

Manitoba Association of Cottage Owners
Virtual on Zoom
June 7, 2023
7:00 p.m.

MINUTES

Present: Gus Wruck, Shelley Morris, Jim Nicholson, Remi Brengman, Ken Corbett

Regrets: Kevin Crozier, Gordon Campbell, Val Hammond, Ray Poole,

Chair: Gus Wruck **Recording Secretary:** Jim Nicholson

Guest: Graham Mackenzie, Morris Insurance, 5250 Roblin Blvd., Winnipeg MB R3R 0H1, PH 204-885-7582, email: graham@morrisinsurance.ca

1. **Call to Order** 7:05

2. **Adoption of Agenda**- moved by Remi seconded by Ken.

3. **Minutes – April 19, 2023** moved by Shelley seconded by Remi.

4. Group Property Insurance Program – presentation by Graham Mackenzie, Morris Insurance, 5250 Roblin Blvd., Winnipeg MB R3R 0H1, PH 204-885-7582, email: graham@morrisinsurance.ca

- The group property insurance program requires a minimum of 2000 members, either per association, or comprising all of Manitoba Association of Cottage Owners (MACO). Typical uptakes are about 10%.

- An option could be to offer the group insurance plan to all MACO members, associations and their members, and individual MACO members.

- There is an opportunity for a insurance bundle program, which includes a primary residence, and a seasonal (secondary) residence.

- Shelley indicated there are about 2500 members, among the 40 Manitoba cottage associations, as MACO members.

- The group property insurance program, has an alarm system discount, an owner age discount, depends on property location, and other factors, to determine your insurance risk and rates.

- There is typically a 10-15% cost saving insurance opportunity.

- Intac Insurance is the underwriter for the group property insurance program.

- The MACO member must be a paid member in good standing of the Manitoba local cottage association, and the cottage association must be a paid member in good standing of MACO, or an individual member of MACO, to qualify to be part of the group property insurance program.

- The group property insurance program is for residential, and cottage properties, a personal program, not for commercial operations, and not for farming or farm operations.

- The Whiteshell Cottage Owners Association has participated in a similar group property insurance program.

- The Manitoba cottage owners associations would need an accurate list of their members and contact information list.

- Motion to explore the Morris Insurance, group property insurance program for Manitoba cottage owners associations, moved by Remi seconded by Shelley.

5. Strategic Plan

i. - Cottager Magazine – The MACO Treasurer is mailing in a cheque a year for the Board of Directors, and individual members of MACO, for an annual subscription to The Cottager Magazine.

- Requests to Advertise – Kevin Crozier to update in the future.

- Strategic Plan / Membership Survey – Shelley to email out a draft survey.
- ii. – Information Services – The MACO web site review. Gus, Ken, and Jim, to work and complete the review of their assigned MACO web site sections. Review and update.
- iii. – Public Policy – Gus to attend meeting in Brokenhead.

6. Membership Report

- Shelley presented the membership report.
- There are presently 40 Manitoba cottage owner associations that are paid members of MACO.
- There are 33 Manitoba cottage associations that are participating in the MACO liability insurance program.
- Shelley has requested contact information, such as names, emails, telephone numbers, addresses, for former Manitoba cottage owner associations of MACO.

7. Finance Report for December 2022 to May 2023 circulated.

- Jim presented the Dec. 2022 to May 2023, monthly financial reports.
- Moved by Jim, seconded by Ken.

8. New/Other Business

- Remi and Gus are working to acquire a new and updated Manitoba map, showing the Rural Municipalities outlined for the province.

9. Next Meeting Dates

- Sept 6, 2023, Wed., at 7:00PM.
- AGM Planning.