



**Board of Directors Regular Meeting
February 8, 2024 6pm
Pagosa Lakes Administration Building
AGENDA**

- 1. 6:00 pm Call to Order**
- 2. Verification of Quorum by Board Secretary**
 - a. Approval of Agenda
- 3. Approval of the minutes**

January 11, 2024 Regular Meeting of the Board
- 4. Disclosures of Conflicts**
- 5. Owner/Member comments (individual comments are limited to three (3) minutes)**
- 6. Habitat for Humanity – 2024 Projects**
- 7. Staff Reports:**
 - a. General Manager's Report
 - b. Treasurers Report
 - c. Department of Property & Environment Report
 - d. Department of Recreation Amenities Report
 - e. Department of Community Standards Report
 - f. Lifestyle Report
- 8. There are 2 lot Consolidation up for review**
- 9. Committee Reports:**
 - a. ECC Liaison Report January 2024 Meeting Minutes
- 10. Unfinished Business**
 - a. Memorandum of Understanding – Youth Athletic Field (same as previously review, currently in review with the county)
 - b. [Personnel Policy Manual](#)
- 11. New Business**
 - a. [Liability Insurance RFP](#)
- 12. Owner/Member comments (individual comments are limited to three (3) minutes)**
- 13. Adjournment**



**Board of Directors Regular Meeting
January 11, 2024 6pm
Pagosa Lakes Administration Building
MINUTES**

Board Attendees: Dan Mayer- President via ZOOM
Lars Schneider-Vice President
Monty Whitman-Secretary, Ericka Bailey-Treasurer
Directors: Sasha King, Wade Lundy, Patrick Moore

Staff: Allen Roth-GM
Katie Benoit-CT, Larry Lynch-DPE,
Keith Cramer-DCS, Ryan Graham-RA
Jen Pitcher-Lifestyles
Recording Secretary-Candace Selk Barnes

Owners/Visitors: NONE

1. **6:00 pm Call to Order** by VP Schneider.
2. **Verification of Quorum** by Board Secretary Whitman.
 - a. Approval of Agenda – Motion by Scheider to approve agenda with addition to 9.Unfinished Business - item c. Wyndam fee, 2nd Lundy. Unanimous.
3. **Approval of the minutes** – Motion to approve December 14, 2023 Regular Meeting of the Board Minutes by Whitman, 2nd Lundy. Unanimous.
4. **Disclosures of Conflicts** –Director Lundy disclosed a conflict on 10a Personnel Policies
5. **Owner/Member comments: NONE**
6. **Staff Reports:**
 - a. General Manager’s Report as submitted by GM Roth. Additional comments; 1) New Federal Regulation concerning transparency and filing requirements effective Jan 1, 2024 with compliance by Jan, 1, 2025. 2) Roth and Lynch attended meetings regarding Town to Lakes Trail and will submit letter of support for town grant.
 - b. Treasurers Report – Board Treasurer Bailey expressed appreciation to Benoit and Roth for insight and training in her new appointment.
 - c. Department of Property & Environment Report- As submitted by Lynch. Dam inspection report stated “excellent condition”. Snow removal as needed, tree pickup winding down. Ice conditions iffy, hope to have Ice Fishing Contest 1st or 2nd wknd in Feb.
 - d. Department of Recreation Amenities Report- As submitted by Graham
 - e. Department of Community Standards Report –as submitted by Cramer
 - f. Lifestyle Report – As submitted by Pitcher.

Motion to accept Staff Reports as presented by Bailey, 2nd Moore. Unanimous.

7. There are 2 lot Consolidations up for review

Motion to ratify both lot consolidations by Whitman, 2nd Bailey. Unanimous.

8. Committee Reports:

- a. ECC Liaison Report December 2023 Meeting Minutes – Motion to accept by Lundy, 2nd Schneider. Unan

9. Unfinished Business

- a. Memorandum of Understanding – Youth Athletic Field – Roth stated the Archuleta County Manager and Attorney have new document for review after Roth made changes recommended by board at Dec meeting.
- b. South Village Lake Boat Ramp -Roth reported still in negotiation.
- c. Wyndam fee update: VP Schneider met with local Wyndam manager regarding PLPOA proposed 15% increase, Wyndam countered with 5% for 3 years. Discussion regarding counter options. Note: still waiting on Wyndam stance regarding payment of final 3 quarters of 2024.

10. New Business

- a. Personnel Policies – Roth presented the new revised/updated PLPOA Personnel Policy Manual with changes noted. Board requested additional review time.

Motion to approve federally recognized MLK day as new paid day for FT staff by Whitman, 2nd by King. Vote: 6 ayes, Lundy recused. Passed.

11. Owner/Member comments: NONE

12. **Adjournment** – Motion to adjourn at 6:45 pm by Lundy, 2nd Moore. Unanimous.

Respectfully submitted by:

Monty Whitman, Board Secretary

Candace Selk Barnes, Recording Secretary

INTEROFFICE MEMORANDUM

TO: ERICKA BAILEY

FROM: KATIE BENOIT

SUBJECT: ACCOUNTING NOTES FOR JANUARY 2024.

DATE: January 31, 2024

As of January 31, 2024, the Association has received \$58,500 or 3.0% of the total billed 2024 regular assessments of \$1,949,675. For the same period in 2023, the collections were approximately \$63,900 or 3.5% of the total of \$1,812,900 billed.

Certificates of Deposit as of January 31, 2024:

MATURITY	RATE	VALUE	FUND
3/28/2024	3.85%	\$300,000	Reserve
5/29/2024	5.20%	\$125,000	Operating
5/31/2024	5.25%	\$125,000	Operating
5/31/2024	5.30%	\$210,000	Trails Reserve
5/31/2024	5.25%	\$69,000	Operating
11/20/2024	5.35%	\$125,000	Capital
11/21/2024	5.30%	\$125,000	Capital

DEPARTMENT OF PROPERTY AND ENVIRONMENT
FEBRUARY 2024 BOARD REPORT
By Larry D Lynch

1. **Lakes and Fisheries** – All four lakes are in good condition; water quality and dissolved oxygen levels are excellent. Ice conditions, however, are shaky for this time of year. Mild weather has resulted in some areas of questionable ice, as a result we decided to postpone our Winter Ice Fishing tournament on January 27th. If conditions improve we will try to reschedule the event some time in February. I will be finalizing our 2024 fish stocking plan in early February and have already been in contact with our primary trout hatchery regarding stock for this spring. The main question will be whether we can locate some affordable bass and crappie. I will be reaching out to a few suppliers in the coming weeks to check pricing and availability.
2. **Capital and Reserve Projects** – Allen and I met with Mike Davis and Travis Phillips of Davis Engineering in late January to discuss capital and reserve projects. Travis and Mike were finishing up final design on the parking area at the Rec Center and we discussed the trail resurfacing projects and trail sealing and crack fill. We felt it was best to combine the resurfacing and seal coating into one request for proposal, making the project an attractive one for potential bidders and hopefully favorable pricing. The plan would be to replace some of the older and failing segments of asphalt trails on North Pagosa Blvd and some failing segments on Lake Forest Circle. We plan to develop the RFP this month and be close to ready to put it out end of the month. We also are pricing out some trailers to replace our old dump trailer and the 18-foot flatbed, both of which are in tough condition from many years of heavy use, both are budgeted reserve items.
3. **Rec Center De-humidifier** – TFI will be accepting delivery of the Seresco Unit in early February. Unfortunately, things are too soft to get the big crane in there to move the machine to the back, the plan for now will be to just get the machine unloaded with a smaller crane and stage it near the parking lot till things either freeze enough to get in there or dry up a bit. The duct work for the system is being fabricated here locally and should be ready soon.
4. **DPE Projects** – The DPE crew has been working on some smaller projects recently including some mailbox repairs in Pines II where a traffic accident took out a couple boxes; some dam spillway maintenance at Hatcher Lake; some interior painting at the shop; minor trail repairs; vehicle maintenance; and tractor repairs. We do anticipate a series of winter storms coming in first part of the month and we will hopefully be dealing with some heavier snow removal duties in the coming weeks; the lack of snow so far has us a little concerned about conditions this spring and summer with the potential for drought and lack of water.



**Pagosa Lakes Property Owners Association
Regular Board of Directors Meeting
Recreation Center Report**

Attendance report for January	2024
Timeshare Sign Ins	1,678
Member Sign Ins	6,947
Total User Attendance	8,625
Programs and Activities Attendance	
All programs in Aerobics Room	185
Water Aerobics	137
Racquetball	169
Basketball	135
Lap Lane	833

Manager's Summary:

- January was a good month for the PLPOA Rec Center. The Rec Center had an increase of 1,200 members. January of 2023, we had a total of 5,746 members come through compared to this January, where we had a total of 6,947 members come through. We also saw an increase of Wyndham guests come through as well. January of 2023 there were a total of 1,478 Wyndham guests and this January there were 1,678.
- We have noticed an increase of members in the rec center. All machines are full and so is the parking lot. It will be great when we add additional parking this summer.
- We have received on request to place wood chips in our dog park because of the mud. I said I would pass this request on to upper management.
- All new daily pricing and memberships have been updated.
- We have been struggling with finding custodians. I have been coming in early in the mornings to follow behind the cleaners.
- I'm currently working on a business plan to bring in more and new revenue in the event that Wyndham does not re-new its contract with the PLPOA recenter. This will consist of more programing, looking at employee scheduling, facility maintenance and much more.
- Members are till getting use to the new membership pricing.

Maintenance/Supervision:

- Chris and I are getting paint samples. We are in the process of coming up with a plan to repaint the inside of the rec center at minimal cost.
- We continue to maintain the spa boiler by replacing the main boards and thermistors.
- Chris has the snow equipment ready to go. He will help maintain the parking lot with the tractor and entry sidewalks.
- Chris and I are trying to figure out how to best remedy our leaking roof. We have leaks in the pool area and weight room area.
- Continuing the preventive maintenance of gym and pool equipment.

Programs:

- The beginner X Country class has been a big hit. We have been averaging about 8-10 people per session. However, the warm weather has been challenging and making it difficult to keep the course groomed.
- We have re-scheduled the cardboard boat regatta race. Spring will be a good time to offer the program.
- I have scheduled three CPR courses, two for February and one for March. All three sessions are close to filling up. I have only three available spots left.
- I have reached out to a few martial arts instructors to see if they would want to use the aerobics room for any classes. However, no one seems to be interested because we do not have any equipment for the class.
- The Swim Clinics that will be held in late February and March have been filling up fast. So far, we have 15 participants registered.
- I will group swim lesson dates out in late February. We have been getting a lot of requests. I'm looking for more swim instructors.
- We are looking into a new program where you can learn how to tie, fly fishing ties and also a beginner fly fishing course.
- This Springs, Alyssa Forrest from Forrest Tails Dog Training will be conducting some dog obedience courses in our dog park.

January 2024, Department of Community Standards Report

By Keith Cramer

- There are 17 open violations, as of January 31st.
- We have opened 7 & closed 8 violations this past month. Compliance has been achieved.
- There are 108 current open project permits as of January 31st.
- There were 31 Short Term Rental applications submitted since January 4th.
 - 1 new owners of existing Short Term Rental properties.
 - 27 annual renewals of existing registered STR properties.
 - 3 new registrations of STR properties not previously registered.

Current Violations 1/4/24 - 1/31/24

XN	Details	Property Address
276990	Building / Construction - Project Permit Process Violation	
281223	Unsightly - Improper Storage of Appliances	
281224	Unsightly - Improper Storage of Household Furniture	
281225	Unsightly - Constructions Materials Improperly Stored	
281226	Unsightly - Overall Apperance	
298080	Landscaping - Removing Trees Without a Permit	
306899	Building/Constructions - Doing Work without a Permit	
324149	Unsightly - Tire	
324150	Repetative Nuisance	
332398	Lighting - Fully Shielde	
341242	Vehicle Parking - Inoperable Vehicl	
341243	Vehicle Parking - Parking in the Grass	
341244	Unsightly - Improper Storage of Household Furniture	
341278	Vehicle Parking - Parking in the Grass	
341279	Unsightly - Tires	
341280	Rubbish and Debris - Construction Material	
362029	Building / Construction - Project Permit Process Violation	

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Violations Opened 1/4/24 - 1/31/24

XN	Details	Property Address
341242	Vehicle Parking - Inoperable Vehicle	
341243	Vehicle Parking - Parking in the Grass	
341244	Unsightly - Improper Storage of Household Furniture	
341278	Vehicle Parking - Parking in the Grass	
341279	Unsightly - Tires	
341280	Rubbish and Debris - Construction Material	
362029	Building / Construction - Project Permit Process Violation	

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Violations Closed 1/4/24 - 1/31/24

XN	Details	Property Address
	341769 Recreational Vehicles	
	341238 Building / Construction - Project Permit Process Violation	
	349835 Building / Construction - Project Permit Process Violation	
	341245 Recreational Vehicles - F 2 b.	
	332469 Vacation Rentals - Parking	
	341277 Unsightly - Improper Storage of Appliances	
	349834 Vehicle Parking - Parking in the Grass	
	353958 Unsightly - Overall Appearance	

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**Pagosa Lakes Property Owners Association
Lifestyle and Communications Report
Feb 8, 2024
Jenifer Pitcher**

Lifestyle:

- **Tech**
 - **Point to Point wifi in Clubhouse**
 - **Updating our “server” per reserve study – transferring existing to an additional back up**

- **PLPOA lifestyle upcoming offerings**
 - **Monday, Feb 12th, New Owners Gathering**

SUN 28	MON 29	TUE 30	WED 31	THU 1	FRI 2	SAT 3
<ul style="list-style-type: none"> • 1pm Ecstatic Dance 	<ul style="list-style-type: none"> • 9:30am Line Dancing • 1pm Games Group • 4:30pm Esoterics 	<ul style="list-style-type: none"> • 8:30am Tai Chi with JUNE • 10am Clubhouse fitness with June • 5:30pm ZUMBA 	<ul style="list-style-type: none"> • 9am Advanced Line Dancing • 1pm Games Group 	<ul style="list-style-type: none"> • 8:30am ECC Meeting • 8:30am Tai Chi Club • 10am Clubhouse fitness with June • 11am Thursday line dance • 9:30pm SAJODC • 5:30pm ZUMBA 		
4	5	6	7	8	9 Edward Jones	10
	<ul style="list-style-type: none"> • 9:30am Line Dancing • 1pm Games Group • 4:30pm Esoterics 	<ul style="list-style-type: none"> • 8:30am Tai Chi with JUNE • 10am Clubhouse fitness with June • 5:30pm ZUMBA • 6pm Hearing Panel 	<ul style="list-style-type: none"> • 9am Advanced Line Dancing • 1pm Games Group 	<ul style="list-style-type: none"> • 8:30am Tai Chi Club • 10am Clubhouse fitness with June • 11am Thursday line dance • 5:30pm ZUMBA • 5:30pm Board Meeting Executive Session • 6pm MONTHLY BOARD MEETING 		
11	12	13	14	15	16 HOLD	17
	<ul style="list-style-type: none"> • 9:30am Line Dancing • 1pm Games Group • 4:30pm Esoterics • 5:30pm New Owners Receptions 	<ul style="list-style-type: none"> • 8:30am Tai Chi with JUNE • 10am Clubhouse fitness with June • 5:30pm ZUMBA 	<ul style="list-style-type: none"> • 9am Advanced Line Dancing • 1pm Games Group 	<ul style="list-style-type: none"> • 8:30am ECC Meeting • 8:30am Tai Chi Club • 10am Clubhouse fitness with June • 11am Thursday line dance • 5:30pm ZUMBA 		<ul style="list-style-type: none"> • 10am Private rental
18	19	20	21	22	23	24
<ul style="list-style-type: none"> • 1pm Spiritual Experiences Group of Pagos 	<ul style="list-style-type: none"> • 9:30am Line Dancing • 1pm Games Group • 4:30pm Esoterics 	<ul style="list-style-type: none"> • 8:30am Tai Chi with JUNE • 10am Clubhouse fitness with June • 5:30pm ZUMBA 	<ul style="list-style-type: none"> • 9am Advanced Line Dancing • 1pm Games Group 	<ul style="list-style-type: none"> • 8:30am Tai Chi Club • 10am Clubhouse fitness with June • 11am Thursday line dance • 5:30pm ZUMBA 	<ul style="list-style-type: none"> • 10am Bookclub 	
25	26	27	28	29	Mar 1	2
<ul style="list-style-type: none"> • 1pm Ecstatic Dance 	<ul style="list-style-type: none"> • 9:30am Line Dancing • 1pm Games Group • 4:30pm Esoterics 	<ul style="list-style-type: none"> • 8:30am Tai Chi with JUNE • 10am Clubhouse fitness with June • 5:30pm ZUMBA 	<ul style="list-style-type: none"> • 9am Advanced Line Dancing • 1pm Games Group 	<ul style="list-style-type: none"> • 8:30am Tai Chi Club • 10am Clubhouse fitness with June • 11am Thursday line dance • 5:30pm ZUMBA 		



Archuleta County
 Development Services / Planning Departments
 1122 Hwy 84 / P. O. Box 1507
 Pagosa Springs, Colorado 81147
 970-264-1390

LOT CONSOLIDATION

Date 12/31/2023

RECEIVED
 JAN 09 2024
 J2U

Dear Utility Company/HOA/POA:

The owners of Lots 481 and 482, TWINCREEK VILLAGE are proposing by resolution to consolidate Two (2) lots to become lot 481X, 136 Caleta Pl. All covenants and restrictions will remain the same. Anyone who wishes to comment should contact the Archuleta County Planning Department, P.O. Box 1507, Pagosa Springs, Colorado 81147, prior to 1/31, 2024.

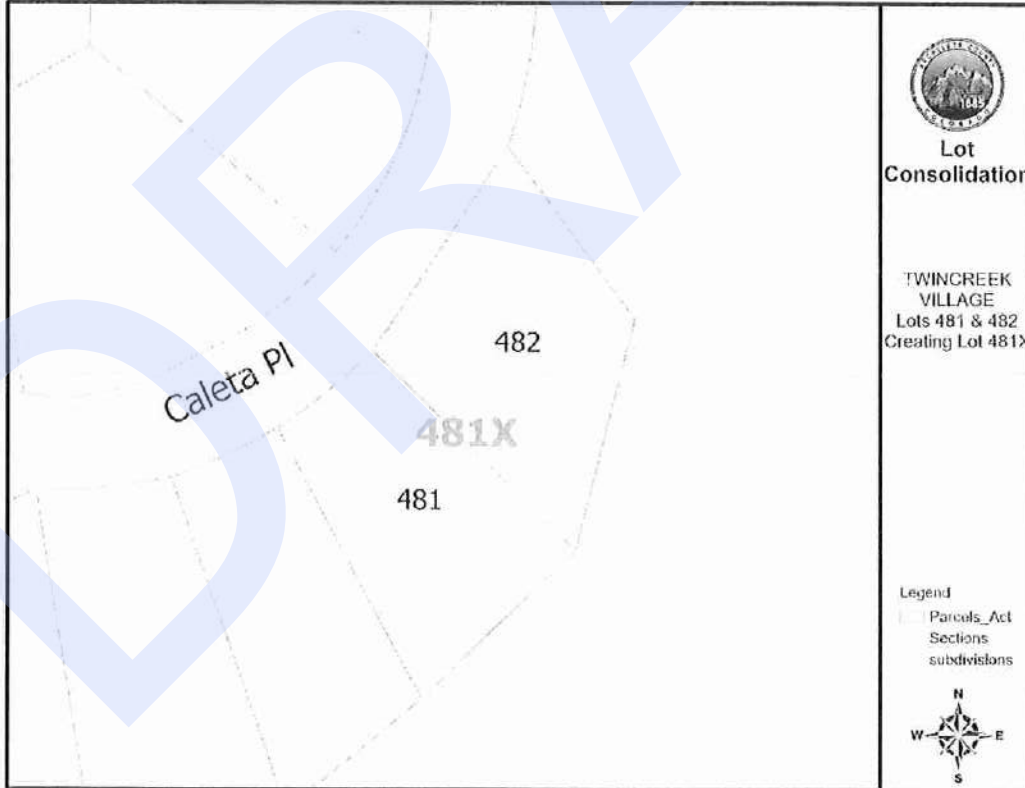
(A minimum of 30 days from the date of mailing)

Sincerely,

Charles A Harris

Charles A Harris

341166 Lot 481
 136 Caleta Pl
 No violation + Nothing owned
 Lot 482
 341167 114 Caleta Pl





Archuleta County
 Development Services / Planning Departments
 1122 Hwy 84 / P. O. Box 1507
 Pagosa Springs, Colorado 81147
 970-264-1390

RECEIVED
 JAN 16 2024
 S 20

LOT CONSOLIDATION

Date January 11, 2024

349798
 Lot 6 138 Fairway Pl
 Nothing owed + no violations
 349796
 Lot 7 152 Fairway Pl
 Nothing owed Nothin Violations
 add to letter Annual Assesment
 Due 6/1/24

Dear Utility Company/HOA/POA:

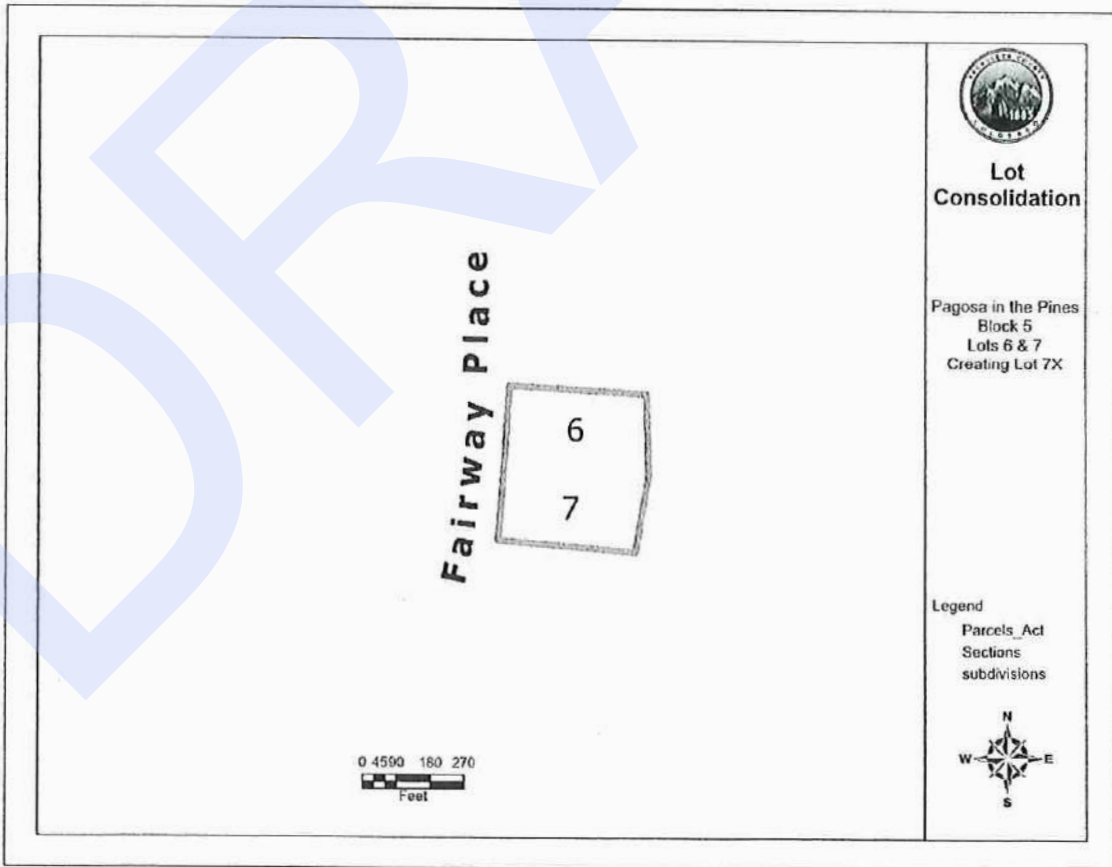
The owners of Lots 6 and 7, BLOCK 5, PAGOSA IN THE PINES are proposing by resolution to consolidate Two (2) lots to become lot 7X, 152 Fairway Pl. All covenants and restrictions will remain the same. Anyone who wishes to comment should contact the Archuleta County Planning Department, P.O. Box 1507, Pagosa Springs, Colorado 81147, or (970) 264-1390 prior to 2/13/2024, 2023.

(A minimum of 30 days from the date of mailing)

Sincerely,

Laurie Bell
 Laurie Bell

Jeffrey Bell
 Jeffrey Bell



Personnel Policies

Pagosa Lakes Property Owners Association



Last Updated on 1/5/2024

Provided by Associates Insurance Group

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Acknowledgement of Receipt

I acknowledge that I have received a copy of the Pagosa Lakes Property Owners Association Employee Handbook (“Handbook”). I understand that I am responsible for reading and abiding by all policies and procedures in this Handbook, as well as all other policies and procedures of the Association.

I also understand that the purpose of this Handbook is to inform me of the Association's policies and procedures, and that it is not a contract of employment. Nothing in this Handbook provides any entitlement to me or to any Association employee, nor is it intended to create contractual obligations of any kind.

I understand that the Association has the right to change any provision of this Handbook at any time and that I will be bound by any such changes. I expressly agree to the provisions in the Grievance Procedure Policy section of the Handbook, in which I have agreed to use alternative dispute resolution, in lieu of litigation, as the sole means of resolving any dispute that may arise between the Association and me, subject to the Association’s right to seek injunctive relief. I agree to first seek to mediate any dispute with the Association with a mediator from the American Arbitration Association or similar organization trained and experienced in employment disputes. If mediation is not successful, I agree to submit the dispute to arbitration. I understand that by agreeing to arbitration I waive any right I may have to sue or seek a jury trial. The decision of the arbitrator will be final and binding.

Signature

Date

Full Name (please print)

Please sign and date one copy of this acknowledgement and return it to the Comptroller. Retain a second copy for your reference.

Welcome

It is our privilege to welcome you to Pagosa Lakes Property Owners Association. We wish you every success in your new job, and we hope that you quickly feel at home. This Handbook was developed to describe some of the expectations we have for all of our employees and what you can expect from us. We hope that your experience here will be challenging, enjoyable, and rewarding. Again, welcome!

DRAFT

Introduction

This Employee Handbook (“Handbook”) is a compilation of personnel policies, practices and procedures currently in effect at Pagosa Lakes Property Owners Association (“Association”). The Handbook is designed to introduce you to our Association, familiarize you with Association policies, provide general guidelines on work rules, benefits and other issues related to your employment, and help answer many of the questions that may arise in connection with your employment.

Employment with the Association is on an “at will” basis. This means that the employment relationship may, with or without prior notice, be terminated at any time by either the employee or the Association for no reason or for any reason not expressly prohibited by law.

This Handbook is not a contract of employment, and does not create a contract of employment. Like most American companies, Pagosa Lakes Property Owners Association generally does not offer individual employees formal employment contracts with the Association. This Handbook does not create a contract, express or implied, guaranteeing you any specific term of employment, nor does it obligate you to continue your employment for a specific period of time. The purpose of the Handbook is simply to provide you with a convenient explanation of present policies and practices at the Association. This Handbook is an overview or a guideline. It cannot cover every matter that might arise in the workplace. For this reason, specific questions regarding the applicability of a particular policy or practice should be addressed to the Comptroller.

The Association reserves the right to modify any of our policies and procedures, including those covered in this Handbook, at any time. We will seek to notify you of such changes by email and other appropriate means. However, such a notice is not required for changes to be effective.

Work general policies

Employee Privacy Policy (CO)

In this age of the internet where privacy has become an increasing concern, we take your privacy very seriously. The privacy and security of your personal data (the “Personal Information”) which we collect from you is important to us. It is equally important that you understand how we handle this data. The Association will not knowingly collect or use Personal Information in any manner not consistent with this policy, as it may be amended from time to time, and applicable laws.

Collection of Information

In the course of conducting our business and complying with federal, state and local government regulations governing such matters as employment, tax and insurance, we must collect Personal Information from you. The nature of the information collected varies somewhat for each employee, depending on your employment responsibilities, the location of the facility where you work and other factors. We collect Personal Information from you solely for business purposes, including those related directly to your employment with the Association and those required by governmental agencies.

Use of the Information Collected

The primary purposes for collection, storage and/or use of your Personal Information include, but are not limited to:

- **Human Resources Management.** We collect, store, analyze and share (internally) Personal Information in order to attract, retain and motivate a highly qualified workforce. This includes recruiting, compensation planning, succession planning, reorganization needs, performance assessment, training, employee benefit administration, compliance with applicable legal requirements, and communication with employees and/or their representatives.
- **Business Processes and Management.** Personal Information is used to run our business operations including, for example, scheduling work assignments, managing Association assets, reporting and/or releasing public data (e.g., annual reports), and populating employee directories. Information may also be used to comply with government regulation.
- **Safety and Security Management.** We use such Personal Information as appropriate to ensure the safety and protection of employees, assets, resources and communities.
- **Communication and Identification.** We use your Personal Information to identify you and to communicate with you.

Limited Disclosure

The Association acts to protect your Personal Information and ensure that unauthorized individuals do not have access to such information by using security measures to protect Personal Information. We will not knowingly disclose, sell or otherwise distribute your Personal Information to any third party without your knowledge and, where appropriate, your express written permission, except where disclosure is reasonably necessary to comply with the law.

Security of Personal Information

We employ reasonable security measures and technologies, such as password protection, encryption and physical locks, to protect the confidentiality of your Personal Information. Only authorized employees have access to Personal Information. If you are an employee with such authorization, it is imperative that you take the appropriate safeguards to protect such information. Paper and other hard copy containing Personal Information (or any other confidential information) should be secured in a locked location when not in use. Computers and other access points should be secured when not in use by logging out or locking. Passwords and user IDs should be guarded and not shared. When no longer necessary for business purposes, paper and hard copies should be immediately destroyed using paper shredders or similar devices. Do not leave copies in unsecured locations waiting to be shredded or otherwise destroyed. Do not make or distribute unauthorized copies of documents or other tangible medium containing Personal Information. Electronic files containing Personal Information should only be stored on secure computers and not copied or otherwise shared with unauthorized individuals within or outside of the Association.

Personnel information may on occasion have to be shared with the Board; particularly if there is an appeal to the Board as per the Grievance Policy.

The Association will make reasonable efforts to secure Personal Information stored or transmitted electronically from hackers or other persons who are not authorized to access such information. Additionally, the Association will destroy documents that are no longer needed, conduct necessary investigations related to security and data breaches, notify relevant individuals regarding security and data breaches, and perform other actions necessary to comply with applicable law.

Any violation or potential violation of this policy should be reported to your immediate supervisor, designated manager or Comptroller. The failure by any employee to follow these privacy policies may result in discipline up to and including discharge of the employee. Any questions or suggestions regarding this policy may also be directed to your immediate supervisor, designated manager or Comptroller.

Inclement Weather Policy

The Association is open for business unless there is a government-declared state of emergency or unless you are advised otherwise by your supervisor. There may be times when we will delay opening, and on rare occasions, we may have to close. Use common sense and your best judgment when traveling to work in inclement weather.

In the event that the Association's facilities are closed by the Association or the government, employees will be paid for the day. If the Association's facilities are open and you are delayed getting to work or cannot get to work at all because of inclement weather, the absence will be charged to (1) paid time off or (2) unpaid time off, in that order. You should always use your judgment about your own safety in getting to work.

When severe weather develops or is anticipated to develop during the day and a decision is made by the Association to close before the scheduled end of the business day, you will be compensated as if you had worked to the end of your regularly scheduled hours for that day. If you elect to leave prior to the time the Association closes, you will be required to use paid time off in an amount equal to the number of hours between the time you left and the time the office closed.

Dress Code and Public Image Policy

As an employee of the Association, we expect you to present a clean and professional appearance when you represent us, whether you are in or outside of the office. You are, therefore, required to dress in appropriate business attire and to behave in a professional, businesslike manner. It is essential that you act in a professional manner and extend the highest courtesy at all times to co-workers, visitors, customers, vendors and clients.

The current Association dress code is business casual attire (slacks, nice jeans, no t-shirts, printed shirts, or hats that contains possible offensive language or graphics etc.). Please keep in mind that the Association is a professional business office, where clients and others often visit. Generally, clean, neat clothing is acceptable. As always, please use common sense in your choice of business attire.

It is the intent of this policy to comply with applicable state, local and federal laws prohibiting discrimination on the basis of color, race, religion, sex (including pregnancy, sexual orientation and gender identity), national origin, disability, age, genetic information and any other status protected under such laws.

Workspace Policy

Employees are responsible for maintaining the workspace assigned to them. A clean, orderly workspace provides an environment conducive to working efficiently. Employees should keep in mind that their workspace is part of a professional environment that portrays the Association's overall dedication to providing quality service to its clients. Therefore, your workspace should be clean, organized and free of items that are not required to perform your job.

Office Equipment Policy

Certain equipment is assigned to staff depending on the needs of the job, such as a calculator, personal computer, printer, vehicles and access to our central computers and servers. This equipment is the property of the Association and cannot be removed from the office without prior approval from your supervisor. The Association expects that you will treat this equipment with care and report any malfunctions immediately to staff members equipped to diagnose the problem and take corrective action.

Personnel Records Policy

It is important that the Association maintain accurate personnel records at all times. You are responsible for notifying your immediate supervisor or the Comptroller of any change in name, home address, telephone number, immigration status, or any other pertinent information. By promptly notifying the Association of such changes, you will avoid compromise of your benefit eligibility, the return of W-2 forms, or similar inconvenience.

Performance Reviews, Salary Reviews Policy

An employee's first performance review will take place after the first 6 months of employment with the Association. Thereafter, performance reviews will normally be conducted annually. All performance reviews will be completed in writing by your supervisor or manager on the form designated by the Association, and reviewed during a conference with you. Factors considered in your review include the quality of your job performance, your attendance, meeting the requirements of your job description, dependability, attitude, cooperation, compliance with Association employment policies, any disciplinary actions, completion of goals, and year-to-year improvement in overall performance.

Compensation increases are given by the Association at its discretion in consideration of various factors, including your performance review.

Grievance Procedure Policy

Preliminary Step

You must first address your grievance with your immediate supervisor. This may be done orally in informal discussion. If your informal attempts to resolve the matter are not successful, you may implement the formal grievance process.

Step 1

You must first submit your grievance in writing to your immediate supervisor. The Department Head will then undertake an investigation of your grievance and the underlying facts. Within 15 business days following receipt of your grievance, the Department Head will meet with you in person to discuss your grievance. The Department Head will then provide a written response to your grievance within 15 business days following the date of your meeting.

Step 2

If you are not satisfied with the response of the Department Head at Step 1, you may submit your grievance to the General Manager of the Association or the General Manager's designee for review within five (5) days following receipt of the written response from your Department Head. The General Manager or his or her designee will review the grievance and provide a written response within 15 business days following receipt of the Step 2 grievance.

Step 3

If not satisfied with the outcome of Step 2, you may appeal to the Board of Directors by submitting a request in writing.

Step 4

You may appeal a Step 3 grievance to Step 4 and request final and binding arbitration of your grievance. The request for arbitration must be in writing and must be made within 30 days following receipt of the response of the General Manager or the General Manager's designee at Step 2.

Upon receipt of your request, the Association will, within ten (10) working days of its receipt of your request, ask the Federal Mediation and Conciliation Service or the American Arbitration Association to provide a list of prospective arbitrators. The parties will choose an arbitrator from the list provided. If the parties cannot agree upon the choice of an arbitrator, then you and the Association will ask the American Arbitration Association to appoint an arbitrator to hear your case.

All fees or expenses of arbitration, including, without limitation, the arbitrator's fees and expenses, and rental of a venue for the arbitration, if necessary, shall be borne equally by the parties. Each party will pay its own attorneys' fees or costs other than the arbitrator's fees and expenses.

The grievant bears the burden of proof as to the validity of the grievance.

The decision of the arbitrator shall be in writing and the decision is final and binding. Arbitration is the exclusive forum for resolution of discipline and discharge cases, and both the Association and you waive your right to bring any action in court or to submit such matter to a jury. Either party may, however, seek to enforce an arbitrator's award in a court of competent jurisdiction. In addition, the Association retains the right to seek injunctive or other relief in the case of misappropriation of trade secrets or other confidential information, or any other action by an employee which might reasonably be expected to lead to irreparable harm to the Association.

Equal Employment Opportunity Policy (CO)

The Association is an equal opportunity employer. We will extend equal opportunity to all individuals without regard to race, religion, color, sex (including pregnancy, sexual orientation and gender identity), national origin, disability, age, creed, ancestry, genetic information or any other status protected under applicable federal, state or local laws. Our policy reflects and affirms the Association's commitment to the principles of fair employment and the elimination of all discriminatory practices. Details of our equal employment opportunity policies are further explained in Anti-Discrimination & Harassment.

Employment Classifications Policy

The following terms will be used to describe employment classifications and status:

Exempt Employees

Exempt employees are individuals not subject to overtime pay laws. In general, overtime laws require that exempt employees:

- Receive a pre-determined weekly salary that is not subject to change based on the employee's work quality or quantity;
- Receive a salary that is at least equal to the salary level set by law; and
- Meet the requirements of an exempt job classification.

The federal Fair Labor Standards Act (FLSA) sets the most common set of overtime exemption standards. However, but additional state and local laws may also apply. Under the FLSA, the salary level is \$684 per week (\$35,568 per year) and exemptions exist for administrative, professional, or management positions. Certain outside sales persons and a few other job categories are also exempt.

Non-Exempt Employees

Salaried employees who do not meet all criteria for an overtime exemption and many hourly employees are generally not exempt from overtime pay requirements.

Full-Time Employees

Full-time employees are those who are regularly scheduled to work at least 32 hours per week that are not hired on a temporary basis.

Temporary Employees

Temporary employees are hired for an interim period of time, usually to fill in for vacations, leaves of absence, or projects of a limited duration. Temporary employees are not eligible for Association-paid benefits, except as required by law.

Seasonal Employees

Seasonal employees are those hired into a position for which the customary annual employment is 6 months or less. Seasonal employees are generally not eligible for benefits.

If your status changes from temporary or seasonal to part-time or full-time, you are considered hired on the date you become a full-time or part-time employee for purposes of calculating eligibility for benefits that require a minimum term of employment.

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Technology

Email Policy

The email system is the property of the Association. All emails are archived on the server in accordance with our records retention policy, and all emails are subject to review by the Association.

The Association email system is Association property, and as such, is subject to monitoring. System monitoring is done for your protection and the protection of the rights or property of the provider of these services.

Electronic mail is like any other form of Association communication, and may not be used for harassment or other unlawful purposes. Your email account is a Association-provided privilege, and is Association property. Remember that when you send email from the Association domain, you represent the Association.

Confidentiality of Electronic Mail

As noted above, electronic mail is subject at all times to monitoring, and the release of specific information is subject to applicable laws and Association rules, policies and procedures on confidentiality. Existing rules, policies and procedures governing the sharing of confidential information also apply to the sharing of information via commercial software.

Social Media Policy

The term “social media” includes all means of communicating or posting information or content of any sort on the internet, including to your own or someone else’s web log or blog, journal or diary, personal website, social networking or affinity website, web bulletin board, or a chat room, whether or not associated or affiliated with the Association, as well as any other form of electronic communication. The same principles and guidelines found in the Association rules, policies and procedures apply to an employee’s social media activities online.

An employee cannot respond to social media regarding the Association without authorization from the General Manager.

Any conduct that adversely affects an employee’s job performance or the performance of fellow employees, or otherwise adversely affects the Association’s legitimate business interests, may result in disciplinary action, up to and including termination. Similarly, inappropriate postings, including but not limited to discriminatory remarks, harassment, and threats of violence, or similar inappropriate or unlawful conduct, will not be tolerated and may result in disciplinary action, up to and including termination. However, this restriction will not apply to any postings made in the exercise of any rights granted to an employee by federal law.

Telephone Policy

Access to the Association telephone system is given principally for work-related activities or approved educational/training activities. Telephone usage should be based upon cost-effective practices that support the Association’s mission and should comply with applicable rules and regulations.

You should use common sense and your best judgment when making or receiving personal cellular phone calls at work. **Employees must only use cell phones or make personal cell phone calls during their breaks or lunch times.** The use of cameras on cell phones during work hours is prohibited to protect the privacy of the Association as well as of fellow employees. However, this restriction will not apply to any recordings made in the exercise of any rights granted to an employee by federal law.

The Association telephone system is at all times the property of the Association. By accessing the telephone system through facilities provided by the Association, you acknowledge that the Association has the right to monitor its telephone system from time to time to ensure that employees are using the system for its intended purposes.

The Association prohibits the use of handheld cellular devices while driving. Employees are strongly encouraged to use a hands-free cellular device while driving, should the use become a necessity in the course of employment. Sending and/or receiving text messages is expressly prohibited while operating any vehicle.

Internet Policy

Access to the internet is given principally for work-related activities or approved educational/training activities. Incidental and occasional personal use and study use is permitted. This privilege should not be abused and must not affect the employee's performance of employment-related activities.

Right to Monitor

The Association email and internet system is at all times the property of the Association. By accessing the internet, intranet and electronic mail services through facilities provided by the Association, you acknowledge that the Association (by itself or through its Internet Service Provider) may from time to time monitor, log and gather statistics on employee internet activity and may examine all individual connections and communications. Please note that the Association uses email filters to block spam and computer viruses. These filters may from time to time block legitimate email messages.

Responsibilities and Obligations

Employees may not access, download or distribute material that is illegal, or which others may find offensive or objectionable, such as material that is pornographic, discriminatory, harassing, or an incitement to violence.

You must respect and comply with copyright, trademark and similar laws, and use such protected information in compliance with applicable legal standards. When using web-based sources, you must provide appropriate attribution and citation of information to the websites. Software must not be downloaded from the internet without the prior approval of qualified persons within the Association.

Violation of this Policy

In all circumstances, use of internet access and email systems must be consistent with the law and Association policies. Violation of this policy is a serious offense and, subject to the requirements of the law, may result in a range of sanctions, from restriction of access to electronic communication facilities to disciplinary action, up to and including termination.

Safety and substance abuse

Smoking Policy (CO)

In order to provide a safe and comfortable working environment for all employees, smoking is strictly prohibited at all times inside any Association building, in any Association building entryway, in Association vehicles and in Association equipment. This includes the use of electronic smoking devices.

Drug-Free Workspace Policy

The Association takes the problem of drug and alcohol abuse seriously, and is committed to providing a substance abuse-free workplace for its employees. Substance abuse of any kind is inconsistent with the behavior expected of our employees, subjects all employees and visitors to our facilities to unacceptable safety risks, and undermines our ability to operate effectively and efficiently. The Association has adopted a formal policy related to substance abuse. A copy of the complete policy is contained in this Handbook.

Any employee who is found to be under the influence of drugs or alcohol while on the job may be subject to disciplinary action, up to and including termination of employment. To this end, the Association reserves the right to require any employee to submit to drug testing to the extent permissible under all applicable laws. All drug tests will be conducted in accordance with applicable local, state and federal laws, and all test results will remain confidential. Any employee who refuses to comply with this policy by failing to submit to testing may be subject to disciplinary action, up to and including termination of employment.

Substance Abuse Policy

The Association recognizes alcohol and drug abuse as potential health, safety and security problems. The Association expects all employees to assist in maintaining a work environment free from the effects of alcohol, drugs or other intoxicating substances. Compliance with this substance abuse policy is made a condition of employment, and violations of the policy may lead to discipline and/or discharge.

All employees are prohibited from engaging in the unlawful manufacture, possession, use, distribution or purchase of illicit drugs, alcohol or other intoxicants, as well as the misuse of prescription drugs on Association premises or at any time and any place during working hours. While we cannot control your behavior off the premises on your own time, we certainly encourage you to behave responsibly and appropriately at all times. All employees are required to report to their jobs in appropriate mental and physical condition, ready to work and not under the influence.

Substance abuse is an illness that can be treated. Employees who have an alcohol or drug abuse problem are encouraged to seek appropriate professional assistance. You may ask your immediate supervisor, designated manager or Comptroller for assistance in seeking help to address substance abuse. He or she can also help you determine coverage available under the Association's medical insurance plan.

When work performance is impaired, admission to or use of a treatment or other program does not preclude appropriate action by the Association.

Any violator of this substance abuse policy will be subject to disciplinary action up to and including termination of employment.

Discrimination, ADA, harassment, etc.

Discrimination Is Prohibited Policy (CO)

The Association is an equal opportunity employer and makes all employment decisions without regard to race, hair style, religion, color, sex (including pregnancy, sexual orientation, gender expression and gender identity), national origin, disability, age, ancestry, creed, genetic information, marital status or any other status protected under applicable federal, state or local laws. This policy applies to all terms and conditions of employment, including but not limited to, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, benefits, compensation and training. We seek to comply with all applicable federal, state and local laws related to discrimination and harassment, and will not tolerate interference with the ability of any of the Association's employees to perform their job duties.

Harassment is defined as:

- Unwelcome conduct or communication;
- Directed at an individual because of their membership, or perceived membership in a protected class; and
- The conduct or communication is subjectively offensive and is objectively offensive to a reasonable individual in the same protected class.

The Association makes decisions concerning employment based strictly on an individual's qualifications and ability to perform the job under consideration, the comparative qualifications and abilities of other applicants or employees, and the individual's past performance within the organization.

If you believe that an employment decision has been made that does not conform with management's commitment to equal opportunity, you should promptly bring the matter to the attention of your immediate supervisor, designated manager, or Comptroller by following the Grievance Procedure Policy.

Equal Pay

Subject to limited exceptions, the Association pays female and male employees equally for work within the same establishment, on jobs that

- Require equal skill, effort, education, experience and responsibility; and
- Are performed under similar working conditions.

In general, substantially similar work is determined by evaluating the skill level, effort, responsibility and performance under similar working conditions.

As permitted under Colorado law, the Association may pay different wages to employees of opposite sexes when the wages are based on:

- A seniority system;
- A merit system;
- A system that measures earnings by quantity or quality of production;
- The geographic location where the work is performed;
- Education, training, or experience to the extent that they are reasonably related to the work in question; or
- Travel, if the travel is a regular and necessary condition of the work performed.

Promotions

Before making a promotion decision, the Association will announce, post or otherwise make known, all opportunities for promotion to all employees on the same calendar day.

For every posted job opening, the Association will disclose the salary or wage rate or range, along with a general description of all the benefits and other compensation that will be offered to the hired applicant. The Association will not rely on an applicant's salary history to determine whether to offer employment or what salary to offer.

Americans With Disabilities Act Policy

The federal Americans with Disabilities Act (ADA) prohibits discrimination against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, fringe benefits, job training, and other terms, conditions and privileges of employment. The ADA does not alter the Association's right to hire the best-qualified applicant, but it does prohibit discrimination against a qualified applicant or employee because of his or her disability, or because of a perceived disability. As a matter of Association policy, the Association prohibits discrimination of any kind against people with disabilities.

Disabled Defined

An applicant or employee is considered disabled if he or she (1) has a physical or mental impairment that substantially limits one or more major life activities; (2) has a record or past history of such an impairment; or (3) is regarded or perceived (correctly or incorrectly) as having such impairment.

A qualified employee or applicant with a disability is an individual who satisfies the requisite skill, experience, education and other job-related requirements of the position held or desired, and who, with or without reasonable accommodation, can perform the essential functions of that position.

Reasonable Accommodation

A reasonable accommodation is any change in the work environment (or in the way things are usually done) to help a person with a disability apply for a job, perform the duties of a job, or enjoy the benefits and privileges of employment.

Qualified applicants or employees who are disabled should request reasonable accommodation from the Association in order to allow them to perform a particular job. If you are disabled and you desire such reasonable accommodation, contact your immediate supervisor, designated manager or Comptroller. On receipt of your request we will meet with you to discuss your disability. We may ask for information from your health care provider(s) regarding the nature of your disability and the nature of your limitations, or take other steps necessary to help us determine viable options for reasonable accommodation. We will then work with you to determine whether your disability can be reasonably accommodated, and if it can be accommodated, we will explore alternatives with you and endeavor to implement a mutually agreeable accommodation.

Reasonable accommodation may take many forms and it will vary from one employee to another. Please note that according to the ADA, the Association does not have to provide the exact accommodation you want, and if more than one accommodation works, we may choose which one to provide. Furthermore, the Association does not have to provide an accommodation if doing so would cause undue hardship to the Association.

Workplace Harassment Policy

The Association is committed to providing a work environment that provides employees equality, respect, and dignity. In keeping with this commitment, the Association has adopted a policy of “zero tolerance” with regard to employee harassment. Harassment is defined under federal law as unwelcome conduct that is based on race, color, religion, sex (including pregnancy, sexual orientation and gender identity), national origin, age (40 or older), disability or genetic information. Harassment becomes unlawful where: (1) enduring the offensive conduct becomes a condition of continued employment; or (2) the conduct is severe or pervasive enough to create a work environment that a reasonable person would consider intimidating, hostile or abusive.

This policy applies to all aspects of your employment. Harassment of any other person, including, without limitation, fellow employees, contractors, visitors, clients or customers, whether at work or outside of work, is grounds for immediate termination. The Association will make every reasonable effort to ensure that its entire community is familiar with this policy and that all employees are aware that every complaint received will be promptly, thoroughly and impartially investigated, and resolved appropriately. The Association will not tolerate retaliation against anyone who complains of harassment or who participates in an investigation.

Sexual Harassment

Sexual harassment is prohibited by federal, state and local laws, and applies equally to men and women. Federal law defines sexual harassment as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, when the conduct: (1) explicitly or implicitly affects a term or condition of an employee’s employment; (2) is used as the basis for employment decisions affecting the employee; or (3) unreasonably interferes with an employee’s work performance or creates an intimidating, hostile or offensive working environment.

Such conduct may include, but is not limited to: subtle or overt pressure for sexual favors; inappropriate touching; lewd, sexually oriented comments or jokes; foul or obscene language; posting of suggestive or sexually explicit posters, calendars, photographs, graffiti or cartoons; and repeated requests for dates. Association policy further prohibits harassment and discrimination based on sex stereotyping. Sex stereotyping occurs when one person perceives a man to be unduly effeminate or a woman to be unduly masculine and harasses or discriminates against that person because he or she does not fit the stereotype of being male or female. The Association encourages reporting of all perceived incidents of sexual harassment, regardless of who the offender may be. Every employee is encouraged to raise any questions or concerns with his or her immediate supervisor, designated manager or the Comptroller.

Procedures for Reporting and Investigating Harassment Policy

Employees should report incidents of inappropriate behavior or sexual harassment as soon as possible after the occurrence. Employees who believe they have been harassed, regardless of whether the offensive act was committed by a manager, co-worker, vendor, visitor or client, should promptly notify their immediate supervisor, designated manager or Comptroller. If the employee’s immediate supervisor is involved in the incident, the employee should report the incident to the General Manager or Comptroller. The Association takes claims of harassment seriously, no matter how trivial a claim may appear. All complaints of harassment, sexual harassment, or other inappropriate sexual conduct will be promptly, thoroughly and impartially investigated by the Association.

The Association prohibits retaliation against any employee who files or pursues a harassment claim. To the extent possible, all complaints and related information will remain confidential, except to those individuals who need the information to investigate, educate or take action in response to the complaint.

All employees are expected to cooperate fully with any ongoing investigation regarding a harassment incident. Employees who believe they have been unjustly charged with harassment can defend themselves verbally or in writing at any stage of the investigation.

To protect the privacy of persons involved, confidentiality will be maintained throughout the investigatory process to the extent practicable and appropriate under the circumstances. Investigations may include interviews with the parties involved, and, where necessary, individuals who may have observed the alleged conduct or who may have relevant knowledge.

At the conclusion of a harassment investigation, the complainant and the alleged “harasser” will be informed of the determination. Where appropriate, the “harasser” and the “victim” may be offered mediation or counseling through an employee assistance program (EAP).

Penalties for Violation of Anti-Harassment Policy

If it is determined that inappropriate conduct has occurred, the Association will act promptly to eliminate the offending conduct, and take such action as is appropriate under the circumstances. Such action may range from counseling to termination of employment, and may include such other forms of disciplinary action (such as, for example, suspension), as the Association deems appropriate under the circumstances and in accordance with applicable law.

COBRA Policy (CO)

Federal and Colorado law generally require employers to give employees, spouses and dependent children the right to continue group health benefits for limited periods of time under certain circumstances, such as voluntary or some types of involuntary job loss, reduction in hours worked, death, divorce and other life events. Employees ordinarily may continue their health coverage for up to 18 months when their employment is terminated.

Working hours

Hours of Work Policy

The workweek is generally from 8am through 5pm, with normal operating hours from Monday to Friday. These hours and days may be different based on your position and facility.

Employees are allowed an uninterrupted 30-minute meal break during any shift that is at least 5 hours long. Meal breaks are not compensated.

Employees are allowed at least one paid 10-minute break for every four hours of work time. Employees may break down the 10 minutes of rest into smaller breaks, as long as they add up to 10 minutes during the four-hour work period. Any breaks longer than 10 minutes shall be unpaid.

Overtime Hours Policy

Because of the nature of our business, your job may periodically require overtime work. If the Association requires that you work overtime, we will give you as much advance notice as possible. You should not work overtime hours without prior approval by your immediate supervisor or the designated manager. All overtime work is paid at 1.5 times your normal compensation. Exempt employees are not eligible for overtime.

Attendance and Punctuality Policy

It is important for you to report to work on time and to avoid unnecessary absences. The Association recognizes that illness or other circumstances beyond your control may cause you to be absent from work from time to time. However, frequent absenteeism or tardiness may result in disciplinary action, up to and including discharge. Excessive absenteeism or frequent tardiness puts an unnecessary strain on your co-workers and can have a negative impact on the success of the Association.

You are expected to report to work when scheduled. Whenever you know in advance that you are going to be absent, you should notify your immediate supervisor or the designated manager. If your absence is unexpected, you should attempt to reach your immediate supervisor as soon as possible, but in no event later than one hour before you are due at work. In the event your immediate supervisor is unavailable, you must speak with a manager. If you must leave a voicemail, you must provide a number where your supervisor may reach you if need be.

Please note that some, but not all, absences are compensated under the Association's leave policies.

You are expected to be at your workstation at the beginning of each business day. If you are delayed, you must communicate with your immediate supervisor to state the reason for the delay. As with absences, you must make every effort to speak directly with a manager. Regular delays in reporting to work will result in disciplinary action up to and including discharge.

There are some instances where an employee is given permission to work from home. While an employee is working from home, they must adhere to the attendance and punctuality policy as if they were working in the office.

Meals During Business-Related Travel Policy

Employees will be reimbursed for reasonable and actual expenses for meals incurred during business related travel. The Association will generally reimburse travelers for three meals a day. All original receipts must be included with the employee's travel and expense report. Any employee expense report received without the receipts will be returned to the employee. Employee expense reports submitted with receipts missing will be forwarded to the next level manager for approval. Reasonable expenses are reimbursed in accordance with IRS per diem rates for lodging and meals and incidental expense (M&IE).

Credit card policy

The Association shall maintain three credit cards to be used for Association business. The total credit limit shall not exceed \$20,000, with any balance paid off monthly so as not to accrue interest. The cards shall be secured by the Comptroller, General Manager, and Head of the Department of Recreational Amenities. Allowable expenses to be charged to the cards will be expenses of the Association. Receipts must be provided for all expenses.

Association Vehicles

Association owned vehicles shall be used for official business only. All association vehicles will be stored at PLPOA facilities. The General Manager may grant exception to this rule on a limited basis. Employees authorized to drive Association vehicles must furnish or cause to be furnished, State Motor vehicle driving records, indicating no tickets within the past six months or outstanding warrants, proof of insurance or insurability, and a valid Colorado driver's license.

Time off & leave

Jury Duty Policy (CO)

The Association encourages employees to fulfill their civic duties. To that end, employees will be allowed leave to serve on a jury, if summoned. As authorized by law, we may request that you give us a copy of your summons notice as soon as you receive it, so that we may keep it on file.

Jury duty can last from a portion of a single day to several months or more. During this time, you will be considered on a leave of absence and will be entitled to continue to participate in insurance and other benefits as if you were working. While serving on jury duty, you are expected to call in to your supervisor periodically to keep him or her apprised of your status.

As required by Colorado law, the Association will compensate regularly employed individuals serving as trial or grand jurors with their regular wages for the first three days of jury service (or any part thereof), up to \$50 per day, unless mutual agreement dictates otherwise, or the Association requests an exemption from the state based on financial hardship. Regular employment includes part-time, temporary and casual employment if the employment hours are determined by a schedule, custom or practice established during the three-month period preceding the juror's term of service.

If you expect your jury service to extend beyond three days, or have concerns regarding the default compensation agreement please contact Comptroller.

Sick Leave Policy (CO)

Paid sick leave is available to you for reasons having to do with your (or your immediate family's) health, status as a victim of domestic violence or criminal harassment, or the closure of your workplace or your school or place of care due to a public health emergency, bereavement, the care of a family member whose school or place of care has been closed due to inclement weather, or to evacuate your home because of inclement weather. Immediate family means an employee's spouse, parents, parents-in-law, brothers, sisters, grandparents, children, stepchildren, and grandchildren.

Eligibility

You are eligible for paid sick leave if you are an employee (including migratory laborer) performing labor or services for the benefit of the Association.

Accrual and Carryover

Starting on your first day of employment, full-time employees shall accrue sick leave at the rate of eight hours per calendar month. All other classes of employees will accrue one hour of paid sick leave for every 30 hours of work, up to 48 hours per year. State law requires the Association to use different computing methods to determine the number of hours employees work each week, depending on whether the employee is exempt from overtime, works fewer than 40 hours per week on a regular schedule or works a variable number of hours on a part-time basis. For specific information on how your hours are calculated, please contact Comptroller.

You may use your paid sick leave as it accrues. In addition, full-time employees may carry over up to 450 hours of unused, accrued leave to the next year. All other classes of employees may carry over up to 48 hours of unused, accrued leave to the next year.

Using Paid Sick Leave

You must request leave orally, in writing or electronically, and you must include the expected duration of the absence when possible. When the use of paid sick leave is foreseeable, you must:

- Make a good faith effort to provide advance notice of the need for the leave; and
- Make a reasonable effort to schedule the leave so as not to unduly disrupt Association's operations.

You may use paid sick leave if you or a family member has a need to take care of any of the following conditions:

- A mental or physical illness, injury or health condition (if the condition is for yourself it must prevent you from working);
- A need to obtain a medical diagnosis, care or treatment of a mental or physical illness, injury or health condition; or
- A need to obtain preventive medical care.

In addition, when you (or a family member) have been the victim of domestic abuse, sexual assault or harassment you may use paid sick leave to:

- Seek medical attention to recover from a mental or physical illness, injury or health condition caused by the domestic abuse, sexual assault, or harassment;
- Obtain services from a victim services organization;
- Obtain mental health or other counseling;
- Seek relocation due to the domestic abuse, sexual assault, or harassment; or
- Seek legal services, including preparation for or participation in a civil or criminal legal proceeding relating to the domestic abuse, sexual assault or harassment.

Paid sick leave may be used to grieve, attend funeral services or a memorial, or to deal with financial or legal matters that raise after the death of a family member. Bereavement can be granted up to 24 hours with or without pay.

You may also be used paid sick leave when you need to care for a family member whose school or place of care has been closed due to inclement weather; loss of power, heating or water; or another unexpected occurrence or event that results in the closure of the family member's school or place of care. Additionally, you may use paid sick leave if you need to evacuate your home due to inclement weather; loss of power, heating or water; or another unexpected occurrence or event that results in the need to evacuate your home.

Finally, paid sick leave may also be used due to a public health emergency, when a public official has ordered closure of:

- Your place of business; or
- Your child's school or place of care (and you need to be absent from work to care of the child).

A "family member" is your immediate family member which means an employee's spouse, parents, parents-in-law, brothers, sisters, grandparents, children, stepchildren, and grandchildren.

You must use paid sick leave in hourly increments unless the Association allows the leave to be used in smaller amounts. In addition, for leave of four or more consecutive workdays, the Association may require reasonable documentation—not more than needed to show a valid reason—that the leave is for an authorized purpose. However, the Association will not require details about you or your family’s health or safety information. Any such information received by the Association will be kept confidential and stored in a separate file.

Compensation

Paid sick leave will be compensated at the same hourly rate or salary and with the same benefits, including health care benefits, as you normally earn. Bonuses, overtime and holiday pay are not included in the hourly rate. The Association will not deem your regular hours “cut” to a lower number because you are taking leave. The pay rate of an employee on leave must be based on the employee’s pay over the 30 calendar days before they take leave and it includes any set hourly or salary rates, shift differentials, tip credits and commissions. If you have not yet worked 30 calendar days, the longest available period will be used.

Please note that state law does not require the Association to compensate employees for unused leave when they separate from employment. The Association does not compensate employees for unused sick leave.

Public Health Emergency Leave

When the state of Colorado declares a public health emergency (PHE), the Association will supplement your accrued paid sick leave.

If you normally work 40 or more hours weekly, you will have a total of at least 80 hours of PHE paid sick leave. If you normally work fewer than 40 hours per week, you will have an additional amount of PHE sick leave equal to the time you are scheduled to work (or actually work) in a 14-day period, whichever is greater. Please note that state law allows the Association to count any of your unused, accrued paid sick leave toward this supplemental PHE paid sick leave. You may use the supplemental PHE leave during the public health emergency and for four weeks after it ends.

A “public health emergency” means:

- An act of bioterrorism, a pandemic influenza, or an epidemic caused by a novel and highly infectious agent, for which
 - An emergency is declared by a public health agency; or
 - A disaster emergency is declared by the governor
- A highly infectious illness or agent with epidemic or pandemic potential for which a disaster emergency is declared by the government.

You can use supplemental paid sick leave for absences that are related to a public health emergency and that require you to:

- Self-isolate and care for yourself (or a family member) because of diagnosis or symptoms of a communicable illness that is the cause of a public health emergency;
- Seek or obtain medical diagnosis, care or treatment if you are experiencing symptoms of a communicable illness that is the cause of a public health emergency, or care for a family member who needs medical diagnosis, care or treatment for that reason;
- Seek preventive care for yourself concerning a communicable illness that is the cause of a public health emergency or care for a family member who is seeking such preventive care;

- Follow the determination of a local, state or federal public official, health authority or employer that your presence would jeopardize the health of others because of your exposure to or symptoms of a communicable disease that is the cause of a public health emergency (regardless of whether you have been diagnosed with the communicable illness);
- To care for a family member who is the subject of such a determination;
- Care of a child or other family member when their care provider is unavailable due to a public health emergency, or if the child's or family member's school or place of care has been closed by a local, state or federal public official or at the discretion of the school or place of care due to a public health emergency (including if a school or place of care is physically closed but providing instruction remotely);
- Your inability to work because you have a health condition that may increase susceptibility to, or risk of, contracting a communicable illness that is the cause of the public health emergency.

When your need for supplemental paid sick leave is foreseeable and your place of business has not been closed, you must notify the Association of your need for this leave as soon as practicable. However, documentation is not required to take supplemental paid sick leave.

You may take supplemental paid sick leave in the amount described in this section only once during the entirety of a public health emergency, even if the emergency is amended, extended, restated or prolonged.

Vacation Policy

Full-time employees earn vacation leave as follows:

Vacation leave shall accrue for each full-time employee from the employee's date of employment at the following rates:

- Employees having less than five years of continuous service to the Association receive 6.67 hours per calendar month (80 hours per year);
- Employees having five to 10 years of continuous service to the Association receive 10 hours per calendar month (120 hours per year);
- Employees having more than 10 years of continuous service to the Association receive 13.33 hours per calendar month (160 hours per year).

Part-time employees are not eligible for vacation leave.

Accrual and Use

Employees begin to accrue vacation leave when they begin work for the Association. Employees may use their vacation leave at any time after the first six months of employment. Employees may carry over accrued vacation leave from one year to the next. However, there is a cap on the amount of vacation leave that can be carried over. Vacation leave is capped at 20 days (160 hours) to carry over to the next year.

Procedure

You must submit requests for vacation leave to your supervisor as soon as you know when you wish to schedule your vacation leave, but in no event less than two weeks prior to the time requested. Vacation leave requests are approved by your immediate supervisor. Vacation leave is coordinated so that sufficient staff is available to provide adequate coverage at all times, and there may be "blackout dates" on which no leave will be granted. Vacation leave requests

are granted on a first-come, first-served basis. In the event of a conflict in vacation leave requests, your supervisor will consider staffing needs during the relevant period, as well as the length of service of the employees involved.

Holiday Pay Policy

Full-time employees are entitled to the following paid holidays:

New Year's Day, Martin Luther King Day, Labor Day, Independence Day, Memorial Day, Presidents' Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day

New Year's Eve and Christmas Eve will be half days, leaving at noon

Also, one flex day shall be used at the employee's discretion, with prior approval of the department manager and the General Manager.

When a holiday falls on a Saturday, it shall be observed on the preceding Friday. When a holiday falls on a Sunday it shall be observed on the following Monday. Full-time employees shall receive eight hours pay for each Association holiday observed and shall not lose accrued vacation or sick leave as a result. Any hours worked on a holiday by a full-time employee will be paid in addition to holiday pay. Part-time employees shall not receive holiday pay and shall not receive any special overtime consideration for working on Association holidays.

Parental Leave

Parental leave may be taken connected to the birth of an employee's child or the placement of an adopted child within an employee's home. Full-time employees will be granted up to 12 weeks of parental leave for birth or adoption: 2 of those weeks (80 hours) shall be compensated at 100 percent of the employee's regular pay, and an additional 10 weeks of unpaid leave is available. Employees may use accrued sick leave and vacation days toward unpaid leave. Employees who are contributing premiums for insurance coverage must continue to make those payments during parental leave or that coverage will terminate. During parental leave, the employee will continue to accrue credit towards years of service and qualification for pension benefits.

Military Service Leave Policy (CO)

The Association provides military leave to eligible employees in compliance with federal and state laws, including the federal Uniformed Services Employment and Reemployment Rights Act (USERRA). Questions regarding the Company's military leave policy should be directed to Comptroller.

Employees should notify their managers as soon as they become aware of a military service obligation.

Federal Military Leave

Leave for Annual Training

If you are members of the U.S. Army, Navy, Air Force, Marines or Coast Guard Reserves or the National Guard you may be granted leaves of absence for the purpose of participating in Reserve or National Guard training programs.

You will be granted the minimum amount of leave needed to meet the minimum training requirements of your unit. You will not be required to use vacation time for military duty, but if you elect to schedule your vacations to coincide with military duty, you will receive your full regular vacation pay in addition to any pay from the military.

In recognition of the public service performed by Reservists and members of the National Guard, you will receive the difference between your regular pay and your service pay, excluding any military subsistence allowance or other expense allowances during the training period. If state law requires a different arrangement, the Association will comply with state law. Please contact Comptroller with any questions.

Leave for Military Service

If you are a permanent employee who performs service in the uniformed services, you may be granted leaves of absence for the purpose of participating in military service. Under USERRA, “uniformed services” consists of the U.S. Army, Navy, Marine Corps, Air Force and Coast Guard and their Reserve components, U.S. National Guard and Air National Guard, the Commissioned Corps of the Public Health Service and any other category of persons designated by the President of the United States in time of war or emergency.

You will be granted leave as required to complete the military service, for up to five years of cumulative uniformed service-related absences. Some special categories of military service are exempt from this five-year limit.

Please note that:

- Employees with leaves of less than 31 days must report back to work by the beginning of the first regularly scheduled work period after the end of the last calendar day of service, plus the time required to return home safely and have an eight-hour rest period.
- Employees with leaves between 31 and 180 days must apply for re-employment no later than 14 days after completion of uniformed service. Employees with leaves longer than 180 days must apply for re-employment no later than 90 days after completion of uniformed service.

These reporting or application deadlines can be extended for persons who are hospitalized or convalescing because of an injury or illness incurred or aggravated during the performance of military service.

Returning service members will be reemployed in the job that they would have attained had they not been absent for military service, with the same seniority, status and pay, as well as other rights and benefits determined by seniority (escalator position). The Association will make reasonable efforts (such as training or retraining) to enable returning service members to refresh or upgrade their skills to help them qualify for reemployment. However, certain exceptions apply and service members may be placed in an alternative reemployment position if they cannot qualify for the escalator position.

Reemployed service members are entitled to the seniority and rights and benefits based on seniority that they would have attained with reasonable certainty had they remained continuously employed.

During a period of military service, employees will be treated as if they are on a furlough or leave of absence. Consequently, during their period of service they are entitled to participate in any rights and benefits not based on seniority that are available to employees on comparable nonmilitary leaves of absence.

If your health plan coverage would terminate because of an absence due to military service, you may elect to continue the health plan coverage for up to 24 months after the absence begins or for the period of service (plus the time allowed to apply for reemployment), whichever period is shorter. You may be required to pay up to 102% of the full premium for the coverage. However, if the military service is for 30 or fewer days, you cannot be required to pay more than the normal employee share of any premium.

Colorado Military Service Leave

Employees serving in the uniformed services, including the Army, Navy, Marine Corps, Air Force, Coast Guard, Civil Air Patrol, National Guard and Public Health Service commissioned corps, as well as the reserve components of each of these services, may take up to 15 days of unpaid military leave per calendar year to enable them to fulfill their obligations as service members.

Service members must provide advance written or verbal notice to the Association for all military duty, unless giving notice is impossible, unreasonable or precluded by military necessity. Employees should provide notice as far in advance as is reasonable under the circumstances. In addition, employees may, but are not required to, use accrued vacation and/or personal days while performing military duty.

Religious Observance Policy

Federal and state equal opportunity laws generally require employers to accommodate the religious beliefs of employees, but do not require them to provide paid leave. The Association respects your religious beliefs, however, and therefore, will provide one (1) day of unpaid leave to employees who, for religious reasons, must be away from the office on days of normal operation. This leave must be requested through the department manager two weeks prior to the event.

Appearing as a Witness Policy

An employee called to appear as a witness will be permitted time off to appear, but without pay. Employees will be permitted to use accrued paid or unpaid time off when appearing as witnesses.

Voting Policy (CO)

The Association encourages all employees to vote. If requested prior to Election Day, the Association provides two hours of paid time off to an employee entitled to vote if the employee does not have at least three nonworking hours to vote during the time the polls are open.

If you take voting leave, the Association may specify the hours taken. However, we will allow you to take the leave at the beginning or end of the work shift at your request.

Please note that to be entitled to voting leave, you must apply for this leave before election day.

Employee benefits

Medical Plan

The Association offers a medical plan to all eligible employees. Details of the plan(s) may be found in the benefit booklets. This Handbook does not constitute such a legal document. The Association offers medical coverage for eligible employees and their eligible dependents. Your Summary Plan Description (SPD) contains more details. In the event of any conflict between the information contained in this Handbook and in the Association's SPDs, the SPDs shall govern. The plan(s) is subject to change at the Association's discretion.

Dental Plan

The Association offers a dental plan for eligible employees. Please refer to the dental Summary Plan Description for an explanation of the plan benefits and limitations.

Life Insurance Plan

Eligible employees are automatically enrolled in a group term life insurance program. Enrollees may designate or change the beneficiary for this policy at any time. The Association pays the premium for this program. For details, please refer to the plan SPD.

Employee Contributions Policy

The Association's benefit package is contributory; that is, you may be responsible for a portion of the premium for your benefits. A portion of the premium, up to a maximum per month, is contributed by the Association. Your contributory cost is deducted from your paycheck.

Vision Plan

The Association offers a vision plan for eligible employees. Please refer to the vision Summary Plan Description for an explanation of the plan benefits and limitations.

Workers' Compensation Insurance

To provide for payment of your medical expenses and for partial salary continuation in the event of a work-related accident or illness, you are covered by workers' compensation insurance, provided by the Association and based on state regulations. The amount of benefits payable, as well as the duration of payments, depends upon the nature of your injury or illness. However, all medical expenses incurred in connection with an on-the-job injury or illness and partial salary payments are paid in accordance with applicable state law. If you are injured or become ill on the job, you must immediately report the injury or illness to Comptroller. This ensures that the Association can help you obtain appropriate medical treatment. Your failure to follow this procedure may delay your benefits or may even jeopardize your receipt of benefits. Questions regarding workers' compensation insurance should be directed to Comptroller.

Health Care Flexible Spending Account

The Association offers a health care Flexible Spending Account (FSA) that eligible employees can use to pay for certain out-of-pocket health care costs. Please refer to the health care FSA Summary Plan Description for an explanation of benefits and limitations.

Health Reimbursement Account (HRA)

The Association offers a Health Reimbursement Account (HRA) to reimburse eligible employees for qualified medical expenses tax-free, up to a fixed dollar amount per year. Please refer to the HRA Summary Plan Description for an explanation of benefits and limitations.

Pension

The Association provides a 401k plan for eligible full-time employees. Refer to the plan document for eligibility requirements. The Association shall contribute a fixed percentage of each eligible employee's base wages to the employee's individual retirement account. Employees may choose to have a percentage of their wages deducted from their wages and added to the Association contribution. If the employee is terminated, the Association contribution for pension will be calculated solely based on wages, and not inclusive of vacation pay or any other termination benefits.

Other benefits

For full-time employees: no charge for annual fishing license for self and family, no charge for annual boating permits, no charge membership at the Ralph Eaton Recreation Center for self and family, for the sole use of employee and family-not to be sold or used by anyone else.

For all other classes of employees: no charge for annual fishing license for employee only, no charge for annual boating permits, no charge membership at the Ralph Eaton Recreation Center for employee only, for the sole use of employee-not to be sold or used by anyone else.

Expenses & reimbursement

Mileage Reimbursement

Employees that engage in business-related travel are eligible for the standard mileage reimbursement if the travel is properly documented. The standard mileage reimbursement, set by the IRS, includes the costs of operating an automobile such as depreciation, maintenance, repairs, tires, gasoline, oil, insurance, taxes and vehicle registration fees. Normal personal commuting costs are not eligible for reimbursement.

Parking Reimbursement

Employees may be reimbursed for business-related parking expenses up to the established maximum rate of \$25. However, these expenses will only be reimbursed if properly documented.

Rental Cars

Automobile rentals should be limited to situations where other means of transportation are not practical, economical or available. Travelers are encouraged to choose compact or mid-sized cars whenever possible. Rental car expenses are eligible for reimbursement if properly documented. If you need more information regarding rental cars, contact your immediate supervisor, designated manager or Comptroller.

Limousine or Taxi Service

Taxicab service to and from airports should only be used when other means of transportation are not practical or available. Taxicab service expenses are eligible for reimbursement if properly documented.

Business Meals

Business meals include reasonable amounts spent on food and other refreshments purchased in surroundings conducive to and including a business discussion with vendors, customers or other clients.

Employees should always use their judgment and common sense when charging business meals.

Air Travel

Air travel expenses are reimbursed on the basis of the actual cost incurred by the traveler using normally traveled routes. Be sure to make reservations in advance, as most discounted fares are available when purchased several days prior to departure. Also, be flexible in selection of airlines and flight time. Finally, please note that air travel expenses will only be reimbursed if properly documented.

Personal Automobile Usage

The use of a personal automobile is discouraged, except for regional travel. Employees who are required to use their automobile for Association business will be reimbursed for actual mileage and reasonable parking expenses that exceed their normal personal commuting costs, subject to the approval of their supervisor. The reimbursement is intended to be a reasonable reimbursement of business-related costs. Finally, all expenses must be properly documented to be eligible for reimbursement.

Public Transit Reimbursement

Employees may find it convenient and cost-effective to use light rail train or bus transportation for business-related purposes instead of driving. Public transit expenses are eligible for reimbursement if properly documented.

Accommodations

Travelers are strongly encouraged to use standard accommodations at reasonably priced mid-market hotels or motels. Expenses for these accommodations are eligible for reimbursement if properly documented.

Non-Reimbursable Expenses Policy

Non-reimbursable expenses include:

- Expenses for an employee's spouse or other person accompanying the employee on a business trip;
- Alcoholic beverages;
- Entertainment expenses; and
- Personal items, like magazines, snacks, movie rentals, hygiene items, etc.

Payroll

Payroll Practices Policy

Employees are paid semi-monthly. If the regularly scheduled payroll date falls on a Saturday, the Association will attempt to deliver paychecks on Friday. If the regular payday falls on a Sunday, employees will be paid on Monday. When a payroll date falls on a holiday, employees will, when possible, be paid on the last business day before the holiday. Otherwise, employees will be paid on the first business day following the scheduled payroll date.

Salary Adjustments

The Board of Directors shall determine a budgeted amount for payroll each fiscal year, and a percentage from which the General Manager may grant raises or bonuses at his/her discretion. The criteria for awarding raises or bonuses will be based on performance reviews, or at the sole discretion of the General Manager. On January 1st of each year, the pay for each employee may be adjusted upward by a percentage amount fixed by the Board of Directors if in the Board's judgement an adjustment is indicated by such factors as changes in the Social Security CPIW Consumer Price Index, the time period since the last adjustment, and the availability of funding.

Year-end Bonuses

May be awarded at the discretion of the Board of Directors.

Salary Deductions and Withholding Policy

The Association will withhold the following from your paycheck:

Taxes

Federal, state and local taxes, as required by law, as well as the required FICA (Social Security and Medicare) payments.

Insurance

Your contribution to health insurance or other insurance premiums for yourself and any eligible family members or to other contributory benefit programs.

Other Deductions

Other deductions which you authorize, including 401k contributions, FSA.

Direct Deposit Policy

All paychecks are deposited directly into your bank account. You will be given the authorization form for deposit by Comptroller.



230 Port Ave., Pagosa Springs CO 81147
970-731-5635

REQUEST FOR PROPOSAL

Insurance

PROJECT NAME: Insurance
Pagosa Lakes Property Owner's Association
230 Port Ave.
Pagosa Springs, CO 81147
PH: 970-731-5635
allen@plpoa.com
January 31, 2024

REQUEST FOR PROPOSAL
Insurance
Pagosa Springs CO

Article I. Introduction

The Pagosa Lakes Property Owner's Association, Inc (PLPOA) requests that your company make a proposal to provide insurance for the Association. Pagosa Lakes Property Owners Association is a Master Association with 27 subdivisions. PLPOA contains over 6,000 lots on 14,500 acres. Recreation amenities include 5 lakes, Recreation Center, Clubhouse, administration building, trails and common areas. The following proposal request will outline the bidding requirements and detail the format you should submit your proposal. Please read the timeline carefully. In order for your proposal to be considered, your proposal must meet our deadlines included in the timeline under Section 2.05

Section 1.01 Location & Sponsor

Your bid is for providing Commercial Business Owners Coverage, Commercial Property Coverage, Auto, General Liability - Umbrella, D & O insurance, Crime Fidelity Coverage, Computer Fraud & Funds Transfer and Terrorism Coverage for the PLPOA located on 230 Port Ave. Pagosa Springs, CO 81147.

Section 1.02 Management

Allen Roth, General Manager, will be the point of contact during the process and be responsible for the project's timely and accurate completion.

Section 1.03 Contact Information

Please contact Allen Roth or Katie Benoit for questions about the proposal submission details or PLPOA details:

Allen Phone: 970-731-5635 ext. 209

Katie Phone: 970-731-5635 ext.211

E-mail: allen@plpoa.com

E-mail: katie@plpoa.com

Article II. Proposal Guidelines

Section 2.01 Insurance Required

According to the PLPOA governing documents attached, the association is required to maintain the following insurance: Commercial General Liability and Umbrella, Directors and Officers, Commercial Property, Crime & Fidelity Coverage, Commercial Inland Marine Coverage and Business Auto Policy.

Section 2.02 Three Year Loss History

A Loss / Run Report is attached for the past three years. The Pagosa Lakes Property Owners Association has only had one small claim taking place in 2020.

Section 2.03 Insurance Policy List

A list of the Pagosa Lakes Property Owners Association current insurance policies, amounts, buildings and equipment is attached.

Section 2.04 Bidding Requirements

1. Each proposal must be accompanied by a completed insurance agent's bid form. A current rating must be provided for each insurer. Each insurer must be licensed and admitted in the state of Colorado.
2. Each proposal must include a statement indicating compliance with the association's governing documents, or indicate exceptions.
3. Each proposal must include a statement indicating compliance with applicable federal, state, and local laws, regulations, ordinances, or indicate exceptions.
4. No provisional or conditional bids will be considered.
5. All loss control recommendations must be included with the proposal. State whether the property has been surveyed by the carrier's loss control representative.
6. The proposal should include the following:
 - summary of agency qualifications
 - biographical information for the account representative
 - description of your claim, loss control and educational services
 - a list of references including other community associations you insure
7. Policy forms should be designed specifically for community associations
 - Coverage must be provided for all common areas and elements as specified in the governing documents
 - All fidelity policies must include coverage for all staff members who handle funds
8. Provisions for a 60-day notice of nonrenewal or cancellation must be included
9. Each proposal should include that all taxes, surcharges, service fees and commissions are included.
10. Each proposal should include premium financing options and any terms or rate guarantees beyond one year
11. The Pagosa Lakes Property Owners Association Declaration of Restrictions, Articles of Incorporation, Bylaws, Rules and Regulations and Reserve Study can be viewed on the Association's website at plpoa.com

Section 2.05 Timeline

We have set the following timetable:

Milestone:
Requests for Proposal sent out

Date:
January 31, 2024

Letter of Intent
Deadline for Proposals
All bids must be firm & valid until
Bid Proposal Award Date

February 14, 2024
April 3, 2024
April 19, 2024
April 12, 2024

Article III. The Proposal

Section 3.01 Summary of Proposal

(a) Expectations

Contracts will be awarded based on the information presented in the proposals received. We will award contracts based on the proposal expected to be the most beneficial to the Pagosa Lakes Property Owner's Association, Inc. PLPOA reserves the right to accept a proposal not based on the lowest price, and refuse any contract without obligation to Pagosa Lakes Property Owner's Association, Inc. or to the company offering the proposal.

(b) Response Deadline

Please forward a letter of intent by February 14, 2024 if you intend to submit a proposal. Likewise, if you do not intend to make a proposal, please forward a no-bid letter the same date.

(c) Proposal Deadline

All proposals must be submitted to Pagosa Lakes Owner's Association, Inc. by April 3, 2024 to be considered.

(d) Selection Criteria

All proposals submitted will be considered based upon the materials provided in the proposal. The following criteria will be the primary considerations for selecting a proposal:

1. Submission of all proposals by the stated deadline
2. The proposing Company's past performance / references in delivering such services
3. Overall cost of the proposal
4. The perceived ability for the proposing company's ability to deliver their services set forth in their proposal.
5. The quality of personnel administering the policy.

PLPOA INSURANCE POLICY LIST GENERAL INFORMATION

COVERAGES

AMOUNTS

COVERAGES	AMOUNTS
INSURANCE	
Commercial Business Owners Coverage for all premises PLPOA owns, rents or occupies excluding bodily injury related to employment and personal and advertising injury related to employment;	General Liability & Medical Expense Limit <div style="text-align: right;">\$2,000,000</div> Other than Products/Completed Operations <div style="text-align: right;">\$4,000,000</div> Products / Completed Operations Aggregate <div style="text-align: right;">\$4,000,000</div> Medical Expense Limit <div style="text-align: right;">\$10,000</div> Each occurrence limit <div style="text-align: right;">\$2,000,000</div>
Commercial Property Coverage. Insured at the described premises which applies only for coverages for which a limit of insurance is shown	Administration. Building \$1,440,000 Personal property \$102,000 Clubhouse Building \$1,246,100 Personal property \$86,700 Maintenance Building \$1,262,000 Personal property \$102,000 Recreation Center Building \$4,259,300 Personal Property \$408,000 4 Gazebos / Pavilions \$100,000 8 Docks \$200,000 2 Restroom Buildings \$50,000 Unscheduled Structures \$100,000 Deductibles \$10,000
Commercial auto coverage for vehicles: 1. 2021 Nissan Rogue Sport S 63 2. 2021 Nissan Rogue Sport SL 29 3. 2011 Toyota Tacoma 4. 2022 Kubota Tractor 5. 2014 Kubota Tractor 6. 2020 Chevy Silverado 2500-2 door 7. 2020 Chevy Colorado – 2 door 8. 2006 Ford Truck 350 Super Duty – 2 door 9. 2018 Ford F-350 Super Duty – 2 door 10. 2024 Dump Trailer 11. 2013 Ford F150 – 2 door	Liability Coverage \$1,000,000 Bodily Injury-Each Person \$1,000,000 Bodily Injury-Each Accident \$1,000,000 Property Damage \$500,000 Medical Payments – Each Person \$10,000 Uninsured/Underins. Motorist \$1,000,000 Personal injury protection Basic Physical Damage Coverage Comprehensive Deductible \$500 Collision Deductible \$1,000
Inland Marine – Covered property & Equipment	Equipment \$88,600 1 Boat, motor, trailer \$25,000 2012 Rayco 160 Grinder \$100,000 Polaris ATV Herbicide Spray Unit 12 Aerator pumps Picnic tables & park benches Basketball Court Outdoor Signs 3 Playground Equipment Greenbelts – Vacant / Parks Trails Dog Park Dams & boat ramps

**PLPOA INSURANCE POLICY LIST
GENERAL INFORMATION**

COVERAGES	AMOUNTS
	Community Gardens Mailbox CBUs 3 storage sheds Fencing Pedestrian Bridge Deductible \$1,000
Crime and Fidelity Coverage - Includes forgery or Alteration	Employee Dishonesty \$500,000 Computer Fraud and Funds transfer fraud coverage \$1,000,000 Deductible \$5,000
Commercial Liability Umbrella	Aggregate Limit \$10,000,000 Each Occurrence Limit \$10,000,000 Personal and Advertising Injury \$10,000,000 Self -Insured Retention \$10,000
Non-Profit Directors & Officers Liability Policy	Limit of Liability \$2,000,000 Claim Expense Annual Aggregate \$1,000,000 Deductible \$5,000
Terrorism Coverage	
Computer Fraud & Funds Transfer Fraud	\$1,000,000



1/11/2024

PAGOSA LAKES PROPERTY OWNERS ASSN
230 PORT AVE
PAGOSA SPRINGS, CO 81147-9863

Re: Loss Run Request

Thank you for insuring with American Family insurance.

Enclosed is the loss history you requested.

Policy Number: 05XR641003	(9/22/2019 - 9/22/2022)
Policy Number: 05XR641004	(9/22/2019 - 9/22/2022)
Policy Number: 05XR641005	(9/22/2019 - 9/22/2021)
Policy Number: 910025625458	(4/27/2022 - 4/27/2024)
Policy Number: 910028276479	(9/22/2022 - 9/22/2024)

If you have any questions, please do not hesitate to contact me.

LISA THOMAS (017-307)
565 VILLAGE DR STE A
PAGOSA SPRINGS, CO 81147-8989

Commercial Lines - Farm/Ranch Division Underwriting



Claim History Report - Summary by Policy Number

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

05XR641003 (9/22/2019 - 9/22/2022)

Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2021	1	\$0	\$0	\$0
2020	2	\$0	\$10,309	\$10,309
2019	0	\$0	\$0	\$0
TOTAL	3	\$0	\$10,309	\$10,309

05XR641004 (9/22/2019 - 9/22/2022)

Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2021	0	\$0	\$0	\$0
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

05XR641005 (9/22/2019 - 9/22/2021)

Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0



Claim History Report - Summary by Policy Number

Run Date: 1/11/2024
Current To Date: 1/9/2024

910025625458 (4/27/2022 - 4/27/2024)				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2023	0	\$0	\$0	\$0
2022	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

910028276479 (9/22/2022 - 9/22/2024)				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2023	0	\$0	\$0	\$0
2022	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

GRAND TOTAL				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2023	0	\$0	\$0	\$0
2022	0	\$0	\$0	\$0
2021	1	\$0	\$0	\$0
2020	2	\$0	\$10,309	\$10,309
2019	0	\$0	\$0	\$0
GRAND TOTAL	3	\$0	\$10,309	\$10,309



Claim History Report - Summary by Coverage

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

Business Auto				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

Businessowners				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2023	0	\$0	\$0	\$0
2022	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

Commercial Crime				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2021	0	\$0	\$0	\$0
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0



Claim History Report - Summary by Coverage

Run Date: 1/11/2024
Current To Date: 1/9/2024

Commercial General Liability				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2021	1	\$0	\$0	\$0
2020	2	\$0	\$10,309	\$10,309
2019	0	\$0	\$0	\$0
TOTAL	3	\$0	\$10,309	\$10,309

Commercial Inland Marine				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2021	0	\$0	\$0	\$0
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

Commercial Property				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2021	0	\$0	\$0	\$0
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0



Claim History Report - Summary by Coverage

Run Date: 1/11/2024
Current To Date: 1/9/2024

Commercial Umbrella				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2023	0	\$0	\$0	\$0
2022	0	\$0	\$0	\$0
2021	0	\$0	\$0	\$0
2020	0	\$0	\$0	\$0
2019	0	\$0	\$0	\$0
TOTAL	0	\$0	\$0	\$0

GRAND TOTAL				
Policy Year	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
2023	0	\$0	\$0	\$0
2022	0	\$0	\$0	\$0
2021	1	\$0	\$0	\$0
2020	2	\$0	\$10,309	\$10,309
2019	0	\$0	\$0	\$0
GRAND TOTAL	3	\$0	\$10,309	\$10,309



Claim Detail - Business Auto

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

No Business Auto Claims Exist

DRAFT



Claim Detail - Businessowners

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

No Businessowners Claims Exist

DRAFT



Claim Detail - Commercial Crime

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

No Commercial Crime Claims Exist

DRAFT



Claim Detail - Commercial General Liability

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004; 05XR641005; 910025625458; 910028276479

Agency Name LISA THOMAS (017-307)

Policy Year: 2021

Policy Number: 05XR641003 (9/22/2021 - 9/22/2022)

Claim Number: 01004316405 Date of Loss: 1/5/2022 Time of Loss: 11:04 AM Location: 230 PORT AVE / PAGOSA SPRINGS / CO / 81147 Status: CLSD

Loss Description: woman slid down dam and broke her back

Claimant Name	Loss Type	Losses Paid	Loss Reserves	Losses Incurred
THIRD PARTY	P36 -	0.00	\$0	\$0
TOTAL		\$0.00	\$0	\$0

TOTALS FOR POLICY YEAR: 2021

	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
OPEN	0	\$0	\$0	\$0
CLOSED	1	\$0	\$0	\$0
TOTAL	1	\$0	\$0	\$0

Policy Year: 2020

Policy Number: 05XR641003 (9/22/2020 - 9/22/2021)

Claim Number: 01005317965* Date of Loss: 10/29/2020 Time of Loss: 12:00 AM Location: / PAGOSA SPRINGS / CO / Status: OPEN

Loss Description: Insured rcv'd letter from a law firm indicating that a clmnt had fallen on the insured's property

Claimant Name	Loss Type	Losses Paid	Loss Reserves	Losses Incurred
THIRD PARTY	P36 -	0.00	\$8,309	\$8,309
THIRD PARTY	P48 -	0.00	\$2,000	\$2,000
TOTAL		\$0.00	\$10,309	\$10,309



Claim Detail - Commercial General Liability

Run Date: 1/11/2024
Current To Date: 1/9/2024

Policy Year: 2020

Policy Number: 05XR641003 (9/22/2020 - 9/22/2021)

Claim Number: 01003762208 Date of Loss: 6/29/2021 Time of Loss: 12:01 AM Location: 45 EAGLES LOFT CIR / PAGOSA SPRINGS / CO / 81147 Status: CLSD

Loss Description: Insd rec'd litigation docs from clmt attorney

Claimant Name	Loss Type	Losses Paid	Loss Reserves	Losses Incurred
THIRD PARTY	P39 -	0.00	\$0	\$0
TOTAL		\$0.00	\$0	\$0

TOTALS FOR POLICY YEAR: 2020

	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
OPEN	1	\$0	\$10,309	\$10,309
CLOSED	1	\$0	\$0	\$0
TOTAL	2	\$0	\$10,309	\$10,309

GRAND TOTALS:

	Claim Count	Losses Paid	Loss Reserves	Losses Incurred
OPEN	1	\$0	\$10,309	\$10,309
CLOSED	2	\$0	\$0	\$0
TOTAL	3	\$0	\$10,309	\$10,309



Claim Detail - Commercial Inland Marine

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

No Commercial Inland Marine Claims Exist



Claim Detail - Commercial Property

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY
OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

No Commercial Property Claims Exist



Claim Detail - Commercial Umbrella

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

No Commercial Umbrella Claims Exist

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Claim Detail - Farm/Ranch

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

Policy Type Not Found For Report

DRAFT



Claim Detail - Farm/Ranch Umbrella

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

Policy Type Not Found For Report





Claim Detail - Non-Profit Directors & Officers Liability

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

Policy Type Not Found For Report

DRAFT



Claim Detail - Workers Compensation

Run Date: 1/11/2024
Current To Date: 1/9/2024

Insured Name PAGOSA LAKES PROPERTY OWNERS ASSN

Policy Number(s) 05XR641003; 05XR641004;
05XR641005; 910025625458;
910028276479

Agency Name LISA THOMAS (017-307)

Policy Type Not Found For Report

