



Grove CID Executive and Finance Committee Meeting

TO BE HELD

December 12, 2022 at 10:00 AM

Via Zoom

Mobile: US: +13126266799,,85835364777# or +16469313860,,85835364777#

Meeting URL: <https://us06web.zoom.us/j/85835364777?from=addon>

Meeting ID: 858 3536 4777

NOTICE & PROPOSED AGENDA

TAKE NOTICE that on December 12, 2022, at 10:00 AM via Zoom, the Grove Community Improvement District (the "District") will hold an **Executive and Finance Committee** meeting to consider and act upon the matters on the following tentative agenda and such other matters as may be presented at the meeting and determined to be appropriate for discussion at that time.

- 1. Call to Order**
- 2. Approval of Meeting Minutes**
- 3. Commerce Bank, Account Options**
- 4. Assured Partners Insurance Renewal – Approval**
- 5. Other Business**
 - a. New Safety Initiatives
 - b. Grove Special Assessment
- 6. Adjournment**

This meeting is open to the public; provided, however, a portion of the meeting may be closed to discuss select matters as provided by Section 610.021, RSMo.

Representatives of the news media may obtain copies of this notice, and persons with disabilities wishing to attend can contact: Park Central Development, 4512 Manchester #100, St. Louis, 63110, (314) 535-5311.

DATE POSTED: 12-8-2022

Time Posted: 12:00 PM

• **The Grove Community Improvement District** •

4512 Manchester, Suite #100 Saint Louis, MO 63110 (314) 535-5311

www.thegrovestl.com



Grove CID Executive Committee Meeting Minutes
November 14th, 2022 at 10:00am
ZOOM

Committee members present: Kelly Kenter, Kelly Spencer, Matt Bauer, Tatyana Telnikova, Don Bellon,

Committee members not in attendance:

Others in attendance: Codi Holt (Park Central), Billy Thompson (Tropical Liqueurs)

1. **Call to Order:** K. Kenter called the meeting to order at 10:03 AM.
2. **Approval of Previous Minutes:** K Spencer made a motion to approve the minutes. D Bellon seconded the motion. All in favor, motion passes.
3. **Event Sponsorship, Naughty & Nice Festival – Approval:**
 - a. C Holt gave an overview of the Festival, highlighting its aim to provide an activity during the time of year that the Grove CID sees less events occurring. K Kenter pointed out that the committee has overspent this past year and should be more selective about event sponsorships in the future. M Baur and T Telnikova shared their agreement. K Spencer asked if the committee should create new guidelines for sponsorship acceptance and use of funds. B Thompson shared that the event was planning to scale back from the initial plan identified in the application and requested a reduced amount of \$2,500. K Spencer and D Bellon shared their favor of having an event during the winter. M Bauer motioned to approve \$2,500 for the event, T Telnikova seconded. All in favor – motion passed.
4. **Engage Taste & Photographer Contract Renewal – Approval:**
 - a. T Telnikova gave an overview of the services provided by Engage Taste and noted a slight increase in cost. K Spencer shared that the cost of services was more than reasonable for what the CID was receiving. T Telnikova shared that as the Marketing Chair, she was overall happy with the services being provided. D Bellon motioned to approve the contract, K Spencer seconded. All in favor – motion passed.
5. **Window Safety Infrastructure Program Update:**
 - a. C Holt shared that the online infrastructure for applications was up and running and that businesses have started to apply. C Holt also shared that a live demonstration of the product was going to be held Tuesday for business owners to see the product's efficacy.
6. **Other Business:**
 - a. **Administrative Updates:** C Holt shared that Flock camera installation was happening today and that Zimmerman would be out later this week to hook up the electricity to the cameras. C Holt also explained that the special assessment has reached over half of its required property owner petition amount and has reached roughly 5 million of the 8 million total assessment dollars required. Lastly, C Holt shared that the new board members and re-appointees had been approved by the city and were only waiting on their official letter from the mayor's office.

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- b. Special Assessment:** D Bellon shared his disapproval of the special assessment and recommended removing the special assessment. D Bellon shared that the Boldt Brothers and Jack Baumstark have been encouraging property owners not to sign the petition. K Kenter shared that he was concerned that many of the people who are against it do not really understand what the petition is about and clarified that if the petition was not approved that services across the board would be impacted, as the CID's budget for services are based on a percentage amount. K Kenter shared that reducing these funds could cause an increase in crime in the area as Safety and Security initiatives would see less funding. T Telnikova noted that in order for the district to continue to support initiatives that D Bellon showed support for, the Grove CID should continue to pursue the additional revenue stream.
- c. Secondary Patrols:** D Bellon shared that he heard there were 5 incidents in the district this past weekend and he wanted to know where secondary patrols were when they occurred. K Spencer shared that they are active and are working their shifts; however, they cannot be everywhere in the district at the same time. D Bellon asked why he cannot see all reports sent in by TCF. K Spencer shared that D Bellon had the opportunity to be the head of the Safety & Security committee but turned it down and that she routinely reviews what is sent in by TCF to make sure they are doing their job. D Bellon asked why he never sees patrols in the Grove. T Telnikova shared that she sees patrols in the Grove frequently. K Kenter recommended that the Safety & Security committee invite Rob Betts to the next Safety and Security meeting to discuss this further.
- 7. Adjournment:** K Spencer motioned to adjourn; M Bauer seconded. The meeting adjourned at 11:05 AM.

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Premium Comparison

Coverage	2021 – 2022 Annual Premiums	2022 – 2023 Annual Premiums
General Liability	\$ 4,361.70	\$ 4,689.30
Property	\$ 455.70	\$ 512.40
Inland Marine	\$ 7,693.00	\$ 8,078
Umbrella	\$ 7,087.50	\$ 7,400
TOTALS	\$19,597.90	\$20,679.97

General Liability, Property & Umbrella Agency Bill – Full Annual Payments
Inland Marine – Direct from The Hartford

The Grove Community Improvement District

General Liability																	
Insurance Company	Cincinnati Specialty Underwriters Insurance Company <input type="checkbox"/> Admitted Insurer <input checked="" type="checkbox"/> Non-Admitted / Surplus Lines Insurer																
A.M. Best Rating	A IX																
Policy Number	To Be Determined																
Policy Term	December 21, 2022 to December 21, 2023																
Limits	General Aggregate\$2,000,000 Prod/Comp Operations Aggregate\$2,000,000 Personal & Advertising Injury\$1,000,000 Each Occurrence\$1,000,000 Fire Legal Liability\$100,000 Medical ExpensesEXCLUDED Deductible \$1,000 BI/PD Per Claim																
	<table border="1"> <thead> <tr> <th>State</th> <th>Class Code</th> <th>Description</th> <th>Exposure</th> </tr> </thead> <tbody> <tr> <td>MO</td> <td>61227</td> <td>Building or Premises - office</td> <td>1000 (A)</td> </tr> <tr> <td>MO</td> <td>91591</td> <td>Contractors – Subcontracted Work – other than construction – related work</td> <td>264,440 (O)</td> </tr> <tr> <td>MO</td> <td>46604</td> <td>Parking – Public</td> <td>If Any</td> </tr> </tbody> </table>	State	Class Code	Description	Exposure	MO	61227	Building or Premises - office	1000 (A)	MO	91591	Contractors – Subcontracted Work – other than construction – related work	264,440 (O)	MO	46604	Parking – Public	If Any
State	Class Code	Description	Exposure														
MO	61227	Building or Premises - office	1000 (A)														
MO	91591	Contractors – Subcontracted Work – other than construction – related work	264,440 (O)														
MO	46604	Parking – Public	If Any														
Major Terms & Conditions <i>(including, but not limited to)</i>	<input checked="" type="checkbox"/> 25% minimum earned premium <input checked="" type="checkbox"/> Signed Rejection of Terrorism (Attached)																

General Liability	
Exclusions <i>(including, but not limited to)</i>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Coverage C - Medical Payments Exclusion <input checked="" type="checkbox"/> Assault or Battery Exclusion <input checked="" type="checkbox"/> Employment Practices Exclusion <input checked="" type="checkbox"/> Terrorism <input checked="" type="checkbox"/> Total Pollution Exclusion <input checked="" type="checkbox"/> Liquor Liability Exclusion <input checked="" type="checkbox"/> Access or Disclosure of Confidential or Personal Information and Data-Related Liability Exclusion <input checked="" type="checkbox"/> Deductible Liability Insurance <input checked="" type="checkbox"/> Tract Home and Multi-Family Housing with Exceptions Exclusion <input checked="" type="checkbox"/> Fungi or Bacteria Exclusion <input checked="" type="checkbox"/> Sulfuric Gas Exclusion <input checked="" type="checkbox"/> Tainted Drywall Exclusion <input checked="" type="checkbox"/> Exterior Insulation and Finish Systems <input checked="" type="checkbox"/> Silica or Silica-Related Dust Exclusion <input checked="" type="checkbox"/> Damage to Work Performed by Subcontractors on Your Behalf <input checked="" type="checkbox"/> Manganese Exclusion <input checked="" type="checkbox"/> Injury to Volunteer Workers Exclusion <input checked="" type="checkbox"/> Abuse or Molestation Exclusion <input checked="" type="checkbox"/> Absolute Aircraft Auto or Watercraft Exclusion <input checked="" type="checkbox"/> Nuclear Energy Liability Exclusion <input checked="" type="checkbox"/> Firearms or Ammunition Total Exclusion
Annual Premium	\$ 4,689.30 (Includes Taxes/Fees) Policy Subject to Audit

The Grove Community Improvement District

Property			
Insurance Company	Cincinnati Specialty Underwriters Insurance Company <input type="checkbox"/> Admitted Insurer <input checked="" type="checkbox"/> Non-Admitted / Surplus Lines Insurer		
A.M. Best Rating	A IX		
Policy Number	To Be Determined		
Policy Term	December 21, 2022 to December 21, 203		
Covered Perils	<input type="checkbox"/> Basic Cause of Loss (Named Perils) <input type="checkbox"/> Broad Form Cause of Loss (Extended Named Perils) <input checked="" type="checkbox"/> Special Cause of Loss (All Risk with Exclusions)		
Valuation	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <u>Building - NO COVERAGE</u> <input type="checkbox"/> Actual Cash Value <input type="checkbox"/> Agreed Amount <input type="checkbox"/> Functional Replacement Cost <input type="checkbox"/> Replacement Cost </td> <td style="width: 50%; vertical-align: top;"> <u>Personal Property</u> <input type="checkbox"/> Actual Cash Value <input type="checkbox"/> Agreed Amount <input type="checkbox"/> Functional Replacement Cost <input checked="" type="checkbox"/> Replacement Cost </td> </tr> </table>	<u>Building - NO COVERAGE</u> <input type="checkbox"/> Actual Cash Value <input type="checkbox"/> Agreed Amount <input type="checkbox"/> Functional Replacement Cost <input type="checkbox"/> Replacement Cost	<u>Personal Property</u> <input type="checkbox"/> Actual Cash Value <input type="checkbox"/> Agreed Amount <input type="checkbox"/> Functional Replacement Cost <input checked="" type="checkbox"/> Replacement Cost
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Coinsurance	80%		
Limits	Business Personal Property/Stock\$2,500		
Deductibles	Business Personal Property/Stock\$1,000		
Major Terms & Conditions <i>(including, but not limited to)</i>	<input checked="" type="checkbox"/> 25% minimum earned premium <input checked="" type="checkbox"/> Signed Rejection of Terrorism (Attached)		
Exclusions & Conditions <i>(including, but not limited to)</i>	<input checked="" type="checkbox"/> Water Exclusion <input checked="" type="checkbox"/> Exclusion of Loss Due to Virus or Bacteria		
Annual Premium	\$ 512.40 Policy Not Subject to Audit		

The Grove Community Improvement District

Inland Marine	
Insurance Company	The Hartford Insurance <input checked="" type="checkbox"/> Admitted Insurer <input type="checkbox"/> Non-Admitted / Surplus Lines Insurer
A.M. Best Rating	A ++
Policy Number	84 MSAA6330
Policy Term	December 22, 2022 – December 21, 2023
Limits	Neon Signs & Colored Art Lights – Maximum Limit: \$150,000
Deductibles	\$10,000 All Other Perils Except \$25,000 Earthquake \$25,000 Flood Greater of 1% or \$10,000 Wind/Hail
Premiums	\$8,078.00 Policy Not Subject to Audit

Umbrella / Excess	
Insurance Company	Kinsale Insurance Company <input type="checkbox"/> Admitted Insurer <input checked="" type="checkbox"/> Non-Admitted / Surplus Lines Insurer
A.M. Best Rating	A
Policy Number	To Be Determined
Policy Term	December 21, 2022 to December 21, 2023
Limits	Each Occurrence.....\$5,000,000 Annual Aggregate.....\$5,000,000
Retention	\$10,000
Defense	Outside the Limits
Excess of	<u>General Liability</u> General Aggregate\$2,000,000 Prod/Comp. Operations Aggregate.....\$2,000,000 Personal & Advertising Injury.....\$1,000,000 Each Occurrence\$1,000,000
Terms & Conditions <i>(including, but not limited to)</i>	<input checked="" type="checkbox"/> Minimum Earned Premium – 25%
Exclusions <i>(including, but not limited to)</i>	<input checked="" type="checkbox"/> Assault and Battery <input checked="" type="checkbox"/> Athletic Participants <input checked="" type="checkbox"/> Injury to Independent Contractors <input checked="" type="checkbox"/> All Construction <input checked="" type="checkbox"/> Animals <input checked="" type="checkbox"/> Liquor Liability <input checked="" type="checkbox"/> Communicable Disease <input checked="" type="checkbox"/> Punitive Damages <input checked="" type="checkbox"/> Products Completed Operations <input checked="" type="checkbox"/> Abuse or Molestation <input checked="" type="checkbox"/> Motor Vehicles <input checked="" type="checkbox"/> Personal & Advertising Injury Liability <input checked="" type="checkbox"/> Fire or Fire-Related Injury or Damage <input checked="" type="checkbox"/> Pathogen and Related Hazards
Annual Premium	\$7,400.00 Includes Taxes/Fees Policy Not Subject to Audit

Surplus Lines / Non-Admitted Carrier

As part of our proposal, we have included a quotation from a surplus lines company not licensed to do business in your state.

The State Insurance Code establishes certain financial criteria for eligible surplus lines insurers. However, such insurers are not covered by the State Guaranty Fund, which covers certain losses due to the insolvency of insurance companies licensed to do business in this state.

A.M. Best is a recognized publisher of information concerning insurers, and rates companies based on many factors, including financial stability. Other than the rating by A.M. Best shown below, we are not privy to the basis for the ratings.

Please let us know if you have any questions regarding surplus lines coverage.

Minimum Earned Premium

As part of our proposal, we have included a quotation from a carrier that has included a Minimum Earned Premium Endorsement.

Minimum Earned Premium is defined as the minimum amount to be retained as premium if you request cancellation of coverage. Cancellation minimum earned premium is equal to the percentage shown applied toward the total policy premium.

Please be aware that once we have requested coverage be bound with the insurance carrier, there will be no flat cancellations regardless of the time that coverage is in force.

Please let us know if you have any questions regarding this coverage.

New Safety Initiatives

Flock Cameras

All four (4) cameras are installed and running

Roughly 350k plates read and 35 hot hits

Assisted in identifying vehicle involved in incident of property destruction at ReHab

Active Shooter Training

Phillip Deitch

Community Co-Chair US Attorney's Hate Crimes Task Force

President, STL LGBTQ Chamber of Commerce

Safety Window Infrastructure Program

8 applications submitted

1 project completed

Communications with Secondary Patrols

TCF plans on donating 4-5 radios for the program

Identifying target businesses for trial

Guidelines being finalized

