

7/28/22 10:16am Therese to Jay

From: Therese Parsons
Sent: Thursday, July 28, 2022 10:16 AM
To: hlapresident1@gmail.com
Subject: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

Good Morning,

I hope all is well. My name is Therese Parsons and I will be your service representative at Brown and Brown. Your General Liability Policy expires on 9/10/2022. The renewal is not automatic. The carrier is asking for the attached applications to be reviewed and signed if no changes are to be made. Please confirm if there have been any changes in your organization, operation, location, receipts, financial condition, losses or any other conditions that could reasonably be expected to affect eligibility and pricing of renewal coverage during the last year and those anticipated for the coming year. Once completed send back to me by 8/4/2022. If you have any questions do not hesitate to contact me.

Sincerely,

Therese Parsons

ACSR

8/11/22 8:47am Therese to Jay

On Thu, Aug 11, 2022 at 8:47 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

I hope all is well. My name is Therese Parsons and I will be your service representative at Brown and Brown. Your General Liability Policy expires on 9/10/2022. The renewal is not automatic. The carrier is asking for the attached applications to be reviewed and signed if no changes are to be made. Please confirm if there have been any changes in your organization, operation, location, receipts, financial condition, losses or any other conditions that could reasonably be expected to affect eligibility and pricing of renewal coverage during the last year and those anticipated for the coming year. Once completed send back to me by 8/4/2022. If you have any questions do not hesitate to contact me.

Sincerely,

Therese Parsons

8/23/22 10:13am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Tuesday, August 23, 2022 10:13 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

[External]

Hello Therese

It appears all of the pertinent information is already filled out. Is it just a signature you are looking for?

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/23/22 10:16am Jay to Therese

On Tue, Aug 23, 2022 at 10:16 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

Thank you so much for reaching out. Yes please review the information on the application if all is correct please sign and send back to me. If any updates need to be made please let me know.

Sincerely,

Therese Parsons

8/23/22 11:06am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Tuesday, August 23, 2022 11:06 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

[External]

Therese.

Attached is a signed copy of the last page of the application.

Thank you

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/23/22 11:10am Therese to Jay

On Tue, Aug 23, 2022 at 11:10 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Thank you,

There is actually two pages that require a signature.

Sincerely,

Therese Parsons

8/23/22 12:04pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Tuesday, August 23, 2022 12:04 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

[External]

Oops.....missed that!

Attached is page 4 of the application, signed

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/23/22 3:05pm Therese to Jay Attachment Insurance application pg4

On Tue, Aug 23, 2022 at 3:06 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

I hate to be a pain, but what was attached was the unsigned application.

Sincerely,

Therese Parsons

8/23/22 5:31pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Tuesday, August 23, 2022 5:31 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

I am so sorry. Let's try this again.

Jay Cassella / President

Hidden Lake Association
(860) 388-7521

8/24/22 9:47am Therese to Jay

From: Therese Parsons <Therese.Parsons@bbrown.com>
Sent: Wednesday, August 24, 2022 9:47 AM
To: Jay Cassella <hlapresident1@gmail.com>
Subject: RE: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

Good Morning,

Thank you so much! I have sent to the carrier and once the quote is available I will send it right over.

Sincerely,

Therese Parsons

8/25/22 9:25am Therese to Jay

On Thu, Aug 25, 2022 at 9:25 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

Thank you for the previous application; The carrier is asking for the attached supplement application to be completed prior to receiving a quote. Please complete as soon as possible and send back to me.

Sincerely,

Therese Parsons

8/25/22 11:15am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>
Sent: Thursday, August 25, 2022 11:15 AM
To: Therese Parsons <Therese.Parsons@bbrown.com>
Subject: Re: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20

[External]

Hello Therese

We are not a condominium or homeowners association. We are a taxing district (Municipality). Each property here is owned individually and insured individually just as is a town. We do not have common/ HOA fees. We are taxed by the value of each property. Most of what is being asked on this application does not apply to us.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/25/22 11:33am Therese to Jay

From: Therese Parsons <Therese.Parsons@bbrown.com>
Subject: RE: Hidden Lake Association, Inc., SUB101GL018400001 9/10/20
To: Jay Cassella <hlapresident1@gmail.com>

Good Afternoon,

Thank you so much for letting me know the application does not apply. Are you able to provide an estimate of the population of the municipality?

Sincerely,

Therese Parsons
ACSR

8/25/22 2:14pm Sheri Berger to Jay

----- Forwarded message -----

From: **Hidden Lake Tax Collector** <hlataxcollector@gmail.com>
Date: Thu, Aug 25, 2022 at 2:14 PM
Subject: Mail
To: Jay Cassella <hlapresident1@gmail.com>

Hi Jay -

Please see attached mail.

Sheri

8/25/22 9:33pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>
Sent: Thursday, August 25, 2022 9:33 PM
To: Therese Parsons <Therese.Parsons@bbrown.com>
Cc: Sheri Berger <hlataxcollector@gmail.com>
Subject: Fwd: Mail

[External]

This is a copy of an email our Tax Collector received and was forwarded to me. I am forwarding this to you for an explanation as to what it is

Please advise.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/26/22 7:32am Therese to Jay

On Fri, Aug 26, 2022 at 7:32 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

The carrier that your general liability is insured with now is no longer writing this type of business. We are marketing your account which is why we needed the applications.

Are you able to tell me the population of the municipality?

Sincerely,

Therese Parsons

8/26/22 Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Subject: Re: Mail

To: Therese Parsons <Therese.Parsons@bbrown.com>

CC: Sheri Berger <hlataxcollector@gmail.com>

Thanks.

I would estimate the population being less than 200.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/26/22 7:32am Therese to Jay

From: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: RE: Mail

To: Jay Cassella <hlapresident1@gmail.com>

CC: Sheri Berger <hlataxcollector@gmail.com>

Thank you so much!

Sincerely,

Therese Parsons

ACSR

Commercial Lines Account Manager

Bond Account Manager

8/29/22 9:43am Therese to Jay

From: Therese Parsons <Therese.Parsons@bbrown.com>

Sent: Monday, August 29, 2022 9:43 AM

To: hlapresident1@gmail.com

Subject: Hidden Lake General Liability

Good Morning,

Thank you so much for your patience. I am working on a general liability quote for your policy that expires on 9/10/2022. Due to the exposure I am receiving higher quotes than previously. I just wanted to let you know we are working on finding the best coverage for your operations.

Sincerely,

Therese Parsons

8/29/22 2:20pm Therese to Jay

On Mon, Aug 29, 2022 at 2:20 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Afternoon,

The carrier is has a few additional questions:

Is the applicant involved with the enforcement of covenants, by-laws and deed restrictions of the homes?

Is the board appointed by a local city official or governmental entity?

Has the applicant placed a lien against a homeowner in the past 12 months?

Sincerely,

Therese Parsons

8/29/22 2:30pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Monday, August 29, 2022 2:30 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake General Liability-Additional Information Needed

[External]

Hello Therese,

Is the applicant involved with the enforcement of covenants, by-laws and deed restrictions of the homes? **Yes**

Is the board appointed by a local city official or governmental entity? **Yes. Ct State Legislature**

Has the applicant placed a lien against a homeowner in the past 12 months? **Yes**

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

8/29/22 Therese to Jay

From: Therese Parsons <Therese.Parsons@bbrown.com>
Subject: RE: Hidden Lake General Liability-Additional Information Needed
To: Jay Cassella <hlapresident1@gmail.com>

Good Afternoon,

Thank you so much for your quick response!

Sincerely,

Therese Parsons

8/31/22 4:04pm Therese to Jay

From: Therese Parsons
Sent: Wednesday, August 31, 2022 4:04 PM
To: hlapresident1@gmail.com
Subject: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess

Good Afternoon,

I hope all is well. Thank you so much for your patience as we waited for quotes. I have received quotes on your renewal and attached the proposals here. I am waiting on one more carrier, but with the expiration date around the corner I wanted to present our quote to you.

The first proposal is the commercial excess proposal-we had to quote this due to the limits on the general liability being lower than last year. Last year your aggregate for general liability was \$3M. The carrier could not offer that this year so we included the commercial excess quote to have the limits equal out.

The second proposal is for your general liability. The premium this year is high, the rating changed with carriers and there is a minimum premium for the beach of \$8895. Please notice the effective/expiration

dates. We are having this policy expire on 10/4/2023 so the policy will be concurrent with your directors and officers policy.

The last proposal is for your directors and officers policy.

We do offer financing. Please let me know if you have any questions.

Sincerely,

Therese Parsons

9/6/22 8:39am Therese to Jay

From: Therese Parsons

Sent: Tuesday, September 6, 2022 8:39 AM

To: 'hlapresident1@gmail.com' <hlapresident1@gmail.com>

Subject: RE: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess

Importance: High

Good Morning,

I hope all is well. Thank you so much for your patience as we waited for quotes. I have received quotes on your renewal and attached the proposals here. I am waiting on one more carrier, but with the expiration date around the corner I wanted to present our quote to you.

The first proposal is the commercial excess proposal-we had to quote this due to the limits on the general liability being lower than last year. Last year your aggregate for general liability was \$3M. The carrier could not offer that this year so we included the commercial excess quote to have the limits equal out.

The second proposal is for your general liability. The premium this year is high, the rating changed with carriers and there is a minimum premium for the beach of \$8895. Please notice the effective/expiration dates. We are having this policy expire on 10/4/2023 so the policy will be concurrent with your directors and officers policy.

The last proposal is for your directors and officers policy.

We do offer financing. Please let me know if you have any questions.

Sincerely,

Therese Parsons

9/8/22 2:48pm Therese to Jay

On Thu, Sep 8, 2022 at 2:48 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Afternoon,

I hope all is well. Thank you so much for your patience as we waited for quotes. I have received quotes on your renewal and attached the proposals here. I am waiting on one more carrier, but with the expiration date around the corner I wanted to present our quote to you.

The first proposal is the commercial excess proposal-we had to quote this due to the limits on the general liability being lower than last year. Last year your aggregate for general liability was \$3M. The carrier could not offer that this year so we included the commercial excess quote to have the limits equal out.

The second proposal is for your general liability. The premium this year is high, the rating changed with carriers and there is a minimum premium for the beach of \$8895. Please notice the effective/expiration dates. We are having this policy expire on 10/4/2023 so the policy will be concurrent with your directors and officers policy.

The last proposal is for your directors and officers policy.

We do offer financing. Please let me know if you have any questions.

Sincerely,

***PLEASE NOTE OUR OFFICE WILL BE CLOSED FRIDAY 9/9/2022 FOR A COMPANY PICNIC**

Therese Parsons

Unknown date & time: Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Subject:Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

To: Therese Parsons <Therese.Parsons@bbrown.com>

Hello Therese

I have a meeting with the Treasurer and the Vice President Friday morning so we may finalize the insurance.

I will contact you following that meeting.

Jay Cassella / President

9/9/22 7:43pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Friday, September 9, 2022 7:43 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

[External]

Therese. Hope you and your fellow workers had a great time at your company picnic.

I am still not clear on the Proposal with a premium amount of \$21,551.84.

Please advise.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/9/22 8:08pm Therese to Jay

On Fri, Sep 9, 2022 at 8:08 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Hello,

I am on the phone with Bob now.

Sincerely,

Therese Parsons

9/10/22 8:30am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Saturday, September 10, 2022 8:30 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

[External]

I spoke with Bob after your phone conversation with him. He is as astonished as I am. Please explain to me the criteria as to how you come about with the need for each property owner's property to be insured by the Hidden Lake Association.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/10/22 9:26am Therese to Jay

On Sat, Sep 10, 2022 at 9:26 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

We are not insuring the property. There is no property coverage on this quote only liability. I explained the amount of properties are listed because it is an exposure. The liability increases by how many homes are in the community. I have reached out to the carrier to see if this is something that can be removed, however I am not sure that is an option. As of now I still have not heard back from the underwriter.

Sincerely,

Therese Parsons

9/10/22 9:36am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Saturday, September 10, 2022 9:36 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

[External]

Please explain liability.....From what? No one property owner has access to another's.

I have lived here for 40 years and I have never heard of the Association needing to insure all private properties within the Association.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/10/22 10:13am Therese to Jay

----- Forwarded message -----

From: **Therese Parsons** <Therese.Parsons@bbrown.com>

Date: Sat, Sep 10, 2022 at 10:13 AM

Subject: RE: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

To: Jay Cassella <hlapresident1@gmail.com>

Good Morning,

The more homeowners the higher the liability for the beach. How many homeowners is an exposure to the beach. The quote is not insuring all private properties within the association.

Sincerely,

Therese Parsons

9/10/22 11:27am Jay to Judy Kerrigan

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Saturday, September 10, 2022 11:27 AM

To: Judy Kerrigan <Judy.Kerrigan@bbrown.com>

Subject: Hidden Lake Association

[External]

Judy Kerrigan

I hope this email finds you well.

Attached are the recent insurance proposals for the Hidden Lake Association. As our past insurance representative, I was hoping that maybe you could shed a little bit of light on the obsourbanent increase in insurance coverage.

Thank you in advance,

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/10/22 3:01pm Judy Kerrigan to Jay

From: Judy Kerrigan <Judy.Kerrigan@bbrown.com>
Subject: Hidden Lake Association
To: Therese Parsons <Therese.Parsons@bbrown.com>
CC: Jay Cassella <hlapresident1@gmail.com>

Jay-
Good Morning!
I am no longer working with your account.
I am forwarding this email to Therese Parsons who is your account manager going forward.
Thank you for your patience while we transition.
It was a pleasure working with you.

Judy Kerrigan

9/10/22 3:01pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>
Sent: Saturday, September 10, 2022 3:01 PM
To: Therese Parsons <Therese.Parsons@bbrown.com>
Cc: Bob Kiehm <cop085@aol.com>
Subject: Fwd: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

I am not sure what you mean by "How many homeowners is an exposure to the beach"
Please elaborate.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/12/22 7:30am Therese to Jay

On Mon, Sep 12, 2022 at 7:30 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

I hope all is well. Who has access to the beach? The homeowners, so they are an exposure that needs to be rated for.

Sincerely,

Therese Parsons

ACSR

9/12/22 9:09am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Monday, September 12, 2022 9:09 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

Not all is well.

I am sitting here with an unexpected increase in insurance premiums of \$21,000.00 in which I need to explain to our members. The only way I could even get them to agree to an expenditure of this magnitude is by way of a "special meeting". This could take up to two weeks to proceduly call for that type of meeting. Meanwhile, we are not covered for liability insurance. I am going to be forced to close the beach areas until this issue is resolved.

What is still not clear to me is the status that the Hidden Lake Association has created an increase. Your explanation has no merit to

me. If we use your "exposure" definition, does this mean that every public area in every town or municipality (such as parks and greens) insures these properties in accordance with the population exposure? Really?

We will be spending the day today, discussing this issue with other insurance agencies along with other town officials and state legislatures. In the meantime, I am sending to you a copy of the State Charter and By-Laws that make up our municipality in the hopes that it may have some insight for your company to understand.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/12/22 12:12pm Therese to Jay

On Mon, Sep 12, 2022 at 12:12 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Afternoon,

Thank you so much for the by-laws. I have sent the to the broker for review.

Sincerely,

Therese Parsons

ACSR

9/12/22 5:13pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Monday, September 12, 2022 5:13 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

Therese Parsons

In my investigation today regarding the "exposure". I would like to inform you that 55 of the members' dwellings here are waterfront. These members do not use the beaches. In fact, a member whose house is lakefront is not allowed to even keep a boat at the beach. Only inland members.

If the amount of dwellings is the factor, Then I would say the waterfront properties should not be included.

You said you were waiting for someone from the insurance company to get back to you. Have you heard?

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/13/22 7:46am Therese to Jay

On Tue, Sep 13, 2022 at 7:46 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Morning,

Thank you for the information. Based on my conversation with Bob and the application I found from 2019 (attached) I realize we are quoting this incorrectly. I have updated the carrier and I am waiting on a response. There are 3 beaches and a lake, we only had one beach on the quote. I have given the carrier information you gave me today and once I have an updated quote I will forward to you.

Sincerely,

Therese Parsons

9/13/22 4:12pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Tuesday, September 13, 2022 4:12 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

Hello Therese

I am hoping you have an update for us. I am really concerned over the fact we have no liability coverage at this time.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/13/22 4:15pm Therese to Jay

From: Therese Parsons <Therese.Parsons@bbrown.com>

Sent: Tuesday, September 13, 2022 4:15 PM

To: Jay Cassella <hlapresident1@gmail.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: RE: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

Good Afternoon,

I do not have an updated quote.

Sincerely,

Therese Parsons

ACSR

*Commercial Lines Account Manager
Bond Account Manager*

Therese.Parsons@bbrown.com

O (860)665-8413 | F (860)633-6699

55 Capital Boulevard, Suite 102
Rocky Hill, Connecticut 06067

BBrown.com | NYSE: BRO

9/14/22 1:42pm Therese to Jay

On Wed, Sep 14, 2022 at 1:42 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:
Good Afternoon,

Thank you so much for your patience.

I have attached your Directors and Officers proposal, your General Liability proposal and your loss runs.

The Directors and Officers has not changed.

The general liability increased based on the new information with 3 beaches. The carrier would exclude the lake with the dam, see form CAS3045 within the specimen attachment for more information. They did make the effective date 9/10/2022 so there would be no lapse of insurance/liability if you move forward.

I have reached out to several carriers and brokers, please see the list below of the declines:

ECC Insurance Brokers

XS Brokers

USLI

Great American

MUSIC

Atlantic Casualty

Hudons

IFG

Markel

Nautilus

Penn America

Westchester

Western Word

Vela

I have also attached your loss runs. You mentioned seeking coverage elsewhere and I wanted to be sure you had the documents you need to receive quotes.

Please let me know if you have any questions.

Sincerely,

Therese Parsons

ACSR

Commercial Lines Account Manager

Bond Account Manager

9/15/22 9:00am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Thursday, September 15, 2022 9:00 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

[External]

Good morning Therese

During our phone conversation yesterday, I had requested the insurance company's definition of "Beach".

I am also requesting the codes being used for this proposal for:

Beaches - bathing - not commercially operated

Homeowner Associations

Streets, Roads, Highways or Bridges - existence and maintenance hazard only

These appear to be the three basic categories in which the proposal is based on. If there are any other codes, please let me know.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/15/22 9:17am Therese to Jay

On Thu, Sep 15, 2022 at 9:17 AM Therese Parsons <Therese.Parsons@bbrown.com> wrote:
Good Morning,

Thank you so much for reaching out.

The carrier would cover the sandy part of the beach and the path to the sand part. They would not cover anything that happened in the water.

The code for the beach is 40072

The code for homeowners associations is 68500
The code for the roads is 48727

There are no other codes.

Sincerely,

Therese Parsons

ACSR

Commercial Lines Account Manager

Bond Account Manager

9/15/22 2:54pm Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Thursday, September 15, 2022 2:54 PM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

[External]

Thank you Therese

I am still awaiting the new liability proposal with the elimination of coverage of the three beaches. Our Board of Governors are meeting tonight and I would like to share this information with them so we may finalize our decision.

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/15/22 3:04pm Therese to Jay

On Thu, Sep 15, 2022 at 3:04 PM Therese Parsons <Therese.Parsons@bbrown.com> wrote:

Good Afternoon,

Unfortunately after reaching out to the carrier that is not something we would be able to insure separately.

Sincerely,

Therese Parsons

9/17/22 7:59am Jay to Therese

From: Jay Cassella <hlapresident1@gmail.com>

Sent: Saturday, September 17, 2022 7:59 AM

To: Therese Parsons <Therese.Parsons@bbrown.com>

Cc: Bob Kiehm <cop085@aol.com>

Subject: Re: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022

Therese Parsons

I am requesting the loss runs for 2020-21 and 2021-22

Thank you

Jay Cassella / President
Hidden Lake Association
(860) 388-7521

9/19/22 6:41am Therese to Jay Attachment Loss Run.pdf

From: Therese Parsons <Therese.Parsons@bbrown.com>
Subject: RE: Hidden Lake Association, Inc Proposals for General Liability, Directors & Officers, and Commercial Excess Expires 9/10/2022
To: Jay Cassella <hlapresident1@gmail.com>
CC: Bob Kiehm <cop085@aol.com>

Good Morning,

Attached please find your loss runs and let me know if anything else is needed.

Sincerely,

Therese Parsons
ACSR