

**Oaktrails at Meadowridge IV and V
Homeowner's Association
Board Meeting Minutes**

June 19, 2020

I. CALL TO ORDER

Jacob Singleton called to order the regular meeting of the Oaktrails at Meadowridge IV and V Homeowner's Association Executive Board at 6:34pm on June 19, 2020.

Official presentation of the board members defined roles and all have accepted the roles as follows:

President: Jacob Singleton
Co-Vice Presidents: Brian Bair and Heidi Waugh
Treasurer: Julie Clements
Secretary: Heather Rowton

II. ROLL CALL

Heather Rowton, Secretary, conducted a roll call. The following persons were present:

Heidi Waugh

Julie Clements

Jacob Singleton

Brian Bair

Heather Rowton

See attached Sign In Sheet for HOA Membership attendees

III. APPROVAL OF MINUTES FROM LAST MEETING

Heather Rowton read the minutes from May 29, 2020 Executive Board Meeting. Motion by Julie Clements, seconded by Brian Bair to approve the minutes, motion unanimously carried.

IV. PRESENTATION

- Financial Report (see attached)
 - Bank Account Status
 - Proposed Budget for remainder of 2020
- Explore Bids for Lawn Service for Common Areas
 - Four Lawn Service bids were proposed and voted on.
 - Prolawn was chosen for Lawn Service and will begin July 1
- Explore Bids for Stormwater
 - Six spillways require significant maintenance for proper drainage.
 - Discussion was had on sod for the spillways. Prolawn to provide sod for spillways and drain cleaning.
- Website Upgrades
 - ePaying options for dues

V. CALL FOR NOMINATIONS

- Architectural Control Committee Nominations
 - Gregg Amlong
 - Ron Rowton
 - Brian Bair
 - Pat Holloway
- Hospitality Committee Nominations
 - Theresa Amlong
 - Kaylin Singleton
 - Pat Holloway
 - Bonnie Fuller

- Neighborhood Watch
 - Curtis Wright
 - Rob Holloway

VI. NEW BUSINESS

- Motion by H. Waugh to approve Budget approved pending sod confirmation from Prolawn. Seconded and Carried.
- Motion by H. Waugh to change Insurance Policy for a significant reduction in costs. Seconded and Carried.

VII. NEXT MEETING

- Tentative date is July 17. Location is TBD.

VIII. ADJOURNMENT

Jacob Singleton adjourned the meeting at 7:40pm . Motion made, seconded, and unanimously carried.

HR

Heather Rowton, Secretary

July 9, 2020

Date

Oaktrails at Meadowridge IV & V Homeowners Association, Inc.		
APPROVED 2020 OPERATING BUDGET		
(JANUARY 1 - DECEMBER 31, 2020)		
General Operations	2020 Projected	2019 Actual
ADMINISTRATION		
Attorney	\$1,200.00	\$2,977.40
Insurance	\$1,607.00	\$2,383.67
FL registration *Filed on 4/30 and 6/2	\$122.50	\$61.25
Printing	\$150.00	\$42.69
Postage	\$100.00	\$100.00
P.O. Box	\$178.00	\$148.00
WebSite & Email Hosting	\$20.99	\$4,409.40
Bank Fees	\$49.76	\$36.00
SUB TOTAL ADMINISTRATION	\$3,428.25	\$10,158.41
LAWN MAINTENANCE FOR COMMON AREAS		
Lawn Service (Mowing, Mulching, Pruning)	\$8,400.00	\$8,400.00
SUB TOTAL LAWN MAINTENANCE	\$8,400.00	\$8,400.00
OTHER		
Doggy Station Supplies	\$200.00	\$0.00
Misc	\$0.00	\$29.05
SUB TOTAL OTHER	\$200.00	\$29.05
EVENTS COMMITTEE		
Garage Sales	\$0.00	\$0.00
Community Spirit	\$0.00	\$0.00
Block Party	\$0.00	\$0.00
SUB TOTAL EVENTS	\$0.00	\$0.00
HOA IMPROVEMENTS		
Retention Area/Stormwater Cleanup	\$1,820.00	\$0.00
	\$0.00	\$0.00
SUB TOTAL HOA IMPROVEMENTS	\$1,820.00	\$0.00
Total Projected Funds for 2020	\$13,848.25	
Total Funds Spent in 2019		\$18,587.46
ANNUAL COST PER OWNER (108)	\$128.22	\$172.11



Oaktrails at Meadowridge 4&5 HOA Board Meeting

19 JUNE 2020

Financials:

Oaktrails at Meadowridge IV & V HomeOwners Association			
Report of YTD Finances, as of:	6/16/2020		
2020 BUDGET TOTALS	ESTIMATED	YTD ACTUAL	DIFFERENCE
Starting Balance		\$18,776.48	
Income	\$13,625.00	\$11,285.00	\$2,340.00
Operating Expenses	\$14,625.24	\$7,139.77	\$7,485.47
Balance (Income minus Expenses)	(\$1,000.24)	\$22,921.71	
# Homes still owing 2020 dues:	28	\$2,940.00	
# Homes still owing 2019 dues:	9	\$945.00	
Total outstanding dues		\$3,885.00	

Proposed Budget:

19JUN2020-31DEC2020

Oaktrails at Meadowridge IV & V Homeowners Association, Inc.			
PROPOSED 2020 OPERATING BUDGET			
ANUARY 1 - DECEMBER 31, 2020)			
General Operations	2020 Proposed	2019 Actual	Difference
ADMINISTRATION			
Attorney	\$1,500.00	\$2,977.40	-\$1,477.40
Insurance	\$2,815.00	\$2,815.00	\$0.00
FL taxes	\$61.25	\$61.25	\$0.00
Printing	\$100.00	\$0.00	\$100.00
Postage	\$150.00	\$100.00	\$50.00
P.O. Box	\$178.00	\$148.00	\$30.00
WebSite & Email Hosting	\$20.99	\$4,409.40	-\$4,388.41
SUB TOTAL ADMINISTRATION	\$4,825.24	\$10,511.05	-\$5,685.81
LAWN MAINTENANCE FOR COMMON AREAS			
Lawn Service (Mowing, Mulching, Pruning)	\$8,400.00	\$8,400.00	\$0.00
SUB TOTAL LAWN MAINTENANCE	\$8,400.00	\$8,400.00	\$0.00
OHER			
Doggy Station Supplies	\$200.00	\$0.00	\$200.00
Misc	\$0.00	\$0.00	\$0.00
SUB TOTAL OTHER	\$200.00	\$0.00	\$200.00
EVENTS COMMITTEE			
Garage Sales	\$0.00	\$0.00	\$0.00
Community Spirit	\$0.00	\$0.00	\$0.00
Block Party	\$0.00	\$0.00	\$0.00
SUB TOTAL EVENTS	\$0.00	\$0.00	\$0.00
HOA IMPROVEMENTS			
Retention Area/Stormwater Cleanup	\$1,200.00	\$0.00	\$1,200.00
	\$0.00	\$0.00	\$0.00
SUB TOTAL HOA IMPROVEMENTS	\$1,200.00	\$0.00	\$1,200.00
Total Proposed Funds for 2020	\$14,625.24		
Total Funds Spent in 2019		\$18,508.77	
ANNUAL COST PER OWNER (108)	\$135.42	\$150.48	-\$15.06

Please keep in mind, the Liability Insurance premium is going to be significantly reduced.

Current Premium - \$2,815.00 annually
 Proposed Premium - \$1,299.00 annually
 If we choose to change companies we start the change June 30 for July 1.

$$\begin{aligned} \$2,815/12 &= \$234.58 \text{ per month} \\ \$234.58 * 6 &= \$1,407.50 \text{ (6 M)} \end{aligned}$$

$$\begin{aligned} \$1,299/12 &= \$108.25 \text{ per month} \\ \$108.25 * 6 &= \$649.50 \text{ (6 M)} \end{aligned}$$

Total amount received from current policy would be: \$1,407.50
 Less \$ 649.50

For a total of **\$750.00** in savings.

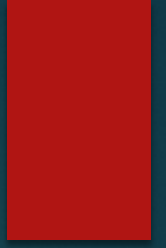
Tentative 2021 Budget

Oaktrails at Meadowridge IV & V Homeowners Association, Inc.			
PROPOSED 2021 OPERATING BUDGET			
(JANUARY 1 - DECEMBER 31, 2021)			
General Operations	2021 Proposed	2020 Proposed	Difference
ADMINISTRATION			
Attorney	\$1,500.00	\$1,500.00	\$0.00
Insurance	\$1,299.00	\$2,815.00	-\$1,516.00
FL taxes	\$61.25	\$61.25	\$0.00
Printing	\$100.00	\$100.00	\$0.00
Postage	\$150.00	\$150.00	\$0.00
P.O. Box	\$178.00	\$178.00	\$0.00
WebSite & Email Hosting	\$20.99	\$20.99	\$0.00
SUB TOTAL ADMINISTRATION	\$3,309.24	\$4,825.24	-\$1,516.00
LAWN MAINTENANCE FOR COMMON AREAS			
Lawn Service (Mowing, Mulching, Pruning)	\$8,400.00	\$8,400.00	\$0.00
SUB TOTAL LAWN MAINTENANCE	\$8,400.00	\$8,400.00	\$0.00
OTHER			
Doggy Station Supplies	\$200.00	\$200.00	\$0.00
Misc	\$0.00	\$0.00	\$0.00
SUB TOTAL OTHER	\$200.00	\$200.00	\$0.00
EVENTS COMMITTEE			
Garage Sales	\$25.00	\$0.00	\$25.00
Community Spirit	\$100.00	\$0.00	\$100.00
Block Party	\$375.00	\$0.00	\$375.00
SUB TOTAL EVENTS	\$500.00	\$0.00	\$500.00
HOA IMPROVEMENTS			
Retention Area/Stormwater Cleanup	\$0.00	\$1,200.00	-\$1,200.00
Plants	\$400.00	\$0.00	\$400.00
Emergency Fund	\$150.00		
SUB TOTAL HOA IMPROVEMENTS	\$550.00	\$1,200.00	-\$650.00
Total Proposed Funds for 2020	\$12,959.24		
Total Funds Spent in 2020		\$14,625.24	
ANNUAL COST PER OWNER (108)	\$119.99	\$135.42	-\$15.43

This tentative budget changes from previous year:

- Insurance Premium reduction
- Events Committee +\$500.00
- HOA Improvements +\$550.00

Lawn Maintenance Contractor Proposals:



LAWN KEEPER
PHONE: (321) 264-2749

◆ LAWN MAINTENANCE

Because the physical image of your complex is so vitally important, LAWN KEEPER has developed some very specific requirements for the landscape maintenance of your facilities. The requirements, as listed in the following pages, are minimum requirements. All work will be scheduled in order that there is the least possible interference to building occupants and visitors.

MOWING

The mowing of all turf areas of the property is to be performed 4 times a month in the heavy growing season, April 1st to October 15th. Mowing from October 15th through March 30th will be performed on an as-needed basis, not to exceed more than two weeks. Mowing height will be no less than two inches, nor more than three inches. All clippings will be mulched.

EDGING

All walkways and paved areas will be edged each time that mowing is performed during the heavy growing season and as needed during the period from October 15th through March 30th.
All plant beds will be edged two times per month during the heavy growing season, or as needed to maintain a crisp, clean appearance with no grass invasion.

WEEDING

All plant beds will be weeded as often as necessary to maintain a neat, orderly appearance, any dead or diseased plants shall be removed promptly from all beds and such removal shall be noted in the Report of Groundskeeping Activity (See REPORTING). Spent blooms will be removed regularly when they become unsightly.

PRUNING

All woody ornamentals will be selectively pruned as needed to balance infiltrating light, to remove dead wood harboring insects and disease and to promote maximum health and growth. All cuts shall be made in accordance with accepted standards established by the International Shade Tree Conference, or at the direction of management. Sufficient warning devices shall be used when necessary to provide safety to persons or vehicular traffic within any area undergoing pruning.

SHEARING

All shrubs and hedges will be sheared to maintain a crisp appearance and to conform to the landscape design intended by the landscape architect and Property Manager. Except for desired hedges, all pruning, trimming and thinning of plants will be done so that the natural shapes are retained and plants are opened up so that there is light penetration in order that dieback is reduced. If the previous maintenance practice has been to shear, then the natural shape will be restored gradually.

TREE TRIMMING

All areas including palms will be selectively trimmed to maintain an attractive appearance at least once yearly. In the event trees become unsightly from natural growth within a twelve month period those trees will be trimmed to maintain an attractive landscape at no extra charge.

SPRINKLER SYSTEM

A visual inspection will be made each time maintenance is performed. Any damage caused by LAWN KEEPER will be replaced or repaired. All other repairs will be an additional charge.

TRASH REMOVAL

All debris and litter (paper, trash, bottles, etc.) shall be removed from the turf areas, shrub beds, walkways and paved areas.

REPORTING

Each time landscape maintenance work is performed, the crew supervisor will prepare a report of Groundskeeping Activity detailing the work performed on the visit. A copy of that report will be left with a member of the staff.

PAYMENT

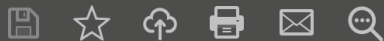
The above services will be \$ 700 per month. Services will remain in affect for 12 consecutive months.

LAWN KEEPER

CONTRACTEE

* annual mulching
is also included
in price *





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OPEN



Proposal Number
5567

Proposal Date
06/09/20

Prepared For
Jacob Singleton
Oak Trails HOA
Titusville, Florida
32780
United States

Pricing

Description	Line Total
Monthly Lawn Service -Weekly Maintenance from May 1st through October 15th -Bi-Weekly service October through April -Includes mowing, edging, and line trimming -2 Retention Ponds on Kathy Dr -Retention pond on	\$700.00

Cypress Oaks St -Area along sidewalk in front of the 3 ponds -Area at the end of Kathy Dr near Imperial Estates Elementary -Once per year we will apply fresh mulch around benches and landscaped area outside of 3 ponds -Twice per year the trees will be trimmed in the areas outside of the 3 ponds along the sidewalk - Payment for service must be received within 35 days of invoice date

Subtotal	700.00
Tax	0.00

Proposal Total (USD) \$700.00

Terms

\$700 billed monthly. Must be paid within 35 days of invoice date



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Cocoa, FL 32927
321-863-LAWN



OAK TRAILS AT MEADOW RIDGE PO BOX 5507 Titusville FL 32783	Service Address OAK TRAILS AT MEADOW RIDGE PO BOX 5507 Titusville FL 32783	Estimate # 5443 Estimate Date 06/12/2020	Estimate Total \$700.00
--	--	---	---------------------------------------

Item	Description	Cost	Quantity	Total
Monthly Lawn Care Maintenance	MONTHLY LAWN CARE MAINTENANCE FOR COMMON AREAS BY SCHOOL AND 3 RETENTION PONDS...PRICE IS BASED OFF MAINTENANCE NEEDED NOT BY THE CUTS. COMMON AREAS ARE NOT IRRIGATED AND SOME WEEKS MAY NOT NEED TO BE MOWED IN THOSE WEEKS THAT MOWING IS NOT NEEDED WE WILL STILL MAINTAIN PROPERTY SUCH AS LIFT OAK TREES, KEEP PEPPER TREES AND SCRUB OAKS OUT OF PALMETTO PATCHES, WEED BEDS, TRIM AS NEEDED, REMOVE SPANISH MOSS FROM TREES IN COMMON AREA SO THEY DONT CONTINUE TO BE CHOKED OUT, REMOVE YEARS OF MOUND MULCH FROM THE TWO COMMON AREA BEDS WITH BENCHES, TRIM DEAD PALM FRONS OFF QUEEN PALMS, REMOVE DEAD QUEEN PALM FROM BED, EDGE COMMON AREA CONCRETE, SPRAY CRACK WEEDS AND SPRAY BEDS TO KEEP WEEDS UNDER CONTROL, KNUCKLE CRAPE MYRTLES THAT HAVE NEVER BEEN DONE (THIS CAN ONLY BE DONE IN WINTER MONTHS JUST BEFORE SPRING)	\$700.00	1	\$700.00
	PRICE ALSO INCLUDES MULCHING THE TWO BEDS BY RETENTION PONDS ON NORTH WEST SIDE OF PROPERTY MULCH TYPE AND COLOR TO BE DETERMINED BY BOARD AT TIME OF MULCHING			
		Subtotal		\$700.00
		Tax		\$0.00

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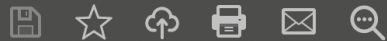
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Prime Cut Lawn Care And Landscaping

P.O 437
Mims FL 32754

Estimate

Date	Estimate #
6/10/2020	11

Name / Address
HOA Of Meadow Oaks

Project

Description	Qty	Rate	Total
		650.00	650.00
		0.00	0.00
mulch / Tree Trimming twice a Year			
monthly price \$650.00 yearly price \$7800			Total \$650.00

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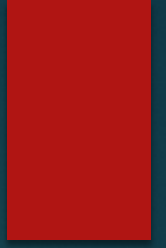
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Storm water mitigation Proposals:





Prolawn
Turf & Landscape Management,
Inc.
4360 N. HWY 1
Cocoa, FL 32927
321-863-LAWN

ESTIMATE



OAK TRAILS AT MEADOW RIDGE
PO BOX 5507
Titusville FL 32783

Service Address
OAK TRAILS AT MEADOW RIDGE
PO BOX 5507
Titusville FL 32783

Estimate # 5444
Estimate Date 06/12/2020
Estimate Total \$2,040.00

Item	Description	Cost	Quantity	Total
	Grading/Machine Services in retention areas clean out culvert drains and remove years of built up sediment and grade	\$1,200.00	1	\$1,200.00
	Sod Install install 6 pallets of bahia sod after removal asnd grading is completed	\$140.00	6	\$840.00

Subtotal \$2,040.00
Tax \$0.00
Estimate Total \$2,040.00

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Jacob Singleton <tektonhomerepair@gmail.com>

Dirt work

1 message

Trisha Hackney <thackney58@gmail.com>
To: tektonhomerepair@gmail.com

Thu, Jun 18, 2020 at 1:33 PM

Clean out culverts in question of dirt and debris.Regrade culvert exits to allow proper drainage into retention areas. \$950

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Current Insurance Policy

oaktrails 2020-21 GL policy.pdf

No. NPP2102500L

NAMED INSURED AND ADDRESS:

OAKTRAILS AT MEADOWRIDGE IV AND V HOA, INC.
PO BOX 5507
TITUSVILLE, FL 32783

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.
SURPLUS LINES INSURERS POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

POLICY PERIOD: (MO. DAY YR.) From: 01/31/2020 To: 01/31/2021

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Non-Profit Corporation

BUSINESS DESCRIPTION: Community Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Liability Coverage Part	\$1,463.00
Directors And Officers Liability Coverage Part	\$1,116.00
Wholesaler Broker Fee	\$100.00
Surplus Lines Tax	\$133.95
Service Fee	\$2.68
TOTAL:	\$2,815.63

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: APPALACHIAN UNDERWRITERS, INC. (1676)
800 Oak Ridge Turnpike, Suite A 1000
Oak Ridge, TN 37830

Issued: 02/04/2020 2:12 PM

Broker: Advanced Insurance, LLC
1525 South Hopkins Avenue

By: 

Authorized Representative

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

Endt#	Revised	Description of Endorsements
2110	04/15	Service Of Suit
CG0220	03/12	Florida Changes - Cancellation And Nonrenewal
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement
Jacket	07/19	Policy Jacket
L 541	01/15	Extension Of Terrorism Coverage

The following forms apply to the Commercial Liability coverage part

Endt#	Revised	Description of Endorsements
CG0001	12/07	Commercial General Liability Coverage Form
CG0068	05/09	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
CG2017	10/93	Additional Insured - Townhouse Associations
CG2107	05/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2147	12/07	Employment-Related Practices Exclusion
L 428 FL	06/16	Firearms Exclusion
L-461	04/15	Assault Or Battery Exclusion
L-488	02/11	Non-Owned And/Or Hired Auto Liability
L-526	01/15	Absolute War Or Terrorism Exclusion
L-532	08/03	Exclusion - Construction Operations
L-549	04/15	Absolute Professional Liability Exclusion
L-599	04/15	Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
L-600	08/05	Pre-Existing Or Progressive Damage Or Defect Exclusion
L-610	04/15	Expanded Definition Of Bodily Injury
L-783NPP	07/18	Amendment of Liquor Liability Exclusion
LLQ100	04/15	Who Is An Insured Clarification Endorsement
LLQ368	04/15	Separation Of Insureds Clarification Endorsement

The following forms apply to the Directors And Officers Liability coverage part

Endt#	Revised	Description of Endorsements
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP FL	02/16	Florida State Amendatory Endorsement
CAP-238	08/17	Amend Definition of Organization

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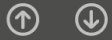
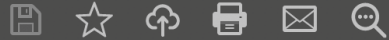
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Current Insurance Policy Cont.

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Home Tools oaktrails 2020-21... x

Sign In



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COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy No. **NPP2102500L**

Effective Date: **01/31/2020**
12:01 AM STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
Products/Completed Operations Aggregate Limit	Included
General Aggregate Limit	\$2,000,000
Hired and Non-owned Auto Each Occurrence	Included
Hired and Non-owned Auto Aggregate	Included

LIABILITY DEDUCTIBLE **\$0**

LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY

Location	Address	Territory
1	Oaktrails At Meadowridge, Titusville, FL 32783	006

PREMIUM COMPUTATION

Loc	Classification	Code No.	Premium Basis	Rate		Advance Premium	
				Pr/Co	All Other	Pr/Co	All Other
1	Non-Owned & Hired Automobile Liability	90099	Flat	Included	150.000	Included	\$150
1	Terrorism Coverage	08811	5.00% of prem. (\$1,363)				\$100 MP
1	Additional Insured - Townhouse Association	49950	1 Flat	Included	0.000	Included	Included
1	Community Associations - Not-for-Profit only	68500	108 Per Unit	Included	11.235	Included	\$1,213

MINIMUM PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$600

TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$1,463

(This Premium may be subject to adjustment.) MP - minimum premium

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

DIRECTORS & OFFICERS LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

No. **NPP2102500L**

Effective Date: **01/31/2020**
12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

OAKTRAILS AT MEADOWRIDGE IV AND V HOA, INC.
PO BOX 5507
TITUSVILLE, FL 32783

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 01/31/2020 To: 01/31/2021

Community Association Directors & Officers Liability - D&O/EPL

ITEM III. LIMITS OF LIABILITY

\$1,000,000	EACH CLAIM
\$1,000,000	IN THE AGGREGATE

ITEM IV. RETENTION: \$1,000 EACH CLAIM

ITEM V. PREMIUM: \$1,116

ITEM VI. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

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