

# Minutes - KFAMA Inc. Officers Meeting, February 24th, 2021

**Zoom meeting attended (remotely)** by – Susanne Koenig, James Nelson, Emily McFarland, Lee Snyder; agent Bryan Jones of Nationwide Insurance, guest consultant

## **Treasurer's Report and Financials**

**Cash Flow Statement** – General Fund as of February 24th -\$56,568.70

## **Administrative**

**Insurance consultation with Bryan Jones of Nationwide Insurance.** Key focus of meeting was to have a group question session with our insurance agent at the policy renewal time for our liability insurance. Board members brought up a number of questions related to coverage as related to KFAMA liability. Some points touched on—

Fire, wind, hail, lightening, flood, etc. are considered 'Acts of God.' In the event of damage attributed to such similar causes, KFAMA would not be found liable. The liability insurance is in place in the event that someone tried to prove negligence on the part of a KFAMA representative, say in starting a fire. If sued, the insurance company becomes involved.

In the event of a catastrophic event such as a wildfire, homeowners must have their own coverage in place to protect against loss.

Other questions related to concern about any injury involving a volunteer during a KFAMA sponsored event. Establishing a "Hold Harmless" Waiver Agreement is recommended, to be signed when volunteers are involved in a KFAMA sponsored event.

Also explained was when and why the Medical Payment provision would be applied.

## **Road Care/Maintenance issues**

James to make a site assessment throughout KFA roads to identify areas that need near term care/repair.

## **Postponed Annual Meeting**

Aiming for mid- to late April, explore what pavilion/sheltered possibilities are available for holding the re-scheduled Annual Meeting.

The meeting was brief due to the president being in recovery from an injury.

**Next Meeting: 2pm Wednesday March 24<sup>th</sup>, via Zoom**