

Lower Spring Lake Protection & Rehabilitation District

Special Meeting March 18, 2016 Minutes

Call to order: President Carol Dixon called the meeting to order at 6:00 p.m. Secretary Debby Bartolerio, Village Board Representative Dave Turner and Town President Larry Kau, were also present. In total, 12 Lake District members were in attendance.

Liability Insurance Report: Pat Zimmerman reported that we are not covered in any manner through the Village's Insurance Policy. In addition, we have never had any insurance in the past. \$50,000 is the cap for our liability, although the legal fees for defending ourselves may be more than the limit. Jim Dixon reported that through his research he discovered that there has been one case in Wisconsin that resulted in a Lake District being named in a law suit. In that case, the district was not found liable. He also discovered that the Officers of the Lake District could be sued personally.

Pat Zimmerman contacted R&R Insurance, the agency through which the Village has their policy, and discovered that the premium for a policy with coverage of 1 million dollars for our Lake District would be approximately \$1,500.

Blue Spring Lake and Eagle Spring Lake, both Lake Districts, have liability insurance. Their premiums for are \$1,381 and \$1,350 respectively. Both of these, however, have coverage that wouldn't apply to us.

Jim Dixon made a motion to authorize further research of liability insurance options, including coverage amounts lower than the one million dollar policy and insurance companies other than R&R. Lake District Board members, after obtaining the additional information, will determine the best option and purchase the insurance policy with a premium up to \$1,500. Bob Ingle seconded the motion.

Discussion topics related to the liability insurance:

- The Lions Club does not want to participate in the Carp Shoot, as they have enough liability with the current events they sponsor.
- Various concerns regarding the weed cutter, the launch, and weed cutting operations. The pier and launch are owned by the DNR, but there may be some liability for the weed cutter being parked on the DNR land.
- Clean Boats/Clean Waters volunteers may create some liability when performing their education or boat inspections.

A vote was held relative to the motion. All members present were in favor of the motion to ultimately purchase a general liability policy.

Carp Shoot event:

Larry Kau and Blane Paulson will provide barrels, which will be removed daily, to facilitate the disposal of the carp.

The DNR will tag three carp and provide us with the tag numbers. The "bounty" will be paid during the 9 day Carp Shoot event only. The cost would be a maximum of \$400 (1@ \$200, and 2@ \$100). If the tagged carp aren't caught during the 9 day event, but caught afterwards, the prize will not be paid.

A Lake District representative should go to the Village Board Meeting and, as a courtesy, ask for permission to hold the event and to grant the permits for persons that will be discharging weapons within the Village limits. A similar courtesy should be extended to the Town Board, although a permit for the discharge of a weapon in the town is not applicable. All fishermen and women are required to have a fishing license.

If the liability insurance has not been obtained in time to ensure we have coverage during the proposed 9 Day Carp Shoot, we will not advertise the event or pay out for the tagged fish. We will still have the DNR tag the fish in anticipation of obtaining the insurance in time to hold the event as planned.

A question was posed regarding the viability of posting of a notice at the launch advising that a bow and arrow cannot be shot in the Village limits after the 9 day event.

Pat Zimmerman made a motion to have a moratorium on light and noise complaints for a 9 day period to facilitate a carp shoot. Frank Loduha seconded the motion.

A vote was held relative to the motion. All members present were in favor of the motion to have a moratorium on light and noise complaints for the Carp Shoot.

A discussion to address Public Safety Officer Small's concerns regarding people being reluctant to call 911 in the event of an emergency on the lake occurred. The Lake District personnel will work with him to provide clear and concise notices to ensure there isn't any confusion regarding the moratorium.

Adjournment: At 6:32 p.m. a motion to adjourn the meeting was made by Jim Dixon and seconded by Frank Loduha.