

Cranberry Township HOA Forum

Meeting Minutes

March 11, 2013

Attendance:

Rose Warren, Freedom Woods

Mary Sanguigni, Freedom Woods

Bob McClure Glenbrook Manor

Bill Calder, Bellevue Villas at Isleworth

Angela Rankin, Glen Eden

Kirk Chambers, Pinehurst

Kathy Newcomer, Stonefield & Farmview

Rebecca Miller, guest speaker from Farmers Insurance

Jay Bullie, guest speaker from State Farm Insurance

Moderator: Duane McKee, Cranberry Township

Minutes: The December 10, 2012 minutes were approved.

Discussion Topics:

1. Guest speakers on Insurance
 - a. Jay Bullie from State Farm Insurance
724-625-3588
 - b. Rebecca Miller
724-462-1040
Rmiller5@farmersagent.com
- Guest speakers provided insight on Board members or Directors indemnification insurance, umbrella coverage, and loss assessment coverage.
 - The HOA should know.... Are legal expenses covered? And will the insurance company defend you if the claim exceeds the coverage amount?
- Information was provided regarding a special events policy, coverage for any HOA employees and adding the HOA Management Company as additionally insured.
 - If you have a club house or pavilion for rent or reservation you should have a special events policy.
- HOA should require that all contractors provide proof of insurance before starting work
- HOA's should review their By Laws and Covenants with their agent to ensure all of their areas of responsibility are covered.
- Individual home owners in the HOA should be sure to add Loss Assessment rider to their home owners insurance. This would cover them if the HOA gets sued and the need to assess individual homeowners to cover the loss.
- There were a number of other topics and examples of insurance claims. The HOA board members may contact the agents for additional information at any time.

2. Coffee with the Township Manager, Jerry Andree will be held at Graham Central Coffee House on March 14 at 10:00.
3. Cranberry provided a flier regarding yard waste starting on April 1, a free electronics recycling event on April 20 and the Art Recycling Show at the Municipal Center from April 19 – May 11. See the Township's web site for additional information.

What's New:

1. Graham Park Massage - 128 Graham Park Drive (BelleVue Commons)
2. BookSmarts - 20325 Route 19 (Cranberry Gardens Plaza), an accounting firm
3. Cadence Device - 250 W. Kensinger Drive (Cranberry Business Park), a medical toll supplier
4. Kleinfelder Consulting - 230 Executive Drive
5. Frenesius - 144 Emeryville Drive, a dialysis service, architects and engineers firm
6. Fenello's Pizza/Deli - 1165 Freedom Road (Valero Mini Market)
7. Jimmy John's Sub s- 20006 Route 19 (Oak Tree Place)

Under Review:

1. The links of Cranberry - Glen Eden & Freshcorn
2. Cranberry Vista Apartments – Glen Eden & Freshcorn
3. Cranberry Crossroads West – Mackenzie Way
4. Farmers National Bank – Ogleview and Route 19
5. Ehrman Farms, Phase 9 – Old Ehrman Road

Opening Soon:

1. Meadows Frozen – 20635 Route 19 (formerly Cranberry Creamery)
2. Phelps Nursery – 21201 Route 19
3. 765 Commonwealth Drive – Office building
4. 51 Dutilh Road – Office building
5. Franklin Crossing - Goehring Road & Franklin Road

Check out <http://pa-cranberrytownship2.civicplus.com/index.aspx?NID=1576> for more details on what is being built and proposed for development in Cranberry.

Open Discussion:

1. Christina Brombacher asked when will the traffic signal at Ehrman Road and Route 19 be installed? Duane explained there were a number of delays in the delivery of the signal poles. Most recently was the requirement for testing of the poles. PennDOT has instituted a new set of specifications the manufactures are to follow. The testing parameters have not been approved by PennDOT so the manufacture does not know what to test for. Christina request additional information prior to the Ehrman Farms HOA meeting on April 3.

Moderator was selected: Jim McClure

Next meeting: June 11, 2013 at 6:30 in Room 203 is the next HOA meeting.

Meeting adjourned.