



MARINER'S COVE INTERIM MEETING OF THE BOARD OF DIRECTORS

Date: March 20, 2026
Start Time: 1:00 PM
End Time: 2:20 PM
Held on Zoom: Each member's location
Zoom Meeting ID: 818 8953 7314 Passcode: 353907

Next Meeting: March 28, 2026

MAIN OVERVIEW

The Board Meeting focused primarily on reviewing a new insurance proposal from American Alternative Insurance to replace State Farm, which was increasing premiums by 44%. The new policy would cost approximately \$56,470 annually compared to State Farm's \$64,740, with expanded coverage. The board discussed various details including deductible changes, coverage specifics, and the need for individual unit owners to review their personal insurance coverage to ensure proper coordination with the association policy.

Mariners Cove Boardwalk Updates

The Board discussion focused on updates and challenges at Mariners Cove, including a damaged boardwalk near building 500 that requires replacement due to snow removal equipment performed by ALTS. The Board discussed potential contractors, with previous contacts not responding, and considered reaching out to a crew recommended by The Twings (our neighbors who live next to our property). We will seek contractor bids for replacing the boardwalk with synthetic material once ground conditions improve.

Shoreline Bench Installation Challenges

The Board discussed challenges with adding benches along the walkway near the shoreline. Jim reported receiving significant pushback from the county regarding any new concrete installation due to previous unauthorized work that violated permits. The county expressed concerns about impervious surface requirements within 75-90 feet of water lines, requiring permits for any new installations. The group explored alternative options including pavers with wooden benches, but noted concerns about maintenance by the landscaping company (ALTS) and the need for proper drainage considerations by the county. The county agent did give Jim a name and he will follow up with him. We just cannot go ahead and do anything without a permit. If we just put the benches down on the grass that would be fine and

no permit would be required. Because ALTS will not remove the benches in order to mow the lawn, we cannot go this route.

INSURANCE PROVIDER

Insurance coverage for Mariner's Cove will lapse on April 1, 2026. Jim suggested that the Board begin addressing questions now so we can schedule a call with the American Alternative Insurance agent next week and be prepared to make a final decision at our Monthly Board Meeting.

State Farm sent the renewal notice and invoice to Sheila for payment. Sheila informed us that State Farm's premiums are increasing by approximately 38%. In anticipation of this, the Board increased the insurance budget by 38% in December. However, State Farm's actual renewal increase came in at 44%. This prompted the need to explore other insurance providers.

Kim Seiner kindly took the lead on this effort and worked with Robertson Ryan Insurance to obtain competitive bids. Many carriers declined to quote coverage due to our size, age, and the scope of insurance required for a condominium association. Among the carriers willing to bid, American Alternative Insurance submitted the strongest proposal. Their home office is located in Delaware, and Kim reviewed feedback on the company—reports were consistently positive.

Jim has reached out to our State Farm agent seeking clarification on the premium increase for our current policy. As of today, he has not received a response and will follow up again this week before any policy change is finalized.

The Board discussed the potential switch from State Farm to American Alternative Insurance in light of State Farm's 44% premium increase. American Alternative's proposed annual premium is approximately \$56,470, compared to State Farm's \$63,740 and includes expanded coverage. Kim noted that there are outstanding questions regarding the ice damming deductible structure and what would be covered in the event of a building fire. The Board also discussed the deductible change—from \$10,000 to \$25,000 per building—and noted that the premium savings would amount to roughly \$100 per owner.

The Board agreed to schedule a meeting with the American Alternative agent to review these questions in detail. A final decision will be made at the Monthly Board Meeting on **Saturday, March 28, 2026, at 9:30 AM** in the library and via Zoom.

Fallen Tree Removal:

The Board discussed several maintenance issues including a fallen tree that needed to be removed by ALTS. The pine tree was toppled in the strong winds on Thursday, March 19. Sheila was notified and called ALTS to schedule the removal for Friday, March 20. As of this moment, the tree has not been removed. NOTE: ALTS did come on Saturday, March 21 and removed the tree.

Ants in the Club House

There is an ongoing ant infestation in the clubhouse, specifically the women's bathroom. Sheila was notified of the ant problem. Sheila did call the exterminator, Badgerland, who came and was able to get into the club house because he had a fob. We are thankful to Pedar Waller who gave him access to the back rooms where the ants were nesting. The exterminator found the source to be located in wood that was standing by the wall behind the women's bathroom. They will make sure the exterminator has the code to get into the lockbox for the key to the back area. Jim explained that while Sheila handles initial contacts with contractors, approval is needed for expenses, and he has authority to approve routine maintenance items without Board involvement. Kim also mentioned that she saw red ants near the hot tube. Sheila will be notified and have the exterminator look into it.

Fence Improvement Plans

This discussion covered concerns about the fence around the outside pool, particularly the blue railings which are holding the fence together. The Board plans to discuss fence replacement with painters this fall after the pool season ends. Jim noted that a potential contractor from Artisan Decks had not followed up after 6 weeks. They agreed to seek additional fence contractor quotes, with Jim explaining that pool code requirements might allow for a 4-foot fence without needing additional railings. This would be a big help in getting this project underway.

Advisory Board for Website Protection and Development

An Advisory Board was created to support the ongoing development, maintenance and long-term consistency of the Mariner's Cove Community Website. This group will provide continuity, shared oversight, and collaborative decision-making as the site evolves through Version 1 completion and future enhancements.

WEBSITE

The Board discussed potentially adding a Community Forum feature to the website. Most people would use this as a way to notify others that they had something they no longer wanted. Some expressed concerns about previous negative uses of a similar feature on the old

website. Discussions need to be scheduled with the website developer, Carla Scholz. Questions regarding the cost of adding such a feature as well as the need to maintain a secure website are the major topics of concern.

Town Incorporation

The Board discussed updates regarding the town's incorporation process and a specific property issue at Mariners Cove. Jim explained that while the town's incorporation agreement was finalized, it had not yet been adopted by surrounding municipalities, and provided details about border adjustments between Westport and Madison. The marsh lands down the road from Mariner's Cove belong to Madison and the three houses that you pass off of Knutson Road will now belong to Madison as well.

The Next Board Meeting

The Board confirmed the next board meeting would be held next Saturday, March 28 @ 9:30 AM in the library and via ZOOM. The Board will try to arrange a call with the American Alternative's agent to review their policy offer before the next Board meeting in order to finalize the choice of insurance carriers for our property.

The April Board Meeting is currently scheduled for April 30, 2026 at 6:30 PM in the library and via ZOOM.

Smoking

The Board also discussed concerns about a long-term guest staying in a relative's condo, at Mariners Cove. The one guest liked to smoke outside and the smoke would go to the upper condo units. Many complaints were made about this situation. The owner was approached and told to help monitor this smoking issue. We will keep on top of this problem as second-hand smoke is a real concern to our other owners.