTAL PREM: \$ 1,675.00								

VEH #	YEAR	MAKE:	BODY TYPE:	VEHICLE TYPE			SYM / AGE	COMP / OTC SYM	COLL SYM			
		MODEL:	V.I.N.:	PP	SPEC	COML						
GARAGING ADDRESS	STREET (Required in KY)		CITY		COUNTY		STATE	ZIP				
LIC STATE	TERR	GVW / GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERMINAL		COST NEW		
USE FARM <input type="checkbox"/>	COMM'L RETAIL <input type="checkbox"/>	FOR HIRE	CHECK COVERAGES LIAB <input type="checkbox"/>	ADD'L NO-FAULT MED PAY <input type="checkbox"/>	UNDRINS MOTOR TOWING & LABOR <input type="checkbox"/>	F FT <input type="checkbox"/>	LSP COMP/OTC <input type="checkbox"/>	RENT REIMB FG <input type="checkbox"/>	DEDUCTIBLES AA <input type="checkbox"/>	ACV ST AMT <input type="checkbox"/>	COMP/OTC \$	SPEC C OF L \$ COLL
DRIVE TO WORK / SCHOOL	<input type="checkbox"/> < 15 MILES	<input type="checkbox"/> 15 MILES +	NET VEH DR/CR:	TOTAL PREM: \$								

VEH #	YEAR	MAKE:	BODY TYPE:	VEHICLE TYPE			SYM / AGE	COMP / OTC SYM	COLL SYM			
		MODEL:	V.I.N.:	PP	SPEC	COML						
GARAGING ADDRESS	STREET (Required in KY)		CITY		COUNTY		STATE	ZIP				
LIC STATE	TERR	GVW / GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERMINAL		COST NEW		
USE FARM <input type="checkbox"/>	COMM'L RETAIL <input type="checkbox"/>	FOR HIRE	CHECK COVERAGES LIAB <input type="checkbox"/>	ADD'L NO-FAULT MED PAY <input type="checkbox"/>	UNDRINS MOTOR TOWING & LABOR <input type="checkbox"/>	F FT <input type="checkbox"/>	LSP COMP/OTC <input type="checkbox"/>	RENT REIMB FG <input type="checkbox"/>	DEDUCTIBLES AA <input type="checkbox"/>	ACV ST AMT <input type="checkbox"/>	COMP/OTC \$	SPEC C OF L \$ COLL
DRIVE TO WORK / SCHOOL	<input type="checkbox"/> < 15 MILES	<input type="checkbox"/> 15 MILES +	NET VEH DR/CR:	TOTAL PREM: \$								

VEH #	YEAR	MAKE:	BODY TYPE:	VEHICLE TYPE			SYM / AGE	COMP / OTC SYM	COLL SYM			
		MODEL:	V.I.N.:	PP	SPEC	COML						
GARAGING ADDRESS	STREET (Required in KY)		CITY		COUNTY		STATE	ZIP				
LIC STATE	TERR	GVW / GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERMINAL		COST NEW		
USE FARM <input type="checkbox"/>	COMM'L RETAIL <input type="checkbox"/>	FOR HIRE	CHECK COVERAGES LIAB <input type="checkbox"/>	ADD'L NO-FAULT MED PAY <input type="checkbox"/>	UNDRINS MOTOR TOWING & LABOR <input type="checkbox"/>	F FT <input type="checkbox"/>	LSP COMP/OTC <input type="checkbox"/>	RENT REIMB FG <input type="checkbox"/>	DEDUCTIBLES AA <input type="checkbox"/>	ACV ST AMT <input type="checkbox"/>	COMP/OTC \$	SPEC C OF L \$ COLL
DRIVE TO WORK / SCHOOL	<input type="checkbox"/> < 15 MILES	<input type="checkbox"/> 15 MILES +	NET VEH DR/CR:	TOTAL PREM: \$								

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Vehicle tracking device added to truck in 2023.

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Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

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It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Applicable in FL and OK**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

**Applicable in KS**

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in KY, NY, OH and PA**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

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PRODUCER'S SIGNATURE 	PRODUCER'S NAME (Please Print) AJ Scott	STATE PRODUCER LICENSE NO (Required in Florida) 0F38885
APPLICANT'S SIGNATURE	DATE	NATIONAL PRODUCER NUMBER 8941053



**CALIFORNIA COMMERCIAL AUTO  
COVERAGES / LIMITS SECTION**

DATE (MM/DD/YYYY)  
11/29/2024

PRODUCER Cline Agency Insurance Brokers		NAMED INSURED(S) Oakmont Village Association	
POLICY NUMBER Unassigned	EFFECTIVE DATE 01/01/2025	CARRIER Unassigned	NAIC CODE

**BUSINESS AUTO SECTION**

COVERAGES	COVERED AUTO SYMBOLS	LIMITS	COVERAGES	COVERED AUTO SYMBOLS	LIMITS
LIABILITY	1 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 9	<input checked="" type="checkbox"/> CSL <input type="checkbox"/> BI EA PER \$ 1,000,000			
	2 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>	BI EACH ACCIDENT \$			
	3 <input checked="" type="checkbox"/> 8 <input type="checkbox"/>	PROPERTY DAMAGE \$			
<b>PHYSICAL DAMAGE</b>					
			TOWING & LABOR	3 <input type="checkbox"/> 7 <input type="checkbox"/>	\$
			COMP / OTC	2 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 8 3 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>	
MEDICAL PAYMENTS	2 <input type="checkbox"/> 4 <input type="checkbox"/> 8 3 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>	EACH PERSON \$ 5,000	SPECIFIED CAUSES OF LOSS	2 <input type="checkbox"/> 4 <input type="checkbox"/> 8 3 <input type="checkbox"/> 7 <input type="checkbox"/>	
UNINSURED MOTORIST	2 <input type="checkbox"/> 6 <input type="checkbox"/>	<input checked="" type="checkbox"/> CSL <input type="checkbox"/> BI EA PER \$ 1,000,000	COLLISION	2 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 8	
	3 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>	BI EACH ACCIDENT \$	WAIVER OF DEDUCTIBLE	3 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>	
	4 <input type="checkbox"/>	PROPERTY DAMAGE \$			
HIRED / BORROWED LIABILITY	<input checked="" type="checkbox"/> YES STATES CA <input type="checkbox"/> NO	COST OF HIRE \$ 0 <input checked="" type="checkbox"/> IF ANY BASIS	HIRED PHYSICAL DAMAGE	STATES CA # DAYS # VEH	COVERAGE / DEDUCTIBLE <input checked="" type="checkbox"/> COMP \$ 500 SPEC C OF L \$ <input checked="" type="checkbox"/> COLL \$ 1,000
NON-OWNED LIABILITY	<input checked="" type="checkbox"/> YES STATES CA <input type="checkbox"/> NO	GROUP TYPE <input checked="" type="checkbox"/> EMPLOYEES 21 <input checked="" type="checkbox"/> VOLUNTEERS 7 <input type="checkbox"/> PARTNERS			
<b>COVERED AUTO SYMBOLS</b>	(1) ANY AUTO (2) OWNED AUTOS ONLY (3) OWNED PRIVATE PASSENGER AUTOS ONLY	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER AUTOS ONLY (5) OWNED AUTOS SUBJECT TO NO-FAULT (6) OWNED AUTOS SUBJECT TO A COMPULSORY UNINSURED MOTORISTS LAW	COVERAGE IS:	PRIMARY <input checked="" type="checkbox"/> SECONDARY	(7) SPECIFICALLY DESCRIBED AUTOS (8) HIRED AUTOS ONLY (9) NON-OWNED AUTOS ONLY

**ENDORSEMENTS / REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

**SIGNATURE / FRAUD**

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**TRUCKERS SECTION**

AGENCY CUSTOMER ID: 316023

COVERAGES	COVERED AUTO SYMBOLS	LIMITS	PHYSICAL DAMAGE																					
			COVERAGES	COVERED AUTO SYMBOLS	LIMITS	DEDUCTIBLE																		
LIABILITY	41 <input type="checkbox"/> 46 <input type="checkbox"/>	CSL <input type="checkbox"/> BI EA PER \$	COMP / OTC	42 <input type="checkbox"/> 47 <input type="checkbox"/>		\$																		
	42 <input type="checkbox"/> 47 <input type="checkbox"/>	BI EACH ACCIDENT \$		43 <input type="checkbox"/> 46 <input type="checkbox"/>																				
	43 <input type="checkbox"/> 50 <input type="checkbox"/>	PROPERTY DAMAGE \$	SPECIFIED CAUSES OF LOSS	42 <input type="checkbox"/> 47 <input type="checkbox"/>	SCL <input type="checkbox"/> FT <input type="checkbox"/> LSP <input type="checkbox"/>	\$																		
				43 <input type="checkbox"/> 46 <input type="checkbox"/>	F <input type="checkbox"/> FTW <input type="checkbox"/>																			
MEDICAL PAYMENTS	42 <input type="checkbox"/> 46 <input type="checkbox"/>	EACH PERSON \$	COLLISION	42 <input type="checkbox"/> 47 <input type="checkbox"/>		\$																		
	43 <input type="checkbox"/>			43 <input type="checkbox"/> 46 <input type="checkbox"/>																				
UNINSURED MOTORIST	42 <input type="checkbox"/> 46 <input type="checkbox"/>	CSL <input type="checkbox"/> BI EA PER \$	WAIVER OF DEDUCTIBLE	46 <input type="checkbox"/>		\$																		
	43 <input type="checkbox"/>	BI EACH ACCIDENT \$	TOWING & LABOR																					
	45 <input type="checkbox"/>	PROPERTY DAMAGE \$																						
<b>TRAILER INTERCHANGE</b>																								
			COVERAGES	SYMBOL	# TRAILERS	FARTH ZONE	# DAYS	RADIUS	DEDUCTIBLE															
NON-TRUCKERS HIRED / BORROWED	YES <input type="checkbox"/> STATES	COST OF HIRE <input type="checkbox"/> IF ANY BASIS	COMP / OTC	48 <input type="checkbox"/>																				
	NO <input type="checkbox"/>	\$		49 <input type="checkbox"/>																				
TRUCKERS HIRED / BORROWED LIABILITY	YES <input type="checkbox"/> STATES	COST OF HIRE <input type="checkbox"/> IF ANY BASIS	SPECIFIED CAUSES OF LOSS	48 <input type="checkbox"/>																				
	NO <input type="checkbox"/>	\$		49 <input type="checkbox"/>																				
NON-OWNED AUTO LIABILITY	YES <input type="checkbox"/> STATES	GROUP TYPE	COLLISION	48 <input type="checkbox"/>					\$															
	NO <input type="checkbox"/>	NUMBER OF		49 <input type="checkbox"/>																				
		EMPLOYEES	TRAILER VALUE																					
		VOLUNTEERS																						
		PARTNERS	STATES	# DAYS	# VEH																			
OTHER			HIRED PHYSICAL DAMAGE																					
			COVERAGE IS:		PRIMARY		SECONDARY																	
			OTHER																					
<p><b>COVERED AUTO SYMBOLS</b></p> <table style="width:100%; border:none;"> <tr> <td style="width:33%;">(41) ANY AUTO</td> <td style="width:33%;">(44) OWNED AUTOS SUBJECT TO NO-FAULT</td> <td style="width:33%;">(46) SPECIFICALLY DESCRIBED AUTOS</td> </tr> <tr> <td>(42) OWNED AUTOS ONLY</td> <td>(45) OWNED AUTOS SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW</td> <td>(47) HIRED AUTOS ONLY</td> </tr> <tr> <td>(43) OWNED COMMERCIAL AUTOS ONLY</td> <td></td> <td>(48) TRAILERS IN YOUR POSSESSION UNDER A TRAILER INTERCHANGE AGREEMENT</td> </tr> <tr> <td></td> <td></td> <td>(49) YOUR TRAILERS IN THE POSSESSION OF ANOTHER TRUCKER UNDER A TRAILER INTERCHANGE AGREEMENT</td> </tr> <tr> <td></td> <td></td> <td>(50) NON-OWNED AUTOS ONLY</td> </tr> </table>										(41) ANY AUTO	(44) OWNED AUTOS SUBJECT TO NO-FAULT	(46) SPECIFICALLY DESCRIBED AUTOS	(42) OWNED AUTOS ONLY	(45) OWNED AUTOS SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW	(47) HIRED AUTOS ONLY	(43) OWNED COMMERCIAL AUTOS ONLY		(48) TRAILERS IN YOUR POSSESSION UNDER A TRAILER INTERCHANGE AGREEMENT			(49) YOUR TRAILERS IN THE POSSESSION OF ANOTHER TRUCKER UNDER A TRAILER INTERCHANGE AGREEMENT			(50) NON-OWNED AUTOS ONLY
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**SIGNATURE / FRAUD**

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**MOTOR CARRIER SECTION**

AGENCY CUSTOMER ID: 316023

COVERAGES	COVERED AUTO SYMBOLS	LIMITS	PHYSICAL DAMAGE																							
LIABILITY	61	67	<input type="checkbox"/> CSL <input type="checkbox"/> BI EA PER \$	COVERAGES	COVERED AUTO SYMBOLS		LIMITS		DEDUCTIBLE																	
	62	68	BI EACH ACCIDENT \$		COMP / OTC	62	67																			
	63	71	PROPERTY DAMAGE \$			63	68																			
	64					64																				
				SPECIFIED CAUSES OF LOSS	62	67	<input type="checkbox"/> SCL <input type="checkbox"/> FT <input type="checkbox"/> LSP	\$																		
					63	68	<input type="checkbox"/> F <input type="checkbox"/> FTW																			
					64																					
				COLLISION	62	67		\$																		
					63	68																				
					<input type="checkbox"/> WAIVER OF DEDUCTIBLE	64																				
MEDICAL PAYMENTS	62	64	EACH PERSON \$	TOWING & LABOR	63		\$																			
	63	67			67																					
UNINSURED MOTORIST	62	66	<input type="checkbox"/> CSL <input type="checkbox"/> BI EA PER \$	TRAILER INTERCHANGE																						
	63	67	BI EACH ACCIDENT \$	COVERAGES	SYMBOL	# TRAILERS	FARTH ZONE	# DAYS	RADIUS	DEDUCTIBLE																
	64		PROPERTY DAMAGE \$	COMP / OTC	69																					
					70																					
				SPECIFIED CAUSES OF LOSS	69																					
					70																					
NON-TRUCKERS HIRED / BORROWED	<input type="checkbox"/> YES <input type="checkbox"/> NO	STATES	COST OF HIRE \$ <input type="checkbox"/> IF ANY BASIS	COLLISION	69					\$																
TRUCKERS HIRED / BORROWED LIABILITY	<input type="checkbox"/> YES <input type="checkbox"/> NO	STATES	COST OF HIRE \$ <input type="checkbox"/> IF ANY BASIS		<input type="checkbox"/> WAIVER OF DEDUCTIBLE	70																				
NON-OWNED AUTO LIABILITY	<input type="checkbox"/> YES <input type="checkbox"/> NO	STATES	GROUP TYPE	TRAILER VALUE \$	STATES	# DAYS	# VEH																			
			EMPLOYEES																							
			VOLUNTEERS	NUMBER OF																						
OTHER			PARTNERS																							
<table border="0" style="width:100%; font-size: small;"> <tr> <td style="width:25%;"><b>COVERED AUTO SYMBOLS</b></td> <td style="width:25%;">(64) OWNED COMMERCIAL AUTOS ONLY</td> <td style="width:25%;">(67) SPECIFICALLY DESCRIBED AUTOS</td> <td style="width:25%;">(70) YOUR TRAILERS IN THE POSSESSION OF</td> </tr> <tr> <td>(61) ANY AUTO</td> <td>(65) OWNED AUTOS SUBJECT TO NO-FAULT</td> <td>(68) HIRED AUTOS ONLY</td> <td>ANOTHER TRUCKER UNDER A TRAILER</td> </tr> <tr> <td>(62) OWNED AUTOS ONLY</td> <td>(66) OWNED AUTOS SUBJECT TO A COMPUL-</td> <td>(69) TRAILERS IN YOUR POSSESSION UNDER</td> <td>INTERCHANGE AGREEMENT</td> </tr> <tr> <td>(63) OWNED PRIVATE PASS AUTOS ONLY</td> <td>SORY UNINSURED MOTORIST LAW</td> <td>A TRAILER INTERCHANGE AGREEMENT</td> <td>(71) NON-OWNED AUTOS ONLY</td> </tr> </table>											<b>COVERED AUTO SYMBOLS</b>	(64) OWNED COMMERCIAL AUTOS ONLY	(67) SPECIFICALLY DESCRIBED AUTOS	(70) YOUR TRAILERS IN THE POSSESSION OF	(61) ANY AUTO	(65) OWNED AUTOS SUBJECT TO NO-FAULT	(68) HIRED AUTOS ONLY	ANOTHER TRUCKER UNDER A TRAILER	(62) OWNED AUTOS ONLY	(66) OWNED AUTOS SUBJECT TO A COMPUL-	(69) TRAILERS IN YOUR POSSESSION UNDER	INTERCHANGE AGREEMENT	(63) OWNED PRIVATE PASS AUTOS ONLY	SORY UNINSURED MOTORIST LAW	A TRAILER INTERCHANGE AGREEMENT	(71) NON-OWNED AUTOS ONLY
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A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, PA 19004

## HOMEOWNERS ASSOCIATION & CONDOMINIUM ASSOCIATION RENEWAL SUPPLEMENTAL

Applicant Name: Oakmont Village Association  
 Expiring Policy Number: PHPK2640022 / PHUB895268 Expiration Date: 1/1/2025  
 Billing Contact Name: Dawn McFarland  
 Phone Number: 707-539-1611 Email: dawn@oakmontvillage.com  
 Risk Management Contact: same  
 Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

1. Type of Association:  Condominium  Townhouse  Cluster Home  Single Home
2. Total number of Homes / Units: 3,208 Year Built: 1964-late 2010's  
 Total number of Association owned rental homes / units: 0  
 Total number of rental homes / units: This is a master/ recreational assn. responsible for rec facilities only - no involvement  
 Total number of Association owned foreclosures: 0  
 Is the Association responsible for the streets?  Yes  No  
 Number of miles: \_\_\_\_\_

3. Website: www.oakmontvillage.com

4. Does the Applicant have any of the following:
- a. Playgrounds?  Yes  No Number of playgrounds: \_\_\_\_\_
  - b. Swimming Pools?  Yes  No Number of pools: 3
  - Fenced/gated?  Yes  No Lifeguard present?  Yes  No
  - Signs posted?  Yes  No Diving Boards or Slides?  Yes  No
  - Compliant with Virginia Graeme Baker Pool and Spa Safety Act?  Yes  No
  - c. Clubhouse?  Yes  No Clubhouse square footage: 36,397 (multiple bldgs)
  - Cabanas square footage: 1,400 Is clubhouse or cabanas rented?  Yes  No
  - d. Exercise room?  Yes  No If yes, what is the square footage: 250
  - Are proper "Exercise At Own Risk" signs posted?  Yes  No
  - e. Please indicate any other amenities (i.e.: sport courts, recreational trails, dog parks, horse trails, etc.)  
 unchanged since last year; see UW on file  Yes  No

5. Does the Applicant have any of the following:
- a. Lakes  Yes  No Number of lakes: 1  
 Size depth & area of lakes: 6' max, 1/2 acre
  - b. Retention Pond(s)  Yes  No Signs Posted?  Yes  No
  - c. Any Boat Docks?  Yes  No Number of boat slips: \_\_\_\_\_
  - d. Retaining & Sea walls?  Yes  No Height and width: \_\_\_\_\_

6. Is this a gated community?  Yes  No
- a. Is there a guard house?  Yes  No
  - b. Are security guards provided?  Yes  No If yes, are they employees or contracted: contract patrol only  
 Number of guards: \_\_\_\_\_ Are they armed?  Yes  No

7. If applicable, are sprinkler pipes running through attic area insulated?  N/A  Yes  No

8. Umbrella Coverage?  Yes  No  
 Does the Umbrella cover Employers Liability?  Yes  No  
 If yes: Each Accident: \$1,000,000 Policy Limit: \$1,000,000 Each Employee: \$1,000,000  
 If Umbrella covers D & O liability we require renewal declaration page from underlying carrier.

9. Other changes requested:  
None

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10. Crime Coverage Part:

a. Blanket Employee Dishonesty: Limit: \$ \_\_\_\_\_ Deductible: \$ \_\_\_\_\_

b. Loss of Monies & Securities: On premises: \_\_\_\_\_ Deductible: \$ \_\_\_\_\_  
Off premises: \_\_\_\_\_ Deductible: \$ \_\_\_\_\_

c. Number of officers and employees who have custody of money: \_\_\_\_\_

d. By whom is the financial audit completed?  
 CPA     Public Accountant     Staff     Other: \_\_\_\_\_

e. Frequency of audits:     Quarterly     Semi-Annually     Annually

f. Is there a countersignature procedure in place?     Yes     No

g. Are the bank accounts reconciled by an individual other than someone who is authorized to  
make deposits or withdrawals?     Yes     No

h. Frequency of deposits:

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**RESIDENTIAL/ REAL ESTATE WINTER WEATHER FREEZE PROTECTION**

**The Winter Weather Freeze Supplemental is mandatory on all risks that have a prior winter freeze loss greater than \$25,000 or 10% of the building TIV in the past 5 years OR a location in states commonly experiencing freezing temperatures.**

**These states include but are not limited to: AL, AR, AZ, CO, CT, DE, DC, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NY, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY**

1. Can the Applicant reliably confirm that all areas of the Applicant's building with fire sprinkler piping and/ or domestic water lines can be maintained at 45° F or higher?  Yes  No  N/A  
 This includes exterior accessed sprinkler riser rooms, as well as attics, crawl spaces, above suspended ceilings, concealed spaces, exterior walls, and stairwells.
  - a. If not, select all freeze protection measures currently in place:
    - Temperature monitoring and remote heating control system (Wi-Fi temperature controls)
    - PHLYSense
    - Other water detection/ notification/ alarm system
    - Backup electrical generator, ensuring building heat at all times
    - Insulation around water pipes in cold areas\*
    - Heat tracing for water pipes in cold areas\*
    - Antifreeze fire sprinkler system in cold areas\*
    - Space heaters or heated forced air in attics, crawl spaces, stairwells with fire sprinklers
    - Other: \_\_\_\_\_
  - b. Have adequate fixed heat or additional protection measures been added to areas where domestic water or fire protection lines have frozen and ruptured during past cold weather events? If yes, please attach supporting documentation by building.  Yes  No  N/A  
 \* Cold areas are defined as portions of a building that cannot be maintained at all times reliably at or above 45° F.
2. Fire Protection and Testing
  - a. Is the building provided with an Automatic Fire Sprinkler System (AS)?  Yes  No  N/A
    - i. If yes, what type of sprinkler system is installed?  Wet-Pipe  Dry-Pipe  Both
    - ii. If yes, approximately what percentage (%) of the building is sprinklered? \_\_\_\_\_ %
    - iii. If yes, has the system been tested & inspected by qualified sprinkler contractor within past 12 months & includes a formal winterization review?  Yes  No  N/A
    - iv. If yes, are the alarms tied to a 24 hour UL listed monitoring company?  Yes  No  N/A
    - v. Are the baseline requirements of NFPA 25 Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protections being met?  Yes  No  N/A
3. Emergency Water Response (domestic and AS water lines)
  - a. Are main water shutoff valves (domestic and AS water lines) marked and readily accessible?  Yes  No  N/A
  - b. Are water shutoff valves exercised (closed and reopened) at least annually?  Yes  No  N/A
  - c. Is the staff qualified to respond and shut off the water main during normal business hours and off hours?  Yes  No  N/A
  - d. Are unit water shutoff valves marked and readily accessible?  Yes  No  N/A
4. Automatic Water Shutoff Devices
  - a. For domestic water lines, is there a water flow detection, notification and automatic shutoff?  Yes  No  N/A
5. Vacant or Unoccupied Units/ Spaces
  - a. Does Applicant have a formal process to turn off and drain domestic water lines for these vacant or unoccupied units/ spaces?  Yes  No  N/A
  - b. Are unit owners/ tenants advised to maintain heat in the unit/ space when unoccupied?  Yes  No  N/A  
 Minimum Temperature advised to maintain: \_\_\_\_\_
6. Roof/ Attic Area
  - a. Does attic area have adequate insulation and ventilation?  Yes  No  N/A  
[https://www.energystar.gov/sites/default/files/asset/document/DIY\\_Guide\\_2016.pdf](https://www.energystar.gov/sites/default/files/asset/document/DIY_Guide_2016.pdf)

7. Seasonal Occupancies ONLY:

a. Is there a full-time caretaker/ maintenance personnel on the premise?  Yes  No  N/A

If yes, select required duties of the caretaker:

Regular walkthroughs of the building

i. How often each day? \_\_\_\_\_

Trained in the location(s) of water shut off valve(s)

Inspects taps and leaves them dripping in freeze weather events

Shuts off or drains pipes during freezing temperatures

Monitors building temperatures ensuring heat is maintained at required levels

Responds to power outages

i. List of required procedures

b. If no caretaker is present, has the building been properly winterized including water turned off, pipes drained, heat maintained, proper pipe insulation, etc.?  Yes  No  N/A



One Bala Plaza, Suite 100  
Bala Cynwyd, PA 19004

Underwritten by:  
Philadelphia Indemnity Insurance Company

## CYBER SECURITY LIABILITY ENDORSEMENT – SUPPLEMENTAL QUESTIONNAIRE

Name of Applicant: \_\_\_\_\_  
Address of Applicant: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Website: www: \_\_\_\_\_  
Nature of Operations: \_\_\_\_\_

1. Annual sales or revenue: \$ \_\_\_\_\_
2. Does the Applicant collect, store or otherwise handle any Personally Identifiable Information (PII) belonging to customers, clients, or other third parties, other than employees?  Yes  No  
If yes, please indicate the types of Personally Identifiable Information held (check all that apply):
  - a. Social Security Numbers, Bank or Other Financial Account Details, Driver's License or other State Identification Numbers
  - b. Non-public Medical or Healthcare Data, including Protected Health Information (PHI)
  - c. Credit or Debit Card Information
3.
  - a. During the last three (3) years, has anyone alleged that the Applicant was responsible for damage to their computer system(s) arising out of the operation of the Applicant's computer system(s)?  Yes  No
  - b. During the last three (3) years, has anyone made a demand, claim, complaint, or filed a lawsuit against the Applicant alleging invasion or interference of rights of privacy or the inappropriate disclosure of Personally Identifiable Information (PII)?  Yes  No
  - c. During the last three (3) years, has the Applicant been the subject of an investigation or action by any regulatory or administrative agency for privacy-related violations?  Yes  No
  - d. Is the Applicant aware of any circumstance that could reasonably be anticipated to result in a claim being made against them for the coverage being applied for?  Yes  No

**FRAUD STATEMENT AND SIGNATURE SECTIONS**

The Undersigned states that they/ them are an authorized representative of the Applicant and declares to the best of their knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company \* in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

\*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company

**VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.**

**FRAUD NOTICE STATEMENTS**

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE (OR STATEMENT OF CLAIM) CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). **(NOT APPLICABLE IN AL, AR, CA, CO, DC, FL, KS, KY, LA, ME, MD, NJ, NY, OH, OK, PA, RI, TN, VA, VT, WA AND WV).**

**APPLICABLE IN AL, AR, LA, MD, RI AND WV:** ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND/OR CONFINEMENT IN PRISON (IN ALABAMA, MAYBE SUBJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF).

**APPLICABLE IN CALIFORNIA:** FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT INFORMATION TO OBTAIN OR AMEND INSURANCE COVERAGE OR TO MAKE A CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

**APPLICABLE IN COLORADO:** IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

**APPLICABLE IN DISTRICT OF COLUMBIA:** WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**APPLICABLE IN FLORIDA** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

**APPLICABLE IN KANSAS:** AN ACT COMMITTED BY ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO.

**APPLICABLE IN KENTUCKY:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

**APPLICABLE IN MAINE:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**APPLICABLE IN NEW JERSEY:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**APPLICABLE IN NEW MEXICO:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**APPLICABLE IN OHIO:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**APPLICABLE IN OKLAHOMA:** WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

**APPLICABLE IN PENNSYLVANIA:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**APPLICABLE IN VERMONT:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

**APPLICABLE IN NEW YORK:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION. THIS APPLIES TO AUTO INSURANCE.

\_\_\_\_\_  
NAME (PLEASE PRINT/TYPE)

\_\_\_\_\_  
TITLE  
(MUST BE SIGNED BY THE PRESIDENT, BOARD CHAIR, CEO OR EXECUTIVE DIRECTOR)

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

**SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT**

AJ Scott  
\_\_\_\_\_  
PRODUCER  
(If this is a Florida Risk, Producer means Florida Licensed Agent)

Cline Agency Insurance Brokers  
\_\_\_\_\_  
AGENCY

0F38885  
\_\_\_\_\_  
PRODUCER LICENSE NUMBER  
(If this a Florida Risk, Producer means Florida Licensed Agent)

PO Box 57619, Los Angeles, CA 91413  
\_\_\_\_\_  
ADDRESS (STREET, CITY, STATE, ZIP)

**NON-PROFIT ORGANIZATION MANAGEMENT LIABILITY  
RENEWAL APPLICATION**



**NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY THAT APPLIES ONLY TO THOSE CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER DURING THE POLICY PERIOD, OR THE EXTENDED REPORTING PERIOD, IF APPLICABLE. THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSS SHALL BE REDUCED OR TOTALLY EXHAUSTED BY PAYMENT OF DEFENSE EXPENSES.**

**I. GENERAL INFORMATION SECTION**

1. (a) Name of Organization:

Oakmont Village Association

(b) Organization Address:

Mailing: 6637 Oakmont Dr., Ste. A, Santa Rosa, CA 95409-5955

Physical: Multiple incl. 310 White Oak Dr., Santa Rosa, CA 95409

2. Indicate Coverage and Limit Requested:

D&O Liability Insurance Coverage:	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Limit Requested: \$ <u>1,000,000</u>
Employment Practices Liability Coverage:	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Limit Requested: \$ <u>1,000,000</u>
Third Party Liability Coverage:	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
Fiduciary Liability Insurance Coverage:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Limit Requested: \$ _____

3. Indicate the Type of Limit Requested:

- Shared Limit of Liability for multiple Coverage Sections
- Separate Limit of Liability for each Coverage Section
- Combination of Shared and Separate Limits (provide details): \_\_\_\_\_

4. Please provide the following financial information for the Applicant and its Subsidiaries:

	Current Year	Prior Year
Date of Financial Statement:	see attached financials	
Total Assets:	\$	\$
Total Liabilities:	\$	\$
Fund Balance:	\$	\$
Total Revenues:	\$	\$
Net Income or Net Loss:	\$	\$

5. As part of this Application, please submit the following with respect to the Applicant:

***Directors & Officers Liability Coverage:***

- (a) COMPLETE COPY OF LATEST ANNUAL REPORT. IF AUDITED FINANCIALS, PLEASE INCLUDE AUDITORS NOTES AND A COPY OF LATEST INTERIM FINANCIAL STATEMENT
- (b) CURRENT LIST OF DIRECTORS AND OFFICERS
- (c) COMPLETE COPY OF BY LAWS AND ARTICLES OF INCORPORATION

**Employment Practices Liability Coverage:**

(a) EEO-1 REPORT (IF REQUIRED BY FEDERAL LAW)

(b) EMPLOYEE HANDBOOK

**Fiduciary Liability Coverage:**

(a) A COPY OF THE MOST RECENTLY FILED FORM 5500 OR MOST RECENT AUDITED PLAN FINANCIAL STATEMENTS

**II. DIRECTORS & OFFICERS LIABILITY SECTION (Please complete only if coverage requested)**

1. (a) Have there been any changes in the Organization operations within the last twelve (12) months or is the Organization currently contemplating any merger or acquisition? Yes  No   
If "Yes", please provide details on a separate page.
- (b) Has the Organization acquired or created any Subsidiaries within the last twelve (12) months? Yes  No   
If "Yes", please provide details on a separate page.
2. Does the organization have an incident response plan for data breaches that is tested at least annually? Yes  No   
If "No", please provide details on a separate page.
3. If applicable, is the organization Payment Card Industry Data Security Standard (PCI/DSS) compliant? Yes  No   
If "No", please provide details on a separate page.
4. Does the organization purchase First Party and Third Party Network Security and Privacy Insurance Coverage? Yes  No
5. If applicable, is the organization Health Insurance Portability & Accountability Act (HIPAA) / Health Information Technology for Economic & Clinical Health (HITECH) compliant? N/A Yes  No   
If "No", please provide details on a separate page.
6. Does the organization receive more than 10% of their revenues from any governmental source? Yes  No
7. Does the organization offer, sell, advertise, market or solicit any product or service, or debt collection, employing any automatic/robo dialing, mobile phone texting, faxing, or any other type of communications based mechanism or strategy governed under the rules and regulations of the Telephone Consumer Protection Act of 1991 (TCPA), The Fair Debt Collection Practices Act or any laws governing unsolicited advertising or contacts for collections or promotion of goods or services? Yes  No
8. Does the organization have a contract or agreement with any third party vendor to perform the above services on their behalf? Yes  No

**III. EMPLOYMENT PRACTICES LIABILITY SECTION (Please complete only if coverage requested)**

1. Number of Employees:	Full time:	Part time:	Independent Contractors:	Volunteers:	Total:
	21	0	0	200	221

2. List total number of Employees in the following states:  
CA see above FL 0 NJ 0 NY 0 TX 0
3. Does the Organization anticipate making any reductions in the work force within the next twelve (12) months? Yes  No   
If "Yes", please provide details on a separate page.

4. How many Employees or Officers have been terminated within the last twelve (12) months?

Number of Employees: 0 Number of Officers: 0

**IV. FIDUCIARY LIABILITY SECTION (Please complete only if coverage requested)**

1. Please provide the following information for the largest four Plans of the Applicant:

Plan Name	*Plan Type	**Plan Status	Total Plan Assets (\$)	Annual Contributions	Number of Participants
			\$		
			\$		
			\$		
			\$		
*Plan Types: Defined Benefit (DB); Defined Contributions (DC); Self-Funded Welfare Benefit Plan (W); Other (O) – Attach explanation					
**Plan Status: Active (A); Frozen (F); Sold (S); Termination (T) – If any plan has been termination, indicate date of transaction					

2. Has any plan (a) been amended within the last 12 months in a way that will result in the reduction of benefits or are any such amendments anticipated within the next 12 months; or (b) been merged with another plan, terminated or sold within the past 2 years or is any such merger, Termination, sale or freezing anticipated in the next 12 months? Yes  No

If "Yes", please provide details of implementation, disclosure and any relevant blackout periods.

3. Does any plan invest in a mutual fund, collective trust or similar investment pool that receives investment management services from the Organization for a fee? Yes  No

If "Yes":

How often are these fees reviewed by the trustees for fairness? \_\_\_\_\_

Are these fees disclosed to participants? Yes  No

4. Are any Plans non-compliant with plan agreements or ERISA? Yes  No   
If "Yes", please provide details on a separate page.

The undersigned authorized Officer of the Organization, on behalf of the Organization and its Subsidiaries, and on behalf of the Directors and Officers of the Organization and its Subsidiaries declares that to the best of his/her knowledge and belief, the information, particulars, documents, representations and statements contained in, attached or referred to in this application for insurance and/or as a result of the underwriting process are true and accurate and recognizes that the Insurer, in issuing this policy, will rely on such information, particulars, documents, representations and statements.

Although the signing of this application does not bind the undersigned to effect insurance, the undersigned agrees, on behalf of the Organization and its Subsidiaries, and on behalf of the Directors and Officers of the Organization and its Subsidiaries, that the information, particulars, documents, representations and statements contained in, attached or referred to in this application for insurance and/or as a result of the underwriting process shall be the basis of the contract should a policy be issued and that this application will be attached to and will become part of such policy. The Insurer is hereby authorized to make any investigation and inquiry it deems necessary in connection with this application.

**NOTE:** This application must be signed by the Chairman of the Board, President or Executive Director and dated within thirty (30) days of the effective date of coverage.



The undersigned authorized Officer agrees that if the information supplied on this application changes between the date of this application and the effective date of the insurance, he/she (undersigned) will immediately notify the Insurer of such changes, and the Insurer may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance.

Signature \_\_\_\_\_ Title \_\_\_\_\_  
(Chairman of the Board, President or Executive Director)

Date \_\_\_\_\_ Organization Oakmont Village Association

Submitted By AJ Scott, CPCU, CIRMS Date 11/11/2022  
(Producer)

**SIGNATURE REQUIRED**  
**NEW YORK FRAUD STATEMENT**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

\_\_\_\_\_  
Applicant's Signature Date

**No Signature Required**

**ARKANSAS, LOUISIANA, RHODE ISLAND, TEXAS AND WEST VIRGINIA FRAUD STATEMENT**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ALABAMA FRAUD STATEMENT**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**ALASKA FRAUD STATEMENT**

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**ARIZONA FRAUD STATEMENT**

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**CALIFORNIA FRAUD STATEMENT**

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**COLORADO FRAUD STATEMENT**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to

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defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

#### **DELAWARE FRAUD STATEMENT**

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

#### **DISTRICT OF COLUMBIA FRAUD STATEMENT**

**WARNING:** It is a crime to provide false, or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

#### **FLORIDA FRAUD STATEMENT**

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

#### **HAWAII FRAUD STATEMENT**

For your protection, Hawaii law requires you to be informed that any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.

#### **IDAHO FRAUD STATEMENT**

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

#### **INDIANA FRAUD STATEMENT**

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

#### **KANSAS FRAUD STATEMENT**

An act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

#### **KENTUCKY FRAUD STATEMENT**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

#### **MAINE FRAUD STATEMENT**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

#### **MARYLAND FRAUD STATEMENT**

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

#### **MINNESOTA FRAUD STATEMENT**

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

#### **NEW HAMPSHIRE FRAUD STATEMENT**

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

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### **NEW JERSEY FRAUD STATEMENT**

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

### **NEW MEXICO FRAUD STATEMENT**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

### **OHIO FRAUD STATEMENT**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

### **OKLAHOMA FRAUD STATEMENT**

**WARNING:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

### **OREGON FRAUD STATEMENT**

Any person who knowingly files a claim containing a false or deceptive statement for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

### **PENNSYLVANIA FRAUD STATEMENT**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

### **PUERTO RICO FRAUD STATEMENT**

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

### **TENNESSEE, VIRGINIA, AND WASHINGTON FRAUD STATEMENT**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.



Travelers Casualty and Surety Company of America

**NOTICE**

ALL LIABILITY COVERAGE PARTS FOR WHICH APPLICATION IS MADE APPLY, SUBJECT TO THEIR TERMS, ONLY TO CLAIMS FIRST MADE OR DEEMED MADE AGAINST INSUREDS DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSSES WILL BE REDUCED BY THE AMOUNTS INCURRED AS DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION AMOUNT. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY-TO-DEFEND COVERAGE IS SPECIFICALLY PROVIDED.

The term **Applicant** means all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

**I. GENERAL INFORMATION**

1. **Applicant** Information:

Name of **Applicant**: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, ZIP Code: \_\_\_\_\_  
Expiring Policy Number: \_\_\_\_\_

2. Does the **Applicant** currently file, or does it anticipate filing in the next 6 months, any documents with the Securities and Exchange Commission, or similar foreign authority regarding any equity or debt securities? Yes  No

**II. ORGANIZATION INFORMATION**

1. In the next 12 months (or during the past 12 months) is the **Applicant** contemplating (or has the **Applicant** completed or been in the process of completing) the following:
- a. Any actual or proposed merger, acquisition, or divestiture? Yes  No
  - b. Any creation of a new business, subsidiary or division? Yes  No
  - c. Any registration for a public offering or a private placement of securities? Yes  No
  - d. Any reorganization or arrangement with creditors under federal or state law? Yes  No
  - e. Any branch, location, facility, office, or subsidiary closings, consolidations or layoffs? Yes  No

*If any of the questions above were answered Yes, please attach an explanation, including the timing, the essential terms of the event, arrangement, and the surrounding circumstances.*

**III. EMPLOYEE INFORMATION**

1. Maximum number of employees at any one point during the previous 12 months for the following classifications (regardless of whether they are full or part time):

Total Employees (Including leased, union, independent contractors and temporary employees)	Leased	Labor Unions	Independent Contractors	Temporary

**IV. FINANCIAL INFORMATION**

1. Is the **Applicant** currently (or has it been in the past 24 months) in violation of, or has it received an amendment to any debt covenant? Yes  No   
 If Yes, please attach an explanation.

Note: Omit Question 2 if the **Applicant** is required to submit a separate financial statement as directed in the Required Attachments section.

2. Complete the following chart providing the requested financial information:

Indicate the following as it relates to the Applicant's fiscal year end (FYE): (Please indicate negative figures with "( )" or "-" as appropriate)	Most Recent FYE (Month/Year) ( ____ / ____ )
Current Assets	\$
Total Assets	\$
Current Liabilities	\$
Long Term Debt	\$
Retained Earnings (Accumulated Deficit/Fund Deficit)	\$
Net Equity/Net Assets (Deficit Equity)	\$
Revenues	\$
Net Income (Net Loss)	\$

**V. AUDITOR INFORMATION**

1. Has the **Applicant** changed outside auditors in the last 12 months? N/A  Yes  No   
 If Yes, please attach an explanation.
2. Has any auditor issued a "going concern" opinion in any financial statements of the **Applicant** during the past 12 months? N/A  Yes  No   
 If Yes, please attach an explanation.

**VI. PLAN DATA**

1. Premium to be paid by: Employer:  Trust or Plan:
2. Complete the chart for all plans for which coverage is requested:

Full Plan Name	*Plan Type	Current Asset Value	Latest FYE Annual Contributions	Current # of Participants	**Plan Status
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
*Plan Types: Defined Benefit (DB) - Defined Contributions (DC) - ESOP (E) - Self-Funded Welfare Benefit Plan (W) - Other (O) – Attach Explanation					
**Plan Status: Active (A) - Frozen (F) - Sold (S) - Terminated (T) (If any plan has been terminated, indicate date of transaction)					

List any additional plans on a separate attachment.

**VII. PLAN UNDERWRITING QUESTIONS**

1. Does any plan (a) not conform to the standards of eligibility, participation, vesting, blackout notification requirements and other provisions of ERISA or similar foreign law; or (b) hold employer securities or employer real property in violation of ERISA or in excess of ERISA limits? Yes  No   
*If Yes, please attach an explanation.*
2. Has any plan (a) been the subject of an investigation by the DOL, IRS, or any similar foreign agency; (b) had its tax exempt status withdrawn or threatened to be withdrawn by the IRS; (c) filed for an exemption from a prohibited transaction; or (d) received an adverse opinion as to its financial condition by an independent public accountant? Yes  No   
*If Yes, please attach an explanation.*
3. If any plan is a defined benefit plan, has such plan (a) experienced an event reportable to the PBGC; (b) not been certified by an actuary to be adequately funded in accordance with ERISA's minimum funding standard; or (c) been converted into a cash balance plan or is any such conversion expected in the next 12 months? If there are no defined benefit plans, please check "N/A". N/A  Yes  No   
*If Yes, please attach an explanation.*
4. Has any plan (a) been amended within the last 12 months in a way that will result in the reduction of benefits or are any such amendments anticipated within the next 12 months; or (b) been merged with another plan, terminated or sold within the past 2 years or is any such merger, termination or sale anticipated in the next 12 months? Yes  No   
*If Yes, please attach an explanation detailing the implementation, disclosure and any relevant blackout periods.*
5. Are there any outstanding or delinquent plan contributions or plan loans, leases or debt obligations that are in default or classified as uncollectible? Yes  No   
*If Yes, please attach an explanation.*
6. Does any plan invest in a mutual fund, collective trust or similar investment pool that receives investment management services from the **Applicant** for a fee? Yes  No   
*If Yes, please attach an explanation.*

7. Please provide name of firm(s) providing the following services:

CPA	Attorney	Actuary	Investment Advisor

**VIII. REQUESTED INSURANCE TERMS**

1. Does the **Applicant** desire any changes to the expiring policy limit or retention? Yes  No   
*If Yes, please indicate the desired changes in the table below:*

Expiring Limit (A)	Requested Limit (B)	Expiring Retention (C)	Requested Retention (D)
\$	\$	\$	\$

*Do not answer the next question unless the Requested Limit in Column (B) exceeds the Expiring Limit in Column (A).*

2. Solely with respect to the higher limits requested or that may ultimately be issued for the proposed renewal, is the **Applicant** or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage? Yes  No   
*If Yes, please attach an explanation.*

*Solely with respect to any portion of the Limit for this Liability Coverage in the proposed policy that exceeds the amount of the Expiring Limit for this Liability Coverage in the expiring policy, the proposed insurance will not afford coverage for any claim arising from any fact, circumstance, situation, event or act about which any executive officer of the **Applicant** had knowledge prior to the issuance of the proposed policy, nor for any person or entity who knew of such fact, circumstance, situation, event or act prior to the issuance of the proposed policy.*

## IX. REQUIRED ATTACHMENTS

As part of this Application, please submit the following documents (*these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the Applicant or are obtained by the Company from any public source, including the Internet*):

- Sponsor financial statement if **Applicant** maintains a defined benefit, self-funded welfare plan, an Employee Stock Ownership Plan (ESOP)
- Plan financial statements for defined benefit plans and self insured welfare plans, if limit requested is greater than \$1,000,000
- Plan financial statements for each defined contribution plan, if limit requested is greater than \$5,000,000
- Employer Securities Supplemental Application, if any plan is an ESOP or if any other defined contribution plan invests in employer securities
- Most recent 5500 of all plans

## X. COMPENSATION NOTICE

### Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: [http://www.travelers.com/w3c/legal/Producer\\_Compensation\\_Disclosure.html](http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

## XI. FRAUD WARNINGS

### **Attention: Insureds in Alabama, Arkansas, D.C., Maryland, New Mexico, and Rhode Island**

Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

### **Attention: Insureds in Colorado**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

### **Attention: Insureds in Florida**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

### **Attention: Insureds in Kentucky, New Jersey, New York, Ohio, and Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.)

### **Attention: Insureds in Louisiana, Maine, Tennessee, Virginia, and Washington**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

### **Attention: Insureds in Oregon**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**Attention: Insureds in Puerto Rico**

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**XII. SIGNATURE SECTION**

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (PARTNER, PRINCIPAL, TRUSTEE OR OTHER OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT DECLARES THAT TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS SET FORTH IN THE ATTACHED TRAVELERS NEW BUSINESS OR RENEWAL APPLICATION FOR INSURANCE ARE TRUE AND COMPLETE AND MAY BE RELIED UPON BY TRAVELERS. IF THE INFORMATION IN ANY APPLICATION CHANGES PRIOR TO THE INCEPTION DATE OF THE POLICY, THE APPLICANT WILL NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION. THE COMPANY IS AUTHORIZED TO MAKE INQUIRY IN CONNECTION WITH THIS APPLICATION.

THE SIGNING OF THIS APPLICATION DOES NOT BIND THE COMPANY TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, SHALL BE THE BASIS OF THE INSURANCE AND SHALL BE, IN ALL STATES OTHER THAN NC AND UT, CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

ELECTRONICALLY REPRODUCED SIGNATURES WILL BE TREATED AS ORIGINAL.

\_\_\_\_\_  
Signature\* of **Applicant's** Authorized Representative  
(Partner, Principal, Trustee or Officer)

\_\_\_\_\_  
Name (Printed)

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

**\*IF YOU ARE ELECTRONICALLY SUBMITTING THIS APPLICATION TO TRAVELERS, APPLY YOUR ELECTRONIC SIGNATURE TO THIS FORM BY CHECKING THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX BELOW. BY DOING SO, YOU HEREBY CONSENT AND AGREE THAT YOUR USE OF A KEY PAD, MOUSE, OR OTHER DEVICE TO CHECK THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX CONSTITUTES YOUR SIGNATURE, ACCEPTANCE, AND AGREEMENT AS IF ACTUALLY SIGNED BY YOU IN WRITING AND HAS THE SAME FORCE AND EFFECT AS A SIGNATURE AFFIXED BY HAND.**

**AUTHORIZED REPRESENTATIVE'S ELECTRONIC SIGNATURE AND ACCEPTANCE**

**XIII. PRODUCER INFORMATION (ONLY REQUIRED IN FLORIDA, IOWA, AND NEW HAMPSHIRE):**

\_\_\_\_\_  
Producer Signature

\_\_\_\_\_  
Producer Name (Printed)

\_\_\_\_\_  
Agency Name

\_\_\_\_\_  
Agency Code

\_\_\_\_\_  
License Number



## **IMPORTANT NOTICE:**

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website [www.insurance.ca.gov](http://www.insurance.ca.gov). Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at [www.naic.org](http://www.naic.org). The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: [https://naic.org/state\\_web\\_map.htm](https://naic.org/state_web_map.htm).**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: [www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm](http://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm).

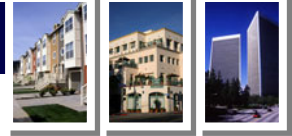
8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

**Signature Required**

Date: \_\_\_\_\_

Insured: \_\_\_\_\_

D-1 (Effective January 1, 2020)



## COMPENSATION DISCLOSURE STATEMENT

You are a highly valued customer, and our firm takes pride in the services we provide to you. As an independent insurance broker, our firm is not beholden to any one insurance company. As a result, we are better equipped than insurance agents who represent only one company, to assist you in identifying and securing the combination of coverage, price, and service that meets your particular needs.

Our firm is compensated on a commission basis by the insurance company that writes your insurance. This commission percentage is not set by us, but by the insurance company, and is included as a part of the insurance premium you pay.

In some cases, our firm's compensation might also include incentives in addition to standard commissions, but such incentives are normally calculated on the basis of overall business submitted to insurers over multiple years. It is usually impossible to know at the time we place any individual policy whether that policy will contribute to, or detract from our potential eligibility for future additional compensation from the insurer. Any such compensation is factored into the overhead of the insurer and does not otherwise have any impact on the price you pay for insurance.

When necessary, our insurance proposals may include an additional administrative policy fee to offset the costs of marketing and obtaining coverage for certain accounts. We will always disclose all our fees to you in writing and we are more than happy to explain them to you at your request.

Our goal is to attempt to obtain one or more quotes for insurance coverage suitable for the needs and preferences you have communicated to us. We will then provide you with the obtained quotes we believe best suit your needs. Please remember, however, that *you* are ultimately responsible for determining which insurance company you want to underwrite your policy, what coverages you need for your protection, and the amount of insurance you need.

Certificates of Insurance can be obtained by using the online delivery service from [www.eoidirect.com](http://www.eoidirect.com). EOI Direct provides state-of-the-art, round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, homeowners, and realtors in need of Master Policy data for community associations. To request a certificate of insurance, or to view the policy coverage listed on a particular certificate, please visit [www.eoidirect.com](http://www.eoidirect.com).

**IMPORTANT: WE ARE NOT CONTRACTORS / CONSTRUCTION EXPERTS.** If we have quoted coverage for your property, please keep in mind that the values we have proposed represent an *estimated* replacement cost, based on general information about your project. Building values are developed from models that use cost of construction materials and labor rates for similar buildings in your area. Other property values are estimated and should be carefully reviewed by you for adequacy. The actual cost to replace *your* building(s) and appurtenant property after a loss may be significantly different. Moreover, our appraisal software or other estimates typically do *not* contemplate the **demand surge\*** (sudden inflation) likely to accompany a catastrophic or widespread event, so we urge you to consider this possibility as you review your insurance limits. Our agency does *not* guarantee that our estimated figures will be sufficient to replace / rebuild your property after a loss. *You* are responsible for selecting appropriate coverage limits, and we encourage you to consult a professional appraiser or licensed contractor for a more authoritative estimate. Higher coverage amounts are available for an additional premium, and we are always happy to adjust our quoted values at your direction, subject to carrier approval.

**\*Demand Surge:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as Demand Surge. Demand Surge can increase the cost of rebuilding your property. We encourage all our clients to consider maintaining higher limits to account for the impact of this phenomenon. If you would like to explore the cost of higher limits, please contact us.

We are grateful to have you as a customer, and we welcome any suggestions you have to assist us in serving you better. We appreciate your business.

**Resolution to Adopt (in concept)  
2025 Oakmont Village Association  
Election Rules**

**Person Submitting:** Christel Antone

**Date Submitted:** December 13, 2024

**Resolution Content:**

Whereas the Oakmont Village Association Election Rules used in 2024 were edited from our fully rewritten 2021 Election Rules to comply with minor changes and,

Whereas the OVA has worked with their legal counsel for an updated version to include recent changes in the law for the upcoming election in April of 2025,

Whereas, for processing, State laws required Associations to take the following steps (1-3 below) when changing or adopting rules (Civil Code Section 4360). Accordingly, a notice with the date, time, and location of the meeting where the Board intends to adopt the rules shall be posted, which shall include the following:

1. Send to the owners and post in the common area, notice of the proposed rule changes at least 28-days before the Board Meeting where the Board will decide whether to adopt the rules. The notice must include a copy of the rules, which will be published in the Oakmont Newsletter, and posted on the Berger bulletin board for member review.
2. At the meeting to approve the changes, the Board will allow members to make comments before adopting the rules.
3. Within 15-days after approving the rules, management will send to the members or post in the common area, notice of the new rules.

Whereas be it **RESOLVED:**

The Board approved the revised Oakmont Village Association 2025 Election Rules (in concept) as recommended by the Board of Directors, to be posted on the Berger bulletin board, on the Oakmont Village website ([www.oakmontvillage.com](http://www.oakmontvillage.com)) and available in the OVA office as soon as practicable to allow 28-day review by members of the Association, according to Civil Code 4360.

**Background:** As California Law continually changes and updated, the OVA periodically will review their election rules to remain compliant with the law.

**Fiscal Impact:** None.

**Documents Attached:** Election rules draft document.

**ELECTION RULES**  
**OAKMONT VILLAGE ASSOCIATION**  
a California nonprofit corporation

These Election Rules revoke all previous election rules, and all amendments thereto, and substitute in their place these Election Rules.

**ARTICLE 1: DEFINITIONS**

- 1.1 “Association” means the Oakmont Village Association, a California nonprofit corporation.
- 1.2 “Board” or “Board of Directors” means the Board of Directors of the Association.
- 1.3 “Bylaws” means the Association’s bylaws.
- 1.4 “CC&Rs” means the Association’s declaration as the term is defined in the Davis-Stirling Act.
- 1.5 “Davis Stirling Act” means and refers to the Davis-Stirling Common Interest Development Act, which is the portion of the California Civil Code beginning with Section 4000, that governs common interest developments.
- 1.6 “Development” has the same meaning as such term is defined in the Association’s CC&Rs.
- 1.7 “Director” means any member of the Association’s Board of Directors.
- 1.8 “Inspector of Election” means an inspector of elections as defined in the Davis-Stirling Act.
- 1.9 “Member” means a Member of the Association as defined in the Association’s CC&Rs.
- 1.10 “Quorum” means a quorum of the Membership as defined in the Association’s Bylaws and hereinafter.
- 1.11 “Lot” means a Lot as defined in the Association’s CC&Rs.

**ARTICLE 2: MEMBERSHIP MEETINGS**

- 2.1 Generally.
  - a. *Annual Meetings*. The Association must hold a membership meeting at least each year (1) to count ballots for any balloted election of Directors at the expiration of any Director’s term, (2) to announce the outcome of any balloted Director

election, and (3) to conduct any other Association business. Such meetings may include ballot counting for other types of elections as well.

- b. *Special Meetings.* Special meetings may be called for any lawful purpose by any of the following: (i) President of the Association and (ii) a majority of a quorum of the Board. In addition, special meetings of Members for any lawful purpose may be called by five percent (5%) or more of the Members in good standing, or as otherwise required by law. If a special meeting is called by Members of the Association, the request must be submitted to the Board in writing, specifying the nature of the business to be transacted. The Director or officer receiving the request must promptly deliver the request to the remaining Directors.
- c. *Date, Time and Location of Meetings.*
  - i. *Selected by the Board.* The Board is permitted to set the date and hour to hold annual meetings. However, the annual meeting must be held in the same month as the preceding annual meeting if it is reasonably practical to do so, but not more than fifteen (15) months from the date of the preceding annual meeting.
  - ii. *Selected by the Membership.* If the date, time and/or location of a membership meeting selected by petitioning Members is unreasonable or contrary to the governing documents and/or statutory requirements, the Board is empowered to reschedule the date, time and/or location to something reasonable, relatively close to the original date, time and location requested by the Members calling the meeting, and compliant with the governing documents and statutory requirements.
  - iii. *Location of Membership Meetings.* Annual and special membership meetings will be held at a suitable location in or reasonably close to the development.

## 2.2 Notice Requirements.

- a. *Notice of Annual Meetings or Special Membership Meetings Called by the Board.* Except where one or more different periods are required by superseding provisions of the Davis-Stirling Act, notice of annual meetings or special membership meetings called by the Board must be given not less than ten (10) days nor more than ninety (90) days before the date of the meeting.
- b. *Notice of Special Meetings Called by Petition of the Members.* Notice of special meetings called by the Members must be given by the Board within twenty (20) days of the Board's receipt of such request. If the Board fails to give notice, the persons calling the special meeting may give notice consistent with these Elections Rules. Member-initiated special membership meetings must be held not less than thirty-five (35) days nor more than one hundred and fifty (150) days following the Board's receipt of the request.

- c. *Notice for Ballot-Counting Meetings.* If secret ballots are to be counted at a Membership meeting or Board meeting, at least thirty (30) days' notice, or any longer period of notice required by the Bylaws or the Davis-Stirling Act, must be given to every Member before the voting deadline.
- d. *Notice Contents and Other Requirements.*
  - i. *Generally.* The notice must specify at least the place, date, and time of the meeting.
  - ii. *Special Membership Meetings.* In the case of a special membership meeting, the notice must include the general nature of the business to be transacted as specified by those persons calling the meeting. No other business may be transacted except as specified in the notice.
  - iii. *Annual Membership Meetings.* In the case of the regular annual meeting, the notice must include those matters which the Board intends to present for action by the Members. When the authorized Quorum for a regular membership meeting is less than one-third of the voting power, then only matters, the general nature of which was given in the notice, may be voted upon. Otherwise, any proper matter may be presented at the meeting.
  - iv. *Membership Meetings Conducted Entirely By Electronic Means.* A membership meeting may be conducted entirely by electronic means, without any physical location being held open for the attendance of any Director or Member, if all notices and other conditions required in Civil Code §5450 are met. If the conditions of Civil Code §5450 cannot be met or do not apply, membership meetings may still be conducted by electronic means if the notice requirements of Corporations Code §7511 and the meeting requirements of Corporations Code §7510(a) and (f) are met.
- e. *Delivery Requirements.* Notice of any membership meeting must be delivered as follows:
  - i. *Method of Delivery.* Either personally, by electronic transmission (when consented to by the Member and not revoked), by first-class mail, charges prepaid, or by any other means permitted by law.
  - ii. *Location of Delivery.* To the Member: (a) at the Member's preferred delivery method, and, if specified, the Member's alternate or secondary delivery method as specified in a written notice provided by the Member to the Association pursuant to Civil Code §4041(a); or (b) if the Member fails to provide such notice, the last mailing address provided in writing by the Member; or (c) if none of the above, the property address of the Member's Lot.
  - iii. *Delivery Deemed Given.* Notice of a membership meeting is deemed given

when delivered personally, deposited in the mail, or upon completion of electronic transmission to those Members who have consented to same.

2.3 Chair and Secretary of Meeting. The President of the Board or, in the President's absence, the Vice President or any other person designated by the Board must call the membership meeting to order and must chair the meeting. The Secretary of the Board must act as Secretary. In the absence of the Secretary, the presiding Officer must appoint someone to serve as acting Secretary for the meeting.

2.4 Recording of Meetings. Audio and video recording of membership meetings are prohibited by anyone other than a person authorized by the Board to record the meetings for the sole purpose of preparing official Association minutes.

### **ARTICLE 3: VOTING RIGHTS**

3.1 Number of Votes. For each matter submitted to the Membership for a vote, Members are entitled to one (1) vote for each Lot (regardless of the number of Members having an interest in the Lot). The Association may not suspend the voting rights of Members.

a. There shall be one (1) vote for each leased apartment within Oakmont Gardens.

3.2 Co-Owners. Where there is more than one owner of a Lot subject to the Association's CC&Rs, all such co-Owners are Members and may attend any meeting of the Association, but only one co-Owner is entitled to exercise a vote to which the Lot is entitled. Fractional votes are not permitted. In the event more than one ballot is cast for a particular Lot on the same matter, only the first ballot received will be opened and counted.

3.3 Proof of Membership. No person or entity may exercise the rights of membership without an ownership interest in a Lot subject to the Association's CC&Rs. If the Board requests proof of ownership, the required proof is a recorded deed showing the required ownership or, if the property was transferred within the past thirty (30) days and a copy of the newly-recorded deed is not yet available, a completed escrow closing statement is sufficient.

3.4 Presumption of Consent. Unless the Inspector(s) of Election receive a written objection prior to the close of balloting from a co-owner, it is conclusively presumed that a voting owner acted with the consent of his or her co-owners.

3.5 Voting for Properly Nominated Candidates. Members must vote only for those candidate(s) who have been properly nominated prior to the close of nominations.

3.6 Electing Board Seats with Different Terms. In any election where different Board seats to be filled have different terms, the elected candidate(s), in the order of the most votes received, will fill the longest terms available first.

3.7 Record Date. For Membership elections where ~~written-secret~~ ballots are used, the record date for voting in the election will be the first date any ballots are distributed to the Membership. However, if a ballot-counting meeting (whether a Membership meeting or a Board meeting) for a Membership election is adjourned, the Board may establish a new record date and



if so, must give notice of the adjourned meeting to each Member who, on the record date for notice of the meeting, is entitled to vote at the meeting. Only persons who are/were Members on the original or new record date are entitled to vote for their respective Lot(s). Nothing in this subsection permits the casting of more than one ballot for each Lot. Members not on title on a record date may attend the ballot-counting election meeting but are not entitled to vote. For any Membership election where a ~~written-secret~~ ballot is not used, the Board is permitted to set a record date for an election no more than sixty (60) days before the date of the election meeting.

### 3.8 Proxies.

- a. *Generally.* The Association may use and accept proxies as permitted by law and the Association's governing documents, provided that the Association is not required to prepare or distribute proxies. Proxies are not permitted to be construed or used in lieu of a ballot for any purpose.
- b. *Proxy Form.* Any instruction given in a proxy issued for an election that directs the manner by which the proxyholder is to cast the vote must be set forth on a separate page of the proxy that can be detached and given to the proxyholder to retain. Proxies must meet all requirements of Chapter 6 of Article 4 of the Davis-Stirling Act, other laws, and the Association's governing documents.
- c. *Vote by Proxyholder.* The proxyholder must cast the Member's vote by secret ballot unless the proxy is revoked by the Member prior to the receipt of the ballot by any Inspector of Election as described in Corp. Code §7613.
- d. *Who May Be Proxyholder?* As provided for in Civil Code §5130(a)(1), proxyholders must be Members.

### 3.9 No Cumulative Voting. Cumulative voting is not permitted.

3.10 Quorum. Unless otherwise provided by law or the Bylaws, the Quorum requirement for membership meetings or elections is twenty-five percent (25%) of the voting power of the Association. A Quorum may be represented by any combination of Members physically present, virtually present by electronic video screen communication, conference telephone, or other means of remote communication, as permitted by Corp. Code §7511(a), present by proxy as such term is defined by Civil Code §5130, and/or present by casting a ~~written or electronic~~ ballot as provided for in ~~Civil Code §5115(d)~~ the Davis-Stirling Act. Under the Davis-Stirling Act, the Quorum for an election to approve an assessment increase is more than fifty percent (50%) of the Members.

3.11 Lack of Quorum and Adjournment. In the absence of a Quorum at the beginning of a membership meeting, no business may be transacted, except to adjourn the meeting to another date and time by the vote of at least a majority of the Members represented at the meeting. However, excepting only the circumstances described in the first sentence of this paragraph, a ballot-counting meeting for any election by the Members, whether conducted at a Membership meeting or a Board meeting, may be adjourned to another date and time selected by vote of the Board of Directors. The date of any adjourned ballot-counting or other meeting must be announced by the Board at the Membership or Board meeting, and written notice of the date,

time, and place of the adjourned meeting must be given to the Members within the notice period required by law. Any adjournment must be to a date not more than thirty (30) days from the date the original meeting was called.

3.12 Loss of Quorum. The Members present at a duly called membership meeting at which a Quorum is initially present may continue to transact business until adjournment, notwithstanding the loss of a Quorum, so long as the business must be approved by enough Members to constitute at least a majority of a Quorum had a Quorum been present.

3.13 Approval Requirements.

- a. *Generally*. The approval requirement for all matters decided by the Membership is the affirmative vote of a majority of the votes represented and voting in a duly held election in which a Quorum is represented, which affirmative votes also constitute a majority of the required Quorum, unless otherwise specified in the Bylaws or the CC&Rs.
- b. *By Ballot*. Approval by ~~written~~ ballot (secret or non-secret) is valid only when: (i) the number of votes cast by ballot by the specified deadline equals or exceeds the Quorum (if any) required to be present at a meeting authorizing the action; and (ii) the number of votes cast equals or exceeds the number of votes that would be required to approve the action at a meeting.

#### **ARTICLE 4: NOMINATIONS**

4.1 Nomination Procedures and Notice. Prior to the election of Directors, the Board must, by written notice to all Members, solicit nominees. The solicitation must specify the qualifications for candidates for the Board and the procedure and deadline for submitting a nomination. The deadline must be at least thirty (30) days after giving notice. Delivery of the solicitation must be by general notice or, if individual notice is requested by a Member before the solicitation is given, by individual notice, pursuant to Civil Code §4040. Nominees must be listed as candidates on the ballot provided (i) they meet candidate and Director qualifications and (ii) their nomination is made prior to the date and time set for the close of nominations.

4.2 Self-Nomination. Any qualified person may nominate himself or herself for election to the Board of Directors by submitting to the Association a written statement signed and dated by the person nominating himself or herself. Self-nominations are subject to the same procedures and deadlines as nominations by others as set forth above in Section 4.1.

4.3 Nominating Committee. As provided for in the Bylaws, a nominating committee may be appointed each year by the Board to solicit candidates to run for the Board and notify them of (i) the date for the close of candidate applications, (ii) the date for election of Directors, either at an annual meeting or by ballot without a meeting, (iii) and the qualifications to serve on the Board. Such nominations may be made from among Members only. Per Civil Code §5105(a), the nominating committee may not preclude qualified Members from nominating themselves.

4.4 Floor Nominations and Write-In Candidates. Nominations, even if previously closed, must be reopened from the floor of the ballot counting meeting and write-in candidates

must be permitted, unless the election permits the use of electronic ballots, in which case nominations from the floor are not permitted.

4.5 Election by Acclamation (Uncontested Elections). When, as of the deadline for submitting nominations provided for in Civil Code §5115(a), the number of qualified candidates is not more than the number of vacancies to be elected, as determined by the inspector or inspectors of the elections, the Association may, but is not required to, consider the qualified candidates elected by acclamation if all the conditions set forth in Civil Code §5103 are met.

## ARTICLE 5: DIRECTOR ELECTIONS

5.1 Number and Term of Directors. The Board will consist of seven (7) Directors. The term of each Director is two (2) years or until a qualified successor is elected to fill his/her seat. The two-year terms of elected directors shall be staggered so that no less than three (3) directors will be elected each year. Any vacancies previously filled by the Board pursuant to Section 5.5 of the Bylaws shall also be subject to election at the next annual meeting. Whenever more than four (4) directors are to be elected the four (4) receiving the most votes will serve two (2) year terms, and the other elected directors will serve one year terms.

5.2 Term Limits. The Association may disqualify (1) a nominee from running for or being elected to a position on the Board or (2) a Director from serving on the Board (whether by election or appointment) if such person has served on the Board for a substantial portion of two (2) consecutive terms.

- a. *Eligibility for Nomination.* A person who is ineligible for nomination due to having served on the Board for a substantial portion of two (2) consecutive terms will again be eligible for nomination to serve on the Board under this Section 5.2 once such person has not served on the Board for a minimum period of nine (9) consecutive months between their last date of service on the Board and the next deadline for submitting nominations as provided for in Civil Code §5115(a).
- b. *Eligibility for Appointment.* A person who is ineligible for service on the Board due to having served on the Board for a substantial portion of two (2) consecutive terms will again be eligible for appointment to fill a vacancy on the Board under this Section 5.2 once such person has not served on the Board for a minimum period of eleven (11) consecutive months since their last date of service on the Board.
- c. *Exception.* In any election where the number of candidates, including any persons subject to disqualification under this Section 5.2, is less than or equal to the number of seats to be filled, the Association's right to disqualify a candidate is suspended for that election only.

5.3 Candidate and Director Qualifications. Members must meet the qualifications in the subsections hereafter to be eligible for nomination as a candidate for, or to serve as a Director on, the Board.

- a. *Candidates and Directors Must Be Members.* The Board must disqualify (1) the

nomination of any candidate running for the Board and/or (2) any director serving on the Board, who is not a Member of the Association. Further the Board is not permitted to appoint any Person to serve on the Board who is not a Member of the Association. Proof of membership must be a recorded deed. Persons holding a fee simple interest in a Lot merely as security for the performance of an obligation are not eligible to either be a candidate for or to serve on the Board.

- b. *Member in Good Standing.* To be eligible for nomination and/or to serve on the Board, the person or impersonal entity must not be delinquent by sixty (60) days or more in the payment of any regular or special Assessment, except:
  - i. A person may not be disqualified from nomination for nonpayment of fines, fines characterized as assessments, collection charges, late charges or costs levied by a third party.
  - ii. A person may not be disqualified from nomination because the person has paid the regular or special assessment under protest.
  - iii. A person may not be disqualified from nomination due to delinquent assessments if the person has entered into a payment plan with the Association pursuant to Civil Code §5665 and is fulfilling the terms of the payment plan.
- c. *Co-Owners Eligible for only One Position.* To be eligible for nomination and/or to serve on the Board, the person or impersonal entity must not have a record fee simple ownership interest in a Lot which is part of the Development with another person or impersonal entity concurrently serving as a Director. Where two or more co-owners concurrently seek election to the Board, only the first nomination will be effective.
- d. *Criminal Conviction.* The Association may disqualify a candidate or Director that discloses, or if the Association is aware or becomes aware of, a past criminal conviction that would, if the person was elected, either prevent the Association from purchasing the insurance required by Civil Code §5806 or terminate the Association's existing insurance coverage required by Civil Code §5806 as to that person. Each nominee, at the time of nomination, shall disclose the existence of any past criminal conviction, with sufficient details to allow the Board to determine whether the criminal conviction will prevent the Association from purchasing the required insurance coverage or result in the termination of such insurance coverage.
- e. *Internal Dispute Resolution.* Before any candidate for nomination or serving Director may be disqualified, the person or impersonal entity must be provided the opportunity to engage in internal dispute resolution as provided in the Davis-Stirling Act.

5.4 Impersonal Entities. If title to a Lot is held by a legal entity that is not a natural person, the governing authority of that legal entity shall have the power to appoint a natural

person to be a Member for the purpose of candidacy or serving on the Board. The designation by the impersonal legal entity must be in writing with documentation confirming both the designation and its authority to do so.

5.5 Trusts. If title is held in the name of one or more trustees, subject to a trust, a sole trustee or one of several trustees is permitted to be a candidate for a position on the Board or to serve on the Board subject to all qualifications and/or requirements of the Association's governing documents and/or the law. The designation of one of several trustees must be in writing with documentation confirming both the designation and the authority of the designator to do so.

5.6 One Directorship Only. No Member who is a natural person is permitted to be a candidate for and/or to hold multiple positions on the Board, regardless of the number of Lots owned by such Member. No natural person designated by a Member who is not a natural person to be a candidate for and/or to serve on the Board is permitted to hold multiple candidacies for or positions on the Board, regardless of the number of Lots owned by such Member. No Member who is not a natural person can designate more than one person to be a candidate and/or to serve on the Board, regardless of the number of Lots owned by such Member. Any Director, whose term extends beyond a current election and who wishes to become a candidate for that election, must first resign his/her seat on the Board. This rule does not apply to a candidate whose term is expiring and who wishes to run for re-election.

## **ARTICLE 6: INSPECTOR(S) OF ELECTION**

### 6.1 Selection.

- a. *Process*. Prior to the date ballots are first sent out, the Board of Directors must, at an open meeting of the Board, select either one (1) or three (3) Person(s) as Inspector(s) of Election.
- b. *Eligible Inspector(s)*. The Board may select as Inspector(s) of Election, any person or entity or subdivision of a business entity not currently employed or under contract to the Association. Eligible Inspectors include, but are not limited to:
  - i. *Poll Workers*. A volunteer poll worker with the County Registrar of Voters;
  - ii. *Accountants*. A licensee of the California Board of Accountancy, not under contract to the Association;
  - iii. *Notary Public*. A notary public commissioned by the California Secretary of State;
  - iv. *Association Members*. Members of the Association, but not: (i) members of the Board, (ii) candidates for the Board, (iii) persons related to a member of the Board, or (iv) persons related to a candidate for the Board;
  - v. *Professional Inspectors*. Third party persons or entities who provide

professional election services who contract with the Association solely to serve as an Inspector of Election.

6.2 Duties. Duties of Inspector(s) of Election include the following:

- a. *Membership*. Determine the number of memberships entitled to vote and the voting power of each.
- b. *Validity of Proxies*. Determine the authenticity, validity and effect of proxies, if any.
- c. *Closing and Reopening of Polls*. Determine when the polls close, including any desired extensions of the voting period, and determine whether to reopen the polls to allow Members to cast ballots if the polls were previously closed, all consistent with the Association's other governing documents.
- d. *Receive Ballots*. Receive all ballots. Once received by an Inspector of Election, ballots are irrevocable. A vote made by electronic ballot is effective and irrevocable when it is electronically transmitted to an address, location, or system designated by the Inspector(s).
- e. *Custody*. Sealed ballots, signed voter envelopes, voter list, proxies, and candidate registration list shall at all times be in the custody of the Inspector(s) of Election or at a location designated by the Inspector(s) until after the tabulation of the vote, and until the time allowed by Civil Code §5145 for challenging the election has expired, at which time custody shall be transferred to the Association. No person, including a Member of the Association or an employee of the management company, is permitted to open or otherwise review any ballot prior to the time and place at which the ballots are counted and tabulated. The Inspector(s) of Election or the Inspector(s) appointee(s) may verify the Member's information and signature on the outer envelope prior to the meeting at which ballots are tabulated and, on request of the Board of the Directors, will share such information with the Board to allow it to solicit votes when necessary or desirable.
- f. *Challenges*. Hear and determine all challenges and questions in any way arising out of or in connection with the right to vote. If there is a recount or other challenge to the election process, the Inspector(s) of Election must make the ballots available for inspection and review by an Association Member or the Member's authorized representative, upon written request. An Association Member may authorize a representative to review the ballots on his or her behalf. Any recount must be conducted in a manner that preserves the confidentiality of the vote.
- g. *Counting Ballots*. Count and tabulate all votes. All votes must be counted and tabulated by the Inspector(s) of Election or the Inspector(s) appointee(s) in public at a properly noticed open meeting of the Board of Directors or Members or, if the ballot counting and tabulation is conducted by video conference, as permitted by Civil Code §5450, the camera must be placed in a location to allow Members to

witness the Inspector of Election doing so. During in-person ballot counting and tabulating, candidates and Members may witness, but not interfere with, the counting and tabulation of the ballot and must remain at least two (2) feet away from the Inspector(s) and his/her/their appointee(s) at all times.

- h. *Appoint Assistants.* Appoint and oversee additional independent third parties to verify signatures, and to count and tabulate votes as the Inspectors of Election deem appropriate provided that such persons are independent third parties.
- i. *Results.* Determine the tabulated results of the election.
- j. *Impartiality.* Perform all duties impartially, in good faith, to the best of the ability of the Inspector(s) of Election, as expeditiously as is practical, and in a manner that protects the interests of all Members of the Association. Any report made by the Inspector(s) of Election is *prima facie* evidence of the facts stated in the report.
- k. *Miscellaneous.* Perform any acts as may be proper to conduct the election with fairness to all Members in accordance with the Civil Code, the Corporations Code, the Association's governing documents, and all applicable rules of the Association regarding the conduct of the election that are not in conflict with the Civil Code.

6.3 Inspector Duties Regarding Electronic Ballots. If electronic ballots are allowed to be utilized for an election, the Inspector(s) shall ensure compliance with this Section.

- a. Each Member voting by electronic secret ballot shall be provided with all of the following: (i) a method to authenticate the Member's identity to the internet-based voting system; (ii) a method to transmit an electronic secret ballot to the internet-based voting system that ensures the secrecy and integrity of each ballot; and (iii) a method to confirm, at least thirty (30) days before the voting deadline, that the Member's electronic device can successfully communicate with the internet-based voting system.
- b. Any internet-based voting system that is utilized shall have the ability to accomplish all of the following: (i) authenticate the Member's identity; (ii) authenticate the validity of each electronic secret ballot to ensure that the electronic secret ballot is not altered in transit; and (iii) transmit a receipt from the internet-based voting system to each Member who casts an electronic secret ballot.
- c. Permanently separate any authenticating or identifying information from the electronic secret ballot, rendering it impossible to connect an election ballot to a specific Member.
- d. Store and keep electronic secret ballots accessible to Inspector(s) or their authorized representatives for recount, inspection, and review purposes.

6.36.4 Removal. The Board has the power to remove any Inspector(s) who cease(s) to

meet the required qualifications, are unable or unwilling to perform their duties, or for any other good reason, and to appoint one or more replacement Inspectors.

## ARTICLE 7: ACTION BY BALLOTS

7.1 Secret Ballots. The use of secret ballots is only necessary when required by law. When secret ballots are not required by law, elections may be conducted by secret ballot, non-secret written ballot, electronic ballot, or any other method permitted by law. Any action which may be taken at any meeting of Members may be taken without a meeting (except to count ballots, which can be done at either a Membership meeting or a Board meeting) if the Association distributes a secret ~~written~~-ballot to every Member entitled to vote on the matter.

7.2 Power of Attorney. The Association cannot deny a ballot to a person with general power of attorney for a Member. The ballot of a person with a general power of attorney must be counted if timely returned.

7.3 Pre-Ballot Notice. For Director and recall elections only, at least thirty (30) days before the ballots are distributed, the Association must provide general notice (or individual notice to a Member who requested it) which includes:

- a. The date, time, and physical address to mail or hand deliver ballots to the Inspector(s);
- b. The date, time and location of the ballot counting meeting; and
- c. A list of candidates to appear on the ballots.

7.4 Candidate List and Voter List. The candidate list must include the name and address of individuals nominated as a candidate for election to the board of Directors. The voter list must include name, voting power, and either the physical address of the voter's Lot, the parcel number, or both. The mailing address for the ballot shall be listed on the voter list if it differs from the physical address of the voter's Lot or if only the parcel number is used. The Association must retain, as Association election materials, both a candidate registration list and a voter list.

7.5 Verification of Lists. The Association must permit Members to verify the accuracy of their individual information on the candidate registration list, if applicable, and the voter list at least thirty (30) days before the ballots are distributed. The Association or Member must report any errors or omissions to either list to the Inspector(s) of Election who must make the corrections within two business days. Reports of any errors or omissions should be made early enough to allow for corrections to be made before the ballots are distributed.

7.6 Ballot Package. All written secret ballots mailed or otherwise delivered to the membership must include a double-envelope system and voting instructions for completing and returning the secret written ballots as provided for in the Davis-Stirling Act. Electronic secret ballots must include voting instructions for completing and returning the electronic secret ballots as provided for in the Davis-Stirling Act. Ballots seeking approval to amend or restate governing documents must be delivered to the Members with the text of the proposed



amendment.

- a. *Secret Ballot – Generally.* Secret ballots must be marked to indicate the Member’s selections, if any. Blank ballots will still count toward Quorum requirements. Secret ballots do not require a signature but are not invalidated by Member signatures.
- b. *Secret Ballot – Content.* Ballots must: (i) set forth the proposed action; (ii) provide an opportunity to approve or disapprove each item submitted for a vote; (iii) set forth the number of ballots needed to satisfy the Quorum requirement, if any; (iv) specify the percentage of votes required to pass the proposal; (v) state a deadline by which the ballot must be returned to be counted; and (vi) in the case of a Director election, the candidates’ names identified in the pre-ballot notice.
- c. *Inner Envelope.* The Association will provide an inner and outer (return) envelope. To preserve secrecy, the secret ballot is to be placed within an inner envelope with no identifying information. However, extraneous information written on the inner envelope by a Member will not invalidate the ballot. The inner envelope containing the secret ballot is to be placed into a second outer envelope containing identifying information.
- d. *Outer Envelope.* In the upper left-hand corner of the outer envelope containing a secret ballot, the voting Member must sign their name and indicate (print, type, etc.) their name and the address entitling them to vote. The outer envelope must be addressed to the Inspector(s) of Election.
- e. *Delivery.* Delivery of the ballot materials must be made to every Member entitled to vote at least thirty (30) days before the initial voting deadline. Any Member may request a receipt for delivery. After casting of the ballot, the completed outer envelope containing the inner envelope and ballot may be returned in the manner specified in the ballot or voting instructions.
- e.f. *Electronic Ballots.* Electronic ballots must contain the same list of items being voted on as a written ballot.

7.7 Extended Voting Deadline. The Inspector may reopen the polls and extend the voting deadline to allow additional balloting to achieve a Quorum or to permit additional participation by the Members in an election when desirable or appropriate. If the voting deadline is extended, the Board is empowered to adjourn the ballot-counting meeting to a date at or beyond the extended voting deadline and Members who have not previously voted may do so up to the extended voting deadline.

7.8 Election Rules. At least thirty (30) days before the voting deadline, the Inspector(s) of Election must deliver, or cause to be delivered, the election operating rules to all Members. Such rules may be delivered (1) by individual delivery (Civil Code §4040) or (2) by posting the rules on an internet website and including the website address (URL) on the ballot with the phrase, in at least 12-point font: “The rules governing this election may be found here:”

7.9 Counting Ballots. Inspectors of election must oversee the opening and tabulating of all ballots before the membership at a properly noticed open meeting of the Board or membership as provided for in the Election Rules. No person is permitted to open or otherwise review any ballot prior to the time and place at which the ballots are opened and counted.

7.10 Electronic Ballots. Notwithstanding any other provision of the Association's Governing Documents, the Board of Directors may authorize an Inspector(s) to conduct any election requiring secret ballots (except for an election regarding regular or special assessments) to be conducted by electronic secret ballot in addition to written ballots. Electronic ballots are ballots conducted by an electronic voting system which ensures the secrecy and integrity of a ballot pursuant to the requirements of the Davis-Stirling Act. An election permitting the use of electronic ballots shall:

- a. Allow Members to change their preferred method of voting from written to electronic ballot no later than 90 days before an election. Members may change their preferred method of voting by [INDICATE here whether there will be a form or whether they will be asked to e-mail a specific address]. This method of changing voting preference shall also be stated in the Annual Policy Statement. Members who change their voting preference to electronic ballot must provide a valid e-mail address to vote by electronic ballot. If a Member's e-mail address is unknown or invalid at the time of delivery of the electronic ballot, a written ballot shall be mailed to the Member.
- b. Ensure an electronic ballot and a written ballot contain the same list of items being voted on.
- c. Ensure electronic ballots are only sent to a Member who has opted into voting by electronic ballot.
- d. Require the Association to maintain a voting list identifying which members will vote by electronic secret ballot and which members will vote by written ballot.
- a-e. Ensure Members receive individual notice of the electronic ballot at least thirty (30) days before the election, explaining how to obtain access to the electronic voting system and how to vote by secret ballot.

## **ARTICLE 8: POST-ELECTION RESULTS**

8.1 Breaking a Tie. In the event of a tie leaving the outcome of the election unresolved, the following will apply:

- a. The Inspector(s) of Election, and any designees, will immediately conduct a recount of the ballots. If there is a charge, the Association will bear the expense. Members may observe the recount under the same conditions as the original ballot counting.
- b. Following the immediate recount, if the tie remains, all other newly elected

Directors will immediately begin serving their terms. An incumbent Director whose seat was tied will continue in office until a runoff election determines the winner for his/her seat. Only candidates who tied for the seat will be in the runoff.

- c. In lieu of a runoff and if the tied candidates agree, the winner may be decided by a coin toss or the drawing of names by the Inspector(s) of Election.

8.2 Results of an Election. The tabulated results of the election must be announced immediately after all the ballots have been counted. The tabulated results of the election must be promptly reported to the Board of Directors and must be recorded in the minutes of the next Board meeting. Within fifteen (15) days of the election, the Board must publicize the tabulated results of the election in a communication directed to all Members.

8.3 Handling and Storage of Election Materials after the Election. The sealed ballots, signed voter envelopes, voter list, proxies, and candidate registration list shall at all times be in the custody of the Inspector(s) of Election or at a location designated by the Inspector(s) until after the tabulation of the vote, and until the time allowed by Civil Code §5145 for challenging the election has expired, at which time custody must be transferred to the Association. The Association must maintain Association election materials for one year after the election.

8.4 Election Recount or Other Challenge. If there is a recount or other challenge to the election process, the Inspector(s) of Election shall, upon written request by the Board or a Member, make the ballots available for inspection and review by the requesting party or its authorized representative. Any recount shall be conducted in a manner that preserves the confidentiality of the vote. Election recounts, other than the automatic recount following a tie leaving the outcome of an election unresolved, will be conducted as follows:

- a. Any Member of the Association may demand a recount of the ballots provided (i) demand is made in writing to the Inspector(s) of Election within five (5) days after the election results have been announced, and (ii) the Member pays in advance for the estimated cost of the recount to the Inspector(s) of Election before the recount begins. Monies advanced by the Member must be refunded if the outcome of the election is changed by the recount.
- b. The recount must be commenced within seven (7) days of the request for the recount and must be done by or under the supervision of the Inspector(s) of Election. If any Inspector of Election declines to perform the recount, the Board may appoint a replacement Inspector of Election, using the criteria specified in these rules and the replacement Inspector will assume custody of the ballots.
- c. Any recount may be observed by Members of the Association. No election materials may be touched or handled by any person without the express consent of the Inspector(s) of Election and under the supervision of the Inspector(s). The results of the recount must be reported to the Board of Directors and must be recorded in the minutes of the next Board meeting and reported to the membership.
- d. The Board may request a recount on reasonable notice to the Inspector(s) of

Election at any time before the legal right to challenge the election has expired to ensure a fair and accurate result.

## ARTICLE 9: CAMPAIGNING

### 9.1 Access to Media.

- a. *Association Media.* Neither candidates nor Members may use the Association's newsletter, website, or any other Association media for campaign purposes.
- b. *Membership List.* Candidates and Members have the right to request a copy of the Association's membership list for the purposes of distributing, at their own expense, materials which advocate a point of view reasonably related to an election, or as otherwise permitted by Civil Code §4515. Candidates and Members also have the right to contact Members who have opted out of the membership list through the alternate means of communication permitted under California Civil Code §5220 for the purposes of distributing, at their own expense, materials which advocate a point of view reasonably related to the election or as otherwise permitted by Civil Code §4515.
- c. *Exception.* If any candidate or Member advocating a point of view is provided access to Association media, newsletters, or internet websites during a campaign, for purposes that are reasonably related to that election, equal access shall be provided to all candidates and Members advocating a point of view, including those not endorsed by the Board, for purposes that are reasonably related to the election. The Association shall not edit or redact any content from these communications but may include a statement specifying that the candidate or Member, and not the Association, is responsible for that content. The Association and its Directors, officers, and agents are immune from liability for the content of those communications to the fullest extent provided by law.

### 9.2 Use of Common Area During Election Campaign.

- a. *Purpose.* Regarding any Association election, each candidate, Member, or resident is permitted to use, if available, the Association's common area at no cost for a purpose relating to Association elections as described in Civil Code §4515, including to advocate a point of view reasonably related to the election.
- b. *Reservation.* Each candidate, Member, or resident, who wants to use the common area pursuant to Civil Code §§4515 or 5105 must make a reservation in advance of the date and time requested. Such requests to use the common area are granted on a first-come, first-served basis, provided that the area is not already reserved. In order to assure fairness, each candidate may not reserve or use the common area for more than two (2) hours on any particular date. In addition, each candidate or Member is permitted to make only one (1) reservation per day to use the common area.

### 9.3 No Use of Association Funds for Campaign Purposes. Association funds may not

be used for campaign purposes in connection with any Board election and may not be used for campaign purposes in connection with any other Association election except to the extent necessary to comply with duties of the Association imposed by law. The Association is not permitted to include the photograph or prominently feature the name of any candidate on a communication from the Association or its Board. Directors, in their capacities as Members, are permitted to advocate for the election or defeat of any issue or candidate on the ballot at their own expense and are not permitted to use Association funds for that purpose in any capacity.

9.4 Improper Electioneering.

- a. *Prohibited Activities.* In addition to any of the prohibitions under this Article, candidates, Members, and residents, including their tenants, families, employees, agents, visitors, and licensees, are prohibited from engaging in any of the following activities:
  - i. Causing any printed campaign or other election related materials to be placed upon or affixed to (1) residents' vehicles, (2) common area walls, doors, or windows, (3) mailboxes or mailbox structures, or (4) any portion of the common area not expressly permitted in these rules without prior authorization from the Board or management;
  - ii. Attempt to solicit either a vote or proxy from another Member, or their power of attorney, through deceit, harassment, intimidation, improper influence, undue coercion, or force;
  - iii. Attempt to prevent a Member from casting a vote or delegating their right to vote via proxy through deceit, harassment, intimidation, improper influence, undue coercion, or force;
  - iv. Interfere with the counting or tallying of votes;
  - v. Solicit the vote of a Member while in that Member's immediate presence or residence and during the time he or she knows the Member is voting;
  - vi. Induce other Members to divert ballots away from the Inspector(s) of Elections; or
  - vii. Interfere with any candidate's ability to distribute authorized campaign materials.
- b. *Report Violations.* Members are encouraged to report any electioneering violations they witness to the Board or management.
- c. *Fines.* The Board is permitted to levy a fine of up to \$100 for each violation of this section.

**ARTICLE 10: CANVASSING AND PETITIONING**

- 10.1 Generally. Canvassing and petitioning the Members, the Board, and residents for

purposes permitted in Civil Code §4515, by telephone and/or personal visits to private residences in the development, is limited to the hours of 9:00 a.m. until 9:00 p.m. However, any Member or resident who declines to be contacted on any issue, including for a purpose specified in Civil Code §4515, must not be contacted by telephone or personal visits thereafter.

10.2 Impermissible Conduct. Nothing in this section permits a Member or resident to contact another Member or resident in a manner that constitutes (1) a breach of the Member's or resident's quiet enjoyment or (2) a nuisance.

## **ARTICLE 11: DISTRIBUTING INFORMATION**

11.1 Generally. Reasonably distributing and circulating information for any purposes described by Civil Code §4515, is permitted and restricted as follows:

- a. Members or residents may distribute or circulate printed information for purposes specified in Civil Code §4515 to other Members or residents by (1) mail, (2) placing printed materials under front doors, front door mats, in front door delivery slots, and/or behind screen doors, (3) hanging door knob hangers on front door knobs or attaching materials to front door knobs with a rubber band or similar non-destructive means of attachment, and/or (3) handing out printed material in the common area to Members and residents willing to accept such materials. The handing out of materials in the common area is limited to the hours of 9:00 a.m. until 9:00 p.m.
- b. Members and residents may not cause any printed materials, including those for any purposes specified in Civil Code §4515, to be placed upon or affixed to (1) residents' vehicles, (2) common area walls, doors, or windows, (3) mail boxes or mail box structures, or (4) any portion of the common area not expressly permitted in these rules without prior authorization from the Board or management.
- c. Members and residents distributing and circulating printed materials permitted in these rules, such as those left at front doors or in other permissible locations in the development, are responsible to collect and discard any such materials that remain uncollected after twenty-four (24) hours from distribution or circulation.

## **ARTICLE 12: PETITIONS**

12.1 Purpose. The purpose of the petition for a membership meeting must be set forth in the petition so Members know what they are signing. Meetings may only be called for a proper purpose.

12.2 Signatures. Only Members may sign petitions. Signatures by persons not on title are invalid. The Association may validate signatures by comparing them against signatures on file with the Association or by contacting signers to verify their signatures. Any person on title to a property can sign on behalf of the property but it counts only once. For example, if there are ten owners on title for one unit, all of whom sign a petition, it counts as one signature not ten.

12.3 Invalidity of Signatures. A petition can be rendered invalid if a sufficient number

of signatures are found invalid or rescinded for good cause (such as fraud, mistake, undue influence, or other valid grounds for rescission), such that the number of remaining signatures falls below five percent (5%) of total voting power of the membership.

12.4 Setting the Date. The date of the special meeting for a recall must be set in the manner provided for in these Election Rules above and the law.

12.5 Recall Petitions. Recalls are not permitted to be started against the Board as a whole or any individual Director if: (a) the Board or Director has held office during the current term for less than ninety (90) days; (b) a recall election has been determined in the Board's or the Director's favor within the last six (6) months; (c) for a recall of an entire Board, when an election of Directors will be held within six (6) months or less or (d) for the recall of individual Directors, when their term will end within six (6) months or less. Additionally, if a recall of the entire Board fails, a six (6)-month waiting period must be observed before recall petitions may be filed against individual Directors who served on that Board.

DRAFT

# OAKMONT

IN THE VALLEY OF THE MOON

## New Berger Center Projector

Request approval for expenditure:

- **Objective:** Purchase a replacement projector for the Berger Center.
- **Estimated Cost:** \$12,364.35
- **Timeline:** One month after signed contract and approval
- **Need/Advantages:** . The existing projector is having issues with color and picture during warm up. This can lead to more extensive problems. To have the current projector repaired will involve removing the unit, shipping, 1 week, Repair 2 weeks, Shipping Back 1-week, scheduling installation, 1-2 weeks. There is a minimum of \$400 bench cost to look at the unit. To eliminate an extended downtime for the Berger Center video system we propose purchasing the new one and having the existing projector repaired and used as a backup. The existing projector is over 7 years old and out of warranty.
- **Budgetary Impact:** To be covered by OPS/ARF/CIF funds. GL Code:
- **Alternatives Explored if Applicable:**

**General Manager/Operations Manager Recommendation: Finance Committee Review and**

**Recommendation: The Finance Committee recommends a NTE amount of \$14,000**

**OVA Board Review and Decision (Approved/Denied/Pending):**



**PCD**

1032 MAXWELL DRIVE  
SANTA ROSA, CA 95401  
Contractor's License Number 527657

fax

(707) 546-3633  
(707) 575-6818

**Quote**

**Quoted to:**  
  
Oakmont Village Association  
Trace Hernandez  
6637 Oakmont Drive  
Santa Rosa, Ca. 95409  
707-539-1611 ext 110  
[trace@oakmontvillage.com](mailto:trace@oakmontvillage.com)

**Job Name / Location:**  
  
Berger Center AV system  
Projector replacement

**Date:** Nov. 26, 2024  
**Bid Date:**  
**Quote #:**  
  
**Terms:** Per negotiated contract.

<b>Quoted By</b>	<b>Scope Letter Previously Sent?</b>
John Rudolph	<input type="checkbox"/> YES <input checked="checked" type="checkbox"/> NO

JOB DESCRIPTION	BID PRICE
<b>Berger Center Projector replacement</b>	<b>\$12,364.35</b>
PCD to provide and install a new Christie Digital Laser 9000 lumens projector to replace potentially defective unit installed. Price includes removal and replacement and programming, freight and tax is included.	
<b>Note– the cost for the repair is undetermined, only when evaluated on the service bench will there be an estimate to approve. The unit is over 7 years old and is out of warranty.</b> PCD will ship back the old projector for an estimate. Once estimate is received, there will be a quote for repairs. At minimum will be a \$400 bench charge plus shipping costs which will not be in the quotation noted above. The lens on the older projector will fit on the new projector so no lens is included above.	
<b>Pricing good until January 1st 2025. New pricing is expected to be released by that date or shortly thereafter.</b>	
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## **MYN Task Force Board meeting**

**8 October 2024**

Attendance – Katy Carrel, Matt Zwerling, Lindy Hahn

### **Old Business**

1. MYN Charter – still pending approval. Needs to be placed on the website when finalized.
2. Monthly meetings – Nancy Brown, Program Mgr for Sonoma County's Dept. of Emergency Management will be our speaker.
3. Red Flag Warning sandwich boards have been distributed to neighbors for placement when a RFW alert is noted.
4. With regard to future articles for Oakmont News submit to Jackie Ryan and Crissi Langwell directly – not on website.
5. The proposed contract with Red Cross to establish one or more of our recreation centers as shelters during a disaster is being reviewed by legal and our insurance carrier.
6. We decided to combine the monthly meetings with the quarterly Coordinator meetings.

### **New Neighborhood Development**

1. Four organizational meetings were held in September and there are at least three pending for October.
2. There are conversations with at least 3 other neighbors about getting started on the schedule.
3. Lindy is working with sub-HOAs and their managing organizations to get more of them involved.

### **New Business**

1. Starting in January 2025 our monthly meetings will be in the ERC, fourth Wednesday of each month, from 2 – 4 PM.

## Meet Your Neighbors Task Force

Meeting Minutes November 12, 2024

1. **Attendance** – Katy Carrel, Chair; Matt Zwerling, Co-Chair. Absent – Lindy Hahn
2. **Minutes** – the minutes of the meeting October 8 were approved.
3. **Old business**
  - a. MYN Newsletter - newsletters going out regularly to MYN Coordinators to distribute to their neighborhood residents. We will try to highlight special people who have contributed to the program.
  - b. Red Cross contract to establish one or more shelters in Oakmont for emergency situations. Currently at the lawyers for review.
  - c. Katy has been contacted by Oakmont Gardens to speak with a representative about emergency preparedness.
  - d. Matt is recontacting the people who expressed an interest in forming MYN neighborhoods (~16). Most have already organized.
  - e. Katy - follow up with Dani about digitizing the large Oakmont map.
  - f. Katy, Matt and/or Lindy have held 4 or more organizing meetings in the past month to help neighborhoods get started with their MYN group. Katy has been contacted by someone who is interested in organizing all The Orchard.
4. **New Business**
  - a. Katy will get assistance from a friend to set up an account with the Red Cross so we will have better access to online trainings. We hope to hold a First Aid training in 2025.
  - b. We will be adding acknowledgement in our monthly newsletter of new groups forming, people who are stepping up, and perhaps is there is someone who has done something special. We need to honor our residents!
  - c. Add to Tips page information on the importance of retaining emails received by City/County or PG&E programs alerting us of impending disasters, PSPS events, etc. A member mentioned that this is apparently important for insurance purposes.

## MYN Minutes – December 2, 2024

1. Attendance – Katy Carrel, Matt Zwerling. Absent – Lindy Hahn
2. Old Business
  - a. New Neighborhoods – 4 neighborhood organizational meetings were held since the last OVA Board meeting. We continue to follow-up with other neighbors from our list of contacts.
  - b. Red Cross contract – the contract with the Red Cross to set up shelters in our rec. centers in disasters is still being examined.
  - c. Digitizing the neighborhood map – an initial version of a digitized map of MYN neighborhoods, Zone Communicators and sub-HOAs was completed with the help of Dani Hannigan.
  - d. Monthly meetings – we are hoping to have Ben Nicholls and Scott Westrope from the city Fire Department and Cal Fire respectively speak about what was learned from the 2024 fire season and is planned for 2025.
  - e. MYN website – we are continuing to update and modify our website to make the materials pertinent. We have had input from several MYN Coordinators.
3. New Business
  - a. Red Cross trainings – we are exploring taking advantage of trainings on the Red Cross website via Zoom.

## **Draft: Governing Docs Ad Hoc Committee Meeting Minutes**

Meeting Minutes

Date: Dec 3, 2024

Time: 1:02pm

Location: OVA – Suite B

### **1. Call to Order**

- Chair: Steve Spillman

- Time: 1:18pm

### **2. Roll Call**

- Members Present:

- Steve Spillman

- Bern Lefson

- Non-Voting Member GM Christel Antone

- Jackie Ryan – Communications Committee Chair

- Guest Attendees:

- Gary, Tim N, Dave S

### **3. Minutes**

- None to approve: Minutes were previously approved

### **4. New Business**

**A. Review of Board/Community Presentation PowerPoint:** Bern, Jackie, and Christel provided feedback emphasizing the importance of keeping the presentation concise and focused. They noted that upcoming outreach efforts could delve into more details as needed. Bern proposed creating two versions of the PowerPoint—one tailored for the Board and another for the community. Steve will update the presentation to incorporate the suggested changes.

### **5. Unfinished Business**

**A. Review and Approval of Additional GDC Members:** Two voting members, Steve S. and Bern L., unanimously agreed to recommend the names of five previously interviewed candidates to the OVA Board at the December 17, 2024, board meeting.

**B. Review and Approval of GDC Advisors:** Two voting members, Steve S. and Bern L., expressed strong support for including GDC advisors, recognizing the significant value they could bring to the Ad Hoc Committee. These advisors, who were interviewed and demonstrated interest in serving on the committee, possess qualifications. Their experience and expertise include enhancing transparency and communication, legal knowledge, and extensive experience with the restatement of governing documents.

**C. Discussion of Timelines, Communication Plan, and Strategy, Including Process:** Steve provided a brief overview of the process and timelines that were previously discussed, which will be recommended to the board. Jackie expressed her willingness to assist with developing a Communications Strategy. She emphasized that while a plan is in place, a solid strategy needs to be established. Jackie also noted that staff cannot handle this alone, and that collaboration and

expertise will be required, and she is ready to help with that effort. Jackie suggested a Subgroup to help with the Communication Strategy.

**6. Open Forum:**

A guest expressed support for the direction the Ad Hoc Committee is taking and emphasized the importance of having a timeline. While acknowledging that the timeline may fluctuate, they noted that providing members with a general sense of the timeline is highly beneficial.

A guest stated that there are still some unknowns and emphasized the need for the attorney to provide the OVA Board with written opinions. He also expressed concerns about asking the board to vote on a process when they not yet ascertained information that may become available, viewing it as a challenge and questioning how it could be successfully accomplished.

**Next Regular Meeting**

- Date: Tuesday, Jan 7, 2025
- Time: 1:00pm
- Location: OVA – Suite B

**Adjournment**

- Motion to Adjourn: Steve Spillman
- Seconded by: Bern Lefson
- Time: 2:11 pm

Minutes Submitted by: Christel Antone

Date: Dec 5, 2024

Minutes Approved via Email: Pending

## Minutes of the Oakmont Village Association Finance Committee

October 10, 2024

Members in attendance: Elke Strunka (Chair), Alan McLintock, Liz Majkowski, Gary Jackson

Members absent: Joanne Phillips, Erica Jazaie, Tom Kendrick

OVA BOD: Heidi Klyn, Mark Randol, Olga Ydrogo

Staff present: Christel Antone, Dawn McFarland, Todd O'Donnell

Other attendees: Guest

Chair called the meeting to order at 2:05

Approve Minutes: September minutes not yet available

Review of Disbursement Requests: Staff led review of replacement of and an upgrade to the dock at the pond that is near the ER. The upgrade is for a handrails for safety purposes. Discussed bid from Solaris. FC unanimously approved recommendation to BOD for approval of replacement and upgrade at a cost not to exceed \$22K. Replacement costs to be funded from OF, ARF and CIF.

Review of 2025 Final OVA Budget. Chair led discussion of the proposed Final 2025 OVA Budget. The proposed budget is the result of several prior meetings to review such. Some notable items include the following. 2024 operations will likely end with a surplus (see below) which will transfer to reserves. Additional funds expected to come from interest on our reserves. Some operating expense increases will be for personnel, utilities and ground maintenance. Overall, the monthly increase for 2025 will be modest at about 2.8%, to \$128.50 from \$125. OFC unanimously approved recommendation to the BOD for approval of the 2025 budget.

Review of Financial Reports: Chair led discussion of unaudited financials for the 9-month period ending September 30. Income reported at \$3.978M, substantially in line with budget. Expenses reported at \$3.701M, substantially below budget of \$3.975M, primarily due to lower Admin/insurance premium cost than our insurance agent anticipated at the time the 2024 budget was prepared and lower Payroll due to lower staffing than planned. Christel indicated that staffing will increase in 2025, in line with current planned number. Net income reported at \$278K. At this point our agent is anticipating a lower insurance cost for 2025, more in line with current actual cost. Reserves reviewed. It was noted that the ARF expenses are below estimates partly due to deferred central area projects.

Old Business: None. New Business: None. Other Business: None

There being no further business, the meeting was adjourned at 3:26.

## Minutes of the Oakmont Village Association Finance Committee

November 14, 2024

Members in attendance: Elke Strunka (Chair), Tom Kendrick (OVA Treas), Alan McLintock, Liz Majkowski, Erica Jazaie, Joanne Phillips, Gary Jackson

Members absent:

OVA BOD: Heidi Klyn, Mark Randol

Staff present: Christel Antone, Dawn McFarland, Todd O'Donnell

Other attendees:

Chair called the meeting to order at 2:00

Approve Minutes: October 10, 2024 minutes unanimously approved

Review of Disbursement Requests: Staff led a discussion for the purchase of a high weed mower and a trailer to transport the mower. OVA currently pays an outside vendor from \$800 to \$1,000 per year for multiple parcels. Mower cost is approximately \$16K. Trailer cost is approximately \$2K. Todd indicated that the mower cost will increase to about \$22K in January 2025. FC unanimously approved recommendation to BOD for approval of the purchase of the mower and trailer at a cost not to exceed \$20K. Funds to be provided from the CIF.

Review of Financial Reports: Chair and Treas led the review of the unaudited financials for the 10-month period ending October 2024. Income reported at \$4.418M, substantially in line with budget. Expenses reported at \$4.112M, substantially below budget of \$4.417M, primarily due to lower Admin/insurance premium cost than our insurance agent anticipated at the time the 2024 budget was prepared and lower Payroll due to lower staffing than planned. Christel indicated that staffing will increase in 2025, in line with current planned number. Net income reported at \$307K. At this point our agent is anticipating a lower insurance cost for 2025, more in line with current actual cost. Reserves reviewed. It was noted that the ARF expenses are below estimates partly due to deferred central area projects.

Old Business: None. New Business: None.

Other Business: Joanne led discussion and review of VOM Golf Club operations.

There being no further business, the meeting was adjourned.



# Oakmont Village Property Corporation

Director Meeting Minutes

Monday, October 21, 2024

OVA Offices Suite C, 6637 Oakmont Drive, Santa Rosa CA 95409

**Call to order:** 1:03 pm

**Directors Present:** Tom Kendrick (CEO), Elke Strunka (CFO), Jess Marzak (Secretary), Marianne Neufeld, Alan McLintock

**Others present:** Christel Antone, Dawn McFarland

**Approve Agenda**

Approved unanimously

**Old Business**

**Debrief of CourseCo Town Hall (September 12):** Discussed the status, challenges, and other matters addressed during the Town Hall event.

**New Business**

**Resolution to authorize property title change:** (See attached) Moved: Kendrick, Second: Marzak. Passed unanimously.

**Adjourned:** 1:35 pm

  
Jess Marzak, Corporate Secretary

10-21-24  
Date

# Oakmont Village Property Corporation

Director Meeting Minutes

Monday, July 8, 2024

OVA Offices Suite B, 6637 Oakmont Drive, Santa Rosa CA 95409

**Call to order:** 2:00 pm

**Directors Present:** Tom Kendrick (CEO), Elke Strunka (CFO), Jess Marzak (Secretary), Marianne Neufeld, Alan McLintock

**Others present:** Christel Antone, Dawn McFarland, Heidi Klyn

## Approve Agenda

Approved unanimously

## Review of OVPC Directors and officers

All director and officer roles are good for now. Heidi Klyn plans to consider any recommended changes.

## Old Business

**Status of AGP Bankruptcy closure:** Per recent communications, the proceedings should wrap up soon. Returned funds are to be sent to the OVA offices.

**CourseCo Town Hall (September 12) and lease terms discussion:** Christel Antone will set up a planning meeting with CourseCo in August to prepare for the Town Hall for OVA Membership. During the May 9, 2024 meeting with CourseCo management, there was discussion of updating some contract terms to simplify the current lease to better serve both parties. Directors discussed this and other matters related to the OVA/OVPC-CourseCo relationship which we plan to explore later this year.

## New Business

None

**Adjourned:** 3:30 pm

  
Jess Marzak, Corporate Secretary

7/15/2024  
Date