



# The Glen Gazette

The Glen of Pacific Grove  
One Glen Lake Drive ❖ Pacific Grove CA 93950  
theglenofpg.com

May 2021

We are pleased to provide you with this quarterly newsletter. There was a Special Board of Directors meeting held on May 3, 2021 regarding the 2021-22 insurance renewal.

## **2021-22 Insurance Renewal**

Maria Fajardo from Socher Insurance Agency explained that Travelers Insurance will not renew our fire and liability insurance. Reason for Travelers' non-renewal is because the Association is located in a high brush zone. She investigated a number of carriers with little success. Many carriers have left the market due to the fires in California last year. Some carriers will not write us because we are in Monterey County which is considered a "high brush" fire risk (Monterey County had three major fires last year). Pacific Grove is considered a medium risk, but few carriers want to write that business. Some of the carriers willing to write medium risks will not write us because more than forty percent of our units are rentals. Other carriers will not write us because they focus on newer HOAs and we are considered an older HOA. The age of the building is taken into consideration when carriers review an account. Almost all declined to quote because of the brush zone issue. Maria investigated non-admitted carriers which do not prohibit use or storage of charcoal and gas grills within ten (10) feet of a structure, but the premium starts at \$100,000.00 which the association cannot afford.

The only carriers willing to write us at a reasonable price were Sutton National and American Alternative. Sutton National prohibits the use or storage of charcoal and gas grills within ten (10) feet of a structure. Their quote was \$4,000.00 higher than American Alternative Insurance Company. If we insure with Sutton, they will inspect our premises for compliance with their barbecue grill restrictions. American Alternative Insurance Company offers better coverage than Travelers did including "All-In" coverage (excludes betterments and improvements). It is also \$4,000.00 less than Sutton. However, like Sutton, it prohibits charcoal and gas grills from being used or stored within ten (10) feet of a structure. American Alternative will most likely inspect the premises within 30 days of insuring us and will notify us which units are in violation of their underwriting standards. When carriers inspect the premise, they also look for any liability risks (such as uneven pavement, trees touching buildings, etc.). They will bring these items up to the Board to address.

**The Board approved binding coverage with American Alternative. Effective immediately, all charcoal and gas grills cannot be used or stored within ten (10) feet of a structure.**

Reminder, if you have any questions or concerns, please address them to: Regency Management Group. The HOA Board meetings are generally the third Wednesday of each month at 4 p.m. Agendas are posted around the Glen in the kiosks and are always available on the website ([theglenofpg.com](http://theglenofpg.com)). Check them to confirm the meeting date.

We appreciate each and everyone of the members of our community.

Board of Directors

Glen Grossman, Janine O'Brien, Jackson Chih, Lindsay Munoz & Rob Crandell