

**SCOTTSDALE RANCH COMMUNITY ASSOCIATION
BOARD OF DIRECTORS' MEETING
June 24, 2025**

Held in person and via Zoom
Scottsdale Ranch Community Association
10585 N. 100th Street, Scottsdale, AZ 85258

Members

Present:	Matt Metz	President
	David Specht	Vice President
	Mike Breslin	Treasurer
	Nina Munson	Secretary
	Ron Auerbach	Director
	Peter Klausner	Director

Staff Absent:	Mike Thorlin	Director
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Staff Present:	Kathe Barnes	Executive Director
	Kathy Diab	Homeowner Liaison

Others Present:	Heather Miller	10019 E. Mountain View Rd. #2125(Via Zoom)
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Call to Order: Matt Metz called the open meeting to order at 4:30 p.m. and called the roll of the Directors. A quorum of Directors was present.

**Approval of
Minutes:**

MOTION: It was moved and seconded to approve the minutes of the April 29, 2025 Open Session meeting.
Motion passed.

MOTION: It was moved and seconded to approve the minutes of the June 12, 2025 Board Retreat.
Motion passed.

**HOMEOWNERS'
FORUM:**

None

PRESIDENT'S REPORT: Matt discussed the Board Retreat.

REVISED COMMITTEE APPOINTMENTS:

MOTION: It was moved and seconded to approve the committee appointments that were switched between Mike and Ron for the board members for Social and Lake Committees for the upcoming year.

LAKE COMMITTEE: Member appointment- Heather Miller

MOTION: It was moved and seconded to appoint Heather Miller to the Lake Committee. Motion passed.

FINANCE:

Financials

MOTION: It was moved and seconded to accept the 2025 Insurance renewal as presented by LaBarre/Oksnee to include the Property & Liability, D&O, Umbrella, and others. (See Exhibit “A”)
Motion passed.

MOTION: It was moved and seconded to accept the April and May 2025 Financials and file for audit.
Motion passed.

Management Operations:

Summer Schedule:

As of now, the board members feel that they can attend the summer meetings in July and August either in person or by Zoom. Matt Metz and Kathe Barnes will review the agendas to determine if meetings are necessary.

**Committee
Reports:**

Architectural – We have had no appeals of late and a moderate level of submittals.

Communications – Nothing new. A meeting will be scheduled for September.

Community Leadership –The committee is considering different options for the next training meeting. Possibly having breakfast instead of lunch. They are going to try to get a guest speaker for Fair Housing. David Specht is continuing to search for ways to encourage more sub association board members to join these meetings.

Finance – Nothing new to report.

Governmental- Peter Klausner plans to visit the city to get to know people that work there.

Lake – Last meeting was June 9,2025. Members discussed sedimentation & looking at getting new Bass fish from a different distributor. They discussed conducting sedimentation and fish studies.

Social – Activities begin in September.

AD-HOC Light Pollution Committee- Members discussed modifying the lighting section in the rules & regulations. They want to go around the ranch in the evening to see the lumens in the lights that are currently in place.

**New
Business:**

None

Adjournment:

MOTION: It was moved and seconded to adjourn the regular meeting at 5:09 p.m. Motion passed.

Appr'd _____ Date _____

Scottsdale Ranch				
Property Coverage		2024-2025 Current Policy	2025-2026 Renewal Quote	2025-2026 Optional Quote
Insurance Carrier		Philadelphia	Philadelphia	AmTrust
Property Limit		\$1,707,262	\$1,927,753	\$1,927,753
Common Area Covered		Yes	Yes	Yes
Deductible		\$10,000	\$10,000	\$10,000
Liability Coverage		2024-2025	2025-2026	2025-2026
Insurance Carrier		Philadelphia	Philadelphia	AmTrust
Each Occurrence		\$1,000,000	\$1,000,000	\$1,000,000
General Aggregate		\$2,000,000	\$2,000,000	\$2,000,000
Personal & Adveristing Injury		\$1,000,000	\$1,000,000	\$1,000,000
Medical Expense		\$5,000	\$5,000	\$5,000
Hired & Non-Owned Auto		\$1,000,000	\$1,000,000	\$1,000,000
Premium		\$34,562	\$39,753	\$44,925
Fidelity- Crime		2024-2025	2025-2026	2025-2026
Insurance Carrier		PMA	PMA	PMA
Employee Dishonesty		\$2,500,000	\$5,000,000	\$5,000,000
Computer Fraud / Funds Transfer Fraud		\$2,500,000	\$5,000,000	\$2,500,000
Premium		\$1,231	\$1,970	\$1,970
Directors/Officers		2024-2025	2025-2026	2025-2026
Insurance Carrier		C.N.A	C.N.A	C.N.A
Limit		\$5,000,000	\$5,000,000	\$5,000,000
Deductible		\$10,000	\$10,000	\$10,000
Policy Provides for Actual Defense of Claims		Yes	Yes	Yes
Ability to Chose Council		No	Yes	Yes
Defense Cost Outside Policy Limits		Yes	Yes	Yes
Allegations of Sexual Harassment		Yes	Yes	Yes
Allegations of 1st Party Discrimination		Yes	Yes	Yes
Board Member vs. Board Member		Yes	Yes	Yes
Duty to Defend Contracts		Yes	Yes	Yes
CC&R Disputes		Yes	Yes	Yes
Failure to Maintain Common Areas		Yes	Yes	Yes
Premium		\$5,172	\$6,088	\$6,088
Umbrella		2024-2025	2025-2026	2025-2026
Insurance Carrier		Greenwich	Greenwich	PPP
Limit(Philadelphia \$5mm)		\$15,000,000	\$15,000,000	\$15,000,000
Premium		\$10,332	\$16,653	\$19,750
Auto Coverage		2024-2025	2025-2026	2025-2026
Insurance Carrier		Philadelphia	Philadelphia	AmTrust
Limit		\$1,000,000	\$1,000,000	\$1,000,000
Premium		\$3,964	\$3,919	\$4,672
Workers Comp		2024-2025	2025-2026	2025-2026
Insurance Carrier		PMA	PMA	\$7.00
Limit		\$1,000,000	\$1,000,000	\$1,000,000
Premium		\$462	\$444	\$444
Flood		2024-2025	2025-2026	2025-2026
Insurance Carrier		Hartford	Hartford	Hartford
Limit		\$500,000 / \$497,000	\$500,000 / \$497,000	\$500,000 / \$497,000
Premium		\$1,696	\$1,754	\$1,754
Event Rider-Tulip		2024-2025	2025-2026	2025-2026
Insurance Carrier		Philadelphia	Philadelphia	Philadelphia
Premium		\$2,000	\$2,000	\$2,000

Inland Marine	2024-2025	2025-2026	2025-2026
Insurance Carrier	Philadelphia	Philadelphia	Amtrust
Limit	\$50,239	\$50,239	\$50,239
Premium	\$955	\$955	\$1,025
Cyber Liability	2024-2025	2025-2026	2025-2026
Insurance Carrier	Philadelphia	Philadelphia	Philadelphia
Limit	\$500,000	\$500,000	\$500,000
Premium	\$4,459	\$4,459	\$4,459
Total Annual Premium	\$61,482	\$77,995	\$87,087