



Town Shores Master Association
3210 59th St. S.
Gulfport, FL 33707
(727) 345-9491

March 28, 2019

Dear Residents of Town Shores,

Our I.D. tag system has been problematic for a very long time. This was an agenda topic at the March Master Meeting. A committee was formed to look into the issues and problems related to I.D. tags and to make recommendations on how to address them. We know that many residents don't carry their tags with them and hence cannot show them when asked for them by guards or others; some are still trying to use the original I.D. tags, rather than the red/yellow tags issued to all residents; some residents, unfortunately, have given tags to people who are not residents or visiting guests of Town Shores. Over 217 additional guest tags and replacements, due to loss or damage, have been issued by the Management Office since the new tag system was initiated only 2 years ago.

Functions and amenities at Town Shores are provided for the residents and their visiting guests to enjoy. They are not for friends who live in Gulfport or surrounding areas.

On the surface, this may not seem like a problem. However, guests, as well as residents, present a risk. Since 2011, the Master Association Insurance has paid \$247,320.50 in insurance claims. This is not to say that all claims were paid to guests; however, as the result of these settlements, Town Shores has become a risk for insurance carriers. In fact, Town Shores was *turned down* by 33 companies because of the high-risk factor. Also, our liability insurance premiums have increased by 46% in the last 8 years. We realize that premiums increase over the years even with no claims, but this increase seems large. **And as insurance premiums increase, so will our monthly maintenance fees!**

This is our home and we should be able to have guests. And those guests, *while visiting residents*, should be able to use the amenities and attend functions. However, any resident who gives an I.D. tag to someone simply to enable him or her to utilize our amenities for free any time he or she desires, puts all the owners at risk for a higher premium due to an



accident. This potentially sets up the resident who gave the person the tag to be liable and sued should an accident and lawsuit ensue. Those tags make it legal for those people to be on Town Shores property; therefore, any legitimate insurance claim might have to be paid by the Master Association's insurance. These are our dollars!

As a community we need to work together to protect our investment and our property. The first step is to ensure that all residents and visiting guests carry their tags whenever they are on Town Shores property and to show their tags upon request. Carrying tags with you at all times should become second nature to all residents and visiting guests. The guards will be checking these tags aggressively!

What do we ask from you?

1. Please do your part by carrying your tag whenever you are on Town Shores property and only allow guests who are visiting you to utilize your guest tags.
2. Cheerfully show your tag to a guard or others when asked for it.
3. Support the Master Association and the I.D. Tag Committee as we undertake this monumental task.

Thank you for your cooperation. We, as a committee, are trying to ensure that Town Shores remains the best place to live!

Sincerely,


Judy Blazey

Chairperson, I.D. Tag Committee