

**BERMUDA GREENS  
CONDOMINIUM ASSOCIATION INC  
BOARD OF DIRECTORS MEETING  
November 1, 2023, AT 1:30 P.M.**

Approved Minutes

Location: Bermuda Greens Clubhouse located at 13136 Castle Harbour Drive, Naples, FL 34110

Call to Order: Robert Giese, Lorrie Beaumont Gary Dunn , Jim Menton, were present at the clubhouse. Claire Marie England, LCAM from May Management was also present. Approximately 15 homeowners were in attendance or by Zoom.

- I. **Call to Order:** Bob Giese called the meeting to order at 1:30 P.M.
- II. **Proof of Notice:** The notice was posted on Friday, September 28, 2023, in the clubhouse, website and at each of the four mailbox kiosks. Email was also sent.
- III. **Establish a Quorum:** With the board members present, the meeting proceeded with a quorum present.
- IV. **Meeting Minutes:** Garry Dunn made a motion, seconded by Lorrie Beaumont to approve October 2, 2023, minutes,. The motion carried unanimously. (4-0)
- V. **New Business:**
  - a. **Insurance:** Bob Giese introduced Gino Littlestone from Alliant Insurance. Gino will talk about Bermuda Greens insurance options and recommendations. Gino stated insurance in Florida is getting better but not quite where we want it to be. Gino brought up Citizens Insurance which is through the State of Florida. Citizens Insurance will not go higher than the rate quoted. Citizens is a good fit for Bermuda Greens. Gino said that Citizens Insurance is a short term fit. Citizens could raise 40% but not likely but is a possibility. Gino said will have to write two policies. The total for this policy with Citizens insurance will be \$390,062 for everything. Gino recommends that Bermuda Greens moves forward and go with Citizen Insurance.
  - b. **Riew Budget:** Bob Giese has reviewed the budget and contractors have had higher increases along with insurance. Bob Giese said there will be no increase in Bermuda Greens quarterly HOA's for 2024. Bob Giese stated that the new road project will start December 1, 2023 and will

take six to eight weeks total. The vendor will come in next week or so and take core samples

**VI. Homeowners Questions:**

Q: Homeowner asked, so our HOA quarterlies are not going up?

Bob Giese said no the quarterlies will stay the same because of the insurance. quote.

**VII. Adjournment:** Lorrie Beaumont made a motion seconded by Jim Menton to adjourn. The motion carried unanimously. (4-0) The meeting adjourned at 2:10 P.M.

Respectfully submitted,

Claire Marie England, LCAM

Note: These minutes are for information only. These minutes will be approved at the next scheduled Board of Directors meeting.