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To: SarahandAaronRose@gmail.com
Subject: Post BOSS Brigade Meeting Notes
Date: Fri, 13 Feb 2026 02:08:54 PM
Message-ID: <emfddec226-5d3f-422f-a92c-6c85673a1897@comcast.net >
Attachments: Detailed Comparison Grid.pdf; Florida-Condominium-Damage-Responsibility- Guide.pdf; Flow Chart
- Decision Tree.pdf; Resolution_water damage responsibilities.pdf; Transmittal Letter to Owners.pdf

Hi Everyone,

WE BROKE RECORDS!

Give yourselves a massive round of applause! Monday's meeting hit an all-time high for attendance. You showed up, leaned in, and made the energy electric.

-  **Big Love:** A huge thank you to everyone who contributed to the Red BOSS Bag! Extra shout-outs for that \$2 bill and the Andrew Jackson (\$20)!
-  **Workshop Win:** Even though the schedule got a little "wonky" at the end, the vibes were top-tier. Next time: I'll hand out guides at the very start so nobody misses a beat!

THE "I'M NOT A TV STAR" DISCLAIMER

Before we dive into the nitty-gritty, a quick heads-up:

- **I don't practice law,**
- **I'm not a lawyer, and**
- **I've never played one on TV (although, let's be honest, I wouldn't mind the wardrobe!).**
- **the views expressed at the meeting and in these emails are those of owners and board members simply sharing with others the benefits of their shared experiences and training through legal, insurance and other official seminars.**
- **This info is for educational and community-building purposes only — always consult a real professional for legal or insurance decisions!**

THE WORKSHOP PLAYBOOK: Who Pays for What?

We covered the essentials of staying protected and avoiding financial headaches. Here is your "Cheat Sheet":

Windows: The "Who Owns It?" Rule

- **Original Windows:** The COA has your back! They handle the building "envelope."
- **Your Upgrades:** If you installed fancy impact windows, they are yours to maintain. If they leak, the repair is on you!



Negligence: Don't Get Caught Slipping!

Insurance companies don't like "oopsies" that could have been prevented:

- **The 10-Year Rule:** If your water heater is 10+ years old and bursts, insurance might label it negligence.
- **The "Gross" Factor:** If you ignore a known problem, insurance may deny the claim entirely.
- **The Golden Rule:** Regular maintenance is your best friend! 🔧



THE WATER LEAK SURVIVAL GUIDE

If a pipe bursts, use this 1-2-3-4 punch to save your home:

- 1. Stop the Source:** Turn off the water immediately! 🚰💧
- 2. Document Everything:** Take videos and photos before you touch a single thing. 📷
- 3. Notify the Team:** Alert the Board of Directors, your Landlord, and the Property Management Company.
- 4. Call the Pros:** Contact your insurance company for an adjuster and get a "dry-up" company in ASAP to stop mold before it starts!



WHY YOU NEED HO6 INSURANCE

Think of HO6 (Private Unit Insurance) as your personal shield. In Florida, moisture is sneaky!

- ⚠️ **Policy Check:** Some policies cap mold coverage—check yours today!

-  **Public Adjusters:** These are your "Insurance Bodyguards." They fight to get you the maximum payout (often way more than you'd get alone).
-  **The Flowchart:** Don't forget to check your attached Matrix and Flowchart handouts for specific repair scenarios.

MARK YOUR CALENDARS!

Our next mission kicks off on Monday, March 2nd (4 PM – 7 PM).

- **Follow-up:** Will cover some questions we missed at the last meeting!
- **Guest Stars:** We have two speakers representing three insurance companies. They'll show you exactly how to get the best coverage in today's market.
- **Q & A Session**

THE AFTER-PARTY?

Why stop the fun at 7 PM? Who's up for dinner nearby after the meeting?

- **When:** Around 6:30 or 7:00 PM.
- **The Goal:** To hang out, have dinner and chat in a totally "non-wonky" environment!
- **Would you like me to create a quick RSVP poll or a checklist for the dinner plans? let me know your thoughts...**

See you next month!

Sincerely,

Lee



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