

**CAMARON COVE RESORT**  
**2402 N. GULF BLVD**  
**INDIAN ROCKS BEACH, FL 33785**  
**888-596-8610 727-596-8610 727-595-9158(fax)**  
**www.cameroncove.com    camaroncove@msn.com**

Camaron Cove Resort  
Board of Directors Meeting  
April 27, 2022

Notice duly given, a meeting of the Camaron Cove Resort Board of Directors was called to order on April 27, 2022 at 3:00 p.m. at Camaron Cove Resort 2402 N. Gulf Blvd, Indian Rocks Beach, FL 33785. Present by telephone conference call were Sandy Farrell, Sheila Pedersen, Rick DeJong, Chelsea Chapman (Camaron Cove insurance agent). Zoom was Flo McGee. At Camaron Cove Resort were, James Cooper, Mark Bodine, Roxanne Grover, Marta Juhazs.

Flo McGee made a motion to approve the December 1, 2021 Board of Directors meeting minutes. Motion was seconded by Sandy Farrell which passed unanimously.

James Cooper made a motion to approve the March 30, 2022 Board of Director meeting minutes. Motion was seconded by Flo McGee which passes unanimously.

Chelsea Chapman, insurance agent for Camaron Cove Resort, spoke on the insurance renewal that will be due in May 2022. The insurance market in Florida is very volatile. Some insurers are pulling out of the state of Florida and renewal premiums are rising because of the risks insuring property in Florida. Current insurance carrier, Lloyds of London are offering a property insurance renewal but not at the full property insurance limits for the resort. Chelsea stated that she was working with multiple insurance carriers to try and get the full insurance coverage for the resort. Also look at layering property insurance with more than one company for complete insurance coverage. Chelsea did not have insurance renewal rates at this meeting are recommended the Board meet again soon when she had the renewal rates and insurance company's. Board to meet again with Chelsea Chapman on Wednesday, May 4, 2022 at 3:00 p.m. to discuss the resort's insurance renewal.

Sandy Farrell stated that all the Board members got a letter from Legacy Resort Solutions. This letter was that they were looking to get business from Camaron Cove Resort. Flo McGee asked how this company got the names and address of the Board members. Camaron Cove Resort owners are given a deed for their unit week they own. This deed is recorded in public records along with name and address of the owners. Anyone can look up this information in the public records to get the names and address of the Board and homeowners.

Covid restrictions have been lifted in the state of Florida. No masks are required.

Beach Club was discussed. Currently, Beach Club users are limited to 18.

Due to the lifted restrictions in the state of Florida, Rick DeJong made a motion to increase the Beach Club users from 18 to 24 and review at the next Board meeting. Motion was seconded by Flo McGee which passes unanimously.

The Board approved an email to go out to the homeowners on the Beach Club use. Email to include positive comments to the homeowners. Items included in the email are Monday Beach Club use after 11:00 a.m. to give the residents at the resort time to socialize during the coffee and donuts. Beach Club users limited to twice a week to give other homeowners a chance to use the Beach Club, using the Beach Club facilities and hot dog cookout wristbands are required to be worn, deeded owners must be present with their guests when using the Beach Club.

Roof was discussed. Mark Bodine stated that the structural engineer and roof contractor were out on the roof this past week surveying the condition of the existing room and preparing a roof study of the board.

New pest control discussed. Massey services charging \$ 500.00 for each room for a complete pest treatment. 10 rooms have already been treated at a cost of \$ 5,000.00. A hold has been put on the complete pest treatment by Massey because of the cost. If all rooms are to be treated this would be a cost of \$ 20,000.00. Regular pest treatment each month by Massey will be around \$ 200.00. Mark Bodine and Roxanne Grover to get with Massey about the cost for the full room pest control treatment of \$ 500.00 for each room.

Office renovations were discussed. Recommended to add a storage area behind the existing office. Dynamic Property Services proposal \$ 84,410.00. Down Under Construction proposal \$ 40,000.00. Board discussed adding the storage area behind the office and renovating the interior of the existing office. Mark Bodine to get additional proposals for behind the existing office addition and interior office renovations.

Marta Juhasz will be retiring from housekeeping and cleaning services at the resort as of May 1, 2022. Marta has been doing the housekeeping and cleaning for the past 25 years. Management did a through search for a new competitive housekeeping and cleaning service. At least 12 companies were called and only 1 was interested and had the capability of servicing Camaron Cove. New housekeeping contractors approved by the Board of Directors are Mama Rosa Cleaning Services, LLC. Marta Juhasz has been working with Mama Rosa over the past few weeks making sure the transfer of housekeeping and cleaning services will go smoothly. Marta's services have been very economical to the resort over the past 25 years. Mama Rosa's cleaning costs will be significantly higher resulting in an estimated increase in the annual cleaning costs of \$ 39,000.00 per Sandy. This comes to around \$ 16.00 increase for each unit week owned. Mark Bodine and Roxanne Grover will inspect the rooms as to make sure Mama Rosa does a good job of the cleaning.

Roxanne Grover stated that Joanne Bernard McKenna was hired full time to work and help out in the office. Joann Evans who does the sales at the resort is expected to come back in a few weeks from her fall. Marta Juhasz is now working in the evenings at the resort helping the residents.

Whirlpool regulations and were discussed. Children under the age of 12 must be accompanied by an adult. Board discussed seeing unsupervised children in the whirlpool. Health department recommends young children not use the whirlpool but does not restrict their use. Rick DeJong suggested management to look into having speakers installed at the swimming and whirlpool to communicate to residents from the office.

Kyle Bennett is working on updating the interior and exterior video of the resort for the website.

Mark Bodine recommended that the resort purchase an additional front desk key coding machine as a spare to back up the key card coding for the rooms. If the existing unit goes out, there is no way to program the room keys. Flo McGee made a motion to purchase the new key coding machine in the amount of \$ 2,000. Motion was seconded by Jay Cooper which passes unanimously.

Mark Bodine to look into the time locks at the entrance stairways to the building by using your room key from 11:00 p.m. to 7:00 a.m. to make sure they are working properly.

The 2022 resort appraisal and reserve study had been completed by IP Risk Services. Appraisal report has been given to Chelsea Chapman for property insurance purposes. Reserve Study was deferred to the next meeting so the Board can review.

Camaron Cove Resort  
Board of Directors Meeting  
April 27, 2022  
Page 3

Next Board Meeting scheduled for Wednesday, May 25, 2022 at 3:00 p.m.

There being no further matters to come before the Board, Sheila Pedersen made a motion to adjourn the meeting. Motion was seconded by James Cooper. Motion passed unanimously.

Meeting adjourned at 4:30 p.m.

Respectfully submitted.

Mark Bodine  
Vice President, Vacation Property Management, Inc.  
Camaron Cove Resort

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Cameron Cove Resort  
Board of Directors Meeting  
May 4,, 2022

Notice duly given, a meeting of the Camaron Cove Resort Board of Directors was called to order on May 4, 2022 at 3:00 p.m. at Camaron Cove Resort 2402 N. Gulf Blvd, Indian Rocks Beach, FL 33785. Present by telephone conference call were Sandy Farrell, Sheila Pedersen, Rick DeJong, Flo McGee and Chelsea Chapman (Cameron Cove insurance agent). At Camaron Cove Resort were, James Cooper, Mark Bodine, Roxanne Grover, Marta Juhazs.

The main purpose of the meeting was to discuss the property insurance renewal for Camaron Cove Resort. Chelsea Chapman, insurance agent for Camaron Cove Resort, spoke about the insurance for the resort. Camaron Cove insurance renews May 17, 2022. Insurance in the state of Florida has been very volatile in the past few years. Insurance companies have been raising rates 20% and even pulling out the state of Florida not insuring any properties. Chelsea presented 2 renewal options for Camaron Cove Resort. (See attached insurance renewal options)

Sandy Farrell polled the Board on which option the Board wanted to go with for insurance renewal. It was unanimous, the Board picked option 2 for the insurance renewal.

Flo McGee made a motion to approve option 2 insurance renewal. Motion was seconded by Rick DeJong which passes unanimously.

Next Board Meeting scheduled for Thursday, May 26, 2022 at 3:00 p.m.

There being no further matters to come before the Board, Sheila Pedersen made a motion to adjourn the meeting. Motion was seconded by James Cooper. Motion passed unanimously.

Meeting adjourned at 4:30 p.m.

Respectfully submitted.

Mark Bodine  
Vice President, Vacation Property Management, Inc.  
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