



**MINUTES OF THE BOARD MEETING OF
THE GENERAL COMMUNITY OF HACIENDA RIQUELME
TUESDAY 27TH APRIL 2021 AT 10.40am SPANISH TIME**

The meeting chaired by Gordon Hutchinson as Resort President, started at 10.40 am with the attendance of the following

ATTENDEES

Name	Post
Gordon Hutchinson	Resort President
Mike Portlock	Phase 2 President
Rod Howarth	Phase 4 President
Ron Locke	Phase 5A President
Viv Church	Phase 5B President
John Barr	Phase 6 President
Margaret Daniels	Phase 7 President
Pepa Pérez	Resort Manager

REPRESENTED

Name	Post	Represented by
Wendy Walker	Phase 1 President	Gordon Hutchinson

AGENDA

1. Building Budgets 2021.
2. AGMs Building.
3. Insurance.
4. Bank Account.
5. El Casón.
6. Pools opening.
7. Skips procedure – workers compound.



8. Gardening – proposal from a BP.
9. Yellow lines along the roads to control the parking areas.
10. Removal of the Flood lights at the Sport Area.
11. Facebook.
12. AOB.

DISCUSSIONS AND AGREEMENTS

1. Building Budgets 2021.

The self-admin team has been working on the reconciliation of the 2019/2020 budget and the 2021 budget. It has been a very difficult task due to the lack of accurate information handed over to us by Resortalia during the transition. A huge thanks go to Paul Sawyers for his great help in dealing with the problems faced during the process, and to David Dwyer for his help in the production of the Financial Reports that will initially be sent to all the BPs, and later to the owners in each of the 73 buildings joining the self-admin.

There are still some important tasks to complete, and the self-admin team will keep working on it.

ACTION: The self-admin Team will start sending the financial information to the BPs for their review and confirmation. The BPs should then request the inclusion of any extra amounts in the different funds of the building.

WHEN: The w/c 03.05.2021.

2. AGMs Building.

The Annual General Assembly of the EUCC has been called for 14.05.2021. Only the BPs are invited to this meeting. It will be done in person and via video conference. We want to make sure that it works doing it this way, with the aim of using the same system for the Sub-community AGMs. Our main objective is to give the opportunity to all the owners



that are not in HR or are not confident attending in person due to the COVID, to be able to listen and join the meeting via video conference (ZOOM).

This time, it will be essential that any owner attending via zoom ALSO sends the completed proxy form indicating how they want to vote. Otherwise, their vote will not be counted.

ACTION: To establish a schedule for the AGM's of the SCs joining the self-administration, giving owners the opportunity to attend via video conference, whilst at the same time taking the necessary measures to comply with the COVID regulations.

WHEN: By the end of May – early June 2021.

3. Insurance.

a) Communication to be sent out to all the owners with the updated procedure: The communication had been sent to all the Board members before the meeting. There was a unanimous vote in favour, so **the new and updated information will be sent out to all the owners the w/c 03.05.2021.**

b) Proposal to reduce the civil liability claims under 100€: The information about this point was sent to the Board prior to the meeting. The following explanation was given:

"The main reason of introducing the 300€ excess in this year's policy was to reduce the number of claims so the GC could go to more insurance companies in 2022. The companies approached for the policy in 2021 were not interested in given an offer due to the high number of claims accumulated in the last 5 years.

The current 300€ excess is for escape of water only.

When a damage in an apartment or group of apartments is coming from a water leak caused by lack of maintenance or building a defect in a communal area, we



can apply to the civil liability coverage to deal with the repair of the damages.

Example:

- *Broken roof causes water filtration in an apartment.*
- *The repair of the broken roof causing the damage must be done and paid by the Sub-community.*
- *The repair of the damages in the apartment can be claimed under the civil liability coverage of the insurance policy of the GC.*

Many of these claims are lower than 100 €. Therefore, the proposal to avoid keeping the same level of claims is the following:

- *When **the cost of the repair of the damage** in the apartment is **equal or lower than 100€**, it is directly paid by the GC budget. **No claim is opened.***
- *When the **cost of the repair of the damage in the apartment is higher than 100 €**, a **claim is opened** with the insurance company, and Mapfre pays the total cost of the repair of the damages if it is covered and has been the first time the damages have been caused by the faulty area”.*

ACTION: The Board unanimously agreed with the proposal and approved it with immediate effect.

WHEN: With immediate effect for all the claims opened from 1st January 2021 and future claims.

c) Updated information of application in the 2021 policy:

An update was given about the 2021 policy:

- A.** Continue with the removal of the limit of liability to ensure the Community has full cover for the Resort in the event of a catastrophe.



B. Do not add the civil liability clause 5 cover. This is subject to abuse and will potentially drive-up small value claims. Below is a translation of Clause 5.

The civil liability derived from the following shall be understood to specifically cover the following risks:

- Damages produced as a result of fire, explosion or floods that had its origin in the property owned by the Insured or in its facilities.

- Damages derived from negligence or negligent actions or omissions of employees when Servicing the Property.

- Damage caused by common elements of the real estate complex. In this case the Civil Liability attributable to the Insured will be calculated in accordance with the percentage of joint ownership that it holds.

- Damages suffered by co-owners, tenants and by the people who coexist with them.

C. Do not increase the excess to 1,500 € for water damage. Claims volumes are currently under control, so this is unnecessary.

ACTION: Once the Board unanimously approved to go ahead as per the recommendations in **c)** to inform Risk Media to proceed.

WHEN: Immediately. Done.

4. Bank Account.

We are still investigating the options to open a separate account in a different bank entity to have all the money guaranteed under the National Guarantee Fund. It is not easy since the banks do not want to have money if it is not going to be invested.

ACTION: The Board decided to ask the lawyers for a Financial Assessor to advise the Community on the different options.



ACTION: Ron Locke will draft a communication to all the owners.

WHEN: In May.

Post Note Meeting: there was a meeting with CAJAMAR on Thursday 29.04.2021 and they are going to send information about the options of investments with no risk or very low risk for the community.

5. El Casón.

The lawyer representing the Community in the Polaris World bankruptcy process has already been accepted by the judge to be present in the court case. It means that if any updates or changes are made in the process, we will get the information first-hand from the court. Due to the lateness of us entering the court case procedure the court has not provided our lawyers with all the documents that were available from the very beginning. However, they are going through all the documentation given (hundreds of pages), to produce a report. After that there will be a meeting with Price Waterhouse (PWH) to find out what our options are to get the outstanding fees.

6. Pools opening.

There is not enough information at the moment about the COVID regulations for pools this year. Therefore, it was agreed by the Board to discuss this again by the end of May – early June.

ACTION: The self-admin team will send a reminder of the current 7 pools opened.

WHEN: The w/c 3.05.2021



7. Skips procedure – workers compound.

The skip procedure has been reviewed with the aim to establish a procedure for the skips located by contractors at the workers compound in Phase 7. A few options were presented to the Board. Below is what has been unanimously decided.

The key point of this option is to book the area to place the skip and give a maximum period to the contractor to have it there. After which time, it will have to be removed for another contractor to take advantage of the area. Steps below:

- The maximum number of skips that can be placed at the worker's compound are 6, with only 1 per contractor.
- The plan with the exact location of each unit will be marked.
- The contractors will have to present an application form to get permission to place the skip at the worker's compound.
- There will be a limited time to have it there (30 days). With the proviso the skip is changed when it is full.
- The booking of the area cannot be continued after 30 days unless there is no contractor waiting on the booking list.
- The contractor will have to pay a deposit of 300 € once they get permission to place the skip and prior to its arrival.
- Once the skip is removed, the area will be checked to make sure that no debris have been left behind, prior to the refund of the 300 € deposit.
- The contractor will have to pay a non-refundable amount of 100 € per month every time they book an area for a skip. Even if the booking is continued (more than 30 days), the contractor will have to pay monthly. The payment will be done prior to the installation of the skip.



ACTION: The gate to access the workers compound will be locked. The times it will be open will be from 6am to 6pm. Security will be responsible to hold the key and make sure it is locked and unlocked on the said times.

WHEN: As soon as the new procedure is in place.

ACTION: Set up the procedure and send a communication to all the owners and main contractors.

WHEN: In May.

8. Gardening – proposal from a BP.

There was a proposal from a BP to remove the grass from the back of his building and cover it with stamped concrete. This is a picture of the example.



After a long discussion it was unanimously rejected by the Board, although it was agreed that it would be a good alternative for pathways in the future.

9. Yellow lines along the roads to control the parking areas & speed limit.

It has been noticed that it is very frequent that cars either from owners, tenants, suppliers, etc., park on the pavements or at the entrances to garages. The self-admin team has got quotes from 2 different companies to paint yellow lines along the areas where it is a problem. The Board unanimously agreed to go ahead with the project.



ACTION: Gordon Hutchinson will meet with John Barr to confirm the areas to be painted in Phase 6. Once it is done, it will be arranged for the painting to be done by the cheapest company.

ACTION: There will be a communication to all the owners with further details about the areas painted and the speed limit as per the information below.

WHEN: In May.

Speed limit: Last November 10th, 2020, it was published in the State Official Newsletter the new regulation about speed limits. It will be in force from 11th May 2021. It affects HR since the speed limit will be reduce to 30km.

ACTION: A request will be submitted to the Town Hall of Murcia to update the speed limit signs in HR. The roads inside the Resort are public so the Town Hall must take care of it.

WHEN: In May.

10. Removal of the Flood lights at the Sports Area.

Following the request from an owner to get rid of the flood lights at the Sports Area, it was reminded that they have never worked. In fact, they were never connected to an electricity supply.

Back in 2013, when the Sports Area was still owned by PW, the removal of the flood lights was requested. However, we do not have more information about the outcome of that request.

It is very complicated to bring them down due to the location and the difficult access. The self-admin team will keep looking for options taking into consideration the fact that it is not a high priority requirement.

ACTION: Other options to remove the flood lights will be investigated.

WHEN: During the following 2-3 months.



11. Facebook.

It was clearly stated that the Board has no obligation to read the posts published on the different Facebook pages.

ACTION: There will be a communication drafted by John Barr about the way the Facebook page of the Community is set up and used.

WHEN: Early May.

12. AOB.

There was no further business to discuss so the meeting finished at 12.19pm.