

Subject: QUESTION TO OUR INSURANCE AGENT

From: John D Roth <jroth4@comcast.net>

Date: Sun, 20 Sep 2009 22:20:24 -0400

To: Ron Cunningham <rgcunningham@comcast.net>, "Milton L. Chappell" <mlc@nrtw.org>, LAWRENCE BERUL <LBERUL@yahoo.com>, LULUP722@aol.com, John D Roth <jroth4@comcast.net>, Judi Segermark <judiseg@hotmail.com>

Hello, Ron.

At Saturday's BOD meeting you agreed to ask our insurance agent about the limits to our liability insurance coverage for dog bites.

If our BOD members are correct in stating that only the dog owner can be held liable for a dog bite, the agent may answer that we have no coverage for this type of incident. Because of this possibility, I'd like for you to pose an additional question to him:

"If the association is sued for negligence in failing to enforce its by-laws, thus allowing the dog bite to happen, what coverage limit applies?"

The agent's answer to the second question may give us a good idea of the answer that our attorney will give us later in the process. The answer is important to how we proceed with the pet project since we won't be approaching the attorney until after our recommendation is forwarded to the BOD.

Thank you for your help. Please let me know as soon as you hear from the agent.

JR