



**SUMMER HOUSE in OLD PONTE VEDRA
700 Ocean Place
Ponte Vedra Beach, FL 32082**

NOTICE OF BOARD OF DIRECTOR'S MEETING

Notice is hereby given to all members of Summer House in Old Ponte Vedra Condominium Association Inc. that the Board of Directors will be holding a Board of Director's Meeting as follows:

DATE: June 23, 2025

TIME: 6:00pm

**PLACE: Summer House – Beachside Clubhouse or VIA Zoom
700 Ocean Place
Ponte Vedra Beach, FL 32082**

Zoom: Register in advance for this meeting:

https://us06web.zoom.us/meeting/register/iKD04gFxRlarkI_DqmYLWA

After registering, you will receive a confirmation email containing information about joining the meeting.

Agenda

1. Meeting called to Order
2. Establish a Quorum
3. Approve Minutes from the March 27, 2025 Board Meeting
4. Ratify Vote to approve the 2025-2026 Property Insurance
5. Ratify Vote Providing James Galloway Authority in Wilkerson Mediation
6. Replacement of Beach Side Compactor Pergola
7. Compliance Committee Position Vacated
8. Ratify Vote for ARC Applications Submitted March 2025- May 2025
*List of ARC Applications Included in Meeting Packet
9. Ratify Vote Approving Violation Fines Issued March 2025- May 2025
*List of Violations included in Meeting Packet
10. New Business
11. Membership Questions
12. Adjournment

Dated: June 16, 2025

By: *Shannon Kolacz*

**Shannon Kolacz, Community Association Manager
Summer House in Old Ponte Vedra Condominium Association**

**SUMMER HOUSE IN OLD PONTE VEDRA
CONDOMINIUM ASSOCIATION, INC.
700 OCEAN PLACE
PONTE VEDRA BEACH, FL 32082**

**BOARD MEETING MINUTES
March 27, 2025**

1. Meeting called to order at 6:00pm by James Galloway

PRESENT AT THE ZOOM MEETING: Quorum of the Board of Director's was established.

Present via Zoom

Shane Kammerdiener

Present in Person

James Galloway

Garrett Warren

Kathy Huppert

Shannon Kolacz –Property Manager – FSR

Stacy Hudgens- Asst Manager- FSR

2. Establish a Quorum

James Galloway verifies a quorum of the Board is present

3. Approval of Minutes from the December 3, 2024 Organizational and Board of Directors Meeting

James Galloway motions to approve the December 3, 2024 Organizational and Board of Directors meeting minutes. Garrett Warren seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

4. Approval of Minutes from the December 3, 2024 Budget Approval Meeting

James Galloway motions to approve the December 3, 2024 Budget Approval Meeting. Garrett Warren seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

5. Ratify approval for 2024 Audit

James Galloway motions to ratify the approval of the 2024 Audit completed by Janice Brown CPA. Kathy Huppert seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

6. Dennis Williams recommendation for building #10 to be completed next

Garrett Warren motions to approve building #10 to be the next building in the hardie board project. Kathy Huppert seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

7. Approve Hurricane Shutter and Storm Panel Specifications

Garrett Warren motions to approve the Hurricane Shutter and Storm Panel Specifications. Kathy Huppert seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

8. Committee Appointments

James Galloway makes a motion to appoint Kevin Guthard to the Compliance Committee and to appoint Joe Gill to a Finance Committee. Garrett Warren seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

9. Ratify vote approving ARC applications submitted Dec 2024- Feb 2025

Garrett Warren makes a motion to ratify approval of the ARC applications submitted Dec 2023- May 2024. Kathy Huppert seconds motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

10. Ratify vote approving violation fines issued Dec 2024- Feb 2025

Garrett Warren motions ratify the approval of violation fines issues Dec 2023- May 2024. Kathy Huppert seconds the motion. All Board members vote in favor. Motion passes unanimously by vote of the Board members present at the meeting.

11. New Business

No new business discussed

12. Membership Questions

James Galloway opened the floor to membership questions

James Galloway makes a motion to appoint Angela Starks to the Finance Committee. Garrett Warren seconds the motion. Shane Kammerdiener votes no without receiving credentials prior to appointment. Motion passes by majority of Board members voting in favor.

Adjournment

James Galloway adjourns the meeting at 6:49pm

Summer House in Old Ponte Vedra Condominium Association Inc.

Premium and Exposure Summary

Property	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	AmRisc*	AmRisc*	
Admitted or Non Admitted	Non-Admitted	Non-Admitted	
Building Total Values	\$62,859,326	\$74,186,795	
Contents	\$105,000	\$105,000	
Outdoor Property	\$403,928	\$480,572	
Total Insured Value	\$63,368,254	\$74,772,367	18%
Perils	Special	Special	
Valuation	Replacement Cost; except Actual Cash Value for Golf Carts and Roof Coverings if installed/replaced prior to 2012	Replacement Cost; except Actual Cash Value for Golf Carts and Roof Coverings if installed/replaced prior to 2013	
Coinsurance	N/A	N/A	
Deductibles - apply on a per occurrence basis unless otherwise stated			
All Other Perils Deductible	\$25,000	\$25,000	
Named Storm Deductible - Per Calendar Year	3%, subject to a minimum of \$250,000 per building	3%, subject to a minimum of \$250,000 per building	
All Other Wind/Hail Deductible - Per Occurrence	1%, subject to a minimum of \$100,000 per building	1%, subject to a minimum of \$100,000 per building	
Some Terms, Conditions, Exclusions, and Definitions			
Ordinance or Law - A, B, C	Coverage A Included: B&C Combined 10% per bldg., max \$1,000,000 per occurrence	Coverage A Included: B&C Combined 10% per bldg., max \$1,000,000 per occurrence	
Wind Driven Rain	Exclusion Applies	Exclusion Applies	
Cosmetic Roof Damage due to Wind/Hail	Exclusion Applies	Exclusion Applies	
Plants, Lawns, Trees or Shrubs - Specified Perils Only	\$100,000/\$25,000 any one plant, lawn, tree or shrub	\$100,000/\$25,000 any one plant, lawn, tree or shrub	
Water, Flood, and Tidal Wave	Exclusion Applies	Exclusion Applies	
Existing Damage	Exclusion Applies	Exclusion Applies	
Sinkhole Collapse	Included	Included	
Cyber Suite Coverage per occurrence	\$100K Aggregate/\$1K Deductible	\$100K Aggregate/\$1K Deductible	
Warranties			
Warrant no known sinkhole activity at the insured Location(s) or within 1000 ft. of the insured Location(s)	Applies	Applies	
Average Rates per \$100 of TIV	\$0.68	\$0.54	-20%
Premium	\$408,640.00	\$385,462.00	
Taxes/Fees	\$22,301.50	\$21,146.60	
Total Estimated Annual Property Cost	\$430,941.50	\$406,608.60	-6%
Terrorism	Rejected	Available for Additional Premium	
Minimum Earned Premium	35% or higher; Higher During Hurricane Season	35% or higher; Higher During Hurricane Season	
Payment Plan	Annual	Annual or Premium Finance	
AmRisc Carriers: Certain Underwriters at Lloyds (A+ XV), Indian Harbor (A+ XV), Old Republic (A+ XV), GeoVera Specialty (A VIII), MS Transverse (A VIII), Spinnaker Specialty (A VIII), Everest Indemnity (A+ XV), Obsidian Specialty (A- VIII), Emerald Bay Specialty (A- VIII)			

Summer House in Old Ponte Vedra Condominium Association Inc. Premium and Exposure Summary

Boiler & Machinery	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	Liberty Mutual	Liberty Mutual	
Admitted or Non Admitted	Admitted	Admitted	
Policy Limit	\$63,359,254	\$74,772,367	18%
Extra Expense	\$100,000	\$100,000	
Electronic Data or Media	\$250,000	\$250,000	
Expediting Expenses	\$250,000	\$250,000	
Fungus, Wet Rot and Dry Rot	\$15,000	\$15,000	
Hazardous Substances	\$250,000	\$250,000	
Ordinance or Law (including Demolition and Increased Cost of construction)	\$1,000,000	\$1,000,000	
Spoilage Damage	\$250,000	\$250,000	
Utility Interruption - Time Element	Included in Extra Expense	Included in Extra Expense	
Water Damage	\$250,000	\$250,000	
Deductibles			
Property Damage	\$5,000	\$5,000	
Extra Expense	24 Hours	24 Hours	
Utility Interruption - Time Element	24 Hours	24 Hours	
Premium	\$3,940.00	\$4,786.00	21%
Taxes/Fees	\$200.00	\$207.00	
Total Premium	\$4,140.00	\$4,993.00	
Payment Plan	Annual	Annual or Premium Finance	
Crime	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	Travelers Casualty and Surety Co. of America	Travelers Casualty and Surety Co. of America	
Admitted or Non Admitted	Admitted	Admitted	
Loss Sustained or Discovery Form	Discovery	Discovery	
Employee Theft Limit	\$1,500,000	\$1,500,000	
Deductible	\$10,000	\$10,000	
Forgery or Alteration Limit	\$1,500,000	\$1,500,000	
Deductible	\$10,000	\$10,000	
On Premises	\$25,000	\$25,000	
Deductible	\$250	\$250	
In Transit	\$25,000	\$25,000	
Deductible	\$250	\$250	
Money Orders & Counterfeit Money	\$25,000	\$25,000	
Deductible	\$250	\$250	
Funds Transfer Fraud	\$1,500,000	\$1,500,000	
Deductible	\$10,000	\$10,000	
Computer Fraud	\$1,500,000	\$1,500,000	
Deductible	\$10,000	\$10,000	
Claims Expense	\$5,000	\$5,000	
Deductible	None	None	
Social Engineering Fraud	\$100,000	\$100,000	
Deductible	\$5,000	\$5,000	
Annual Installment Premium	\$1,197.00	\$1,086.00	
Taxes/Fees	\$1.04	\$2.25	
Total Estimated Annual Cost	\$1,198.04	\$1,088.25	-9%
Payment Plan	Annual	Annual or Premium Finance	

Summer House in Old Ponte Vedra Condominium Association Inc. Premium and Exposure Summary

General Liability	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	Southern-Owners Insurance Company	Southern-Owners Insurance Company	
Admitted or Non Admitted	Admitted	Admitted	
Claims Made or Occurrence	Occurrence	Occurrence	
Each Occurrence	\$1,000,000	\$1,000,000	
General Aggregate	\$2,000,000	\$2,000,000	
Products/Completed Operations	\$2,000,000	\$2,000,000	
Advertising & Personal Injury	\$1,000,000	\$1,000,000	
Fire Legal Liability	\$300,000	\$300,000	
Medical Payments	\$10,000	\$10,000	
Deductible / SIR	None	None	
Hired & Non-Owned Auto Liability	\$1,000,000	\$1,000,000	
Pollution	Exclusion Applies	Exclusion Applies	
Communicable Disease	Exclusion Applies	Exclusion Applies	
Fungi or Bacteria	Exclusion Applies	Exclusion Applies	
Exposure Basis			
Residential Condos - # of Units	463	463	
Rental Condos - # of Units	Included	Included	
Swimming Pools - Each	Included	Included	
Streets or Roads - # of Miles	3	3	
Tennis Courts/Basketball Courts - Each	3	3	
Average Rates per unit	\$57.00	\$88.59	
Premium	\$29,054.00	\$40,613.00	
Taxes/ Fees	\$290.54	\$406.13	
Paid In Full Discount	(\$2,955.26)	Included	
Total Estimated Annual Cost	\$26,389.28	\$41,019.13	55%
Terrorism	Rejected	Available for Additional Premium	
Payment Plan	Annual	Annual or Installments to Carrier	
Workers' Compensation	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	Zenith Insurance Co	Zenith Insurance Co	
Gross Payroll	If Any	If Any	
Coverage A	Statutory	Statutory	
Coverage B - Employer's Liability Limits			
Each Accident	\$500,000	\$500,000	
Disease- Employee	\$500,000	\$500,000	
Disease-Policy Limit	\$500,000	\$500,000	
Pay In Premium	\$509.00	\$503.00	-1%
Payment Plan	Annual	Annual	
Umbrella / Excess Liability	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	Midvale Indemnity Co. & Navigators Ins. Co.	Midvale Indemnity Co. & Navigators Ins. Co.	
Admitted or Non Admitted	Admitted	Admitted	
Occurrence Limit	\$15,000,000	\$15,000,000	
Aggregate Limit	\$15,000,000	\$15,000,000	
Self Insured Retention	\$0	\$0	
Some Exclusions			
Communicable Disease	Exclusion Applies	Exclusion Applies	
Underlying Policies			
General Liability	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	
Automobile Liability	\$1,000,000	\$1,000,000	
Employers Liability	\$500,000/ \$500,000/ \$500,000	\$500,000/ \$500,000/ \$500,000	
Director's & Officers Liability	\$1,000,000	\$1,000,000	
Premium	\$7,714.00	\$8,487.00	
Taxes/Fees	\$1,312.00	\$1,510.36	
Total Estimated Annual Cost	\$9,026.00	\$9,997.36	11%
Terrorism	Included	Included	
Payment Plan	Annual	Annual or Premium Finance	

Summer House in Old Ponte Vedra Condominium Association Inc. Premium and Exposure Summary

Director's & Officers	Expiring 5/15/2024-2025	Renewal 5/15/2025-2026	Variance
	Continental Casualty Co.	Continental Casualty Co.	
Admitted or Non Admitted	Admitted	Admitted	
Claims Made or Occurrence	Claims Made	Claims Made	
Aggregate Limit	\$1,000,000	\$1,000,000	
Per Claim Limit	\$1,000,000	\$1,000,000	
Insuring Agreements			
Individual Director's & Officers	Included	Included	
Entity Coverage	Included	Included	
Property Manager	Included	Included	
Retroactive Date	5/15/16	5/15/16	
Retentions			
Self Insured Retention Each Loss	\$2,500	\$5,000	
Premium	\$5,887.00	\$7,280.00	
Taxes/Fees	\$93.87	\$72.80	
Total Estimated Annual Cost	\$5,980.87	\$7,352.80	23%
Payment Plan	Annual	Annual or Premium Finance	
Legal Defense		New Option 05/15/2025-2026	
		Bold Legal Defense	
Admitted or Non Admitted		Admitted	
Legal Defense Coverage		Covers Legal Services of a plan attorney to defend a claim made against the insured and reported during the policy period when such claim has been denied or reserved coverage under an in-force policy.	
Deductible Amount		\$0	
Premium		\$2,714.00	
Taxes/Fees		\$0.00	
Total Estimated Annual Cost		\$2,714.00	
Payment Terms/Installments		Payment in Full or Premium Finance	
Cyber Liability		New Option 05/15/2025-2026	
		Underwriters at Lloyd's, London	
Admitted or Non Admitted		Non-Admitted	
Limit Per Occurrence		\$1,000,000	
Annual Aggregate		\$1,000,000	
Deductible		\$5,000	
Premium		\$875.00	
Taxes/Fees		\$185.50	
Total Estimated Cost		\$1,060.50	
Payment Terms/Installments		Payment in Full or Premium Finance	
OPTIONS: \$500K Limit: \$798.00; \$250K Limit; \$666.75; \$100K Limit: \$535.50			
Environmental Liability		New Option 05/15/2025-2026	
		Indian Harbor Insurance Co.	
Admitted or Non Admitted		Non-Admitted	
Limit Per Occurrence		\$1,000,000	
Annual Aggregate		\$1,000,000	
Deductible		\$5,000	
Premium		\$2,415.00	
Taxes/Fees		\$531.54	
Total Estimated Cost		\$2,946.54	
Payment Terms/Installments		Payment in Full or Premium Finance	
OPTIONS: \$500K Limit: \$2,411.78; \$250K Limit \$1,877.01			
Total Program Cost	\$478,184.69	\$471,562.14	-1%
Total Program Cost w/ New Options		\$478,283.18	0%



1 Universal Services Inc.

PO Box 60007 | Jacksonville, FL 32236
9049628900 | 1universalServices@comcast.net

RECIPIENT:

Summer House in Old Ponte Vedra Condominium
700 Ocean Place
Ponte Vedra Beach, Florida 32082

Quote #1253	
Sent on	Apr 21, 2025
Total	\$17,730.00

Product/Service	Description	Qty.	Unit Price	Total
Demo Exiting Pergola	1. The vendor will perform a demolition of the existing pergola surrounding the trash compactor and will remove all debris resulting from the demolition process. 2. The vendor will reconstruct the pergola utilizing marine-grade lumber for enhanced durability. 3. The vendor will apply paint and primer to the pergola to ensure it aligns with the current paint scheme of the community. 4. This quote encompasses all labor and materials required to complete the project from inception to completion.	1	\$17,730.00	\$17,730.00

Total	\$17,730.00
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This quote is valid for the next 30 days, after which values may be subject to change.730

March 2025- May 2025 ARC Applications

March 2025 ARC Applications

#708	Front Door Replacement
#401	Ring Doorbell on front door frame
#402	Ring Doorbell on building pillar outside front door- DENIED
#707	Storm Door installation
#909	Plexi glass on patio ceiling panels- DENIED

April 2025 ARC Applications

#909	Replace patio screens
#1007	Window Replacement
#704	Window Replacement
#906	Window Replacement- different type windows- DENIED

May 2024 ARC Applications

#770	Pavers outside patio
#601	Window Replacement

March 2025 thru May 2025 Violations

March 2025 Violations

- #402 Noise Violation
- #1809 Noise Violation
- #868 Not Picking up dog poop
- #506 Towels on railing
- #1505 Bulk items left at compactor

April 2025 Violations

- #702 Mattress left at compactor
- #2106 Counter top and shelving at compactor
- #800 Dog off leash
- #856 items left at compactor

May 2025 Violations

- #1004 Bed Frame at GS Compactor
- #1006 Surfboard outside front door
- #1002 Surfboard left on patio
- #402 Cooler left outside front entrance
- #1401 Rain jacket left outside front door
- #208 Items left at compactor