

**Glen Oban Association
Board Meeting Minutes**

Meeting Date: 11 Jan 2023
Location: 140 Glen Oban Drive
Time of Day: 7:00 pm

1.0 Call to Order

The meeting was called to order at 7:10 pm, the President being in the chair and the Secretary being present. Eric D. moved and Jason seconded a change to the agenda – move section 4.5 Committee Reports to follow section 2.0 Approval of Minutes. All were in favor and the motion passed.

Attendees

P = Present, A= Absent, V= Virtual

	Voting Board Members		GOA Members and Guests
P	Eric Dennis (President)	P	Kelly O’Brien (Secretary)
P	John Erwin (Vice President)	P	Chet Goudy (Marina)
P	Jason Werner (Treasurer)	P	Phelps Kelley (Tennis)
P	Eric Alexander (Member at Large)	P	Erin Calabrese (Social)
P	Ann Behrens (Member at Large)	P	Heather Dodd (Pool)
P	Ashley McGeagh (Member at Large)		
P	Paul Schratz (Member at Large)		

2.0 Approval of Minutes

The minutes of the prior board meeting held on Dec 14, 2022, were distributed electronically with the draft agenda. With no changes during discussion, the minutes were approved as delivered electronically.

3.0 Old Business / Action Item Reports

14 action items were reviewed; 11 were closed and 3 remain in work.

1. Tennis Court Parking Repaving Estimates (J. Erwin) John emailed the estimates from Cooper Paving prior to the meeting. The estimate for repaving the tennis court parking lot with the 1 ft curb cutdown is \$14,630. The asphalt repair on the pool parking lot is \$1380. Ann moved, Eric D. seconded to accept both parking lot estimates and notify Cooper Paving to begin work as season allows. Six were in favor, 1 opposed; the motion passed. (CLOSED)
2. GOA Amenity Survey. (J. Erwin) John emailed a sample survey with sample results presentation/ recommendations prior to the meeting. The board approved a similar approach for John to begin an amenities survey, including social events. There was discussion about anonymity (preferred) and limits on households (decision to keep open to all household adults). John recommends using Qualtrics to analyze results. He recommends announcing the survey intention at the annual meeting and getting it out to the membership in the March timeframe, after board review. (OPEN).
3. Board Elections Schedule. (J. Werner) Propose method to get back on the 2-2-3 schedule of board member elections. Jason emailed a proposed method prior to the meeting. Current board member process has 3 terming 2023 (2024-2026) and 4 terming 2024 (2025-2027). His proposal would be to not shorten any term, but instead to make 2 of the (4) terms one year, and 2 of them standard 3 year. The end result of that will be 3 replaced for 2023-2025. Then 4 will term the end of 2024,

replacing them with 2 full term (2025-2027) and 2 at 1 term (2025 only). Then those will term at the end of 2025 (one year term) replacing 2 with full 3-year terms from 2026-2028. (CLOSED)

4. Marina Power Distribution Inspection (E. Dennis) Working with Chet, contact someone to inspect the power distribution at the marina (both safety and sufficiency). The inspection is complete and discussed in the Marina report. No glaring safety issues. Awaiting the quote and then will discuss next steps. (OPEN)
5. HOA Late Fees. (J. Werner) Research the lawful remedies for HOA late fees and write an SOP for a board vote. Jason proposed a late fee policy prior to the meeting and Kelly put it into the SOP format. After discussion, Eric A. moved (Eric D. seconded) to adopt the Late Fees SOP. All were in favor and the motion passed. Note: there may be a proposed bylaws amendment as part of a larger context. (CLOSED)
6. Pool Deck Contractor. (E. Dennis) Chet obtained a quote from Choice Concrete Construction for \$102,375 (with exclusions) to replace the pool deck. It was Chet's opinion that a full replacement was not needed right now. (Note: Heather obtained a quote from Ace Aquatics for \$69,500 with exclusions). It was recommended to turn this over to the Long-Range Planning Committee for an opinion. (CLOSED)
7. Need For L-R Planning Committee Chair. (E. Dennis) Eric D. relayed the good news that Frank Cullen was willing to act as L-R Planning Committee chair. The board enthusiastically supported this appointment. Frank requests some guidance on expectations in the near future. (CLOSED)
8. Invite Committee Leads to next board meeting (E. Dennis) This is complete. (CLOSED)
9. Draft an SOP - board decisions without meeting (K. O'Brien) This was drafted and sent to the board prior to the meeting. After discussion, Eric A. moved (Eric D. seconded) to adopt the Board Decision without Meeting SOP. All were in favor and the motion passed. (CLOSED)
10. Follow-up with Charlie Goodell on 501(c)3 formation and representative for Asquith Creek Charitable Trust (K. O'Brien) A follow-up email was sent and Charlie indicated a willingness to act as the Glen Oban rep for the Trust, believed to contain approx. \$4k for dredging common waterways for 4 local neighborhoods. Ann moved (Eric D. seconded) to appoint Charlie as the ACCT rep; all were in favor and the motion passed. Kelly will follow-up (CLOSED)
11. Determine way ahead on resale package fee (proposed \$150). (K. O'Brien) After discussion with Jason, the preferred way ahead is to add a line item to the budget under income. When the budget is presented to the membership, the vote to approve the budget will include this. To clarify last month's board vote, Eric A. moved (Paul S. seconded) the resale package fee of \$150. All were in favor and the motion passed. (CLOSED)
12. Handover Materials to Nominations & Elections Chair (K. O'Brien) This is complete (CLOSED)
13. Downed Tree Removal (E. Dennis) Contact Lance Curran about completing the tree removal on Fenwick Garth (preferred solution) or approach the community landscaper about getting it done. Eric D. and Ian cut the downed tree way back so that it is not a hazard and less of an eyesore. Thank you! (CLOSED)
14. Access to Schwab Account (J. Werner) Allow J. Werner access to the Schwab account and remove those who no longer require access. P. Kelley brought the paperwork to the meeting. The plan is to remove P. Kelley, retain F. Cullen, and add J. Werner to the account. Eric A. moved (Jason seconded) that Frank Cullen look into possibility of a greater investment return on the account. All were in favor and the motion passed. (OPEN)

4.0 Officer / Standing Committee Reports

4.1 President's Report (E. Dennis)

Besides participation in several action item responses (captured elsewhere), there was nothing to report.

4.2 Treasurer's Report (J. Werner)

Our current bank balance is \$89,966.40, and Schwab is showing \$56,242.88

Income Category	Income	Expense Category	Expenses
Homeowner's Fees	87,150.00	Marina	7599.26
Marina Fees	21,759.50	Pool	32039.71
Late fees	100	General	21669.57
		Misc (Landscaping)	1,785.00
Total Income YTD	\$109009.50	Total Expenses YTD	\$61308.54

Jason sent out a draft (strawman) proposed 2023 budget prior to the meeting. After discussion, and in light of a full agenda, Eric D. moved (Jason seconded) to schedule a special meeting of the board to convene on Jan 18. The sole purpose is to get a board-approved proposed budget for 2023. The motion passed with all in favor. Secretary will send out the notice to the membership.

The board discussed the possibility of getting a GOA credit card through Truist for recurring charges. Jason will investigate and will procure a card if possible.

4.3 Secretary's Report (K. O'Brien)

- 1) Sent out 7-day meeting notice to GOA with agenda.
- 2) Sent out prior board meeting minutes (20221214) to board for review.
- 3) Progress to date
 - a. Weekly mailbox visits
 - i. Filled out incoming mail spreadsheet (note: bank statements were received for Dec (Truist) and fourth quarter (Schwab))
 - ii. Shared invoices / checks with treasurer
 - iii. Mail delivered to others as appropriate
 - b. Sent message to Ben Hilliard regarding board disposition on his volleyball practice request
 - c. Sent message to Playground Committee regarding board disposition on greenspace volleyball net request
 - d. Sent email vote on Jan 2 for annual meeting location and date
 - e. Reserved annual meeting space for Feb 23 at library and Woods Church
 - f. Filled out Woods Church reservation materials and returned
 - g. Sent out courtesy communications regarding Severn River Association
 - h. Continued populating relevant docs in google workspace
 - i. Met with treasurer to discuss budget development/approval process and specific clarifications
 - j. Action Item Progress
 - i. Draft SOP: Board Decisions without Meeting
 - ii. Follow-up with Charlie Goodell on 501(c)3 formation and representative for Asquith Creek Charitable Trust

- iii. Determine way ahead on membership vote for resale package fee (proposed \$150).
- iv. Prior Nominations & Elections Chair to handover materials to the new chair
- v. Support SOP formatting for late fees action item
- vi. Supported action item to invite committee leads to next board meeting

4) Near term items

- a. Send out 20230111 board meeting minutes for review
- b. Send out notice of special meeting (budget review) to membership
- c. Support board approval for 2023 budget
- d. Continue to prepare for annual meeting
 - i. General membership announcement w/attachments
 - 1. 2022 Meeting Minutes
 - 2. 2023 Proposed Budget
 - 3. Proxy forms
 - 4. Committee Lead Reports
 - ii. Process Proxy forms
 - iii. Prepare roll call paperwork
 - iv. Room layout and tech support needs
 - v. Follow-up with monetary donation to Woods
- e. Get remaining resident approval to receive electronic notices
- f. Continue populating google workspace
- g. Investigate physical GOA mailbox installation in community (pool)

4.4 Webmaster's Report (K. O'Brien)

1) Progress to date:

- a. Coordinated with treasurer on posting of budget / financial materials
- b. Coordinated with Jason on transferring domain name, etc.

2) Near term items:

- a. Continue to adjudicate comments
- b. Compose communication letter to notify residents about a week in advance of the cutover; opportunity to opt out of directory
- c. Continue to coordinate with treasurer on transferring the domain name
- d. Review website across chrome, safari, and firefox browsers both desktop and mobile formats and make changes
- e. Complete website and send out to board for final approval
- f. Send out a go-live message

4.5 Standing Comte Reports (Pool, Tennis, Marina, Landscape, Playground, Social, L-R Planning, Welcome, Security) (as needed)

Several committee chairs reported out on status and communicated budget requests at the meeting. These requests will be considered by the board when putting the budget together.

Marina (Chet Goudy, Chair) Chet has made progress on getting an electrician to look at the marina but has not yet received a quote back. The good news is there are no glaring safety issues. The not-so-great news is the wiring is not up to code (though it was when it was installed). If work is to be done, then

wiring would need to be brought up to code. For example, pedestals would be required to be installed (6 on the right side of the pier). There would be adequate power for any future lifts. Interestingly, a No Swimming sign would need to be placed at the marina.

A few slip holders requested water at their slips. Chet will do that work himself as it is not difficult or expensive.

The marina was full last year, and it is expected to be full this year. No waiting list. All fees were paid. One concern was the accessibility of the kayak rack. The rack is not convenient or amenable for all residents to be able to get the kayaks off the rack and into the water. Chet will investigate whether a dolly would be helpful as moving the rack is not feasible.

Another concern is optimizing space for boat trailers. There could be methods to nest the trailers, but they pose potential damage issues if boat owners start moving other trailers. There is the possibility of allowing trailers to park alongside the marina road. Chet will investigate a method to relieve trailer congestion.

Chet does not recommend an increase in marina fees but will look at simplifying the fee structure based on boat size.

Social (Erin Calabrese, CoChair) Erin provided a report (Attach 1) listing each event, the attendance, the actual costs and used that to inform her budget request for 2023. She noted that inflation for food, etc., made it impossible to meet her budget last year. Also, the CoChairs recommend the adult holiday party be considered as an offsite event if no homeowners offer to host. They request \$5,375, approximately double the 2022 budget, to meet the social event needs and help offset the cost of an offsite party (approx. \$2,000 above a hosted party). There are many advantages to an offsite party, but cost would require each attendee to buy a ticket, estimated to be \$25-\$50.

Tennis (Phelps Kelley) Phelps provided a report (Attach 2) regarding maintenance and upkeep of the courts. One big expense anticipated for 2023 is the repainting of the courts. Out of 4 bids, Phelps recommends Truseal at \$17-19K. This was an increase from the previously submitted bid of \$14,980 due to inflation. There was discussion about the sun awning that some players requested that was included in the 2023 budget request. There was discussion about how many courts to paint for pickleball and whether to buy separate pickleball nets to minimize wear and tear on an otherwise modified tennis net.

Pool (Heather Dodd) Heather provided a report (Attach 3) detailing expenses from 2022 and budget requests for 2023. The pool management fee which includes normal upkeep, chemicals and lifeguards was notably increased by 16% from 2022 due to increased labor and equipment costs. Heather's discussions with Ace Aquatics yielded a path to an increase of only about 9% if pool hours were decreased by one hour per day (excluding school days).

There is some misalignment between the budget line items and the pool expenses that has been going on for some time. For the 2023 budget sequence, the line items will be correctly aligned to expenses.

The report also included capital improvements (pool deck replacement). Heather got a quote through Ace Aquatics to complete the pool deck replacement for \$69,500 with approx. \$10k to cover the exclusions.

Landscape (Ann Behrens) Ann provided a brief report for 2022, provided here.

The past year was an easy and calm year for Landscaping. Chris Buckley and Outdoorscapes continued to care for our property, with Matt from Freestate caring for the irrigation. John Erwin took charge of the colorful annuals along the entrance. Our entrance was damaged this late summer, the curb was pushed into the grass damaging some of the irrigation piping. The county has this repair on their list of repair work for 2023. A downed tree was cleared on Fenwick Garth.

We plan to continue using both Outdoorscapes and Freestate in 2023, The cost of these services is increasing about 4%, due to cost of mulch, fuel, and labor.

Welcome (Laurie Dennis) Laurie sent in a report that she and Lisa Kennedy had a good year welcoming the new Glen Oban families with gift baskets. Assuming five new families per year, she requests \$200 in the 2023 budget.

Playground (Sarah & Steve Broadwater) No report received as of the time of the meeting. Budget requests that are received prior to the special meeting of the board will be considered.

4.6 Local Civic Chapter Representative Reports (as needed)

Nothing to Report

5.0 Special Committee Reports (as needed)

Nothing to Report

6.0 New Business / New Action Items

6.1 New Business

1. Discuss monetary donation to Woods Church for annual meeting space (K. O'Brien) Woods Church is updating how they reserve space for nonprofit civic groups. They are willing to give us the fellowship hall at no charge but would happily accept a donation. Jason noted that our budget allocated \$100 for donations. Jason moved (John seconded) to donate \$100 to Woods Church for use of the fellowship hall for the annual meeting. All were in favor and the motion passed.

6.2 New Action Items

1. Propose bylaws amendment to cover inclusion of board-approved procedures (K. O'Brien / J. Werner)
2. Generate guidance for Long-Range Planning Committee Chair and send to Frank Cullen (K. O'Brien/E. Dennis)
3. Handover Tennis Court parking lot / pool parking lot Cooper Paving quotes to Frank Cullen for day-to-day management (J. Erwin)
4. Handover pool deck replacement quotes to Frank Cullen (C. Goudy / H. Dodd)
5. Follow up with Charlie Goodell on Asquith Creek Charitable Trust rep decision and way ahead (K. O'Brien/A. Behrens)

6. Investigate and procure a GOA credit card through the business account at Truist for recurring charges (J. Werner)
7. Investigate possibility of getting a greater return on investment for the Schwab account (J. Werner with F. Cullen)
8. Propose a simplified fee structure at marina (J. Werner with C. Goudy)

7.0 Documentation of Main Motions

7.1 Decisions Made During the Board Meeting

1. Ann moved, Eric D. seconded to accept both parking lot estimates and notify Cooper Paving to begin work as season allows. Six were in favor, 1 opposed; the motion passed.
2. Eric A. moved (Eric D. seconded) to adopt the Late Fees SOP. All were in favor and the motion passed.
3. Eric A. moved (Eric D. seconded) to adopt the Board Decision without Meeting SOP. All were in favor and the motion passed.
4. Ann moved (Eric D. seconded) to appoint Charlie as the Asquith Creek Charitable Trust rep; all were in favor and the motion passed.
5. To clarify last month's board vote, Eric A. moved (Paul S. seconded) the resale package fee of \$150. All were in favor and the motion passed.
6. Eric A. moved (Jason seconded) that Frank Cullen look into possibility of a greater investment return on the account. All were in favor and the motion passed.
7. Eric D. moved (Jason seconded) to schedule a special meeting of the board to convene on Jan 18. The sole purpose is to get a board-approved proposed budget for 2023. The motion passed with all in favor.
8. Jason moved (John seconded) to donate \$100 to Woods Church for use of the fellowship hall for the annual meeting. All were in favor and the motion passed.

7.2 Decisions Made via Email since Last Board Meeting (Dec 14)

1. Jan 2 email - Date and location of 2023 Annual Meeting. Motion by Ann and seconded by Eric Alexander to hold meeting at Woods Church Fellowship Hall on Thursday, Feb 23. Favorable votes include Ann, Eric A., Jason, John, Eric D., Paul, Ashley (unanimous).

8.0 Announcements

1. Special Meeting – Budget Focus: Wednesday, Jan 18, 140 GO Drive 7 pm
2. Annual Meeting: Thursday, Feb 23 at Woods Church Fellowship Hall, 7-9 pm

9.0 Adjourn

There being no further business, the president adjourned the meeting at 10:10pm.

Attachments

- 1) Social Chair Report**
- 2) Tennis Chair Report**
- 3) Pool Chair Report**

Attachment 1 Social Committee Report 2022

We had many successful events this past year. With many new young families in GO, it has been nice to welcome them at these events. We are still using Evite to get the invites out which is working well. We can't hold these events without the wonderful hosts who volunteer their time to set the events up or host at their homes. Unfortunately, we exceeded the budget this year due to increases in food prices and increased RSVP's. Obviously, the increase in attendance is a wonderful thing, but the budget needs to be more flexible. We would like to propose the budget be increased next year in order to accommodate the growing neighborhood.

We would also like to point out that it was very difficult to find a host for the Adult Holiday Party. The reasons for this are simple-

- Very few people have the space to accommodate at least 80 people
- Lots of set up & cleanup
- The holiday season is stressful for many people planning their own gatherings

For these reasons listed above, we should consider having the party off site.

Social Committee Events as of April 2022

Easter Egg Hunt (April) there was no Social Chair at that time so it was organized by parents and an Evite sent out by Amy Hilliard to organize

Budget Info- No GOA funds were used for this event

Evite RSVP - 57

Proposed Budget - \$75

Pool Opening/Memorial Day Celebration (May), hosted by Patricia & Conor Gilligan

Budget Info - \$500

Evite RSVP – 107

Proposed Budget - \$600

July 4th Celebration (July), hosted by Aimee & Josh Pasquariello

Budget Info - \$527

Bike Parade Décor & Supplies - \$50 (not reimbursed by GOA)

Evite RSVP – 110

Proposed Budget - \$650

Labor Day / Pool Closing (Sept), hosted by Sarah & Steve Broadwater

Budget Info - \$528

Evite RSVP – 106

Proposed Budget - \$600

Halloween Children's Party (Oct), hosted by Kelly & Doug Siekman

Budget Info - \$127

Water donated from Labor Day party

Evite RSVP – 110 (less because of rain)

Proposed Budget - \$200

Children’s Holiday Party (Dec), hosted by Deepa & Chris Brown

Budget Info - \$276

Evite RSVP – 87

Proposed Budget - \$300

Adult Holiday Party (Dec), hosted by Kip & Dave Baggett

Budget Info - \$957

Ice - \$40 (not reimbursed by GOA)

Evite RSVP – 79

Proposed Budget - \$3000

Budget for Social Committee 2022 - \$2650

Actual Budget for events - \$2915

Proposed Budget for 2023 - \$5375

GOA Social Chairs

Erin Calabrese & Aly Goudy

Attachment 2

Tennis Court Committee. Submitted by Phelps Kelley, GOA Tennis Committee Chairperson

The tennis courts are a valuable asset that are used by many members of the community. We have a tennis camp for children every summer with great success. If desired there is an opportunity for a weekly adult tennis clinic in the spring, summer and fall. All instructors are required to submit proof of Liability Insurance before classes begin. Pickleball is fast becoming a very popular sport being played on the tennis courts. As with tennis, this is a great family game and is enjoyed by players of all ages and skill levels. Due to the sound of the hard ball and solid paddles, Pickleball cannot be played before 10am. Players are also encouraged to purchase low noise paddles such as the ones found on this list, <http://pball.grandpickleball.org/paddlerule.pdf>.

In terms of maintenance and upkeep of the courts:

- a. The surface of the courts were completely repainted in 2015. The rule of thumb is that the courts should be repainted every 4 to 8 years, and the GOA long range plan recommends the courts be repainted in 2023 and completely resurfaced with new asphalt in 2028. To that end, I asked for bids from 7 companies and received 4, ranging in price from \$49,875 to \$19,000. I am recommending that the board accept Truseal's bid of \$19,000 for the work to be completed this spring. Truseal is a local company and has done other work in the community.
- b. The parking lot has major wear and cosmetic damage. The long range planning committee has recommended that the parking lot be completely resurfaced and the community voted to include this work in the 2022 budget. Unfortunately this work did not get completed in 2022 and I recommend that the board move to complete this project as soon as feasible in 2023.
- c. The two benches are in fair condition and typically require a few boards to be replaced each year and repainted.
- d. The wind-screens were replaced in 2017 and are guaranteed for 5 years, but do require occasional maintenance of the plastic connections to the fence.
- e. Typically I replace the two combination locks every year as they rust over time and occasionally mysteriously disappear.
- f. The nets are now in need of replacing at a cost of \$375/pair.
- g. Typically I spray and weed whack the entire fence line of the courts and parking lot surface every few months to keep the weeds at bay.
- h. I have been asked by other players if we could get a small awning for the bench on court number 1. I recommend to the board that we purchase a Shady Court sun awning that attaches to the fence for \$760.

There are only a handful of communities that have private tennis courts and I am always looking for ways to encourage more use of the tennis courts. I have recommended to the board to paint Pickleball lines on both courts this year when the courts get repainted. Also I further support the recommendation from a board member that the community purchase 2 Pickleball nets and 8 paddles that will remain on site to encourage more neighbors to try this easy to learn and fun to play sport. I recommend the purchase of 2 nets for \$300, 8 paddles and balls for \$160 and a storage bin for \$100.

In total, I would ask the board to approve funding for the following:

the repainting of the tennis courts - \$19,000 Long Range Planning recommended

2 new tennis nets - \$375

Sun awning - \$760

2 Pickleball nets, 8 paddles, storage bin - \$560

paint and a few pressure treated 2 x 4 boards for the benches, 2 new locks, and 4 gallons of weed killer - \$180

Attachment 3

2023 Anticipated Pool Costs

(I don't have a record of all expenses- since some go straight to the Treasurer. This only lists the ones I am familiar with).

Typical expenses:

Pool Supplies (reimbursed expenses) 2023 will probably be very similar to 2022

Includes paper towels, toilet paper, hand soap/shower gel, cleaning supplies, trashbags, etc
\$350

Ace Aquatics Management Fee 2023

Includes opening/closing the pool plus normal operating maintenance (not repairs), chemicals, lifeguard salary, etc.

There is always a % increase from the previous year; however, the cost this year is ~16% increase from last year. Many supply costs have gone up. I've included the letter from Ace that describes the reason for increases.

\$31,550

Understandably costs are always a concern. I emailed Jeremy, the president of Ace, and if we reduce operating hours by 1hr/day (not school days which are already short), then we can reduce operating costs to \$29,570 which would be ~8.9% increase from 2022.

If this is a path we would like to explore, I can survey the neighbors to see what is the most-used and least-used time slots to impact our neighbors the least.

Ace Aquatics Repairs –

Ace always reviews the property and recommends repairs/maintenance that is above the operating costs prior to season opening, and sometimes we have maintenance costs during the season (ie, toilet replacement,

???) (Should be able to look back at previous years and see a trend)

Improvements I would like to make in 2023 (in order of priority): Not necessary but would be nice

- Replace/improve the broken urinal in the boys room - cost unknown.
Not sure of cost. Less than \$1000?
- Paving stones to the garbage/recycling cans. This grassy area can get quite muddy to walk to trash cans.
\$75 (Approx \$6-7ea x 10 pieces)
- Order 3 new umbrellas – 1 umbrella is broken and we have several tables that do not have umbrellas on them.
Estimate of \$800 (2020 cost was \$246ea, including shipping)

Last but not least, long-term Capital Improvements This doesn't need to happen in 2023, but definitely needs to be on our radar. The deck has been repaired many times and is due for a replacement.

Pool Deck replacement:

It was in the long-range study to replace the pool deck. I reached out to Ace Aquatics in November for a quote. It is quite a bit to replace the pool deck, plus many items are not included (electrical, conduit, fencing damage would be on us) so I would expect the all-in costs at the end of the project to be higher than the provided quote.

\$69,500 (\$65,000 concrete work + \$4,500 bonding)

Guess \$10,000 to cover the exclusions (electrical, conduit, fencing damage, etc).

Recommend additional quotes. Who are the contractors that provided quotes for the conduit repair? I don't understand all the terms listed so if anyone is available to help get quotes, it would be helpful.