



The Broadmoor Breeze



March 2024

A Publication for the homeowners/residents of The Broadmoor Huntington Harbour Community Association

President's Message

*One day, you'll find
That I have gone
But tomorrow may rain, so
I'll follow the sun*

Well the new normal of a real rainy season has certainly become more of an issue than in my recent memory here in SoCal. The HOA Board, Powerstone and our internal staff have been working non-stop to address all the issues that have developed as a result of the recent two-years of rain.

To put things in perspective, we normally have between 5 and 8 "pending" work orders on a weekly basis during normal weather periods. We are currently averaging 30 to 40 new work orders for the past few months. Every time we complete a new request for help, the new storm comes in and exposes new issues to address. I'm mentioning these facts to help explain why some of the less severe items not related to the rains have been pushed back out of sense of urgency for other issues that require more immediate action. We are hoping mother nature cooperates in the coming months and we are able to address all the requests associated with these rains and get back to a more routine attention to service requests as they come in. If you have a non-emergency item and have been waiting over a month, we apologize for the delay and want to thank you for your patience. We promise that as soon as we have the resources available, we will get to your request.

The tile repair/replacement project has been on hold by the roofer until they have a window of "no rain" to begin the work. All roof companies are dealing with emergency calls which take precedence over routine maintenance items like tile replacement. Properly maintained tiles are important in the long run for the protection and longevity of the waterproof roof membrane, but generally broken tiles do not allow rain to penetrate into units. Tiles primarily protect the membrane from sun exposure and damage from flying debris that may be blown onto the roofs. ADCO Roofing assures us that they will get the project done as soon as

possible and that our roofs are sound even with the cracked tiles for the short term while we wait for them to finish the job.

The election of directors was postponed until Wednesday, March 20, due to the lack of quorum necessary to open the Annual Meeting of Members. The good news is that the requirement for a quorum drops down to a level that will allow us to commence the annual meeting on March 20. Thank you to everyone who took the time to vote. Further information is provided below.

Last year Broadmoor discontinued its earthquake insurance due to unprecedented premium increases. The board has found an effective option by which owners can cover future liabilities that may arise if we experience a significant earthquake. This optional program is detailed in an article below, including a webinar you may attend to learn all the details and ask questions.

Let's hope our normal spring and summer weather returns to us in the coming months and we can complete all these projects in time for next rainy season. Thanks again to everyone for your patience and continued support. It takes a lot of effort to keep the community in the great shape we all enjoy. Until next month, enjoy our little slice of paradise we call Broadmoor Huntington Harbour.

-- Ben Goldberg

Annual Meeting of Members

The annual meeting of members scheduled for February 21 could not be convened due lack of a quorum of members. The meeting has been postponed until March 20, 2024, at 6:00 p.m. when the quorum requirement is reduced to 25%. In accordance with the association's Bylaws, nominations from the floor will be permitted at the start of the annual meeting. Ballots for the election of directors may be turned in by members after any floor nominations and until polling is closed at the start of the annual meeting on March 20. Further, in accordance with California Civil Code, once a secret ballot is received by the inspector of elections, it shall be irrevocable.

MOTUS Earthquake Insurance

Earlier this year, the board did not renew the association's master earthquake policy due to a proposed 125% premium increase, which made traditional earthquake insurance exorbitant. In an attempt to provide affordable alternate coverage for our members, Broadmoor has enrolled in the Motus earthquake insurance program for May 1, 2024 through May 1, 2025. Motus is a wholesale insurance broker with underwriting partners rated A- or better. Each year the association must renew its enrollment, which the board intends to do if there is sufficient Broadmoor homeowner participation.

In the event of an earthquake that causes damage to the common area, the cost to repair and rebuild will be passed along to all members as a special assessment. If there was a complete loss, it is estimated that each homeowner would be assessed about \$325,000 (or more) to rebuild Broadmoor. Motus provides each homeowner the ability to insure against a loss assessment to rebuild not only the residential buildings, but also common area pipes, streets, pool, and other amenities. Each unit owner can choose what level of coverage to purchase with two deductible options. Coverage for unit interiors and personal property is also available under Motus.

The California Earthquake Authority ("CEA") also offers earthquake insurance for condominium owners through their HO-6 companion policy. However, a CEA policy does not provide comprehensive association coverage for foundations, underground pipes, detached garages or other common areas. Furthermore, CEA only offers up to \$100,000 for building coverage, despite most condominium owners needing at least \$250,000 of

coverage – corresponding to the owner's share of rebuilding the association.

Motus has scheduled a dedicated webinar for Broadmoor owners for March 28, 2024, at 12:00 noon. This webinar will be recorded for those members who cannot make this initial presentation. Owners will have approximately 30 days to elect coverage for the period May 1, 2024 through May 1, 2025. Any member who does not sign up within the enrollment period can elect coverage the following year when the Motus program renews.

The board encourages all members to attend the Motus webinar on March 28. Please see the enclosed detailed program material provided by Motus for more information, videos, rates and application. A link to the recorded meeting will be made available after the webinar is held for those homeowners who are unable to attend the scheduled session.

Tree Trimming

Harvest will perform crown thinning on about 140 trees throughout the complex during the second week of April 8 - 12. Trimming primarily will be directed to the New Zealand Christmas, Melaleuca, Tristania, Ficus, and the large Coral trees. This work will not include any Palm trees, which are scheduled for trimming around June.

Crown thinning does not alter the overall size or shape of the tree but rather it removes smaller/tertiary branches, usually at the outer crown, to produce a uniform density of foliage around an evenly spaced branch structure. While Harvest will take great care to control limbs they sever, you might want to move pots on balconies or items within close proximity to trees so that nothing gets damaged.

BOARD OF DIRECTORS 2023/2024

President: Ben Goldberg
Treasurer: Annette Merriam
Secretary: Ronald Lee
R-1 Grimaud Director: Jordan Armitage

BROADMOOR CONTACTS

Broadmoor website: broadmoorhh.com
Front guard house: 562.592.4213
Powerstone Property Management: 949.716.3998
Property manager: Michele Rossi
mrossi@powerstonepm.com 949.535.4538
Maintenance issues: Danielle Kirby
dkirby@powerstonepm.com 949.594.1620
GateKey Vehicle Pass System: gatekey.com/resident-login

MONTHLY BOARD MEETINGS

Third Wednesday of each month at 6:00PM at Calvary Chapel of the Harbour, 4121 Warner Avenue. All homeowners are encouraged to attend.

RESIDENT SERVICES CONTACTS

SPECTRUM COMMUNITY SOLUTIONS (\$59 of the monthly assessment includes 300Mbps internet, cable TV, DVR, internet modem/router & Showtime Premium Channels): 855.895.5302

BUTIN'S PLUMBING (for individual and common area plumbing issues): 714.670.1900

HUNTINGTON BEACH POLICE

Front desk/noise complaints: 714.960.8811
Parking control (non-emergency): 714.960.3998 ext #0

REPUBLIC SERVICES (trash and recycling):

Monday to Friday 7:30A – 5:00P: 714.847.3581

ORANGE COUNTY ANIMAL CONTROL

Monday to Friday 8:00A – 5:00P: 714.935.6848
After hours: 714.935.7158

The **Broadmoor Breeze Newsletter** is posted by the 15th of each month on the association's website www.broadmoorhh.com. A copy of the newsletter is included with monthly statements. Any comments or suggestions should be emailed to the Powerstone property manager.

Email alerts: Always be up to date with important association information by signing up for automatic email alerts on the website.

BROADMOOR COMMITTEES

* Chairperson
** Board Liaison

Architectural Committee (Condominiums)
Condominium Board Members

Architectural Committee (Grimaud R-1)
R-1 Board Member

Architectural Advisory Committee (Condos)
* Chris Gray
Barbara Blodgett
Carlos Bosio
Arlene Speiser

Architectural Advisory Committee (Grimaud R-1)
Peter Francis
Barbara Villa

Advisory Committee (Grimaud R-1)
Peter Francis
Michael Levitt
Paul Villa

Inspector of Election
Greg Copeland
Carl Palazzolo (alternate)

Landscape Committee
* Melanie McCarthy
Suzanne Beck-Hammoud
Kim Hendrix
Kathy Turner
** Ronald Lee

Parking Committee
* Jeff Pennington
Chris Gray
Bill Selfridge
Tony Sellas

Reserve Study Committee
Chris Gray
Stefan Steinberg
** Annette Merriam

Social Committee
* Julie Mann
Susan Bennett
Gina Brougham
Denise Faulkner
Arlene Ferguson
Betty Schmicker
** Ben Goldberg

Motus Opt-In Earthquake Insurance Program for **BROADMOOR HUNTINGTON HARBOUR**

Program Effective Date: May 1, 2024

Video: Why is Special Assessment Coverage Important for Unit Owners?



[https://youtu.be/ NQqTecJEMk](https://youtu.be/NQqTecJEMk)

Video: Why Should I Buy Insurance if my Neighbor Does Not?



<https://youtu.be/EASvAOOuceo>

These and other videos are available at: <https://motusins.com/faqs/>

Contents	Page
Motus Program Offering	2
How to Learn More / Webinar Schedule	3
Enrollment Form	4

Your Association board has enrolled in the
MOTUS EARTHQUAKE INSURANCE PROGRAM

This gives you the opportunity to OPT-IN to earthquake insurance that has been custom-built for your Association – including broader coverage and fewer exclusions (vs. CEA, others)

Program Effective Date: May 1, 2024



Coverage:

\$330,000
(Estimated unit exposure;
Higher limits available)

Outside of Motus,
\$100k is the max
coverage available
to unit owners

Annual Cost:

\$1,403

Deductible: *(15% Option Also Available)*

20%

Building Coverage (EQ Special Assessment), incl:

- Residential Buildings
- Common Area Amenities (e.g. pools, spas, etc.)
- All Parking Garages / Structures
- All Foundations
- Utilities / Underground Plumbing
- Full Ordinance & Law Coverage (incl. Demolition)

✓

✓

✓

✓

✓

✓

✓

Other options
available to unit
owners (like CEA)
exclude these
exposures

Unit Interiors, including improvements

✓

Guaranteed Cash If HOA Doesn't Rebuild

✓

Optional Coverage Available (see Enrollment Form for details):

- Combined Loss of Use or Rent / Personal Property Coverage
- Deductible Buydown (Lower your deductible exposure; See Enrollment Form or go online for details)

Ready for a free quote? Or ready to sign up?

Go to <https://app.motusins.com> and use the code "BDMR49"; sign up online or mail in the attached form

To learn more, visit us at
www.MOTUSINS.com

or join us for one of our upcoming educational webinars

Schedule of Upcoming Webinars (all times Pacific):

Wednesday, March 20th at 6:00pm

Motus Program Overview (webinar and conference call)



Thursday, March 28th at Noon

DEDICATED Webinar (and conf. call) for BROADMOOR HUNTINGTON HARBOUR Owners

(Note: The Dedicated Webinar will be recorded and distributed to all owners)

Wednesday, April 10th at Noon

Motus Program Overview (webinar and conference call)

Wednesday, April 24th at 6:00pm

Motus Program Overview (webinar and conference call)

Webinar Access Information:



Go to <https://us02web.zoom.us/my/motus>



Dial (669) 900-6833, Meeting ID: 827 268 5044#

(No Participant ID required, so press # again if prompted)

Ready for a free quote? Or ready to sign up?

Go to <https://app.motusins.com> and use the code "BDMR49"; sign up online or mail in the attached form



Program Effective Date:
May 1, 2024

BROADMOOR HUNTINGTON HARBOUR ENROLLMENT FORM

MOTUS EARTHQUAKE INSURANCE PROGRAM FOR BROADMOOR HUNTINGTON HARBOUR

Issuing Company: Palomar Excess and Surplus Insurance Company (rated "A- / Excellent" by AM Best)
Effective Date: 05/01/2024 **Expiration Date:** 05/01/2025 **Base Deductible:** 20%

PROPERTY OWNER INFORMATION

Full Name ("THE INSURED")* _____
Email Address _____
Phone Number _____
Mailing Address _____
City, State ZIP _____

* The name you would like to appear on your Certificate of Insurance, e.g. "John and Jane Smith" or "John Smith as Trustee of the Smith Family Trust"

PROPERTY TO BE INSURED (LEAVE BLANK IF SAME AS ABOVE)

Street Address and Unit # _____
City, State ZIP HUNTINGTON BEACH, CA 92649

INSURANCE COVERAGE OPTIONS – NOTE 2 DEDUCTIBLES AVAILABLE

Customize Your Coverage and Payment Options at app.motusins.com; Use the code "BDMR49"

BUILDING, UNIT INTERIOR and COMMON AREA COVERAGE (Cost per Year*)	20% Deductible	15% Deductible
\$200,000	<input type="checkbox"/> \$1,165.35	<input type="checkbox"/> \$1,444.35
\$330,000 (Estimated Average Owner Exposure)	<input type="checkbox"/> \$1,402.61	<input type="checkbox"/> \$1,833.71
\$400,000	<input type="checkbox"/> \$1,682.60	<input type="checkbox"/> \$2,195.60
\$500,000 (Higher Limits Available – Contact Motus)	<input type="checkbox"/> \$2,084.50	<input type="checkbox"/> \$2,714.50

* Pricing above includes \$75/unit Annual Broker Fee +

COMBINED LOSS OF USE OR RENT / CONTENT COVERAGE (Optional)	Separate 20% Deductible
\$50,000	<input type="checkbox"/> \$92.50
\$100,000	<input type="checkbox"/> \$185.00

Note: A **\$85 Late Enrollment Fee** is added after the Effective Date.
Pay-over-time plans, and credit card payments are available online (*additional fees apply*)
Deductible Buydown cost is due up front and is nonrefundable.
Deductible Buydown is not available after the effective date.

TOTAL DUE (ANNUAL):

Make checks payable to:

MOTUS INSURANCE SERVICES, LLC

Include: "BDMR49", the street address and unit number of the property to be insured on the check

Mail ENROLLMENT FORM and CHECK to:
MOTUS INSURANCE SERVICES
Attn: BROADMOOR HUNTINGTON HARBOUR
Program
166 Mercer St Suite 3F
New York, NY 10012-3983



MOTUS INSURANCE SERVICES, LLC
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INFO@MOTUSINS.COM

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