



Burleigh House

Monthly Newsletter

Volume 20 Issue 2

August 2022

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Lunch 1:00-2:00 p.m. Closed
WednesdayClosed to the Public
Saturday & Sunday Closed

IMPORTANT NUMBERS

Office.....(305) 866-7314
Fax(305) 866-8733
Security.....(305) 861-1869

BURLEIGH HOUSE

Condominium Assn. Inc.
 7135 Collins Avenue
 Miami Beach, FL 33141



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MESSAGE FROM THE BOARD

As we had outlined in prior Newsletters and Board Meeting minutes we have an unprecedented increase in the cost of our property insurance renewal this year. 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

Below is the chart for the actual increase of our Property Insurance renewal

Coverage Type	2021-2022 Expiring term	2022-2023 Renewal
Property Carrier	Lloyds of London /QBE	Lloyds of London / QBE
Premium WIND (Lloyd's Layered)	\$501,516	\$1,002,034
Prmium Wind Only (QBE)	\$106,733	\$123,400
Appraisal Value	\$56,961,842	\$56,961,842
Contents	\$50,000	\$50,000
Total Values	\$57,011,842	\$57,011,842
Appraisal Date	10/14/2019	10/14/2019
Agreed Value or Co-Insurance	Agreed Value	Agreed Value
Valuation	RC	RC
All Other Perils Deductible	\$5,000	\$5,000
Hurricane Ded	3% CYHD	5% NSW
Hurricane Ded - (as amount)	\$1,708,855	\$2,848,092
All Other Wind Ded.	\$25,000	\$25,000
Water Damage Deductible	\$25,000	\$25,000
Ordinance or Law Undamaged Portion Limits	Full policy limits	Full policy limits
Coverage B - Increased cost Coverage C- Demolition	1MM Combined	1MM Combined
Wind Driven Rain Limit	\$100,000	\$100,000
Sewer, Drain Backup Limit	\$50,000	\$50,000
Terrorism coverage	Excluded	Available for an AP
Total Premiums	\$608,249	\$1,125,434
	Percentage Difference	85.028%

Continued on page 2

Message from the Board (cont. from page 1)

As you may recall from our 2022 budget plan as of Dec 2021, we already planned for a large increase in our property insurance renewal. Since we have accumulated funds in our operating account, the board had decided to utilize \$150K from our operating account to offset some of the anticipated increases of the 2022 insurance policies. However, upon the May 31st renewal, the actual insurance cost increase is an additional \$200K for the fiscal year 2022 than we originally estimated due to the significant increase in the property insurance that had occurred due to these market conditions.

	Renewal Date	2022 Budgeted \$	2022 Actual \$
Property	31-May	\$ 718,000	\$ 909,940
Gen Liability	1-Feb	\$ 88,000	\$ 102,491
Boiler	1-Feb	\$ 2,120	\$ 1,983
Directors and Officers	1-Feb	\$ 4,519	\$ 20,174
Workers Comp	22-Jan	\$ 22,500	\$ 15,717
Crime	1-Feb	\$ 1,271	\$ 1,155
Umbrella	1-Feb	\$ 13,513	\$ 10,612
Legal Defense	1-Feb	\$ 5,575	\$ 5,068
Flood	22-Oct	\$ 34,000	\$ 33,534
Glass	1-Feb	\$ 18,915	\$ 14,925
		\$ 908,413	\$ 1,115,599

2022 Actual Cost for Property Insurance = $(5/12)(608,249) + (7/12)(1,125,434) = 909,940$

To cover this shortage, at the May 27th Board meeting the Board voted to make a special assessment for \$200K specifically for the additional increase of the property insurance. Since we need to close this gap in fiscal year 2022 actual costs, you will receive coupons to pay this assessment in the October and January payment cycle. The total amounts owed for each unit type is listed on the right.

\$200K assessment	1Bedroom with Balcony	\$ 440
	1Bedroom/Conv	\$ 474
	2Bedroom	\$ 704
	Commercial Units	\$ 5,744

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Back to School Recipe Slow Cooker Chicken & Dumplings

- 4 skinless, boneless chicken breast halves
 - 2 tablespoons butter
 - 2 (10.5 ounce) cans condensed cream of chicken soup
 - 1 medium onion, finely diced
 - 2 stalks celery, finely diced
 - 1 (10 ounce) package refrigerated biscuit dough
 - 2 cups water or chicken stock, (or as needed to cover)
1. Place chicken, condensed soup, onion, and butter in a slow cooker. Add enough water to cover.
 2. Cover and cook for 5 to 6 hours on High.
 3. About 1 hour before serving, tear biscuit dough into pieces. Place dough in the slow cooker. Cook until dough is no longer raw in the center. Makes 6-8 servings

Option: Vegetables like peas, corn, diced carrots or green beans can also be added during the last hour.





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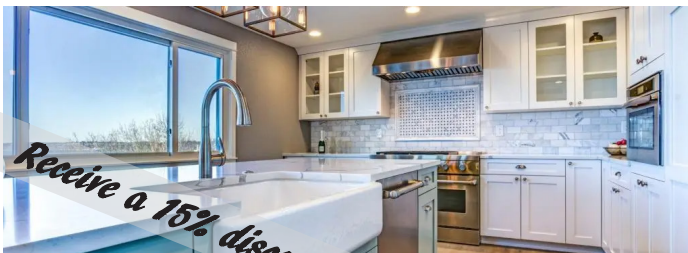
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