

## HURRICANE IAN RECOVERY FAQS

(Updated: October 17, 2022)

Your Club Staff is working Closely with Club Leadership to publish as much information as we have available at this time. We are closely documenting all damages and clean-up efforts and we will continue to use email, our website, and the FAQs pages to put out the current status of recovery from Hurricane Ian. We also have our Facebook Page "Anchors Aweigh" as another way we're keeping you informed.

### **CLUB**

#### **Q: Is the Clubhouse open? / When will it reopen?**

A: The Clubhouse and grounds are currently not open to Members; administrative services are available by phone and email only until further notice. We are unsure of when we will be able to resume services, but Food and Beverage will NOT be available before November 1st.

#### **Q: Can I come to the Club to say hi or look around?**

A: There are dozens of recovery assets on property removing debris, trash, and boats. Large trucks and equipment are hauling dumpsters and moving vessels. Unrestricted access for these work teams will allow us to move through recovery as quickly as possible. The high volume of activity on the island increases risk of injury or damage. Please stay clear, but feel free to give us a call or send us a note!

#### **Q: Will we be open for Return to Paradise or Thanksgiving?**

A: It is hard to say at this point when we will reopen. Please rest assured we will resume services as soon as it is safe and feasible to do so. We have provided partial services in the past when it was required and will do so again this fall if needed.

#### **Q: I heard only the basement was damaged; why can't we open for Food and Beverage or access the Fitness Center?**

A: The basement was very badly flooded. The materials in the lower level were contaminated by hydraulic fluid, used cooking oil and in some rooms, sewage. Both elevators are terribly damaged, and one is still full of fluid as we cannot get the cab raised. Portions of the Club do not have water, and all electrical in the lower level was damaged. The smell from the lower level is present in some areas of the main clubhouse and has yet to be addressed.

Our fire control system is reporting numerous alerts and cannot be reset due to the damaged components in the basement. Elevator and Fire Monitoring Companies are prioritizing calls to residences and other occupied buildings, and repairs cannot be completed until the basement is cleared of the waste, fluid and debris. This is in progress still, but not complete. The lower level housed A LOT of equipment including all of our cleaning supplies, housekeeping and facilities equipment. We are in the process of getting re-stocked and developing a plan to get back to routine. We rely on our elevators for deliveries as well as removing kitchen trash and supplies up and down, so full operations will be challenging without functioning elevators. Once the items above are complete, we will have a much better idea of when we can resume access and services.

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### **CLUB (Cont'd)**

#### **Q: What about the rest of the grounds?**

A: As noted above, it is advised for Members to stay clear. We are still working through recovery, and many areas are still covered in dried mud or landscape debris. As it is now easier to get gas and our Staff can resume their schedules, we are fully committed to cleaning as much as we can as quickly as possible. All of our pool equipment was submerged in salt water. It may be some time before our pool is operational. We will begin working on our sports courts as soon as we can. A special thank you to our Pickleball Pro Jenny and several dedicated Members who helped whip pickleball right back into shape.

#### **Q: Will this all be covered by insurance? What will my cost be?**

A: Our Club and our Marina are properly insured, however please see the section on insurance for a more complete answer. We are quite away out from understanding the full extent of damage, repairs, of coverage, and total cost. We are committed to transparency and monitoring costs as much as possible throughout this process.

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### **MARINA**

**Q: My boat is in a floating slip and I cannot get it out due to a piling or finger pier. What do I do?**

A: We are working with a Marine Contractor to come out starting 10/12/22 to remove piers and fingers to allow boats to be removed.

**Q: Do I have to remove my boat from the Marina? Can I move it to another slip?**

A: The damage to the entire Marina is significant. Members with boats in a floating slip will need to be removed as soon as possible so that the dock can be demolished and removed from the Marina. Members with boats on lifts will have to eventually remove their vessels and should start making arrangement for transportation and storage of their vessels. Additional information will be published on the timeline once we better understand the extent of the damage.

**Q: My boat is on a lift. How do I get it off?**

A: We are working with Nelson Marine to come in and provide assistance with manually lowering lifts. Additional information on this will be coming soon.

**Q: My captain or another vendor said they can get my boat off the lift; can I use my lift?**

A: Please exercise great caution when operating or allowing someone to operate your lift. All electronics were under water, the dock and lift were exposed to significant forces during the storm. All vendors and Captains must sign a release form to access the docks due to the dangerous conditions. Members are strongly encouraged to stay off of the docks. If your vessel is not compromised; you are encouraged to wait until a professional can lower it. If your vessel is compromised, please ensure you are working with an insured professional with the proper recovery assets. Once your vessel is off the lift, you should plan to move your vessel to an alternate location for the season. All are strongly discouraged from providing an alternate power source to the compromised electrical systems.

**Q: My lift / slip / dock looks fine. Can I schedule repairs?**

A: The Marina Committee will be evaluating all components of our Marina and Dock Systems. Please do not schedule any repairs until further notice.

**Q: My lift was damaged. Will this be covered by the Club's insurance?**

A: Boat lifts are the personal property of each Member. Each Member is encouraged to file a claim under their own insurance policy if applicable.

**Q: Can I get power or water back to my slip?**

A: The electrical and water were severely damaged and will not be restored until further notice.

**Q: I am planning to bring my boat down or back to the Marina; when can I do so?**

A: All Members with vessels should make alternate plans for their vessel for this season. We will publish a more definitive timeline as soon as we have more information.

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### **MARINA (Cont'd)**

#### **Q: I do not have another place to put my boat. Who should I call?**

A: For the convenience of our Members, we have been working to find vendors that may be able to assist.

For boats of most sizes, Boat Moves LLC can transport vessels to the service or storage destination of your choice and may have limited storage capacity.

*This vendor is working on additional storage options which will be provided to us and passed along to our Member soon.*

Phil Osborne  
Boat Moves LLC  
239-300-1567  
[info@boatmovesfl.com](mailto:info@boatmovesfl.com)

For boats up to 36' feet, A&M Marine Services can transport, store and evaluate vessels.

*Storage is available for larger boats if transportation is arranged separately.*

Andrew Grogan  
A&M Marine Services  
239-877-7730  
[www.AMNaples.com](http://www.AMNaples.com)  
[Andrew@AMNaples.com](mailto:Andrew@AMNaples.com)

#### **Q: Will this all be covered by insurance? What will my cost be?**

A: Our Club and our Marina are properly insured, however please see the section on insurance for a more complete answer. We are quite away out from understanding the full extent of repairs, of coverage, and total cost. We are committed to transparency and monitoring costs as much as possible throughout this process.

#### **Q: Where is my Dock Box or can I get to my Dock Box?**

A: Dock Boxes for the Floating Docks are being moved to the North Lot for easier access for our Members. Clean up of mud is still taking place in that lot, but Members are welcome to access the Dock Boxes. We will send a notice out to Members before any disposal takes place. Dock Boxes for fixed docks will remain in place for the time being. If a Dock Box has been removed from the fixed docks, it is due to excessive damage during the storm.

#### **Q: Are the undamaged sections of the dock being re-used?**

A: We have discussed potential salvage of docks with the manufacturer, the contractor doing the demo, and our engineer. Unfortunately, it is not cost effective or feasible to salvage components for a number of reasons. Our priority right now is to restore our Marina as quickly and cost effectively as possible for our Members. Additional salvage efforts will be counter to both of these priorities.

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### **GENERAL**

#### **Q: Can I take a leave of absence from the Club while I cannot use it?**

A: Unfortunately no, we do not have and do not plan to adopt a Leave of Absence Program.

#### **Q: Will my dues or fees be suspended while I cannot access my Club or Slip?**

A: Unfortunately no, Members must remain in good standing despite this unforeseen impact to our Club.

#### **Q: What if I want to leave the Club?**

A: We will be following the guidelines laid out in our Bylaws and Membership Documents for resignations and other Membership actions. Please contact our Director of Marketing & Membership Development, Kathie Pedit at [kathie@piyc.net](mailto:kathie@piyc.net) for Membership questions.

#### **Q: If I leave the Club now, can I be reactivated later?**

A: Members who resign will have to rejoin the waitlist and pay current initiation fees.

### **INSURANCE**

#### **Q: Will this be covered by insurance?**

A: This is a complex question to which we do not fully know the answer.

#### **Q: Does the Club have adequate insurance?**

A: The Club and Marina have a full portfolio of coverage with varying degrees of coverage and a range of deductibles. Following Hurricane Irma and other national natural disasters, attaining the desired insurance coverage has been challenging. We have the best coverage available, but that does not cover every aspect of every loss. Our flood and other coverages are limited with a storm of this magnitude.

#### **Q: What is the status of our Claim?**

A: Our Club Staff worked with our broker and filed claims on four policies the day of the storm; adjusters for 3 of those 4 claims have already been on site. Shortly after the storm, we met with our broker to review and file any additional applicable claims that may allow coverage. We have further had those adjusters out and are providing requested information.

#### **Q: Have we hired a public adjuster or retained counsel?**

A: We have a very competent insurance subcommittee complete with experienced former insurance professionals. We also have very competent broker whom we work very closely with and are monitoring the progress. We have not retained additional professional support at this time; should the need to modify our approach arise, we will certainly do so.

#### **Q: What are our deductibles and what will be out of pocket?**

A: After we complete our damage evaluations we will certainly communicate what this means to our membership. Currently we can't enumerate what that looks like. We have the best coverage available. With that said, our flood and other coverages are very limited with a storm of this magnitude. Flood and rising water coverage is one of the toughest markets; it is FEMA compliant, and only allows for select coverage.