



MARCH 13, 2009
AQUADARTS BOARD MEETING
MINUTES

➤ **Meeting commenced: 7:34 pm**

Attendees: Brad Winsor, Steve Nadler, Carolee Gregg, Tracey VanDeynze, Greg Stoner, Ona Micke, Kathy Csaposs, Kerry Halsted, Debbie Gritts, Amy Riger, Sally Hamilton

SUMMERDARTS INSURANCE PRESENTATION– presented by Duff Devine:

Duff Devine is an insurance agent/broker of Devine Insurance Solutions. He has put together a presentation comparing quality (rating), price and coverage of our existing policy and his proposed policy.

We currently have USA Swimming whose insurance is carrier for Excess Medical is Mutual of Omaha, General Liability and Sexual Misconduct is Lexington. We do not currently have an excess liability umbrella policy.

Duff Devine is proposing Cigna for Excess Medical and Philadelphia for all other coverage including excess liability umbrella.

Philadelphia is an excellent company and well known for its niche market specialization. They are very good with claims, which is what is important to look at. It is for these reasons that Duff recommends Philadelphia.

Excess Medical-

This assumes a child's parent has some kind of medical insurance. This coverage is above and beyond what the parents already have in place. This will also cover any child that is uninsured.

A question was raised regarding dental coverage. Duff will research and get back to the board.

General Liability-

Personal injury is NOT included. USAS coverage is with a non-admitted carrier, which means that they do not participate in the California insurance pool. Philadelphia is an admitted carrier and under more stringent control.

Definitions:

Bodily injury - an actual physical injury

Physical injury - an injury caused by something you do or say.

The proposed policy covers all coaches. It does not cover the board.

Sexual Misconduct- the proposed coverage is for \$1 million per occurrence and up to \$2 million aggregate. All instructors should be interviewed which is already in place with Summerdarts.

Excess Liability Umbrella- includes abuse/molestation. A discussion regarding umbrella limits followed.

Aquadarts may also need to look at auto coverage for driving during Summerdarts. Some instructors drive between pools and are paid for that time.

A question regarding the age of the swimmer allowed on this policy. Special Olympics has older swimmers. Would this new policy be flexible? Yes, there is a wide range of ages covered.

The number covered on this policy is between 470 - 530 swimmers.

Premiums-

For the Medical and Umbrella we would need to pay this all up front. General Liability will take 25% down and then payments. The team can cover these costs. Would like to set up 2 payments. There would be a nominal installment fee.

Summerdarts require coverage to begin April 1, 2009. This is available. The policy would be an annual policy renewable on that date. There is no short term coverage available.

The board will be names on the Summerdart policy at no additional cost. Discussion regarding insurance for the Aquadart board and Aquadart coaches followed.

It was decided the board will discuss the Aquadart and Summerdart future needs for an umbrella policy at a future meeting.

Board agrees to increase the umbrella policy proposal by \$1 million at a cost of \$1,000.

End of Presentation

SUMMERDARTS – presented by Carolee Gregg:

Summerdarts Budget:

2009 Budget - based on 460 swimmers (87% full paying swimmers / 7% DAC / 2% 3rd swimmer or partial fees / 4% scholarships - average \$35.00)

Fees set for this year. Increased by \$5.00. We are trying to keep our fees in line with Blue and Bronze Aquadart groups. Also look at Aquamonster's fees.

Budget reflects lifeguard fees for this year.

Special Olympics are included in 2009 budgeted pool fees.

- **A motion to accept the Summerdart Budget as presented was made and seconded. There was no further discussion. The 2009 Summerdart Budget was unanimously accepted.**

Summerdarts status:

- Flyers are going out to the schools next week
- A banner will go up this weekend outside of Civic Pool
- All Summerdart information is up on the website.
- Mau Nguyen will convert registration form for on-line registration
- Coach's applications have already gone out.
- April 16 is registration night at Holmes Jr. High. We have plenty of volunteers.
- Summerdarts will again offer sessions as DAC

Swim Special: Swimmers who are registered for Summerdarts but have never been an Aquadart

in the past can sign up for Aquadarts for 2 months and pay only \$200.00

Families have asked about this type of offer so their kids can start swimming early.

Carolee will add this to the Summerdart paragraph in the newspaper.

- **A motion to accept the Summerdart Swim Special was made and seconded. There was no further discussion. The 2009 Summerdart Swim Special was unanimously accepted.**

Scholarships: the non-refundable portion has been raised to \$40.00.

Insurance:

The board can review any small changes to proposal via email if necessary. Board agrees to increase coverage from \$2 million to \$3 million. Should be little or no increased expense for additional insured. If there are any increases due to auto coverage the board will vote via email.

- **A motion to accept the Summerdart Insurance Policy with the stipulation that any changes will be sent via email for a board vote was made and seconded. There was no further discussion. The Summerdart Insurance Policy was unanimously accepted.**

MINUTES

- **A motion to accept the February 18, 2009 Minutes was made and seconded. There was no further discussion. The February 18, 2009 Minutes were unanimously accepted.**

COACH'S REPORT – Brad Winsor (reference copies)

I. Numbers

The number of swimmers is down a bit in February

II. MEETS

Have had an average 50% improvement rate over last 3 meets.

IV. TRAVEL

The increase in hours due to San Diego Trip and Sectional meet.

V. OTHER

During High School season swimmers can still practice with Aquadarts twice a week. There is a minimal fee of \$100 per quarter. Should the fee be raised? Currently have 5 swimmers coming to the morning workouts. It is important that all swimmers are USA registered.

We need to be specific on the fee coupon and state High School sports only for this special twice weekly rate. This may encourage swimmers to stay with the team.

Past Aquadart swimmers, who are now college swimmers, home for break are offered workouts with the Aquadarts as a courtesy. They are usually home for only a week. As long as they are current USA registered. If they are home for the summer break they will need to pay summer fees.

Accident:

There as an accident in the boys locker room where a varsity swimmer was hit on the nose by a fan cover. A few boys were throwing toilet paper. This was reported the city and USA Swimming. This same group has been in trouble in the past. They have been banned from the

locker room.

Brad needs all new completed registration forms so he can add the families to the email list. Also, the emergency information needs to be kept on deck.

B Meet:

There is no meet director so Brad has taken that over. We will have high point awards. Nor-Cal will be vendor. Brad is offering pre-entry to all Aquadarts. We will use Speedo sponsorship money for B-Meet raffle and high point awards.

Picture Day

June 2nd is picture day. Brad has coordinated with photographer and Nor-Cal.

Backstroke Flags

We need new flags at community pool. The Aquatic Council will purchase these for community. Brad would like to purchase nice imprinted flags for our meets. These run around \$3 per pennant. He will research and send email with prices.

New LSC rules:

1. Only one swim suit may be worn in competition at a time effective immediately.
2. Diving - all swimmers must be certified in 6 feet or less of water by a coach in order to dive at a competition (due to insurances). This is the coach's responsibility.

Other:

All Aquadart coaches are now officially certified in American Redcross lifeguarding and CPR.

The large copier needs a new drum which runs around \$300.00. Do we want to repair this or just get rid of it?

The city requires AED on deck. But the AED is locked in the lifeguard offices at community. Aquadarts do not have access. We have discussed this problem with the city but they will not allow Aquadarts access to the lifeguard office. Greg Stoner will contact the city.

END OF REPORT

- **A motion to accept the March 13, 2008 Coach's Report was made and seconded. There was no further discussion. The March 13, 2008 Coach's Report was unanimously accepted with changes.**

The financial report has been moved to the next meeting due to time.

Discussion regarding head coach search followed.

Meeting adjourned: 10:45