

Stettler Curling Club
Special Meeting – Hail Insurance Claim
March 9, 2020 7:00 pm

Present: Neil Morrow, Terry Nixon, Vicki Walstrom, Debbie Hiller, Maureen Mailer, Gail Millard, Jamie Devnich, Sue Strandquist

Regrets: Peggy Hearonemus, Leah Watts

Hail storm on July 31, 2019 caused damage to curling rink metal roof. Aviva Insurance contracted Krain Consulting to assess roof damage and obtain bids from selected contractors. Aviva Insurance selected bid from Fraser Roofing (\$199,000.00) and submitted to Stettler Curling Club for approval. Insurance deductible is \$1000.00 and Club is responsible for paying GST.

In 2007 roof on rink was replaced due to roof leaking. New roof consisted of 2 x 4" wood strapping, 1 ½ " fiberglass fill and 29 gauge aluminum tin over existing shingles. Cost was \$87,000.00

Discussion took place to proceed with insurance claim to replace roof or take a payout (80% of lowest bid – approximately \$160,000.00).

Discussion points

- Is the building worth cost of replacing roof? (Curling rink built in 1953)
- If take payout, how is our current insurance with Cooperators affected?
- If damage to roof is mainly cosmetic, would it be better for club to use insurance payout to replace obsolete ice plant and repair necessary upgrades (eg flashing around chimney and where roof line meets end walls)?
- Fraser bid is good for 45 days and work schedule is filling up. Estimated time to replace roof is 3-4 weeks depending on weather. Building cannot be used during this time.
- Stettler Curling Club future financial viability is of concern due to decrease membership and increased operational costs – especially utilities.
- Not clear in proposed contract if it includes any additional cost as a result of meeting current building codes.
- Typically there is 2 years to submit insurance claims from date of damage.
- Advantage to proceed with proposed insurance claim to replace rink roof by approved bonded contractor now as this would include a 2 year warranty.

Terry moved to have roof inspected by an independent contractor to determine extent of visible damage and estimated cost to repair necessary deficits in accordance to current building codes. Vicki seconded motion. Carried. Terry will seek out independent contractor and report back at next board meeting on March 16, 2020.

Neil to contact Cooperator Insurance to confirm how current insurance policy would be affected if Club opted for insurance payout from Aviva Insurance for hail damage.

Meeting adjourned at 8:30 pm