

TOWN OF SARATOGA INSURANCE MEETING MINUTES

DATE: Wed., Feb. 1, 2023

TIME: 5:00 pm

PLACE: Saratoga Board Room

PRESENT: Rhonda Carrell, Gail Kretschmer, Roger Wilcox, Bill Leichtnam

ABSENT: Josh McDonald

Rhonda Carrell called the meeting to order at 5:03 pm. The Pledge of Allegiance was recited. Amy Ralidak and Michelle Strauss from the Horton Group was present for a Question and Answer session regarding our current insurance policy. Pricing for a renewal quote will be provided at the 6:00p.m. meeting.

Saratoga claims have been decreasing, lowering our premium, if renewed with a company they represent.

Insurance discussion about under-insurance, high replacement cost, and additional recommended coverages.

They said a \$500 or \$1000 deductible was possible; but that we could have the \$500 deductible for a very slightly increased premium.

Board was informed, Horton sent out e-mails in Nov. '22 which were delivered to spam or locked in server. Anniversary date of March 1st was established after communications were re-established via e-mail and phone call(s).

Glatfelter was the carrier picked for theTown.

Discussion on how the policy would cover Turtle Bay Public Access.

Higher limits are recommended with an umbrella policy, coverage for First Responders. Low cost item.

Meeting adjourned at 5:52 pm.

Minutes by Roger Wilcox and Paulette Weinfurter with notes compliments of Bill Leichtnam.