

# THE CABRILLO COURIER

## Winter 2018-19 Edition

Actions from past CSCA#1 Board meetings can be obtained by visiting [CabrilloTower.org](http://CabrilloTower.org) or requesting a copy of the minutes. Please call the front desk or Manager.

1) According to the L&R general Manager Jerry McDonald, the Lagoon is on schedule and on budget. Completion is expected in May 2019 in time for the summer visitors.

2) It's remodeling season again. Cabrillo currently has three approved remodels with two applications pending. #104/105 & #206. Cabrillo policy allows up to 6 remodels at one time. Please notify the desk if construction noise is disturbing you before 9:00 a.m. or after 5:00 p.m. A completed application for renovations must be submitted to the Manager before a spot is reserved. Renovation spots are first come, first served basis. Applications are available at the desk or by contacting the Manager.

3) Storm of the decade: The evening of December 6th 2018 was one of the worst storms in Coronado history. Unofficial rain totals from the Coronado Golf Course measured over 4.5 inches of rain in a 3 hour period! The Cabrillo lobby flooded from the over loaded storm drains on the property. Sal, Mike B. and Mark were on site to help mitigate the damage. See picture of Orange Ave from that night on page #2

4) Garages: Summer is over ! **PLEASE REMOVE BEACH GEAR AND TOYS FROM YOUR PARKING SPOT!** Everybody shares the garage and it's important to be a good clean neighbor!

### SPECTACULAR WINTER SUNSETS AT CABRILLO!



Dear Homeowners,

The Cabrillo Board of Directors has been wrestling with what to do about earthquake insurance for Cabrillo owners. Earthquake policies for hi-rise condos carry expensive premiums with small payouts. While the California Earthquake Authority (CEA) offers individual owners policies for earthquakes, the cost is high compared to the payout in the event of a major earthquake. It is unlikely that the Shores would be rebuilt in the event of a catastrophic event that brought down the buildings. With that in mind, we feel it is prudent for owners to at least have an option to recoup the money they have invested in their condos. With this in mind, the Board is looking into an insurance program called "Motus". Using this program, the association would pay a small fee for an "anchor" policy through Motus and then owners would have the option to piggyback on the associations policy for any amount of coverage they desire. We feel this is the best way to solve this difficult problem. The Manager is meeting with representatives from Motus in late February 2019 and we hope to have more details after that meeting. If enough information is available, a decision to buy an anchor policy could be made at the open Board Meeting on March 19, 2019. For more details see the attachment (Motus Earthquake Proposal 2019).

Sincerely,

Dr. Gary A. Martin, President CSCA#1

*The new KEYTRAK system is installed. This system can notify you, by email, every time the key to your unit is checked out at the front desk. It will notify you of the reason why your key was requested. If you care to participate in this security feature, please call the front desk and give us your email address; or, simply send your email address to: [manager@cabrillotower.org](mailto:manager@cabrillotower.org). Front desk: 619-435-2281*

Coronado Shores  
Condominium Association No.1

1730 Avenida Del Mundo  
Coronado, CA 92118  
Phone: 619-435-2281  
Fax: 619-435-2375  
E-mail: [matracy@san.rr.com](mailto:matracy@san.rr.com)



### Board of Directors 2019

Dr. Gary Martin, President  
Architectural Review Committee

Lesley McClelland, Secretary

Mr. Steven Pera, Treasurer  
Architectural Review Committee

Mr. Andrew Hurwich,  
Vice President  
Enforcement Committee Rep.

Dr. Jan Yanda, Director  
Landscape & Recreation  
Representative

### Cabrillo Staff 2019

Cabrillo Manager: Mark Tracy

Director Resident Services:  
Jesse Meyer

Director Maintenance Services:  
Salvador Padilla

Resident Services Team:  
Temo Lopez  
Mike Bernardino  
Mike Coleman  
Thomas Rodriguez

Custodial Team:  
Isai Ferreyra  
Isaac Padilla

Maintenance Team:  
Aureliano Alvarez

## Presidents Message...

The L&R chair, Oliver McGonigle, stepped down as of January 2019.

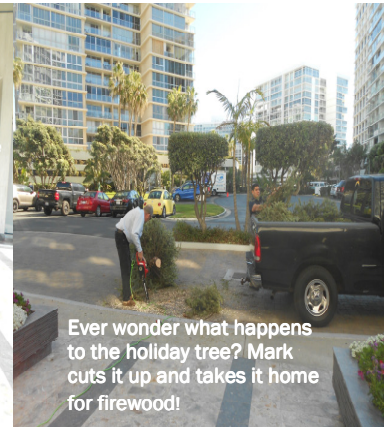
Beth Mulcahy Elardo from La Perla is the new L&R chair! Beth is an HOA attorney who resides primarily in Coronado. Beth has vowed to bring transparency and professionalism in her role as L&R chair !

Cabrillo's L&R representative, Dr. Jan Yanda continues to work tirelessly in Cabrillo owners best interests where L&R is concerned and in all areas of concern to Cabrillo owners.

The Lagoon assessments have been paid and now we wait to see the finished project in May of 2019.

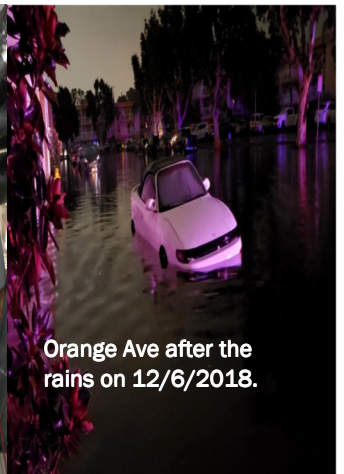
Once the Lagoon water features are completed, the landscaping will be upgraded in the areas surrounding the Lagoon!

Dr. Gary A. Martin - CSCA#1 Board President



### MAINTENANCE NEWS:

- The Lobby and entry flooded during the downpour we had on 12/6/2018. See pictures of Orange Ave that night (below). Thanks to the staff, the annual Holiday Party was held in the Lobby just one week later!
- A 5" cast iron storm drain & pipe broke in the ceiling of #1601 and was repaired by the staff with help from SavOn Plumbing.
- 30 feet of cast iron storm drains in the garage failed during the downpour on 12/6/2018. Photo below.
- The staff break room was remodeled by the staff at no cost.
- Please notify the desk if you have any leaky faucets, dripping showers, running toilets, etc. Prevention is the best way to avoid water damage to your unit.
- Clean up after the storm included emptying and scrubbing the fountains and entry.





**CSCA #1 (CABRILLO TOWER)**

C/O Board of Directors

Enclosed is our earthquake insurance offer through the Motus Program as underwritten by Aegis Security Insurance Company (AM Best "A" Rated "Excellent", California Admitted).

As you are aware, though master earthquake policies provide adequate coverage, they are difficult for HOAs to fit within their budgets and can only pass with a majority vote – making it a potentially divisive issue.

Further, coverage options for individual unit owners – such as a policy from the California Earthquake Authority (CEA) – are deeply flawed. Namely, CEA policies are very expensive, limited to only \$100k of coverage, exclude damage to association property such as foundations and pools, and are only available to 30% of owners. Lastly, board members have no say in how funds recovered from a CEA policy are allocated – a unit owner could simply take the money and walk away.

**The Motus Earthquake Insurance Program addresses all of these issues by offering owners the coverage of a master earthquake insurance policy on an individual OPT-IN basis – with virtually no impact to association dues - and enrollment is simple...**

1. The board enters into a 45 day owner enrollment period at no cost to the HOA
2. During that time, owners may sign up for individual earthquake coverage at [www.motusins.com](http://www.motusins.com) or via paper application. Motus will also be working with the board & property management to help increase awareness within the community as well as provide educational support to owners.
3. Once enrollment has ended, the board can decide whether or not to proceed with the program. If the board proceeds, the enrollment fee is due and coverage takes effect for both the association and enrolled owners; if not, there is no cost to the HOA and no coverage takes effect for the association or owners.

We believe this new product is very compelling solution that fills a major gap in the market. More information is available at the Motus website [www.motusins.com](http://www.motusins.com). We look forward to discussing our proposal with you.

Sincerely,

Daniel Wallis III, CPCU, CLCS  
CEO & President  
[dwallis@motusins.com](mailto:dwallis@motusins.com)

**MOTUS INSURANCE SERVICES**  
California Insurance License 0L79634  
116 West 23<sup>rd</sup> Street, Suite 500  
New York, NY 10011



**Unit Owner Earthquake Coverage**

**CSCA #1 (CABRILLO TOWER)**

Policy Period: Annual

<b>Unit-owner Policy Overview</b>	<b>Motus Proposal</b>	<b>CEA Offering</b>
<b>Annual Premium (excl. fees)</b>	<b>\$856 (\$71/month)</b>	<b>\$324 (\$27/month)</b>
Earthquake Related Assessment	\$540,067 (combined)	\$100,000 (max)
Non-residential Association Exposures	\$540,067 (combined)	Excluded
Common Area Amenities	\$540,067 (combined)	Excluded
Unit Interiors	\$540,067 (combined)	Optional
Deductible	10%	10%
Personal Contents	Optional - See Below	Optional
Loss of Use Coverage	Optional - See Below	Optional
California State Guarantee (CIGA)	\$500,000	\$0
<b>Coverage Details</b>		
Foundation	Yes	No
Parking Garages / Structures	Yes	No
Underground Plumbing	Yes	No
Pool/Spas	Yes	No
<b>Other Policy Details</b>		
HOA Named Insured	Yes	No
Unit Owner Named Insured	Yes	Yes
Claims Representative	Motus (Single Adjuster)	Various (By Individual Policy)

<b>Motus Real Property Coverage Options (Alternatives to the Above)</b>	<b>Annual Premium</b>
Decrease assessment/building coverage to \$100,000	\$431 (\$36/month)
Increase assessment/building coverage to \$675,083 (max)	\$1,070 (\$89/month)

<b>Motus Optional Coverages</b>	<b>Annual Premium</b>
Add \$15,000 of contents coverage	\$24 (\$1.98/month)
Add \$20,000 of loss of use/loss of rent coverage	\$32 (\$2.64/month)

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 New York, NY 10011



**HOA Enrollment**  
**CSCA #1 (CABRILLO TOWER)**  
Policy Period: Annual

**HOA Enrollment Fee:** \$1,950 (due after homeowner enrollment period)

**HOA Benefits:**

- All owners get access to commercial earthquake rates and coverage -- not available if the board does not enroll
- At the time of claims payout, the HOA receives up to \$5,000 to cover damages to common areas, including structures

**We wish the 45 day homeowner enrollment period to begin \_\_\_/\_\_\_/2019, after which coverage for both the association and all owners will go into effect concurrently**

\_\_\_\_\_/\_\_\_\_\_/2019  
**Signature** **Date**

\_\_\_\_\_  
**Name in Print**





### Why the Motus Program

**KEY BENEFITS FOR BOARD MEMBERS**

- 1 Helps fulfill the board's **fiduciary duty**
- 2 Gives **individual owners the OPTION** to insure their share of damage to the HOA, including common areas
- 3 **Protects the association** and individual unit owners without straining the HOA's budget

**KEY BENEFITS FOR UNIT OWNERS**

- 1 **Full Earthquake loss assessment coverage** including owner's share of common property (foundation, pool, etc.)
- 2 Often **a fraction of the cost** of other products in the market
- 3 **Pays cash** if the association does not rebuild – the first product to guarantee this

### Motus Coverage vs. Traditional Master Policies / CEA Earthquake Coverage

	Master Policy	CEA Policy	Motus Policy
Coverage of Shared Assets (e.g. Common Areas)	Yes	No	Yes
Combined Loss Assessment and Building Coverage	Yes	No	Yes
HOA is Named Insured	Yes	No	Yes
Unit Owner is Named Insured	No	Yes	Yes
No / Minimal Upfront Obligation for HOA	No	Yes	Yes
Individual can Opt-in	No	Yes	Yes

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