



Burleigh House

Monthly Newsletter

Volume 19 Issue 11

May 2022

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OFFICE HOURS

Monday - Friday..... 9:00 to 5:00
Lunch 1:00-2:00 p.m. Closed
Wednesday Closed to the Public
Saturday & Sunday Closed

IMPORTANT NUMBERS

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BURLEIGH HOUSE

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INSURANCE UPDATE

We are facing an unprecedented situation in regard to the May 31st renewal of our property insurance. As you may have heard there is a general crisis in the Florida market for property insurance that is due to:

- Several large insurance companies leaving the Florida market and many others have cut back in their ability to provide property coverage
- The Reinsurance Cost for the companies that are still left has increased and they are applying this higher cost to the property rates
- The tragic event at the Champlain Towers has created underwriters to become more skeptical when wanting to insure older buildings
- The short supply of insurance and the high demand (too many buildings) for coverage has created the rates to increase drastically
- On both property and liability, the challenging Florida legal environment in which clients and insurance companies are being increasingly exposed to lawsuits

Due to the scarcity of insurance programs the biggest issue is obtaining quotes for the full limits. We have received some indications on how much the renewal premiums will be and they are coming around \$60% to 70% higher than prior year. We have learned that we are not eligible for Citizens (the State-run Insurance company) because the state has decided not to insure any building currently under construction. Our broker is working with other insurance companies to bring us options.

As we discussed at the May 3rd Board meeting with our insurance Broker USI, we are expecting to see a significant increase in our renewal premium. Unlike other years we do not expect to have many insurance companies to select from given the limited number of carriers in the market. Please see the following articles on this subject and the special Florida State legislative session that is planned for the week of May 26th to address these issues in the insurance market.

<https://www.wlrn.org/news/2022-04-27/special-session-on-property-insurance-set-for-late-may>

<https://www.floridarealtors.org/news-media/news-articles/2022/05/rating-agency-says-insurance-action-essential>

As you may recall from our 2022 budget discussions, we already planned for a large increase in our property insurance renewal. Since we had accumulated significant funds in our operating account, the board had decided to utilize \$150K from our operating account to offset some of the increases of the 2022 insurance

Continued on page 2

Insurance Update (from page 1)

policies which were estimated in December. However, we are advised now that the increase will be even significantly more than we had budgeted for due to these market conditions. In order to cover this additional expense, the Board may need to issue an additional operational assessment specifically for the increased cost of insurance.

We are waiting day to day for the renewal to be completed by our broker and the board is prepared for an emergency meeting to vote on binding the necessary insurance. We will publish an update in regard to the final amount of the increase and the need for an assessment to cover this unexpected expense.

CARING FOR OUR HOME

Our gym is a prime attraction for new buyers and an important asset that many of us enjoy. This is our home and not a public gym and it is up to us to care for it. When using weights or other equipment, please return it to its storage area and please do not leave it in the middle of the floor. For example, please stack the weights back in the racks and return mats and stepping platforms to the wall areas. Please take care not to bang the walls with weights or equipment. Also, please wipe down equipment after you use it and if you listen to music at the gym while you work out, wear headphones so you don't disturb others. Please care for the gym as if it is part of your home...because it is!

Water leakage in our building can create a very large problem. There are times that air conditioning systems overflow, especially if they have not been serviced annually. It is highly recommended that you have your system checked annually. To identify water issues immediately, the administration has placed a very simple device on the floor of each of your air conditioning closets that will sound if any water is detected. This alert is very loud and will give us an opportunity to solve the problem before leakage travels too far. Please make sure your device is on the floor of your air conditioning closet. This simple device has proven itself to be most successful to catch water problems early.

Thank you for caring for our beautiful home.



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WINDOW CORNER

Finally, our railing paint arrived! We can now finish off the balconies on the North side. Line 34 is getting final paint touchups, then terrace glass re-installation and inspections will be done and then terrace lights will be installed. Line 36 railing painting will soon start. We are still waiting for a shipment of balcony waterproofing materials before we can do any of the balcony floors on this line or any other lines.

Simultaneously we are working on the West side of the building to install windows and repair balconies. Our contractors dropped protection netting in between each line so they can work side by side. So far windows on lines 21 and 31 are completely installed and lines 23 and 33 are installed except for balcony doors and windows that are on hold until balcony work is done. Line 35 window installations have started and soon line 25 will start. All balcony lines are being worked simultaneously.

So far in general, balcony lines on the West have a bit less damage than we experienced on the other sides of the building. Repairs are being made on damaged balconies as quickly as possible.

And, simultaneously we are working on the exterior SE stairway landings. All landings are repaired and concrete is poured. To finish off this external work, railings will be painted and re-installed and waterproofing that matches our balconies will be applied. Next up will be the NE exterior stairway and 50% of the interior of the NE stairwell is already repaired.

And, simultaneously we are working in the garages to repair the final beams and joists located under the pool and pool deck.

And, simultaneously we are finishing the remaining structural repairs on the pool deck along with planning



for project items to move forward as soon as the structural beams are completed.

And, simultaneously, we replaced the mechanical roof rooftop. This rooftop was in total disrepair and we're not sure if it ever had been maintained or replaced. It started leaking above our elevator electronics but now we are sealed and waterproofed.

There is a lot of structural work going on that is not visible but needed to make our structure sound and well supported.

We continue to strengthen our beautiful "Star of 71st Street".

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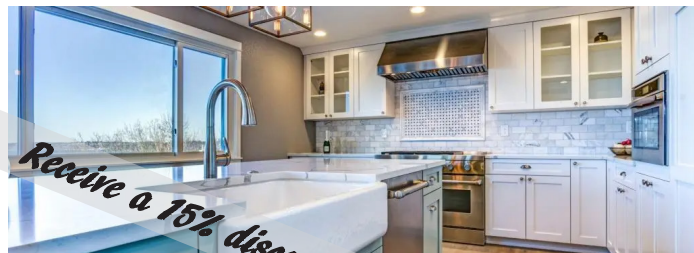
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