

Harveys Lake Protective Association

Dock Ice Damage Self-Insurance Program 2023

Updated 10-24-2022

1. All participants must be members of the HLPa and **must be an active paid member of the claim year to request and receive reimbursement.**
2. Coverage is available only to residential docks, and not available to commercial businesses or rental slips. Docks under construction cannot be insured while under construction. Only fully intact docks are eligible for insurance. Wooden poles must be at least eight (8) inches in diameter and steel poles at least four (4) inches in diameter.
3. The annual fee is **\$45** per front pole per dock, including any offset areas, with a minimum fee of **\$225**. Participants with more than one dock must insure each dock separately, with a minimum fee of **\$225** per dock. Sacrificial poles and/or bumper poles are not insurable. Small sacrificial structures that can be insured will have stringers, decking, joist, rafters. Members can choose to pay for additional poles, above the required front poles at a cost of **\$45** per pole. Members will **ONLY** be insured for the number of poles paid for. All annual premiums are due in full prior to the first day of the year for which insurance is purchased.
4. Claims must be submitted in letter format and signed by the owner(s). Claim information is available at www.hlp.org or from the Administrator. Claims must include:
 - a. **Photographs (which may be taken by contractor) of damage, including:**
 - (1) **Photos of damage from both sides, from neighbors' dock.**
 - (2) **Photos of damage as dock is disassembled.**
 - b. **Photographs (may be taken by contractor) of repairs, including photos of the repair in progress.**
 - c. **Contractor's invoice with detail for materials and valid license.**
 - d. **Contractor's sketch of the damage which must be prepared as part of the estimate, clearly showing the location of any replaced or straightened pole.**
5. Payments will be made in lump sum per pole removed and replaced. Total amount to be paid per pole including wood members & decking is \$1,100 for first pile, \$1,000 for second pile, and \$900 for every pile thereafter. The fund will never pay out more than 80% of reserves. In the event of an extraordinary number of simultaneous claims, the amount of each valid claim will be reduced proportionately.
6. Poles must be damaged to the point where removal and replacement is required for a "per pole claim." If poles are pushed, but do not have to be replaced, claimant will be paid for actual approved repair costs to surrounding wood members, up to \$1,100 for first pile, \$1,000 for the second pile, and \$900 for every pile thereafter per pushed pole that actually causes damage to the surrounding wood members. Claimant must submit contractor's estimate or invoice detailing the straightening and showing the location of pushed pole and the repairs to adjacent wood joists and decking.

7. In case of disputes, and when deemed appropriate by the Trustees, a professional insurance adjuster may be hired to settle claims. The adjuster shall determine the validity and amount of the claim. Claimant may appeal the adjuster's decision to the Board of Trustees, who will render the final decision.
8. All participants acknowledge that this program is not a perfect system, nor is it intended to cover the entire amount of a loss, but only as reimbursement to assist with repair expenses. The claim paid shall be the sole remedy for the claim.
9. The Association must be notified in writing of all damage by July 31st of each insurance year. All claims must be submitted with supporting documentation by September 30th of each insurance year. Claims submitted with missing or incomplete documentation will not be reviewed. The total of all claims made will be assessed. All valid claims will be paid by the end of the year in which claim was made.
10. Residents who owned a dock at the start of the program will be assessed a fee of \$300 application fee upon applying for insurance. This fee does not apply to new dock owners. For participants who drop coverage and reapply, credit will be given for years paid, if within the past last three (3) years.
11. All applications must be accompanied by a check for payment in full. Applications from new participants (first time) must include two (2) current photos of existing dock. Any existing pole damage must be disclosed with the application. Trustees of the fund will visit all docks to verify all information.
12. Any and all modifications to existing docks must be submitted to the Administrator and supported by description as well as by photos.
13. The maximum payout per claim will be \$7,500, subject to the 80% rule, as described in part 6. This amount may be increased in future years, if and when the funds in reserve increase sufficiently. The Trustees of the fund will make this decision.
14. A Financial Institution selected by the Trustees will serve as custodian of the funds. All claim payments will be made from the Trustees' account.
15. A resolution must be **voted** by a majority of the Trustees to approve payment of any valid claim.
16. The money in the fund cannot be used for any reason other than payment of claims, legal, bank, adjuster's fees, and administrative expenses.
17. All interest accrued by the fund will remain in the fund.
18. The beginning date of the fund is January 1, 2004.
19. The fund shall have no liability whatsoever, other than dock pile and wood member damage.

20. The current President of the HLPAs shall be Trustees of the fund along with five (5) other HLPAs members in good standing appointed each year by the Nominating Committee and approved by a majority of the members attending the annual meeting of the HLPAs.
21. All participants must properly maintain and operate a mechanical ice eating device throughout the ice season.
22. Invoices are sent every fall as a courtesy, but all participants in this program are responsible to pay the premiums before the end of the year, regardless of whether they receive an invoice, or not.

APPLICATION FOR INSURANCE

Please complete each year to keep our records current.

Name(s) of Dock Owner(s) _____

Dock Address: _____

_____ Years at this Address

Year-Around Mailing Address & Phone Number:

_____ (_____) _____ - _____

EMAIL ADDRESS _____ @ _____

Premium: *Number of Front Piles @ \$45 each = \$ _____ (\$225 minimum)*

Number of Additional Piles @ \$45 each = \$ _____

Enclosed check # _____ amount \$ _____

<u>DO NOT INCLUDE ANY OTHER PAYMENTS TO HLP</u>
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Enclosed photos (required when applying for the first year & after any additions to dock). Submit photos of left & right sides as well as front of the dock.

Date photos taken _____ - _____ - _____

If there is any existing damage to a dock, it must be disclosed in writing and attached to the application. All information will be field verified by the Trustees.

Mail this page by December 31, 2022 with check made payable to:

(please note HLP Ice Insurance is not responsible for lost mail)

DO NOT INCL

(HLP annual membership dues got the HLP PO Box)

HLPA Self-Insurance Fund

Attention: Lesley Corey

1569 Lakeside Drive

Harveys Lake, PA 18618