

Board Matters

Fall 2011

PLANTATION CLUB REGIME 20

Plantation Club – Regime 20 is considered to be one of Sea Pines Plantation’s best kept secrets. Conveniently located in the heart of South Carolina’s premier development, Plantation Club – Regime 20 has an abundance of amenities to offer villa owners and vacationing guests alike. The scenic route taken to Plantation Club is accompanied by several picturesque destinations including Six Oaks Cemetery and Lawton Stables. Many owners may choose to enter through the Sea Pines back gate and enjoy views of the lush golf courses and winding lagoons. Upon arriving at Plantation Club, the warm pool deck and cool swimming pool offer an excellent venue for some relaxation. While the pool offers a great place to take a quick dip, the soft South Carolina sand and beaches are a brief walk away. A recent renovation project has revitalized the exterior of Plantation Club – Regime 20’s well planned architecture.

With the diligent oversight of the Board of Directors, each of the 36 villas received a modernized “facelift” to accompany its premier location within Sea Pines Plantation. Boasting large floor plans and extensive golf course views, the improved exterior aesthetics has helped to maintain Plantation Club – Regime 20 as a premier vacation destination. The efforts of the Board of Directors and ownership have enabled the regime to preserve the comfort that owners and guests will continue to enjoy for years to come. While Plantation Club – Regime 20 remains a well kept secret, nestled in the heart of Sea Pines, the fortunate owners and guests can always return to a little slice of paradise.

Plantation Club – Regime 20 is managed by Patrick Thompson at Association Services, Inc. Patrick holds his South Carolina Property Management license and Certified Manager of Community Associations (CMCA®) designation. Patrick has managed Plantation Club – Regime 20 and has enjoyed working with the regime’s Board of Directors and ownership since 2009.



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WHY EVERY COMMUNITY ASSOCIATION “BIG & SMALL” NEEDS D&O INSURANCE?

CONSIDER THESE “TOP TEN” REASONS FOR ADDING D&O LIABILITY COVERAGE TO THE INSURANCE PROTECTIONS YOU ALREADY HAVE IN PLACE FOR YOUR COMMUNITY:



1. While many associations may not get involved in investing association funds, many do and expect to turn a profit on the money they have invested. Today's credit market makes it more difficult for these investments to succeed, while also making it harder for newer communities to get off the ground. If investors (members) lose their money, they may seek recourse against the board of directors.

2. It's really pretty simple; we live in an ever changing world where most people are on alert for any person or organization that treats them in an unfair fashion. Because we live in such a litigious society, a community's assets and members must be protected to the highest degree. One simple slip of the tongue, slip of the pen, or one questionable act could lead to months or even years of heartache for an association without D&O coverage.

3. In almost every association, directors and officers are very active and hands-on when it comes to upholding their fiduciary responsibility to the community. Because they are very involved in their community's day-to-day operations, their actions are more likely to be called into question.

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ASI ACCOUNTING DEPARTMENT CHANGES

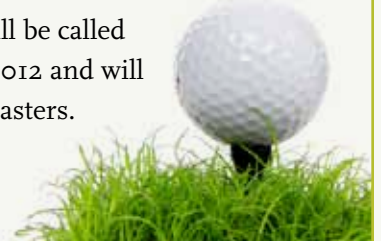
The Accounting Department said a temporary “Good-bye” on Friday, September 16 to Iryna Morrell, our Junior Accountant. Iryna is going on maternity leave to await the birth of her son, due at the end of the month. We will miss Iryna's calm presence and her invaluable aid for all of our projects. We look forward to her return in a reduced capacity in January.

In the meantime, we are happy to welcome Gina Upham as a new Accountant to our group. Gina is from Greenville, SC but she has been in the Low Country for seven years. She has already proved to be a valuable addition to the Accounting Department, already taking over several properties and learning our systems very quickly. She is a gracious, positive person and a wonderful addition to the ASI family.

THE HERITAGE GOLF TOURNAMENT'S NEW SPONSOR

In June 2011 in Harbour Town, SC Governor Nikki Haley announced that the Royal Bank of Canada will become the new title sponsor for the Heritage golf tournament through 2016. The Boeing Corporation will also serve as the local presenting sponsor.

The new tournament name will be called the RBC Heritage starting in 2012 and will be played the week after the Masters.



4. Employment practices liability claims due to sexual harassment, discrimination, and wrongful termination are growing in number. These types of lawsuits can result in staggering judgments and settlements. Hands-on board members make easy targets for these types of claims. Combination D&O/EPLI (employment practices liability insurance) policies make sense for any community association.

5. Both new and small associations may not have the resources to hire specialized support staff or outside advisors for complex legal filings and other requirements. This makes them more susceptible to legal compliance claims brought by governmental agencies on matters such as tax law, labor law, etc.

6. Even when claims of wrongdoing, negligence, or mismanagement are unfounded, they still need to be defended. Legal defense costs can quickly add up, straining the resources of any association.

7. Some directors and officers may have a great deal of their own wealth to protect. The cost of defending, settling, or being held liable on a claim can have financial repercussions for that board members spouse, family and estate.

8. D&O policies are best designed when they insure both the association, and individual directors and officers. That's because there may be situations where the association cannot, or will not, indemnify the individually named directors/officers in a lawsuit. In many cases the association

may not have the financial resources to back up the executive's loss, and the corporate bylaws or public policy may even prohibit it.

9. The current insurance market has made D&O coverage more affordable than it's ever been in the past.

10. Individuals may be reluctant to take on director/officer roles without the protection D&O insurance can provide. This may make it more difficult for a community to find the right people to serve in key board member positions.

The right D&O coverage like any insurance protection you purchase gives managing executives peace of mind and the time to attend to running the core operations of their association which is, after all, why they were elected in the first place.

FOR MORE INFORMATION, PLEASE CONTACT BO BOND, SENIOR SALES EXECUTIVE:

Phone/Cell: 214-243-0779

Toll Free: 877-367-9298

Email: bbond@associationsinsuranceagency.com

Email: www.associationsinsuranceagency.com



Associations Insurance
AGENCY, INC.

Welcome Valerie Marangio!

ASI IS PLEASED TO WELCOME VALERIE AS A CUSTOMER SERVICE REPRESENTATIVE. She joined ASI in July 2011 and is responsible for the day to day customer service operations (i.e., issues regarding pest control, insurance, waste pick up, etc.). Val's eagerness to learn has enabled her to quickly gain knowledge about community association management. Val is originally from Long Island, New York, but has called the Lowcountry home since May 2009. She is a 2005 graduate of the State University of New York in Buffalo with a BA in Communications and is a member of the

Phi Beta Kappa National Honor Society. Her strong background includes management positions in the retail and real estate industries. Val's cheerful personality and commitment to ASI is evident to everyone she meets. Val looks forward to a long, successful career and helping ASI grow. In her free time, she can be found with her family and friends. We are happy to have Valerie as part of our ASI team.



WINTERIZING YOUR HOME

Preparing Your Home for Winter

The fall is a good time of year to start thinking about preparing your home for winter, because as temperatures begin to dip, your home will require maintenance to keep it in tip-top shape through the winter. Autumn is invariably a prelude to falling winter temperatures, regardless of where you live. Here are top tips to help you prepare your home for winter:

1) FURNACE INSPECTION – Call an HVAC professional to inspect your furnace and clean ducts. Stock up on furnace filters and change them monthly. Consider switching out your thermostat for a programmable thermostat. If your home is heated by a hot-water radiator, bleed the valves by opening them slightly and when water appears, close them. Remove all flammable material from the area surrounding your furnace.

2) GET THE FIREPLACE READY – Cap or screen the top of the chimney to keep out rodents and birds. If the chimney hasn't been cleaned for a while, call a chimney sweep to remove soot and creosote. Buy firewood or chop wood. Store it in a dry place away from the exterior of your home. Inspect the fireplace damper for proper opening and closing. Check the mortar between bricks and tuckpoint, if necessary.

3) CHECK THE EXTERIOR, DOORS AND WINDOWS – Inspect exterior for crevice cracks and exposed entry points around pipes; seal them. Use weather-stripping around doors to prevent cold air from entering the home and caulk windows. Replace cracked glass in windows and, if you end up replacing the entire window, prime and paint exposed wood. If your home has a basement, consider protecting its window wells by covering them with plastic shields. Switch out summer screens with glass replacements from storage. If you have storm windows, install them.

4) INSPECT ROOF, GUTTER AND DOWNSPOUTS – If your weather temperature will fall below 32 degrees in the winter, adding extra insulation to the attic will prevent warm air from creeping to your roof and causing ice dams. Check flashing to ensure water cannot enter the home. Replace worn roof shingles or tiles. Clean out the gutters and use a hose to spray water down the downspouts to clear away debris. Consider installing leaf guards on the gutters or extensions on the downspouts to direct water away from the home.

5) CHECK FOUNDATIONS – Rake away all debris and edible vegetation from the foundation. Seal up entry points to keep small animals from crawling under the house. Tuckpoint or seal foundation cracks. Mice can slip through space as thin as a dime. Inspect sill plates for dry rot or pest infestation. Secure crawlspace entrances.

6) PREVENT PLUMBING FREEZES – Locate your water main in the event you need to shut it off in an emergency. Drain all garden hoses. Insulate exposed plumbing pipes. Drain air conditioner pipes and, if your AC has a water shut-off valve, turn it off. If you go on vacation, leave the heat on, set to at least 55 degrees.



WHAT is a REALTOR®?

WRITTEN BY:

**Jean Beck, Executive Vice President
Hilton Head Area Association of
REALTORS®**

What is a Realtor®? Everyone who represents someone in a real estate transaction must be licensed as a real estate agent, but not everyone is a Realtor®. The term Realtor® signifies membership in the local, state, and national professional associations.

Realtors® subscribe to the Code of Ethics. Real estate "licensees" do not, and they may not be accountable to buyers and sellers, other members of the Association, and the public in the same way that Realtors® are.

If you are buying or selling, be sure to ask if your agent is a Realtor®.



AssociaLiving.com

AssociaLiving is a fun and insightful online magazine created specifically for our Associa communities and homeowners.

A resource of useful and inspiring information for residents and community associations across North America, AssociaLiving includes relevant stories about Entertaining, Home, Practical Living and Community, each geared toward enriching our homes and building stronger community associations.

Sign up for AssociaLiving (www.associaliving.com) to get great recipes for fall or to discover activities for the whole neighborhood. Keep reading to be inspired with holiday decorating ideas or to learn the ins-and-outs of weatherproofing your home. AssociaLiving has something for everyone in your family and community.

For those everyday clever ideas, visit AssociaLiving's Neighborly Notes blog. Neighborly Notes provides quick and savvy ideas to help make your home a happier,

healthier and more efficient place to live. Blogger Carol, like many of our homeowners, juggles a life comprised of many roles: spouse, parent, child and working professional, to name just a few. She has hectic days like everyone else, but no matter where they are spent, she ends them all at the same place: home. The editors of AssociaLiving hope the helpful tips and tricks about everything from organizing things around the home to entertaining with a twist will help make your days run a little smoother.

Celebrate the best of community living. Visit www.associaliving.com and sign up to get the latest ideas in Home, Community, Entertainment and Practical Living.



FROM OUR CEO, KEVIN CARUSO

Maintaining a community or a home requires constant care and attention. Pipes burst at 2am, roofs have leaks and there always seems to be at least one light fixture that needs replacing. These are a few of the reasons ASI has provided maintenance services for the communities we serve for over 25 years.

In this new economy, all our budgets are being squeezed, so finding the right balance of service and price is more important than ever. Over the last six months we have made many improvements to our maintenance operation with the goal of providing a better value to the communities we serve. Under the leadership of Dianne Flood, COO, and Herman Wandall,

Maintenance Director, we have added new staff, new tools, expanded our services, and lowered our prices.

To highlight these changes I am pleased to announce we are changing the name of our maintenance department to Associa OnCall. With Associa OnCall our phones are answered 24 hours a day, every day of the year. Whether its general home maintenance, or daily operational services for your association, we're here for you.

We offer all types of association services: building inspections, preventive maintenance development, janitorial, emergency services and more. No matter how large or small



your needs are, we offer professional, complete, and timely service. We look forward to helping you maintain and improve the quality and appearance of all your physical assets. On behalf of all the staff of ASI, we appreciate and are thankful for your business.

OFFICE HOURS: Monday-Thursday 8:30 am – 5:00 pm, Friday 8:30 am – 4:00 pm



The Associa Advantage Network is a free and voluntary **VALUE-ADDED SERVICE** available to members of the Associa Family. By leveraging the purchasing power of Associa's 8,000 communities and 2 million households, we are able to negotiate exceptional savings on household goods and services commonly used by our clients, maintenance groups and employees.

Through the Associa Exclusive Offers, area members will find trade partners that are icons in their industry such as Lowe's, Sherwin-Williams, DoodyCalls, 1-800-GOT-JUNK?, Budget Blinds and *Bulbs.com* to name a few.

Associa Advantage. Buy Smart.
www.associaadvantage.com

“I recently placed an order with *Bulbs.com* through the Associa Advantage program and was extremely pleased with their pricing and service. I received a quote from our normal supplier and *Bulbs.com* beat their price by 50%! The ordering process was easy and we received our shipment fast. This is a phenomenal program and I look forward to sharing the savings information with my Board of Directors and using their services for future orders.”

-BLAKE ROSE, CMCA[®]
COMMUNITY MANAGER

“I was getting ready to order more bags for our pet stations and thought this was my chance to experience Associa Advantage for myself. There was definitely a huge savings! For \$115, I received 4000 bags from DoodyCalls! The closest competitor would have cost the Association \$250. In times like these the Association definitely appreciates the savings.”

-MAYEA HENDERSON, CMCA[®] AMS[®]
BEECHTREE COMMUNITY MANAGER

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