



HARBOUR ISLE EAST CONDOMINIUM ASSOCIATION INC  
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**INSURANCE PROPOSAL PRESENTATIONS  
HIE CLUBHOUSE  
MEETING MINUTES  
MARCH 4TH, 2019**

It is a requirement that the Association carry insurance to protect all areas of the property to cover risk, exposure and liability. The Association's insurance policies renew annually on March 31<sup>st</sup>. The Association receives Insurance proposals which are presented to the Board of Directors and homeowners. The three companies selected this year to provide quotes for the 2019-2020 renewal were:

1. Marsh & McLennan Agency (formerly Tequesta Insurance; our current Agent).
2. USI Insurance Services
3. Lott Insurance services.

Notice of this meeting was posted on March 1<sup>st</sup> 2019 in accordance with Florida statute 718.

At 9:00am Todd Hutchinson and Jodie Eber representing Marsh & McLennan Agency presented Insurance options for the 2019-2020 renewals. Present at this meeting were President Jay Sizemore, Vice President Annette Sanniota Treasurer Frank Briganti and Property Manager Julie Lynch. There were 2 homeowners present:

USI Insurance services cancelled their presentation due to unforeseen events.

At 1:00pm Joe Lott, Frank Lott and Allison Reagan representing Lott Insurance Services presented the Board with insurance options for the 2019-2020 renewals. Present at this meeting were President Jay Sizemore, Vice-President Annette Sanniota, Secretary Pat DelVecchio, Director Barney Horan and Property Manager Julie Lynch. There were no home owners present at this meeting

The meeting adjourned at 2:15PM

The proposals presented are available in the office for the homeowners review.