

HURRICANE IAN RECOVERY FAQs

(Updated: November 9, 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: Beginning November 1st, we will be offering Lunch and Dinner as well as continue administrative services. Please see our hours of operation for exact coverage. At this time, we are providing Lunch and Dinner only; we have not fully resumed access and services through out the rest of the Club and Facility. We will continue to resume additional access and activities as the month goes on. Please check our website for updates and current information.

Q: Is everything back to normal?

A: There are still many recovery assets on property removing debris, trash, boats and the docks. Large trucks and equipment are hauling dumpsters and moving equipment. Please be mindful of where you drive, park and walk, especially if you will be coming to or leaving the Club after sunset. **Please note recovery is still underway and Members are accessing the Club at their own risk.**

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

A: We will not be able to host Return to Paradise this year. Our Thanksgiving plans are in place, however please see the section on Club Conditions.

Q: I heard only the basement was damaged; why can't we open for full spectrum 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 damaged beyond repair. Portions of the Club continue to have plumbing issues, and all electrical in the lower level was damaged. Our fire control system is still 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 are contingent on parts and technicians. 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. We will be slowly resuming access and programming as it is feasible to do so

Continued to the next page

HURRICANE IAN RECOVERY FAQs

(Updated: November 9, 2022)

CLUB (Cont'd)

Q: What about the rest of the grounds?

A: As noted above, it is advised for Members to exercise caution. We are still working through recovery, and many areas are still not fully restored. As work on the docks continues, there is a lot of activity and some debris. Much of our landscape died off during the inundation and has either been pruned or may be in need of replacement. Some of our exterior lighting or power was damaged and we have supplemented with solar or temporary lights. We are still removing trash and dirt that continues to accumulate as areas are being cleaned or repaired. With the effects of the hurricane, and the types of tasks being done, you will notice unpleasant smells and increased insects at times.

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.



Please use caution when driving, walking, and parking on the island. Please watch your step, especially after sunset. Recovery is ongoing in all areas.



HURRICANE IAN RECOVERY FAQs

(Updated: November 9, 2022)

MARINA

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; we are in the process of working with our vendors to understand the best solution for the Marina repairs and utilities.

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.

Continued on next the page.

HURRICANE IAN RECOVERY FAQs

(Updated: November 9, 2022)

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

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.AM Naples.com
Andrew@AM Naples.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. Equity Yacht Members equally share in the costs of maintaining and repairing our Docks.

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. 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.

HURRICANE IAN RECOVERY FAQs

(Updated: November 9, 2022)

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 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.