



1786 NW 124th Way
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MINUTES OF THE BOARD OF DIRECTORS MEETING

May 13, 2026

1. Call to Order / Roll Call / Quorum

President Kirsy Espejo called the meeting to order at 6:35 p.m. Board members present were Kirsy Espejo, Patricia Jaquez, Erika O'Bryant, and Brent Folks. Vice President James Olacio was absent. A quorum was established.

2. Guest Speaker / Insurance Renewal

William Deere of Brown & Brown Insurance appeared before the Board and presented the Association's insurance renewal recommendations.

Following discussion, the Board took action as follows:

- A motion to approve property insurance with Heritage Insurance, Option 2, was made and carried.
- A motion to approve general liability coverage with Florida Construction, Commerce, and Industry (FCCI) at the quoted rate was made and carried.
- A motion to approve directors and officers coverage with Hanover, including the deductible buy-down option, was made and carried.
- A motion to purchase cyber liability coverage with Coalition in the amount of \$500,000 for an annual premium of \$598.50 was made and carried.

The insurance presentation materials provided by William Deere of Brown & Brown Insurance, including renewal presentation notes and related documents, shall be attached to these minutes as part of the official meeting record.

3. Approval of Prior Minutes / Officer Reports

The minutes of the April 8, 2026, Board meeting and the April 28, 2026, Board meeting were presented for approval and, upon motion duly made, were approved.

The Board then received officer and operational reports regarding completed maintenance items, drainage re-certification, legal and signage expenses, ongoing projects, and financial account balances, including operating, reserve, security deposit, delinquency, and credit card activity.

During the Treasurer's report, the Board confirmed its prior decision to discontinue holding lease security deposits and to return deposits to the appropriate owners or tenants.



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The Treasurer's Report shall be attached to these minutes as part of the official meeting record.

4. Old Business

The motion to approve the minutes of the previous meeting, as reviewed by association counsel, was presented to the Board. A motion to approve the minutes was made and carried.