

To:

From: Lance Musselman, Secretary  
Board of Directors  
Washington Park East Neighborhood Association

Re: Request for quote on liability insurance for the Board of Directors

Date: October 16, 2017

The Board of Directors of the Washington Park East Neighborhood Association (WPENA) is deciding whether to purchase liability insurance, and are requesting quote.

We are located in southeast Denver, Colorado, next to Washington Park, an area covering about 3400 households. We are incorporated as a 501(c) (4) nonprofit association with the State of Colorado and are in good standing. We have nine volunteer Board members and approximately 300 paid members within the neighborhood. In addition, we are a Registered Neighborhood Organization (RNO) with the City and County of Denver, and a member of Inter Neighborhood Cooperation, an umbrella association of neighborhood committees in the City and County of Denver. Our status as an RNO with the city does not provide us with liability protection.

Our greatest liability concern is the recommendations we make to the Board of Adjustment of the City and County of Denver concerning whether to approve requests for variance by neighborhood homeowners. It has been suggested by some that such recommendations could result in civil action by contractors or homeowners negatively impacted by any of our recommendations that coincide with the decision of the Board of Directors. A related example would be criticizing a contractor who may have ignored building codes.

Financially, we collect voluntary dues from neighborhood residents and receive income from newsletter ads, business memberships and happy hour sponsorships. Our gross annual income and expenses amount to approximately \$10,000.

Relevant activities:

- 1) 4<sup>th</sup> of July event in Washington Park: co-hosted with West Wash Park Neighborhood Association. One-day event, permit secured through the city, event insurance purchased separately and required by the city.
- 2) Newsletter: quarterly, includes articles on the neighborhood, South High School, zoning issues, crime, interviews with residents, a crossword puzzle or cartoon, distributed to 3400 households. 4 or 5 ads per issue, logos of supporting business members. Costs include printing, distribution and a person responsible for editing and layout.
- 3) Monthly Emailer: online, emailed to approximately 600 neighborhood residents, information about local events and issues.

- 4) Happy Hours: quarterly, co-hosted by neighborhood businesses, held at local restaurants, appetizers provided by WPENA, attendees order and pay for their own drinks; once a year we host HH at the park croquet field to support a nonprofit program called Jiminy Wicket.
- 5) Yard Sale: annual. Neighborhood wide, includes notification via website, Next Door and other venues.
- 6) Website: maintained by volunteers, includes events, calendar, historic information. See at [wpenaonline.org](http://wpenaonline.org).
- 7) Zoning Committee: meets to review variance requests sent by Denver's Board of Adjustment, submits recommendation for or against the request to the Board of Directors of WPENA, which reviews and sends to BOA.
- 8) Other committees: Traffic, Communications, Crime and Safety, the Park and FANS, Membership, and the Inter Neighborhood Cooperation.
- 9) Attendance at community meetings regarding events, planning, traffic, construction, crime and providing input to the city regarding the above.
- 10) Solicit and accept money for advertising in the newsletter, business supporter membership and general (household) membership. Welcome new neighbors with gift bags and postcards.

Please let me know if you need additional information, including our Articles of Incorporation, Board minutes, or other documents.

Looking forward to your response. Thank you.

Lance Musselman  
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