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April 27, 2012

Dear Private Dock Owner:

There are two separate items addressed in this letter.

**1. Minimum Safe Practice for Tying Off Your Private Dock:**

On Friday, December 9, 2011 the HROA Board of Directors voted to adopt a minimum safe practice to be followed when tying off your private dock to the shoreline at Heritage Ranch. On April 13, 2012 the HROA Board of Director modified and clarified that requirement which now officially reads as follows --

a) All stakes must be completely covered with PVC or equivalent; b) All ropes or cables suspended in the air, must have reflective flags tied to them; c) Any rope or cable which utilizes a tree to tie off, must include a strap to protect the tree bark; and d) you may install and use hand lines for accessing your private dock, which must be temporarily removed for safety reasons if the lake elevation raises beyond the elevation of the hand line.

All of these measures have been adopted to help prevent unnecessary injury or harm to yourself or others. You received notice that the deadline to comply with these minimum requirements was March 30, 2012, but because of the delay in clarifying these requirements, the deadline has been extended to May 31, 2012. Please make sure your are in compliance on or before the deadline. If you have any questions, you can contact Michelle Krull at the HROA Office.

**1. Minimum Insurance Requirements for Your Private Dock:**

On April 19, 2012 the Insurance Broker for HROA audited HROA's current insurance practices and policies, and determined that most private dock owners insurance policies on file at HROA are still not in compliance with the minimum insurance requirements adopted by the HROA Board of Directors in 2011, and mailed to you shortly thereafter giving you notice to comply on or before March of 2012.

For clarification, the minimum insurance requirements for your private dock are --


A Certificate of Insurance for Homeowners Insurance with HROA as Certificate-Holder, documenting Personal Liability insurance of at least \$500,000 extending to the private dock and shoreline owned or controlled by HROA; and including a 10 day cancellation notice on the policy.

Our Insurance Broker has eliminated the need to extend the liability to include the shoreline owned or controlled by HROA, but he has stated the Certificate of Insurance must extend to your private dock in order to be in compliance.

The attached document clarifies what, if anything, is deficient on your insurance policy for your private dock. Please contact Michelle Krull at the HROA Office in the next thirty (30) days to verify the status of your insurance policy, unless the attached form indicates that no additional action is needed (the box is checked which states "Policy is in Compliance"). If additional information is needed to amend your existing insurance policy, our Insurance Broker assures us that the corrections are easy to obtain and should only take a few minutes of your time. In any case, HROA will not accept any future insurance policy which does not meet the minimum requirements specified.

We apologize for any inconvenience this has caused you.

Sincerely,

  
Linda Richey  
General Manager

copy: Board of Directors  
Jeff Priolo, Insurance Broker

Name: \_\_\_\_\_ Private Dock # \_\_\_\_\_

One of the three options below applies to your insurance policy for your private dock:

1-  Policy is in Compliance (No further action is needed)

2 - HROA has an insurance policy on file but it is lacking one or more of the following --

Need a Certificate of Insurance naming HROA as Certificate-Holder

Personal Liability needs to be at least \$500,000

Personal Liability needs to extend to the private dock (Needs to be stated on the policy)

Policy needs to include a 10 day cancellation notice, or equivalent (Based on 2012 laws)

3 -  HROA does not have a current insurance policy on file