

**THE TERRACE AT CANYON HILLS  
MEETING OF THE BOARD OF DIRECTORS  
GENERAL MEETING MINUTES  
February 22, 2023**

**NOTICE** The Regular Session meeting of the Terrace and Canyon Hills Homeowners Association Board of Directors was held on February 22, 2023 at 2:00pm at Powerstone Property Management or via Microsoft Teams teleconference. The agenda was posted with the number and access code for residents to call into at the bulletin board at both pools (4) four days prior to the meeting date.

**PRESENT**

**Directors Present:** Ann Marie McKay, President  
Frank Aronoff, Secretary  
Wiam Elbettar, Vice President  
Caitlin Reyna, Treasurer  
Brian Greenwald, Member at Large

**Directors Absent:** None

**Powerstone:** Kylie Decker, CCAM, Director of Community Management

**Others:** Brian Berg & Kristina Hind, Brian Berg Insurance  
John Guido, Mahoney Insurance Group

**CALL TO ORDER** Meeting was called to order at 2:05pm by Board President, AnnMarie McKay.

**INSURANCE UPDATE** The Association's insurance agent, Brian Berg, and Kristina Hind were present to provide an explanation on the annual insurance for the community. In addition, John Guido from the Mahoney Group was present to discuss secondary options for insurance coverage.

**HOMEOWNER FORUM** There was nine homeowners present to discuss the following:

- Insurance Loss History
- Carrier Coverage
- Lender Contacts/Concerns

**NEW BUSINESS**  
2023-2024 Insurance Bid Upon motion duly made, seconded, and passed unanimously, the Board approved the 2023-2024 insurance renewal bid as submitted by Brian Berg Insurance at a CNTE \$359,853.72 and in accordance with Civil Code Section 5502 approve any transfer of funds associated with the disposition of the contract.

**ANNOUNCEMENT** The next General Session meeting of the Board of Directors is scheduled for February 27, 2023 at Powerstone Property Management.

**ADJOURNMENT** With no further business, the general session meeting was adjourned at 2:52pm.

**ATTEST**

Ann Marie McKay C. McKay 3/27/2023  
Name Signature Date