College Greens East Homeowners Association, Inc.
Board of Directors Meeting Minutes

Emergency Session
Saturday January 10, 2026, by Teleconference Only.

Emergency Meeting
Called to Order at 6:05 p.m. by President Rachelle Espinoza

1. Roll Call
   a. Seat 1: Shahira Ashkar (Vice President) – Present
   b. Seat 2: Mary Wing (Treasurer) – Present
   c. Seat 3: Rachelle Espinoza (President) – Present
   d. Seat 4: Laura Nielsen – Present
   e. Seat 5: Steve Brown – Absent
   f. Seat 6: Brandon Ruiz – Present
   g. Seat 7: Barbara Ryder (Secretary) – Present

   Quorum was established to conduct Association business.

2. Emergency Business: Property and Liability Insurance Renewal

   Rachelle and Barbara reviewed the pertinent history of the Association's Insurance:

   01 Jan 2023: The barn Roof was damaged by a Storm, eventually resulting in a series of settlements by Farmers Insurance for a complete Roof Replacement and related Asbestos Abatement totaling 98,264.27.

   30 Sep 2023: Farmers Insurance offered to renew coverage.

   12 Oct 2023: Farmers renewed coverage for another one-year term.

   25 Sep 2024: Steve Buchanan Agency (Farmers) stated they expected insurance to be renewed with "*more than likely just the increased rate across the board*."

   ?? Oct 2024: Farmer's Insurance notified the Association they would not be renewing our policy. Kim Bunfil of Steve Buichanan Agency immediately began pursuing alternatives.

   ?? Oct 2024: Because Farmers had not provided the required 30-days notice, the Association was granted an extension.

   05 Nov 2024: Kim Bunfil had not received any offers, so Barbara began calling other Agents and Brokers, requesting coverage quotes.

   20 Nov 2024: The Board of Directors reviewed the current partial offers and long list of declinations. With no options available a special meeting was proposed as soon as coverage was available.

   17 Dec 2024: The Board of Directors reviewed the few offers that had been obtained, most were in the $40,000 to $50,000 range with only Statewide Insurance Brokers offering Building and Liability coverage from Atgrity Specialty Insurance at an affordable price,

$9,455.80, which the Board selected. The Board also selected D&O and WC coverage offered by Socher Insurance from CNA and Hanover Insurance Companies.

30 Oct 2025: Mayra Crisanty of Gallagher Insurance advised the Association that Gallagher had succeeded Statewide Insurance as our Broker of Record.

10 Nov 2025: Sachin Gundappa of Gallagher Insurance contacted the Association to obtain information to update our renewal with Ategrity Insurance.

19 Nov 2025: Socher Insurance contacted the Association offering to renew D&O, Fidelity/Crime, and WC policies, which the Association accepted.

2? Nov 2025: Ategrity Insurance Company advised the Association that coverage would not be renewed because the defunct Statewide was no longer an agent for them.

01 Dec 2025: Mayra Crisanty of Gallagher Insurance contacted the Association to obtain a Change of Broker of Record form so they could renew the policies with Ategrity Insurance Company. Barbara completed the requested BOR change form and thereafter received no reply nor any other response from Gallagher Insurance despite weeks of daily emails and phone messages being left.

10 Dec 2025: Barbara realized the Association had been “ghosted” so began contacting every Insurance Broker she had contact information for. Travelers Insurance, State Farm Insurance, Allstate Insurance, and Nationwide Insurance all stated they were still not issuing new policies in California.

12 Dec 2025: Olga Pankiv of Labarre Oksee Insurance Agency replied hopefully.

15 Dec 2025: Casey Roboinson also of Labarre Oksee replied, later combined efforts with Olga Pankiv.

15 Dec 2025: Tina Keele of Socher Insurance replied hopefully.

18 Dec 2025: Kimberly Bunfill from the Steve Buchanan Agency of Farmers Insurance replied hopefully.

Barbara spent the next several day constantly contacting the agency which had expressed even the remotest possibility of providing coverage.

21 Dec 2025: Ategrity Insurance policies expired.

23 Dec 2025: Tina Keele of Socher Insurance Contacted to say an insurer had an offer but it was blocked by our prior broker, so Barbara completed a new Broker of Record so Tina could get the offer of coverage for us.

23 Dec 2025: Kimberly Bunfill from the Steve Buchanan Agency of Farmers Insurance advised that they would NOT be able to offer coverage.

26 Dec 2025: Barbara was advised by Olga Pankiv from Labarre Oksee that they were the "prior broker", not Gallagher Insurance as Barbara and Tina had been assumed. To prevent further delays Barbara chose to continue with Socher Insurance as this would provide the benefit of “getting everything back under one agency”.

08 January 2026: Tina Keele of Socher Insurance was finally able to provide a partial offer of coverage through Burns & Wilcox for Insurance from Atain and Kinsale Insurance Companies. The price quoted is almost exactly the same as it was in December 2024, $49,953.71 for Building and partial Liability Coverage with the additional liability coverage required to meet the Association's requirements still not available. Furthermore, the Liability policy offered specifically excluded coverage for "…sports courts, playgrounds, and clubhouses", which is the entirety of the Association's risk exposure.

Rachelle then explained that after consulting the Association's Attorney, she had been advised to and immediately acted to:

- Notify the Association's Membership of the Lapse in Coverage.
- Close all non-essential facilities "*like it was during the pandemic*".
- Obtain insurance as soon as possible, which the Board was already doing.

Rachelle opened discussion if the Board believed the Association should accept the offered coverage or to wait to see what the cost of the required additional $2,000,000 Umbrella Policy will be. The cost of the offered insurance would require a special Assessment of not less than $85, plus whatever the additional cost of the Umbrella Policy is.

It was generally agreed that if the offered policy was accepted the Association would have to close and block off all outside playground areas and cease use of the barn for both rental and association activities as they would not be covered and the liability is unacceptable.

Brandon felt that we simply do not have enough information to make a decision at this time. He has a possible alternate coverage source in progress.

Rachelle stated she also has a couple of possible leads and moved that the Association not accept the current offer.

All present were in favor, motion passed--Association will continue to seek alternates.

Brandon further proposed that "someone needs to take point to coordinate actions, collect information, and prevent wasted efforts and working at cross-purposes". Brandon offered that he was willing to be that person.

Rachelle moved that Brandon be appointed and delegated authority to procure insurance.

All present were in favor, motion passed.

Discussion then turned to what must be done to limit risk exposure until liability insurance is back in place. Suggestions ranged from improved signage to temporary rental fencing to removing equipment which might constitute an attractive nuisance.

Barbara summarized the general consensus of the conversation as: "mark the playground structures with a second level of signage and 'do not enter' tape, add improved signage where possible, remove volleyball poles and cap the holes, and determine pricing for temporary fencing but do not implement it at this time", and offered that as a motion.

All present were in favor, motion passed. Mary offered to find the pricing for temporary fencing, Barbara offered to figure out how to cap the volleyball pole holes, Barbara and Rachelle offered to put up the ‘do not enter’ tape and signs on the playgrounds.

3. Adjourn

As much business as possible having been completed, meeting was adjourned at 6:34 pm.

Draft Minutes submitted and posted for review: January 10, 2026.

Minutes Approved by the Board of Directors: January 14, 2026.

BARBARA RYDER
Secretary, College Greens East HOA