

**Lake Williams Beach Association (LWBA)  
Board of Directors Meeting  
Third Beach, Lake Shore Drive  
6:00 PM, JUNE 29, 2025**

**BOD in attendance:** Paul Dagnello, President  
Andrew LaTour, Vice President  
Claudette Soboleski, Treasurer  
Kimberly Meanix Miller, Secretary  
Joe Jankowski, Director  
Jim Russo, Director (*arrived 1:03 pm*)

**BOD excused:** Marty Varhue, Tax Clerk, Rudy Bernegger and  
Chuck Saunders, Directors

**Non-BOD Association Members Present:** Kim Cavanna of 23 Lake Shore and Dawn  
Jacques of 239 Lake Shore

**A CALL TO ORDER**                      *President Dagnello called the meeting to order at 1:01 pm*

**B APPROVAL OF MINUTES**

**a. May 21, 2025**

**Motion**        **By:** President Dagnello                      **Seconded:** Treasurer Soboleski  
MOVE LWBA hereby approves the minutes, as presented, for the meeting of  
May 21, 2025.

**Result:**        Motion passes unanimously (5-0-0)

**C REPORTS**

**a. President**

President Dagnello said he had only been president for about three weeks, was happy  
to serve, and had no further report beyond the speaking to agenda items.

*Director Russo arrived at the meeting at 1:03pm.*

**b. Treasurer**

Treasurer Soboleski said that she provided, and will continue to provide, a monthly report of payments by budget category to include in the minutes and on the website. She noted that there were payments made for a total of \$1498.21 in the month of June. Secretary Miller expressed support for the new report.

**c. Tax Clerk**

Treasurer Soboleski reported on behalf of Tax Clerk Varhue saying that \$26,085 was newly billed noting receivables of \$29,040 as three properties have unpaid balances.

**d. Secretary**

Secretary Miller noted correspondence from our insurance agent answering previously posed member questions (both attached). She said there was some concern raised should the board permit short-term rentals, but noted the insurance agent has our foundational documents and is aware that they are actually silent on the topic, in her opinion. However, she said she believes our regulations do not permit use of our properties without a member present and thus, it should mitigate that concern. She said that the board also received a letter from the attorney of the owner at 223 Lake Shore presently encroaching on LWBA property. In essence, the owner is rejecting the board's offer to enlist the help of an attorney to research the ability of the board to enter into an agreement with the expenses to be covered by the owner. The attorney's letter also suggested the homeowner has the bases for a claim of adverse possession. She also noted that members unable to attend this meeting indicated interest in committees, Rudy Bernegger in Finance and Bylaws and Sandy Gordan in Annual Picnic (Social).

**D. OLD BUSINESS****a. First Beach Project**

Director Jankowski explained that he went out to get quotes and it appears two of the five will be providing them. Director Russo noted that he was aware of Manchester firms. Director Jankowski explained that while there are plenty of firms, many are not the right size for the scope of the engineering work they're seeking. Vice President LaTour asked if it could be done in one year and Director Jankowski said it was possible.

## **b. Finalize Signage Decision**

Secretary Miller reminded the other board members that she had wanted to review the language proposed by a board at least two years prior considering the work of the bylaws committee, trying to make them more concise and consistent, the latter of which Treasurer Soboleski had conveyed was so important to the insurance agent. She said she had sent out some revised language for consideration based on that review, successful in adding slightly more content in less words except for the Acre sign. She said that there was little on that sign before, but she added everything that applied from the other signs to be consistent so there's more language. She also noted the original mock-up was left justified and this was centered which works for all but Beach 2 where there are indented bulleted items under property storage at Beach 2. She said she liked the color, but a member expressed concern about green due to color blindness. Considering that, she suggested black on white as the most readable. Hard copies were distributed and reviewed. Director Russo liked the centered text finding it less aggressive.

Treasurer Soboleski asked about no motor vehicles at the acre. Secretary Miller felt it was a good idea as the road is not in good shape, and it was more about the bad things that could happen outside the supervision of the board. Vice President LaTour questioned the wording dusk to dawn, Jetski and the wordiness of that line. President Dagnello suggested using PWC. Treasurer Soboleski emphasized that she may not have been clear at the annual meeting, but the insurance agent was most concerned about the signs being consistent. Director Russo questioned the prohibition of launching Jetskis at the launch. Secretary Miller said she wasn't a part of the LWBA when that was passed but being involved on another lake, there is a real concern about the safety of a lot of Jetskis interfering with boat traffic and jumping wakes behind boats towing skiers/tubers. A consensus was reached Secretary Miller would update the language based on this discussion for Treasurer Soboleski to get updated mock-ups from the sign vendor showing both left justified and centered, black on white except for the logo which was to be blue.

## **c. Bulletin Boards Purchase**

Secretary Miller said she had pulled up an example to be used for budget purposes but hadn't done extensive research, instead, leaving that in the hands of Beach and Properties. She said that the current boards are in bad shape, there's no corkboard and it's very difficult to put pins in on much of the surface, there's no plastic shield for weather protection or the ability to lock the plastic shield to ensure no one can post or remove postings that are not authorized. Director Russo asked me to send over the specs and said he'd continue the research. President Dagnello said they'd review Jim's findings at the next meeting.

#### **e. Virtual Meeting Equipment Purchase and the Future of Virtual Meeting Attendance**

President Dagnello said the board has purchased the required hardware and it was being tested at this meeting. He said it was their hope that they would get more attendance by members and allow the board to more easily achieve a quorum. He said they plan to always have a physical location for the meetings and because they can easily identify the identity of board members, there are no barriers to allowing them full participation, including voting, just as is done by the Town of Lebanon. He said to start, they would allow watch and listen only for non-board members and when they are ready to start, they will have to purchase a subscription to Zoom.

Secretary Miller said she was very excited to move this closer as any way to increase transparency and member engagement is worthwhile. She said while they may not get to the point of non-board members voting at meetings due to the difficulty in identifying them on camera, she would like to get to the point that non-board members could speak at meetings, as is allowed in Town of Lebanon meetings. She noted that it would likely require a non-board member volunteer to man the computer for people joining and leaving and to alert the President when people want to speak virtually. She expressed appreciation for the President doing the research to get the right equipment to get the board set-up.

#### **e. Second Beach Driveway**

Secretary Miller said a member raised the issue the previous year that the association had committed to the town that we would pave the drive for beach two. She read the statement in the minutes from the Planning and Zoning Commission Meeting of August 7, 2023, "A connecting 12'X50' bituminous driveway will be constructed in a following year." She said it was raised at a meeting and the board kept forgetting to revisit it. She said if the board feels a commitment was made, she wants to be sure they consider putting it to a member vote for the following year's budget. Ms. Kim Cavanna said she was at the meeting and felt it was not a commitment but was raised to allow them more leeway on time parameters. Director Jankowski suggested that they survey the membership in the spring for their interest. He said they had many ad alternates depending on how far their limited budget would stretch. Ms. Cavanna reiterated that it was mentioned to allow them to do it as part of the project if they wanted or were able to, but it wasn't a commitment nor an expectation of the town that it would be done. A consensus was reached to include it in the survey and take the lead from the membership at that time.

## **f. Encroachment by Owner of 223 Lake Shore**

President Dagnello said that the owner of 223 Lake Shore has not removed their personal property from LWBA Property (Second Beach) by May 31, 2025, as requested by the board, if the homeowner had decided not to pursue the agreement. He continued saying that the association received a letter from an attorney representing the owner rejecting the terms offered by the association to move toward an agreement and resolution, and the board would take the matter up in executive session.

## **E. New Business**

### **a. Appointments of Committees/Board Liaisons**

#### **i. Finance**

**Motion**      **By:**    *Secretary Miller*                      **Seconded:**    *Director Russo*  
MOVE LWBA hereby appoints Paul Dagnello, President, Claudette Soboleski, Treasurer Kimberly Meanix Miller, Secretary, and Rudy Bernegger, Director, to the Finance Committee.

**Result:**        Motion passes unanimously (6-0-0)

#### **ii.. Beach & Properties**

**Motion**      **By:**    *Secretary Miller*                      **Seconded:**    *Director Jankowski*  
MOVE LWBA hereby appoints Paul Dagnello, President and Directors Joe Jankowski and Jim Russo to the Beach and Properties Committee.

**Result:**        Motion passes unanimously (6-0-0)

### **iii. Annual Picnic/Social (Annual Picnic: September 13, 2025, Rain Date September 14, 2025)**

Treasurer Soboleski said they already met with the previous membership who would like to continue, and they'll include Sandy Gordon going forward.

**Motion**      **By:**    *Secretary Miller*                      **Seconded:**    *Director Russo*  
MOVE LWBA hereby appoints Paul Dagnello, President, Claudette Soboleski, Treasurer, and non-board members Kim Cavanna, Sandy Gordan, Christy Kelly, Diane Marquis, Brenda Quesnel and Marla Varhue to the Annual Picnic (Social) Committee.

**Result:**        Motion passes unanimously (6-0-0)

#### **iv. Charter and Bylaws**

**Motion**      **By:**    *Secretary Miller*                      **Seconded:**    *Director Russo*  
MOVE LWBA hereby appoints Paul Dagnello, President, Kimberly Meanix Miller, Secretary, Rudy Bernegger, Director, and non-board member Dawn Jacques to the Charter and Bylaws Committee.  
**Result:**        Motion passes unanimously (6-0-0)

President Dagnello appointed the following board liaisons which will be responsible for reporting on committee activity at meetings:

Finance Committee – Treasurer Soboleski  
Beach & Properties - Director Russo  
Annual Picnic/Social - Treasurer Soboleski  
Charter & Bylaws – Secretary Miller

#### **b. Directions for the Charter and Bylaws Committee**

President Dagnello said the committee did amazing work the previous year and he'd like to see the work continue in the effort to pursue cleaning up the Charter. Secretary Miller agreed that this path forward offers the most value to the association. She said the Charter and Bylaws are so tied that while they could pursue bylaws changes, they'd have to change them again when they changed the Charter so doing them simultaneously made the most sense. There were no objections or further comments regarding the direction for the Charter and Bylaws Committee.

#### **c. Meeting Rules Changes**

President Dagnello said he had heard feedback from members that they wouldn't come to meetings because they felt they were often non-productive, and he wanted to try to be sure that they work to resolve that. Secretary Miller said that it is important for the board to get through its business during their meetings. She continued saying that she wants all to have their chance to speak but it would be most efficient and productive if comments and questions from non-board members were taken only during open discussion. She suggested that they allow an exception when the board is taking action on an item and a non-board member has information that is highly relevant to that action rather than wait until after the action has been taken. She said that last year the board had matters on the agenda that they skipped over multiple times because the meeting had dragged on too long earlier in the agenda and she hoped this would help prevent that in the future.

#### **d. Scheduling Upcoming Meetings**

President Dagnello said he would work with the other board members to get meeting dates on the calendar. Secretary Miller felt it was important to have monthly meetings in both July and August and probably into early fall as well while. She said while they may not meet over the winter, particularly during winter holidays, she advocated for setting all meeting dates as they can always cancel them much easier than noticing them.

#### **e. Insurance Discussion**

President Dagnello said he had an informal conversation with an attorney about the letter from the insurance company noting that the regulations say that if not accompanied onto our property by a member, you are trespassing. He said it's important that the board enforce consistently. Mrs. Dawn Jacques said she was confused given short-term rentals are a business. Secretary Miller said that they are discussing liability issues, not whether short-term rentals conflict with language in the deed, and that there are also differing opinions on the latter. Director Jankowski said that one is what is done on people's personal property and the other relates to what is done on LWBA properties. Treasurer Soboleski said they renewed their insurance as of May 1. Secretary Miller said she originally had questions on the survey related to regulations and they could consider such for the coming year. Treasurer Soboleski said that one member had a question related to dog bites saying that they are always the fault of the dog owner.

*Director Russo left the meeting at 2:20pm.*

Mrs. Jacques said she is concerned about liability with respect to short-term rentals. President Dagnello said that there is a supreme court decision where associations can ban short-term rentals but only for new owners, it's not retroactive thus existing members are grandfathered to the regulations at the time of their original purchase. Mrs. Jacques stated no one is trying to ban short-term rentals, they are only worried about their liability and her personal attorney believes differently. Secretary Miller appreciated the concern, and the questions raised, remarking that courts are full across the country every day of attorneys that view matters differently depending on their clients, and that they should be cautious about accepting it as fact.

President Dagnello agreed emphasizing that the board also can't continue to rely on free legal advice they've sought recently and over the years. He explained that for a yearly fee and with certain parameters, they could potentially use legal insurance to get their questions answered and receive guidance dealing with issues. Treasurer Soboleski said she could ask their agent, and that they have a line item with \$250 plus could allocate up to \$200 additional to legal before going to the membership. A

consensus was reached that this was an idea worth pursuing and President Dagnello agreed to do so.

## **F. Open Discussion**

Treasurer Soboleski said that the broken picnic table still had not been removed from First Beach and reminded the other members that Beach and Properties were going to move a table from Third Beach to First Beach and accept the donation from the Youngs of a plastic table that could go to Third Beach. Director Jankowski said he'd connect with Director Russo to get this done.

*The meeting recessed at 2:30pm and reconvened at 2:36pm.*

## **G. Executive Session**

**Motion**      **By:** Secretary Miller      **Seconded:** Director Jankowski  
MOVE LWBA hereby enters into executive session at 2:36pm for the purpose of discussing potential litigation and are anticipating a vote upon exit.  
**Result:**      Motion passes unanimously (5-0-0)

*Present for the executive session were board members, Paul Dagnello, Joseph Jankowski, Andrew LaTour, Kimberly Meanix Miller and Claudette Soboleski,*

**Motion**      **By:** Secretary Miller      **Seconded:** Director Jankowski  
MOVE LWBA hereby exits executive session at 3:03pm.  
**Result:**      Motion passes unanimously (5-0-0)

**Motion**      **By:** President Dagnello      **Seconded:** Secretary Miller  
MOVE LWBA hereby supports a written response to the attorney representing encroaching homeowner of 223 Lake Shore stating that the position of the board remains unchanged and reminding them that the deadline for the removal of personal property was May 31, 2025.  
**Result:**      Motion passes unanimously (5-0-0)

## **H. Adjournment**

**Motion**      **By:** President Dagnello      **Seconded:** Treasurer Soboleski  
MOVE LWBA hereby adjourns the meeting of June 29, 2025, at 3:07pm.  
**Result:**      Motion passes unanimously (5-0-0)



Respectfully submitted,

*Kimberly Meanix Miller*

Kimberly Meanix Miller

Secretary

***Attachments:***

Treasurer's Report dated June 29, 2025

Approved Budget 2025-2026

Email from Jacques

Email from Northcutt

Email from LWBA to Insurance Agent & Answer





**LWBA Budget 2025-2026**  
**Approved by Members at Annual Meeting 6/1/2025**

Budget Category	2024-2025 Budget	Budget w/ Beach 1 @ 100%
Annual Picnic	\$ 750.00	\$ 900.00
Beach/Prop Maintenance (Including New Signs)	\$ 3,400.00	\$ 6,000.00
Board of Directors Legal Fees	\$ 250.00	\$ 250.00
Insurance	\$ 3,850.00	\$ 3,900.00
Postage/Copies	\$ 600.00	\$ 600.00
Property Tax	\$ 2,450.00	\$ 2,450.00
Required Emergency Fund	\$ 500.00	\$ 500.00
Tax Collection Expenses	\$ 100.00	\$ 100.00
Utilities	\$ 600.00	\$ 625.00
Web Page/Audio Visual	\$ 200.00	\$ 750.00
Capital Improvements Beach #1		
Install Retaining Wall to Level, Terrace Beach Area, Repair Riprap	\$ 7,100.00	\$ 22,500.00
<b>Grand Total</b>	<b>\$ 19,800.00</b>	<b>\$ 38,575.00</b>

Check Book Balance as of 06/01/2025

Uncollected Taxes with Interest

Tax rate required to pay Beach #1 in Full = \$215/property

General Fund Balance at End of Year if Taxes Paid in Full

\$	\$ 13,844.68
\$	1,132.40
	\$ 24,940.00
	\$ 209.68

*Respectfully Submitted  
 Charles J. Lee 6/29/2025*

*6-29-2025*

**Please note the following items that affected our current base budget:**

**Beach/Property Maintenance:**

- 1) Updated signage is required from our liability insurance company, multiple quotes were received and the Board is seeking approval to sign a contract for \$2,357.26 to replace all 3 signs.
- 2) The current 2 bulletin boards need to be replaced. We have only one estimate of \$600.00 each for covered and locked units. B&P Maint will seek additional quotes.

The Board is seeking approval to spend no more than \$1,200.00 to accomplish this.

- 3) We anticipate spending not more than \$1,400 this season on mowing of all areas and spring/fall clean-up. This leaves us with a \$1,000 buffer if anything arises.

- 4) We plan to replace the broken picnic table at Beach 1 with a functional one from Beach 3 and use the donated table at Beach 3. (Weather has not cooperated to accomplish this yet)

**Web Page: (We have re-named this budget line item to include the annual costs for remote audio/visual access to our meetings)**

- 1) The annual fee for our web site domain is \$160.00 plus tax and the term runs from 5/1-4/30 each year. We have been reimbursing a prior director for this and we are in the process of migrating the payment directly to LWBA in order to avoid paying taxes and to have direct control over payment. This will result in paying 2 years' fees this year.
- 2) The current budget includes an estimated annual recurring fee of \$200.00 to hold Zoom meetings.
- 3) The current budget includes a one-time cost to purchase audio/visual equipment to accomplish this. Equipment includes a Jabra Speak Wireless Bluetooth speaker phone at \$120 and a Logitech C922 Stream Webcam for \$64.

**Insurance: (There are 3 insurance policies we maintain, details listed below. Our next Board Meeting will include an agenda item to address existing questions and expand on this topic.)**

- 1) General Liability, currently through Penn America with aggregate coverage up to \$2 M, policy period 5/1-4/30. 2025 cost was \$2,868.64 we added 4.5% buffer for increases.
- 2) Board of Directors' Liability, currently through US Liability with aggregate coverage up to \$2 M, policy period 7/1-6/30. Invoice Received 5/31 for 860.00
- 3) Surety Bonding for 4 Board Members, currently through CNA Surety, policy period 7/1-6/30. Invoice in hand for \$126.00
- 4) The Association elected to not purchase property insurance in 2025. We have always been "self insured" for the limited property we own which includes the floating dock, the ramp to the dock, the gazebo, and the gazebo.



Lake Williams Beach Association &lt;lakewilliamsba@gmail.com&gt;

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**Insurance questions**

1 message

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**Dawn Jacques** <[REDACTED]>  
To: "Kimberly Meanix Miller, LWBA Secretary 24-25" <lakewilliamsba@gmail.com>

Tue, May 27, 2025 at 4:43 PM

Hi Kimberly,

The following are insurance questions that I would like answered in writing from the insurance agent. I feel that the association has a false sense of security based on the information I have gathered.

1. Are the members of the association covered for liability if a renter of an Airbnb, VRBO or private rental agreement is injured on association property? Are we covered for all liability?
2. If the short-term commercial renter has a guest and that guest sues for an injury on association property? Are we covered for all liability?
3. Are the members of the association liable for injuries sustained on the property that is currently being encroached upon?
4. Are we covered for dog bites from members dogs, members guest's dogs renter's dogs, renter's guest's dogs and non-guests dogs (trespassers) on our common property?
5. Do posted signs protect the association from all liability?

Our policy states no commercial use, according to the IRS short term rentals are considered a business. It's my understanding that if we are sued, we can be denied based on the fact that we don't enforce our bylaws, our charter or our deed. This worries me so much that we are currently seeking legal advice to protect our property because we are afraid that we could be held liable if the insurance company denied a liability claim. I look forward to a written response from the agent.

Marcel and Dawn Jacques  
239 Lake Shore Drive  
Lebanon



Lake Williams Beach Association &lt;lakewilliamsba@gmail.com&gt;

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## Insurance questions

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Christine Northcutt [REDACTED]

Tue, May 27, 2025 at 6:41 PM

To: LWBA Secretary 24-25 Kimberly Meanix Miller &lt;lakewilliamsba@gmail.com&gt;, Kimberly Meanix Miller

[REDACTED]

Dear LWBA Board of Directors.

Thank you all for your continued work on behalf of the Association. We know that serving on the board takes time and effort, and we appreciate all you do, especially the work that went into securing new insurance for our properties last year.

We are reaching out with a few questions about our current insurance coverage. We are not sure if certain situations have been reviewed with the insurance company, and we would feel more at ease knowing we're fully protected.

Would the Board be willing to check in with our insurance agent and ask the questions below? If it's easier for us to contact the agent directly, we are happy to do that too, just let us know. We would appreciate it if any answers could be shared in writing, so we can all be clear on where things stand.

### 1. Short-Term Rentals and Insurance Awareness

Was our insurance provider informed that some Association properties may be used for short-term rentals (such as VRBO)?

If not, could that affect our premiums, coverage, or ability to file claims?

### 2. Encroachment on Second Beach

Has the insurer been made aware of the ongoing encroachment on Second Beach?

Could this affect our premiums, increase our liability exposure, or create issues with coverage especially if an accident were to occur (like a fuel spill or battery fire or a fall)?

### 3. Member Liability

As members in good standing, are we personally protected from liability if someone else causes damage or violates the rules on Association property?

Could we be held responsible if a guest or short-term renter or a guest of a short term renter causes an accident?

### 4. Additional Insured – Risk to LWBA

Would naming someone who is encroaching on Association property as an "additional insured" create any risk or increase in cost for the Association? What is the benefit to the association in doing this?

### 5. Rule Enforcement and Its Effect on Coverage

Could lack of rule enforcement (e.g., allowing unaccompanied guests or renters) reduce or weaken our insurance coverage?

If someone who doesn't meet the charter's definition of "property owners and their friends" is injured, could that impact our liability?

We ask these questions with the hope of ensuring the Association is fully protected, not only for today but in the long run. Thank you again for your time and for everything you do.

Respectfully.

Kevin and Christine Northcutt  
Members, Lake Williams Beach Association



Also if you could please send us a copy of our current policy we would appreciate it.



Lake Williams Beach Association &lt;lakewilliamsba@gmail.com&gt;

**Re: LWBA Member Questions**

1 message

**LOBO AGENCY** [REDACTED]

Wed, Jun 18, 2025 at 6:23 PM

To: Lake Williams Beach Association &lt;lakewilliamsba@gmail.com&gt;

Hello Kimberly-

We heard back from the underwriter at the company. The underwriter advised the following:

- Short term rentals are prohibited. If the association plans on allowing this, the company will have to issue a direct notice of cancellation for material change in risk.
- The animal exclusion, GCG2042, is attached. The company will not cover animal related claims.
- It is recommended to direct questions like #7 to an attorney. We do not know if the laws of the state protect land owners in such a way.
- If people are welcomed onto the property, the association would be included in any claims.

**Please confirm that the association will not be allowing any short term rentals.**

Thank you,  
Tom & Andrea

**LOBO INSURANCE AGENCY, LTD.**

10-B Main Street  
P.O. Box 41  
Hebron, Connecticut 06248  
P: (860) 228-1025  
F: (860) 228-9525  
web: www.loboinsurance.com

On Tuesday, June 17, 2025 at 06:44:17 AM EDT, Lake Williams Beach Association &lt;lakewilliamsba@gmail.com&gt; wrote:

Hi -

It's been a couple weeks and I'm following up on these questions. Thanks so much!

KMM

On Thu, May 29, 2025 at 8:52 AM Kimberly Meanix Miller, LWBA Secretary 24-25 &lt;lakewilliamsba@gmail.com&gt; wrote:

Hi,

My name is Kimberly Miller, I'm the Secretary. Tom may remember me when I advised the Trustee Student Organizations when I worked for UConn Student Activities.

Our treasurer is busily preparing for the annual meeting. We have some members that are asking for a copy of the policy which we'll supply. They may try to reach out directly but the officers agree that it is more fair to you and the process to funnel through the board. Please let us know if that happens and refer them back to the board. I tried to keep their wording and clump like questions together. Here are the questions. In parentheses are notes from me to provide some context.

1. Is there any impact to our premiums, coverage or ability to file claims should there be members who rent their properties, short or long-term?

2. Are the members of the association covered for liability if a renter of an Airbnb, VRBO or private rental agreement is injured on association property? Are we covered for all liability?
3. If the short-term commercial renter has a guest and that guest sues for an injury on association property? Are we covered for all liability?
4. Could we be held responsible if a guest or short-term renter or a guest of a short term renter causes an accident?
5. *(Our deed restrictions drafted 75 years ago prohibit commercial use and there's differences in interpretation on whether short-term rentals would be prohibited or not)* According to the IRS short term rentals are considered a business. Could the association be vulnerable if it was determined that it was aware of short-term rentals if interpreted to violate the deed restriction?
6. Are we covered for dog bites from members dogs, members guest's dogs renter's dogs, renter's guest's dogs and non-guests dogs (trespassers) on our common property?
7. Do posted signs protect the association from all liability?
8. As members in good standing, are we personally protected from liability if someone else causes damage or violates the rules on Association property?
9. If someone who doesn't meet the charter's definition of "property owners and their friends" *(allowed use of our property per our Charter)* is injured, could that impact our liability?
10. *(there's always a challenge for associations to enforce their rules given we're volunteers that aren't always around should anything be happening and are leary to be physically confrontational)* Could lack of rule enforcement (e.g., allowing unaccompanied guests or renters) reduce or weaken our insurance coverage?

I 'feel' like these questions can be answered quickly but if not, please provide an eta so we can share with the members asking questions. We very much appreciate your patience and your time in helping to provide our members peace of mind. We may have some additional questions and thank you in advance for all your help and support!

KMM

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Kimberly Meanix Miller  
Secretary, Lake Williams Beach Association  
lwba.org  
PO Box 52, Lebanon, CT 06249

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Kimberly Meanix Miller  
Secretary, Lake Williams Beach Association  
lwba.org  
PO Box 52, Lebanon, CT 06249





**LAKE WILLIAMS BA.-GL-CGC2042 EXCL-061825.pdf**

54K

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION - ANIMALS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following is added to Paragraph **2. Exclusions** of **SECTION I – COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and **COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY**:

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of, caused by, or in any way connected with any animal.