BRIAN MORRIS FIRE INSURANCE CONCERNS E-MAIL THREAD

From: "Brian Morris" <brianmorris@dslextreme.com>
To: "Chelsi Rueter" <chelsi@cpm1.com>, "robert schuett" <robert.schuett@ventura.org>, "TJ Dee" <t.dee@sbcglobal.net>, "Gus Gonzalez" <guy830@yahoo.com>, "Ruth CID Campbell" <rcampbell@cidmanagementsolutions.com>
Sent: Monday, August 14, 2023 12:36:23 PM
Subject: Concern over Fire Insurance

Hello Board;

I have become increasingly concerned over our future fire insurance rates and availability in lieu of the Miramonte debacle.
Specifically, I'm concerned that soon our insurance company will view the property above Paseo Serenata as dangerous and cancel or modify the insure foe all those homes as well as Barata, Lucinda, and Antigua.

I suggest we become aggressive in making sure we're ready for the insurance companies focus on this property and the affects cancellation or increases will have to our homeowners.
Ignore any assurances that the Common Area's HOA, our insurance underwriter, or the CID's will get it handled for us. With our monthly assessments potentially rising to well over $600.00-$700.00 per month our trust should only be with results grasping homeowners. Miramonte's monthly assessment is already at $655.00 per month.
Appoint a committee to study our vulnerability and available options. I would suggest Bob Schuett and TJ for starters as Bob knows fire and I believe TJ in is the insurance business. It's my understanding that Miramonte has done the same and they're hopeful for positive results. Perhaps the two committee's could share information.
When I look at the space and fuel between the Tierras and Paseo Serenata property coupled with the disappearing list of insurance companies willing to write fire insurance in Camarillo Springs, I see opportunities for insurance companies to take advantage of our HOA.
Please take this request seriously and silence the "there's no problem in the future and there's nothing we can do about it anyway bunch".
I appreciate your prompt attention to this matter and a response in writing within 2 weeks.
Brian Morris
6196 Corte Antigua

E-Mail From Bob Schuett (Board of Directors) 8/25/2023
Hi Brian - thanks for your email and I apologize for the late response- were still traveling in the northwest. I asked Chelsea to give me a brief history of the reasons behind the the dues increase at Miramonte, which she did. Chelsea and Gus didn’t think it was worth a discussion during the meeting, and don’t seem concerned at this time about the same thing happening to Palmeras. Chelsea and I were both absent, and I don’t even know if the meeting happened. As always, I welcome any info from you that I can bring forward if there is still a concern about the fire insurance. I don’t return until Labor Day, so I can call you then. Thanks, Brian

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E-Mail From Mia at CID 9/15/2023
Hello Brian,
The Board reviewed your concerns with the Association’s fire insurance coverage during the August 28, 2023 Board meeting. The Board together with the insurance agent for the Association have done their due diligence to ensure your community has appropriate insurance coverage. The association’s insurance was renewed on September 1, 2023. Additionally, the Board wanted to point out that Miramonte is a larger community with more insurable buildings that are closer to a fire zone which is why they had difficulty obtaining insurance.

Thank you for your concern about the fire insurance and the community.

Sincerely,
Mia Mildbrandt
ASSISTANT COMMUNITY MANAGER
CID Management