



# Bayview Towers

## News and Views

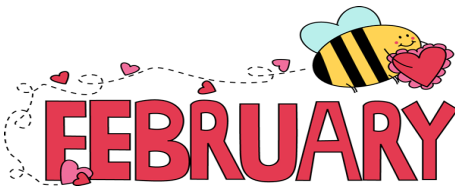
*A Newsletter for the Residents of Bayview Towers*

Volume 9 Issue 3

February 2024

### **BAYVIEW TOWERS Dome Condominium Association, Inc.**

2100/2150 Sans Souci Blvd.  
North Miami, Florida 33181  
305-893-2107  
www.DomeCondominium.com  
office@domecondominium.com



### **ASSOCIATION OFFICERS**

**President**... Juan Carlos Alonso  
**Vice Pres.** ... Maria Julia Garcia  
**Vice Pres.** ..... Kenneth Quiney  
**Secretary**..... Leah Simpson  
**Treasurer** ..... Sergio Evora  
**Director** ..... Malcolm Graff  
**Director** ..... Gib Oxios  
**Director** ..... Susan Platzer  
**Director** ..... Daniella Sforza

### **PROPERTY STAFF**

**Manager** ..... Carlos Munguia  
**Asst. Mgr.** ..... Lazaro Fortun  
**Maintenance**... Celso Goenaga  
**Maintenance**..... Aldo Maceo  
**Janitorial** ..... Moises Bazan  
**Janitorial** . Jeanny Santana Juvier  
**Janitorial** ..... Catalina Diaz

### **OFFICE HOURS**

**Mon - Fri**.. 9:00 am - 4:00 pm

### **NEWSLETTER EDITOR**

Carla Oxios

## **From our Property Manager**

### **2100 Building Pump Room Well Pump**

The close loop pump was installed, and the rental equipment has been removed.

We were notified by the company repairing the pump, that the impeller is severely jammed against the shaft of the pump. They will do their best to remove the impeller. If it can be removed without damage, then the replacement of the seals can be expedited and have a turnaround time of approximately 5 business days. Should the impeller be damaged during removal, the repair will take about 8 weeks due to parts that will need to be ordered.

An alternate option is to purchase a new pump which would have about an 8 to 10 week lead time. The parts that have been ordered have a 9 week lead time. We are diligently working with Pike Mechanical to provide proposals for each option and present them to the Board for approval.

*Continued on page 2*

## **De Nuestro Administrador de Propiedades**

### **Bomba de Pozo Para Sala de Bombas de Edificio 2100**

*Se instaló la bomba de circuito cerrado y se retiró el equipo de alquiler. La empresa que reparaba la bomba nos notificó que el impulsor está gravemente atascado contra el eje de la bomba. Harán todo lo posible para quitar el impulsor. Si se puede retirar sin dañarlo, entonces el reemplazo de los sellos se puede agilizar y tener un tiempo de respuesta de aproximadamente 5 días hábiles. Si el impulsor se daña durante el desmontaje, la reparación tardará aproximadamente 8 semanas debido a que será necesario pedir piezas.*

*Una opción alternativa es comprar una bomba nueva que tendría un plazo de entrega de entre 8 y 10 semanas. Las piezas pedidas tienen un plazo de entrega de 9 semanas. Estamos trabajando diligentemente con Pike Mechanical para presentar propuestas para cada opción y presentarlas a la Junta para su aprobación.*

### **Proyecto de Techo**

*Se recibieron las propuestas de licitación para el techo y los contratistas se encuentran actualmente en el proceso de investigación. Se programará una reunión para entrevistar a los candidatos y revisar sus propuestas de contrato. Al*

*Pasa a la pagina 2*

**From the Manager (cont. from page 1)****Roof Project**

The bid proposals for the roofs were received and the contractors are currently undergoing the vetting process. A meeting will be scheduled to interview the candidates, and review their contract proposals. Upon completion of the interview process, the BOD will vote and make their selection.

**Hallway Renovation**

The hallway renovation project commenced on Wednesday, January 24<sup>th</sup>. This includes the prepping of the walls and ceilings starting from the Penthouse and working their way down, three floors at a time. Prep work includes (but is not limited to) removing objects from the walls, patching and priming of walls, doors and ceilings, and securing different areas. This process will allow the BOD time to finalize and choose the color scheme that will be implemented.

The contractors are following OSHA standards and procedures, utilizing only non-hazardous, low VOC materials. They will utilize air extractors in the 2100 building as well as opening doors to assist with the ventilation of the hallways. All items will need to be removed from the hallways including items not installed by the association.

**Carpet Installation Project**

The carpets are currently being fabricated by the manufacturer and should be ready to ship by mid-March. Carpet installation can begin when the paint project is 95% completed. Once that level of completion is accomplished, the carpet installation will begin and unit owners will be advised of the schedule.

**Elevator in 2100 Building**

The 2100 elevator had issues recently that were caused by the power supply to the elevator. We contacted Motion Elevator right away. Parts were ordered, with a delivery time of 7 to 10 days. The part was received on Wednesday, January 24<sup>th</sup>, and installed the same day.

**Pool Area**

We're finalizing the painting of the poles of the cabanas. They were treated for rust and painted with an epoxy primer and metal-based paint. We followed the guidance and recommendation from our local Sherwin-Williams representative. Total savings by doing it "in-house" was \$24,000.

**Lower Garage**

During the pressure-cleaning of the lower garage walls, we found that a lot of the paint was peeling off. We'll have our "in-house" crew paint the walls, providing more cost savings to the association.

**De Nuestro Administrador (cont. from page 1)**

*finalizar el proceso de entrevista, el BOD votará y hará su selección.*

***Renovación del Pasillo***

*El proyecto de renovación de los pasillos comenzó el miércoles 24 de enero. Esto incluye la preparación de las paredes y los techos comenzando desde el Penthouse y avanzando hacia abajo, tres pisos a la vez. El trabajo de preparación incluye (entre otros) retirar objetos de las paredes, parchar e imprimir paredes, puertas y techos, y asegurar diferentes áreas. Este proceso le dará tiempo al BOD para finalizar y elegir el esquema de color que se implementará.*

*Los contratistas siguen las normas y procedimientos de OSHA y utilizan únicamente materiales no peligrosos y con bajo contenido de COV. Utilizarán extractores de aire en el edificio 2100 y también abrirán puertas para ayudar con la ventilación de los pasillos. Todos los artículos deberán retirarse de los pasillos, incluidos los que no hayan sido instalados por la asociación.*

***Proyecto de Instalación de Alfombras***

*Actualmente, el fabricante está fabricando las alfombras y deberían estar listas para enviarse a mediados de marzo. La instalación de la alfombra puede comenzar cuando el proyecto de pintura esté completado en un 95%. Una vez que se logre ese nivel de finalización, comenzará la instalación de la alfombra y se informará a los propietarios de las unidades sobre el cronograma.*

***Ascensor en Edificio 2100***

*El ascensor 2100 tuvo problemas recientemente causados por el suministro de energía al ascensor. Nos comunicamos con Motion Elevator de inmediato. Se encargaron piezas, con un plazo de entrega de 7 a 10 días. La pieza se recibió el miércoles 24 de enero y se instaló el mismo día.*

***Área de Piscina***

*Estamos ultimando la pintura de los postes de las cabañas. Fueron tratados contra el óxido y pintados con una imprimación epoxi y pintura a base de metal. Seguimos la orientación y recomendación de nuestro representante local de Sherwin-Williams. El ahorro total al hacerlo "interno" fue de \$24 000.*

***Garaje Inferior***

*Durante la limpieza a presión de las paredes inferiores del garaje, descubrimos que gran parte de la pintura se estaba despegando. Haremos que nuestro equipo "interno" pinte las paredes, lo que brindará más ahorros de costos a la asociación.*

## Sign and Return your Proxy

We are happily at the point in our renovation project that we can re-paint our hallways and install new carpeting for which we began paying the assessment in May, 2022.

Proxys will be mailed to all unit owners which must be signed and returned to the office in order for us to be able to change the color of the walls. If we do not have enough votes to change the color of the walls, they will remain the same. Your vote will be a vote for change.



## Firme y Devuelva su Poder

*Felizmente estamos en el punto de nuestro proyecto de renovación en el que podemos volver a pintar nuestros pasillos e instalar alfombras nuevas, por lo que comenzamos a pagar la evaluación en mayo de 2022.*

*Se enviarán poderes por correo a todos los propietarios de unidades, los cuales deberán firmarse y devolverse a la oficina para que podamos cambiar el color de las paredes. Si no tenemos suficientes votos para cambiar el color de las paredes, seguirán igual. Su voto será un voto por el cambio.*



PATRICKJAIMEZ PA

Mobile (786)-277-7355  
patrickjaimez@gmail.com



Hablo Español / Falo Português  
Selling Real Estate for over 20 years!

## THINKING OF BUYING OR SELLING?

I CAN HELP. I AM AT YOUR SERVICE.

Get Honest Experienced Help Buying or Selling your Home.

### TRUST the advice of a professional.

When it comes to **Buying** or **Selling** a home, it is important to **trust** in a **Real Estate Agent** who cares about your neighborhood as much as you do. When you are ready to buy or sell **give me a call**, your local real estate expert.

Call me today for a **FREE**, no cost obligation, comprehensive market analysis of your property.

**"A man who stops advertising to save money is like a man who stops a clock to save time." – Henry Ford**

CGP publishes monthly newsletters for over 50 condos; each written & delivered to each resident by the board & management.

Advertise to over 30,000 condo residents.

## COASTAL GROUP

PUBLICATIONS, INC.

305-981-3503 [www.cgpnewsletters.com](http://www.cgpnewsletters.com)



Serving South Florida since 1980

### MARY L. BASTEK Broker Associate

Cell: (305) 949-0924  
Email: [marylbastek@aol.com](mailto:marylbastek@aol.com)

18205 Biscayne Blvd. # 2205  
Aventura, FL 33161



[www.Beachfrontonline.com](http://www.Beachfrontonline.com)

We offer a variety of services and treatments, exclusive 1 on 1, in the comfort of your own home.

- Ultrasound and Massage for Pain Management
- Balance & Vestibular Therapy
- Cardiac, Neurological and Senior Rehab
- Relaxation Techniques
- Protective Equipment Protocols

**THERAPY IN YOUR OWN HOME**  
Licensed Medicare Provider FL8318



**BRIAN CAITS**  
(954) 328-1505

**B C O T ASSESSMENT & SERVICES**  
**PHYSICAL & OCCUPATIONAL THERAPY**  
Are you suffering from Back Pain, Poor Balance or Weakness?





## Making Sense of the Structural Integrity Reserve Study (SIRS) Requirements

The SIRS requirement stems from two main pieces of Florida legislation: Senate Bill 4-D (SB 4-D) and Senate Bill 154 (SB 154). The details of this legislation are technical, lengthy, and challenging to understand when it comes to the impact on our condominium association.

What is a Structural Integrity Reserve Study (SIRS)? A SIRS is now required by all condominium associations, providing a comprehensive assessment of the association's structural components, their expected lifespans, and the corresponding reserve funds required for maintenance, repairs and replacements.

Under the new legislation, the SIRS must be completed by December 31, 2024, and be conducted every 10 years thereafter.

In addition to standard reserve items, such as cooling towers, elevators, paving, etc., associations must now include an evaluation of the structural elements and electrical and mechanical systems. This approach aims to provide a more accurate representation of the association's overall structural health.

The following components must be addressed by the SIRS: Roof, load-bearing walls, flooring, foundation, fireproofing and fire protection systems, plumbing, electrical systems, exterior painting and waterproofing, and windows and exterior doors that are the responsibility of the association.

Recognizing the complexity of structural assessments, both SB 4-D and SB 154 mandate that a SIRS be conducted by qualified professionals. The visual inspection portion of the SIRS must be performed or verified by a Florida-licensed engineer or architect, or a person certified as a reserve specialist or professional reserve analyst. Engaging professionals with the required qualifications ensures that the assessments are thorough, accurate, and compliant with the new legislative requirements.

Our astute Board of Directors will seek legal guidance from our attorneys to review the agreement with our SIRS provider, and to review their completed report to ensure our association is in compliance with the new law.

This new legislation emphasizes the importance of financial planning based on the findings of the structural integrity reserve study. We are required to incorporate the study's results into our budgetary considerations.

The Board will meet with our accountants to determine the appropriate funding schedule over the reserve study period. This includes identifying the necessary structural reserve funds and developing a strategic plan for the allocation of these funds over the study's life span. A summary of the reserve study results will be provided to unit owners within 30 days of completion, clearly communicating our financial plans and outlining the anticipated costs and the rationale behind the newly proposed budget.

This new reserve requirement presents a radical change from how we have been operating in the past. We can no longer waive reserves after January 1, 2025.

The SIRS is not a one-time requirement, but rather a way to outline ongoing maintenance and repair protocols. Our forward-thinking Board will adopt proactive measures to address identified issues promptly, ensuring that the association's structures are well-maintained and comply with the safety standards. Preventive maintenance is key to potentially enhancing the life of our buildings and their values.

Engaging qualified professionals and integrating study findings with comprehensive financial planning are also critical in navigating the new legislation. Sharing routine maintenance updates with unit owners will take things a step further by creating a sense of transparency and building trust within our community.

Although the recent legislative changes introduced through SB 4-D and SB 154 will have significant implications on our condominium, understanding and proactively addressing the requirements outlined in these bills will allow us to enhance the safety, integrity, and long-term sustainability of our community.

This article is an excerpt from the January 2024 issue of the Florida Community Association Journal.

Published monthly at no cost for the Bayview Towers Condominium by Coastal Group Publications, Inc. Contact CGP at (305) 981-3503 or [info@cgpnewsletters.com](mailto:info@cgpnewsletters.com) to advertise in one of our newsletters or to get a free newsletter for your property.

## ***Cómo entender los requisitos del Estudio de Reserva de Integridad Estructural (SIRS)***

*El requisito SIRS surge de dos piezas principales de la legislación de Florida: el Proyecto de Ley Senatorial 4-D (SB 4-D) y el Proyecto de Ley Senatorial 154 (SB 154). Los detalles de esta legislación son técnicos, extensos y difíciles de entender en lo que respecta al impacto en nuestra asociación de condominios.*

*¿Qué es un Estudio de Reserva de Integridad Estructural (SIRS)? Ahora todas las asociaciones de condominios exigen un SIRS, que proporcione una evaluación integral de los componentes estructurales de la asociación, su vida útil esperada y los fondos de reserva correspondientes necesarios para mantenimiento, reparaciones y reemplazos.*

*Según la nueva legislación, el SIRS debe completarse antes del 31 de diciembre de 2024 y realizarse cada 10 años.*

*Además de los elementos de reserva estándar, como torres de refrigeración, ascensores, pavimentos, etc., las asociaciones ahora deben incluir una evaluación de los elementos estructurales y de los sistemas eléctricos y mecánicos. Este enfoque tiene como objetivo proporcionar una representación más precisa de la salud estructural general de la asociación.*

*El SIRS debe abordar los siguientes componentes: Techo, muros de carga, pisos, cimentación, sistemas ignífugos y contraincendios, fontanería, sistemas eléctricos, pintura e impermeabilización exterior, y ventanas y puertas exteriores que son responsabilidad de la asociación.*

*Reconociendo la complejidad de las evaluaciones estructurales, tanto la SB 4-D como la SB 154 exigen que un SIRS sea realizado por profesionales calificados. La parte de inspección visual del SIRS debe ser realizada o verificada por un ingeniero o arquitecto con licencia de Florida, o una persona certificada como especialista en reservas o analista de reservas profesional. Involucrar a profesionales con las calificaciones requeridas garantiza que las evaluaciones sean exhaustivas, precisas y cumplan con los nuevos requisitos legislativos.*

*Nuestra astuta Junta Directiva buscará orientación legal de nuestros abogados para revisar el acuerdo con nuestro proveedor SIRS y revisar su informe completo para garantizar que nuestra asociación cumpla con la ley.*

*Esta nueva legislación enfatiza la importancia de la planificación financiera basada en los hallazgos del estudio*

*de la reserva de integridad estructural. Estamos obligados a incorporar los resultados del estudio en nuestras consideraciones presupuestarias.*

*La Junta se reunirá con nuestros contadores para determinar el cronograma de financiamiento apropiado durante el período de estudio de reservas. Esto incluye identificar los fondos de reserva estructurales necesarios y desarrollar un plan estratégico para la asignación de estos fondos durante la duración del estudio. Se proporcionará un resumen de los resultados del estudio de reserva a los propietarios de las unidades dentro de los 30 días posteriores a su finalización, comunicando claramente nuestros planes financieros y describiendo los costos anticipados y la justificación detrás del nuevo presupuesto propuesto.*

*Este nuevo requisito de reserva presenta un cambio radical con respecto a la forma en que hemos estado operando en el pasado. Ya no podemos renunciar a las reservas después del 1 de enero de 2025.*

*El SIRS no es un requisito único, sino más bien una forma de delinear protocolos continuos de mantenimiento y reparación. Nuestra Junta con visión de futuro adoptará medidas proactivas para abordar los problemas identificados con prontitud, garantizando que las estructuras de la asociación estén bien mantenidas y cumplan con los estándares de seguridad. El mantenimiento preventivo es clave para mejorar potencialmente la vida de nuestros edificios y sus valores.*

*Involucrar a profesionales calificados e integrar los resultados de los estudios con una planificación financiera integral también son fundamentales para navegar la nueva legislación. Compartir actualizaciones de mantenimiento de rutina con los propietarios de unidades llevará las cosas un paso más allá al crear una sensación de transparencia y generar confianza dentro de nuestra comunidad.*

*Aunque los recientes cambios legislativos introducidos a través de SB 4-D y SB 154 tendrán implicaciones significativas en nuestro condominio, comprender y abordar proactivamente los requisitos descritos en estos proyectos de ley nos permitirá mejorar la seguridad, integridad y sostenibilidad a largo plazo de nuestra comunidad.*

*Este artículo es un extracto de la edición de enero de 2024 del Florida Community Association Journal.*

# HEART HEARING OPEN HOUSE EVENT

**Now through February 29th**

Get exclusive savings on the latest hearing technology plus receive a complimentary hearing test.



## HEAR IT FOR YOURSELF!

Recent technology has revolutionized how Hearing Aid Specialists can resolve hearing loss. On your first appointment, we will demonstrate cutting edge technology, and how it can impact how well you hear - whether it be a noisy environment, or the quiet of your home. We will also show you the power of Bluetooth and devices that work with your phone to improve your hearing.



**Melanie Plotkin, H.A.S.,** Hearing Aid Specialist



**Javier Benitez, HAS, BC-HIS,** Hearing Aid Specialist,  
Board Certified in Hearing Instrument Sciences



Scan me to find our nearest office & to request an appointment online.

## CALL US TODAY! (888) 272-9589

19046 NE 29th Avenue, **Aventura**  
222 95th Street, **Surfside**

[www.HearAgainAmerica.com](http://www.HearAgainAmerica.com)

**NEVER MISS ANOTHER  
"I LOVE YOU!"**

Get fully digital Rx  
Hearing Aids from  
**RESOUND with LIFETIME  
SERVICE starting at**

**\$1495** per pair

Resound Key 2

**Experience the love of hearing with Rx  
hearing devices that last all day long!**

Starkey's **Genesis AI** hearing aids feature a waterproof design & rechargeable battery than can last up to 51 hours on a single charge.†

**Get \$1000 OFF**  
your purchase of a new pair  
of Genesis AI hearing aids.\*



\*Cannot be used on prior purchases or combined with another discount.



## Pest Control

Our pest control company will be servicing our buildings on Thursday, February 22nd and Friday, February 23rd. The 2100 building is scheduled from 9 a.m. to 2 p.m. on Thursday and the 2150 building is scheduled from 9:00 a.m. to 2:00 p.m. on Friday. Please look for notices posted at the elevator lobbies for schedule changes.



## Control de Plagas

Nuestra compañía de control de plagas dará servicio a nuestros edificios el Jueves 22 y Viernes 23 de Febrero. El edificio 2100 está programado de 9 a. m. a 2 p. m. el Jueves y el edificio 2150 está programado de 9:00 a. m. a 2:00 p. m. el Viernes. Busque los avisos publicados en los vestíbulos de los ascensores para los cambios de horario.

## DON'T FORGET...SPRING FORWARD... FALL BACK...

Daylight Saving Time begins for most of the United States at 2 a.m. on the **Second Sunday in March** and lasts until 2 a.m. on the **First Sunday of November**.

**BE SURE TO SET YOUR  
CLOCKS AHEAD ONE HOUR  
AT 2 A.M. ON SUNDAY,  
MARCH 10, 2024.**



This is also a great time to change the batteries in your smoke and carbon monoxide detectors. Many fire departments encourage people to change their batteries in these detectors when they change their clocks, because it can be so easy to forget otherwise. "A working smoke detector more than doubles a person's chances of surviving a home fire," says William McNabb of the Troy Fire Department in Michigan. More than 90 percent of homes in the United States have smoke detectors, but one-third are estimated to have worn-out or missing batteries.



**Public Adjusting Services**  
Professional Insurance Claim Representation

*CALL US BEFORE YOUR  
INSURANCE COMPANY!!*

**(305) 396-9110**  
**STELLARADJUSTING.COM**








**RE-OPEN OLD & DENIED CLAIMS**

**WATER DAMAGE TO KITCHEN OR FLOORS?**

**LEAKS FROM UNITS ABOVE?**

**AIR CONDITIONER LEAK?**

**SHOWER PAN LEAK?**

**MENTION  
THIS FLYER  
FOR FREE  
POLICY  
REVIEW**

**GOT PROPERTY  
DAMAGE?  
GET HELP NOW!**

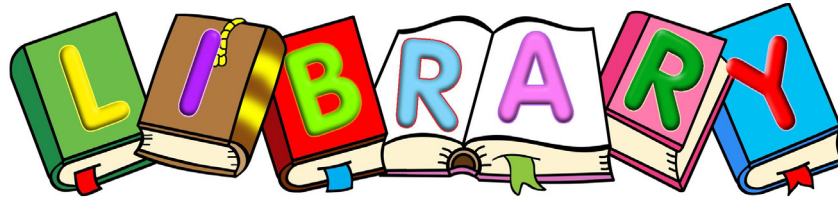
THIS IS SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.

Rami Boaz License #0175224

## DOME LIBRARY

This month, we're highlighting, in the non-fiction section, books with Jewish themes like "Torah Therapy", "The Alef-Beit", "A Breath of Life", "Testimony", "The Seed of Abraham", "Heritage" by Abba Eban, and "Finding Our Fathers". We are also highlighting current and ancient history books like "Jihad! The Secret War in Afghanistan", "Longitudes & Attitudes", "In Search of the Trojan War", "A History of the Ancient World", "Around the World in 50 Years" and "The Structures of Everyday Life". The literary world awaits you.

You may take or borrow books 24/7. The entry code for our Library, located in the 2150 lobby, is 13011301.



## BIBLIOTECA DE DOME

Este mes destacamos, en la sección de no ficción, libros con temas judíos como "Terapia de la Torá", "El Alef-Beit", "Un Soplo de Vida", "Testimonio", "La Semilla de Abraham", "Heritage" de Abba Eban y "Finding Our Fathers". También destacamos libros de historia antigua y actual como "¡Jihad! La Guerra Secreta en Afganistán", "Longitudes y Actitudes", "En Busca de la Guerra de Troya", "Una Historia del Mundo Antiguo", "La Vuelta al Mundo en 50 Años" y "Las estructuras de la Vida Cotidiana." El mundo literario te espera.

Puede tomar o pedir prestados libros las 24 horas del día, los 7 días de la semana. El código de entrada a nuestra Biblioteca, ubicada en el lobby 2150, es 13011301.

## DIAMOND REMODELERS

**Full Service Contractors**

We are committed to the fulfillment of your home improvement needs with an eye towards increasing the value of your real estate asset. Whether you are remodeling a kitchen, bathroom, complete residence or room addition; we are the *Remodeling Experts*, **family owned for 40 years.**

*specializing  
in condo &  
apartment interiors*

Jeff Diamond & Anthony Lasorsa  
**305-865-9005**  
www.diamondremodelers.com  
jeff@diamondremodelers.com

## Kitchen & Bathroom Remodeling

Satisfaction and Quality Guaranteed

### REMODELING • INSTALLATIONS

- Kitchen / Bathroom
- New & Resurfaced Cabinets
- Cabinets / Vanities
- Custom Baseboards / Crown Moldings
- Granite / Marble / Quartz Counter Tops
- All Types of Tiles & Marble Installed

**"Your Experienced  
Handyman"**

### PAINTING & SERVICES UNLIMITED

- Painting, Condo, House, Apt. Roof Painting
- Popcorn Ceiling Removal
- Smooth Ceilings
- Framing, Drywall & Finishes
- Full Service Contractors
- Plumbing & Electrical Service
- Doors / Windows
- Mirror Installation

EST. 1980

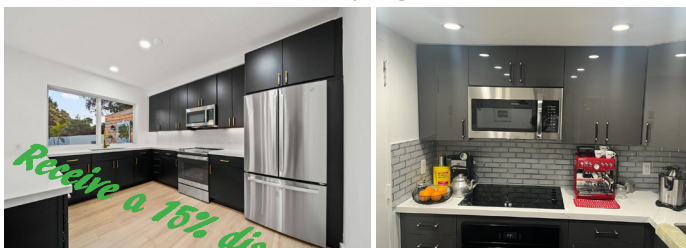
- Design & Management Services
- No Job Too Small
- Free Estimates
- Service & Quality at Reasonable Prices
- Commercial & Residential
- Habla Español

**15%  
Off**

any  
remodeling  
job!

**10%  
OFF  
Any  
Service**

Valid With Coupon.  
Not To Be Combined  
With Other Offers.  
Exp 3/31/2024



Painting & Services Unlimited Lic. CC94BS00437

Lasora Enterprises, Inc CGC031497 Licensed & Insured General Contractor