

**HAWK'S NEST TOWN HOMES OWNERS ASSOCIATION  
WORK SESSION OF THE OWNERS  
TUESDAY, MARCH 11, 2025  
VIA ZOOM**

Those present:

Max & Cheryl Lenker, Unit 1  
Deb Shea, Unit 2  
Carl Zander, Unit 3  
Kelly Wilhelm, Unit 4  
Bayliss Baker, Toad Property Management  
Alex Summerfelt, Toad Property Management

Bayliss and Alex introduced themselves to the owners and explained it would be a Work Session to discuss insurance concerns.

Carl asked how much insurance was required for the building and Bayliss said he would discuss recommended replacement costs with Brokers and insurance agents.

**Action Item: Bayliss to reach out to Brokers and Agents.**

Alex said Alisa Corey at Mountain West Insurance had increased the square foot rebuild cost at the prior renewal. Construction costs continued to increase and could be reviewed again prior to the July 15, 2025 renewal date. Mountain West would start to research renewal options approximately 60 days prior to renewal.

Alex provided details of the current insurance and it was agreed to add the document to the Board portal in the AppFolio software.

**Action Item: Toad to add insurance document in AppFolio Board portal.**

Bayliss confirmed he had pulled the Loss Run Report to understand prior insurance claims for water damage. Max expressed concern about Central Insurance and said they had been difficult to deal with and denied payment for many of the repairs. Max explained local contractors to perform the work had also been very difficult to work with.

**Action Item: Max agreed to provide Bayliss with the name and contact information for the person he dealt with at the Central Insurance office –  
Lina Richardson, Claim #1000463005, at Central  
Jason Parson – the assigned Adjuster for Central**

Cheryl stressed the need for Toad to be involved in any future claims or damage to the units and assist the owners throughout the process. Bayliss said Toad had good relationships with local contractors and frequently obtained estimates, inspected work and negotiated payment of contractors.

Max expressed concern about Toad's management (Kat) through the period of the insurance claim and said there had been mistakes receiving payment from Central and reimbursing him for the work.

**Action Item: Bayliss and Alex would research the large Unit 1 insurance claim and the smaller claims for Units 2, 3 and 4.**

Max said he had never received payment for depreciation, despite being told by Central that he would be receiving additional funds. Bayliss said he would follow up with Mountain West to find out the standard for depreciation. It was generally agreed it was not necessary to engage an attorney to research the Unit 1 claim.

**Action Item: Bayliss to research the standard for depreciation.**

Bayliss said upgrades, such as updated fire alarms, could also be discussed and might reduce premiums a little. Max and Kelly said they had disconnected the ice-maker in the refrigerator in their units to reduce the risk of future water damage. Water Bugs throughout the unit were beneficial and Max said he had an automatic water shut off installed. Neither would prevent damage but they would reduce the extent of the damage.

Cheryl asked that Bayliss keep the owners updated on discussions with insurance agents and brokers prior to the July renewal date.

**Action Item: Bayliss to update owners as insurance renewal information was obtained.**

Alex said Alicia Corey of Mountain West was willing to participate in Board meetings to discuss questions and concerns.

Toad agreed to check the automatic payment for dues for Unit 4.

**Action Item: Toad to research automatic payment settings for Unit 4.**

A board meeting would be scheduled as soon as Toad had researched insurance concerns or added to the Agenda for the May annual meeting.

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Prepared by Rob Harper,  
Toad Property Management