

# The Moorings Community

## BOARD OF DIRECTORS MEETING

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Date: December 2, 2025

Time: 12:02pm EST

Rich Sullivan, President

Meeting called to order by:

Ameri-Tech: Ellyse Vosselmann, LCAM

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### Board members in attendance:

Rich Sullivan, Donna Creegan, Donna Houtz & Joe Green

#### **QUORUM:**

Established for Board Quorum

#### **MINUTES:**

- Waive the reading and approval of minutes from previous meetings: Unanimously favorable.

#### **ANTHONY DE LA TORRE – PSC INSURANCE – UPDATED INSURANCE PRESENTATIVE**

- On 10/1/25 we have one carrier to make all our policies
- Past Premium for all coverage was around \$116,000/yr and now with special form policy premium is \$100,000.
  - New policy will be 15-month policy.
  - Flood renewed 12/8/25, this was a 10% increase, but you can't shop out flood insurance.
  - Deductible for each building will be \$1250.
- H06 insurance carried by individual units will cover paint in.
  - Recommended that floors and pipes behind the wall be turned into personal policy.
- Left packets for residents to look at and if they are looking for recommendations for H06 policies. These will be left in the clubhouse.

#### **RATIFY VOTE FOR NEW COLLECTION POLICY**

- Joe Green made motion to approve, Donna Houtz 2<sup>nd</sup>, all in favor.

- Once anything has been forwarded to Attorney the Board and Ameri-Tech has no access. All questions should be directed to the Attorney, this is per the Florida Statute

**NEW RULES:**

- Dog Weight going from 20lbs to 30lbs.
  - Rich Sullivan made motion to approve, Donna H 2<sup>nd</sup>, all in favor.
- Boat Length max 24ft
  - Rich Sullivan made motion to approve, Donna H 2<sup>nd</sup> all in favor.
- Golf Carts
  - Rich Sullivan made motion to table for research of the by-laws, Donna H 2<sup>nd</sup>, all in favor.

**OPEN FORUM:** - Nothing

Rich Sullivan made motion to adjourn the meeting at 12:32pm, Donna H 2<sup>nd</sup>, all in favor.