

TAB 7

PRP 14 CLUBHOUSE ISSUES

4/26/22

Issue:

The PRP Working Group has found various deficiencies in the PRP 14 Clubhouse that need direction from the Board before we move forward with addressing the language in the PRP.

Background:

The deficiencies discovered are as follows:

- Rental of the clubhouse for events currently requires that a member provide a copy of their homeowners insurance policy when making a reservation and providing a deposit to hold the date. Most homeowner's policies do not have sufficient liability coverage to cover an injury occurring during an event at the clubhouse or they require a rider to cover injury that occurs outside of the house.
- Rental of the clubhouse to tenants (non-members renting a home) is currently a violation of LHCC's current PRP-14 for clubhouse rentals.
- Tenants do not have a homeowner's policy to provide when they rent for an event at the clubhouse. The office has been accepting renter's insurance in place of this. Renter insurance policies typically cover only the tenant's personal items within a home they are renting and therefore, would not provide insurance coverage for an event at the clubhouse. Thus, additional measures to collect costs for damage or liability against a tenant would be challenging to pursue in the same manner as members.
- The PRP allows business events in the clubhouse. "Business event" is any event at which business activities are conducted between members and/or guests invited by the member holding the business event. Business events are not necessarily open to all members. Business activities shall include any form of immediate or deferred payment for goods or services, distribution of marketing materials, and solicitation/promotion of same.
- The PRP has no clear language about a business renting the clubhouse in order to hold an "entertainment event" where tickets are sold or some other cash purchase is required to attend the function and a profit is made by the member.
- There is no language in the PRP that addresses the frequency of rentals or any limitations on such.

- There is language in the PRP about the association charging for use of the fireplace. There is no charge for use of the dance floor. The dance floor has become damaged and worn and it is time for replacement at an unknown cost.
- Security deposits are not being withheld by those who rent the clubhouse and bring in helium-filled balloons. Often these balloons remain lodged in the great room ceiling for months and require scaffolding to remove.

There are many issues to consider and the board may not wish to tackle all of these at this meeting, but think about them further. The insurance requirements are clear and they could definitely be decided upon.

RECOMMENDATIONS:

Management, per working group request, contacted the association insurance agent to find out what best practices are for insurance coverage by members or tenants renting the clubhouse for their private event.

From GM:

The agent advises a minimum 1 million in liability coverage from all clubhouse renters. Liability will actually cover property damage since they do not own the clubhouse and it is association property. Generally, under a million-dollar liability policy, property damage (to others property) is capped at \$300k but the agent feels this is adequate as most often if fire occurs, etc. the renter is present, fire alarms are activated, etc. and the building is not a total loss. If it were, our insurance would then cover the remainder. They likely are not able to provide such event policies as they are commercial policy agents and deal with corporations primarily.

Such policies are commonly available through others such as Partlow insurance or other local firms. In many cases, homeowners can add an event rider through their current insurer. In all cases, LHCC should be listed as an additionally insured party on the proof of insurance. Owners and renters are basically the same other than renters would always need an event policy while owners could possibly add a one-day rider to their homeowners policy.

The insurance agent's written response:

Hi Mike,

Thanks for giving me a call this morning with your question regarding special events at the clubhouse. When a rental agreement is signed, proof of General Liability insurance should be provided naming Lake Holiday Country Club as additional insured. I have attached a sample certificate for you to review. General Liability insurance protects the policy holder from claims stemming from bodily injury or property damage. By requiring the additional insured language, you are asking the policyholder to add

LHCC as an insured on their policy. In the event there is a claim from someone being hurt or property being destroyed, the renter's policy would respond.

If the renter does not want to use their homeowners insurance OR if you want to require the renters to obtain their own special events policy, you can use this site: <https://www.nationwide.com/business/insurance/specialty-liability/short-term-events/>. I ran a quick quote for a wedding reception and the quote for \$1,000,000 limit with no alcohol was around \$150. The quote for \$1,000,000 with host liquor was around \$200.

Here is a simple paragraph that you can add to your rental agreement:

The RENTER must obtain and maintain General Liability Insurance, including Host Liquor liability, in an amount not less than \$1,000,000 Combined Single Limit for Bodily Injury and Property Damage. Such insurance shall name Lake Holiday Country Club Inc. as additional insured, and a certificate of insurance must be provided thirty (30) days prior to the event.

Renter agrees to indemnify and hold owner and his agent harmless against any and all claims, demands, liabilities, damages and expenses (including reasonable attorney fees and expenses) arising by reason of injury to or death of any person or damage to or loss of property occurring on, in, or about the property, from the use of the property by renter or any of its invitees or guests, or vendors, or from any breach of by renter of any conditions of this agreement, or from any act or negligence of renter, or its invitees, guests, or vendors, in or about the property, even if caused in whole or in part by the negligence of owner.

I am happy to answer any additional questions you may have.

Thank you,



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The LHCC Board of Directors needs to provide decisive direction on all future rentals of the LHCC Clubhouse from this point forward:

1. Require members who rent the clubhouse for an event to secure a General Liability policy as either a separate event policy or as a rider on their homeowner's policy with minimum liability coverage of \$1,000,000, list LHCC as an additional insured party, and provide a Certificate of Liability for this coverage to the office.
2. Allow or disallow the rental of the Clubhouse by a non-member who is an "Eligible Tenant" who rents a home in the community from an "Eligible Member", as defined below:

- i. "Member" refers to a Lake Holiday Country Club lot owner.
 - ii. "Eligible Member" refers to a Member who is eligible and in good standing as the term is defined in the Lake Holiday Country Club, Inc. Bylaws; Article II, Section 10.
 - iii. "Eligible Tenant" is a tenant of property within Lake Holiday Country Club whereby the property owner is an "Eligible Member".
3. If the board decides to allow rental to an eligible tenant, require tenants to purchase an event policy with a minimum of \$1,000,000 liability coverage, list LHCC as an additional insured party, and provide the Certificate of Liability to the office.
4. Reconsider whether the association wants to allow businesses owned by a member or tenant to rent the clubhouse for other than a business meeting, where goods and services could be sold. (Examples would be a nail salon event, exhibiting and selling jewelry, candles etc.) Perhaps putting language in the PRP that further defines this aspect such as including submitting a proposal defining what they would like to do to the GM or board for review or how often they would be allowed to have this event.

In PRP: "Members may rent the clubhouse in order to hold a business event with approval of the General Manager. Business events may be open to visitors not predominantly friends or relatives of the member(s) holding the event. All non-member visitors must be the guest of a member. The member host is responsible for their guests' behavior and actions while in Lake Holiday."

f. The use of the Clubhouse by a non-member to promote or conduct business is prohibited."

5. Allow or disallow the rental of the clubhouse by a member or tenant for the purpose of making a profit (Perhaps by charging admission or selling food and beverages or bingo cards) to attend entertainment events.

It was never the intention of the PRP or the board to permit members to rent the clubhouse (the rental fee is much lower than most other event venues in the area) to use the facility as a way for their business to make money. Since this is a money-making event, the member may wish to monopolize renting the clubhouse and thus prevent other members from renting for their private event.

6. There should be a limitation on how often a member or a member's business can rent the clubhouse.

7. The dance floor is an amenity that the association has to pay to replace. There should be an additional fee for its use.
8. A fee of \$XX should be charged for all future event rentals if helium-filled balloons are unable to be removed from the facility. An office staff member will notify the member that a portion (or all?) of the security deposit will be withheld to cover the cost of removing the balloon(s).

Motions: The motions will be based on discussion of the above recommendations once decided by the Board.

Pat Majewski, President and PRP Working Group member



POLICIES, RULES, AND PROCEDURES

PRP NO. 14

Clubhouse

Revised and

Approved by the Board of Directors

September 26, 2017

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PRP NO. 14 CLUBHOUSE

Lake Holiday Country Club enjoys a beautiful Clubhouse fully equipped for hosting community meetings and recreational events. The rules and regulations that follow are designed to minimize accidents, ensure your safety and assure years of enjoyment by all LHCC Members and their guests.

Clubhouse users are encouraged to know these rules and to cooperate with administrative staff in their enforcement. The day-to-day operation of the Clubhouse is administered by the Association General Manager. Call the Administrative Office to reserve the facility, learn about scheduled events, or to report problems. The Office is open Monday through Friday from 8:00 a.m. until 5:00 p.m.. The phone number is 540-888-3549. After office hours, please call the Front Gate to report problems. The number is 540-888-3936.

SECTION A. DESCRIPTIONS AND USES

1. Terms:
 - a. "Clubhouse" refers to the Lake Holiday Clubhouse located at 1045 Lake View Drive, Cross Junction, Virginia.
 - b. "Association" refers to the Lake Holiday Country Club Property Owners' Association.
 - c. "Member" refers to a Lake Holiday Country Club lot owner.
 - d. "Eligible Member" refers to a Member who is eligible and in good standing as the term is defined in the Lake Holiday Country Club, Inc. Bylaws; Article II, Section 10.
 - e. "Eligible Tenant" is a tenant of property within Lake Holiday Country Club whereby the property owner is an "Eligible Member".
 - f. "Lake Holiday Club" is any officially recognized club that is open to the eligible members and eligible tenants of Lake Holiday and uses the Clubhouse or other common area to conduct its meetings. Clubs must be self-financed and receive no direct support from the Administrative Office or the association. A club may collect dues or fees from its members to cover the costs of club activities. Costs that may be charged by a club include facilitators or instructors, required supplies or equipment necessary, and any other reasonable expenses for club activities.
 - g. "Business event" is any event at which business activities are conducted between members and/or guests invited by the member holding the business event. Business events are not necessarily open to all members. Business activities shall include any form of immediate or deferred payment for goods or services, distribution of marketing materials, and solicitation/promotion of same.
 - h. "Administrative Staff" refers to the LHCC General Manager and paid office personnel under the direction of the LHCC General Manager.
2. Fees and Charges: All fees for Exercise Room key fobs and facility rental fees are determined by the Lake Holiday POA Board of Directors. The fees in effect at any given time are set forth in the Fee Schedule. A copy of the Fee Schedule may be obtained from either the Lake Holiday website (www.lakeholidaypoa.com) or from the Administrative Office.

3. Member Use:

- a. Membership in Lake Holiday Country Club entitles the Member to use the Clubhouse or to attend functions at the Clubhouse. It is open to all Lake Holiday Eligible Members and tenants of Eligible Members. The requirement for eligibility is waived for meetings statutorily open to the entire Membership (e.g. the Annual Meeting).
- b. A Proximity key fob may be purchased from the Administrative Office by each Eligible Member or Tenant. The key fob will provide access to the Clubhouse Lower Level. It does not include the exercise room. It may be used by any member of an Eligible Member's or Tenant's household. Children under the age of 18 must be accompanied by an adult at least 21 years old.
- c. Eligible Members will be issued temporary one-day key fobs during Administrative Office hours on the day of the event when they have reservations to use Clubhouse facilities.

4. Clubhouse Description:

- a. Lower Level: includes gathering room, exercise facility, office, and restrooms.
- b. Upper Level: includes the great room, catering kitchen, meeting/storage, the Administrative Office, restrooms, and outdoor decks.

5. Clubhouse Use:

- a. Any member or tenant in good standing may initiate a Lake Holiday Club following demonstration of sufficient interest by Association members and approval of the General Manager.
- b. Lake Holiday clubs may reserve and use the clubhouse facilities for meetings and other club events at no charge. Business events may not be sponsored by a club to avoid paying rental fees. Payment to a facilitator or instructor (e.g. a yoga instructor) for a club activity shall not be construed as a business event.
- c. A point of contact for each approved club must be provided to the General Manager, be responsible for complying with the rules, and is responsible for any damages done to the Clubhouse shown to be caused by the club's activities.
- d. The Clubhouse is primarily for Association-sponsored events and member-sponsored events that are either private or open to the membership. Use of the Clubhouse for public events is prohibited. In this context, a public event is one where the principle sponsor is not a Member or where the majority of attendees are expected to be non-Members. A Member-sponsored private event where the attendees are predominantly friends and relatives of the Member is not considered a public event.
- e. Members may rent the clubhouse in order to hold a business event with approval of the General Manager. Business events may be open to visitors not predominantly friends or relatives of the member(s) holding the event. All non-member visitors must be the guest of a member. The member host is responsible for their guests' behavior and actions while in Lake Holiday.
- f. The use of the Clubhouse by a non-member to promote or conduct business is prohibited.

- g. Neither the Beach nor the picnic area are rentable spaces. Parties who rent the Clubhouse or reserve the upper deck have access to the picnic area and beach, but not exclusive use. Couples are welcome to say their vows and take photographs on either beach, but -may not block off any section or prevent members and their guests from using any portion of either amenity.
 - h. Surveillance cameras operate continuously at the Clubhouse. All camera images are recorded.
6. Clubhouse Upper Level Access:
- a. A key fob is issued to each Board of Directors member and Committee Chair. Key Fobs are also issued to each Club's designated point of contact for scheduled Club activities.
 - b. Key fobs are issued on a strict need for access basis.

SECTION B. GENERAL CLUBHOUSE RULES

1. The hours of operation of the Clubhouse facilities -are established by the Board of Directors and are subject to change. The hours are published on the LHCC website and at the Administrative Office.
2. Eligible members are entitled to reserve the Clubhouse for any Lake Holiday Club or other event that is advertised as open to all residents, members, or tenants. There shall be no fee required unless the use is for businesses and is approved by the General Manager. In such cases, rental rates shall apply.
3. Shirts and shoes are required on the premises of the Clubhouse. Beach attire is permitted in the lower level gathering room.
4. Swimming attire is not permitted in the upper level rooms.
5. Smoking is prohibited within the Clubhouse and on its decks. Smoking is permitted in the special smoking areas designated outside.
6. No commercial advertisements will be posted or circulated in the Clubhouse during public events. Members who have rented the clubhouse for business events may circulate marketing materials and advertising during their rental period. Solicitations are prohibited except as permitted by the Board of Directors.
7. Petitions may not be originated, solicited, circulated or posted on the Clubhouse Facilities without written approval of the Board of Directors.
8. Clubhouse users must return portable tables and chairs to the storage room upon completion of their activity.
9. Members using the catering kitchen must clean it after use.
10. With the exception of folding tables and portable chairs, all property and furniture belonging to the Clubhouse must not be moved from room to room or from the Clubhouse without authorization of the General Manager.

11. Service dogs are permitted with their owners. All other animals are not permitted on Clubhouse grounds or within the facility.
12. Administrative Staff -are fully authorized to enforce the Rules and Regulations.
13. The LHCC General Manager is the authorized Operations Director of the Clubhouse. Please contact him/her with any problems concerning operation of the Clubhouse facility.
14. Please report damage, misbehavior and violations of these Rules to the LHCC General Manager. Violations are reviewed and adjudicated in accordance with the Lake Holiday Compliance Policy and the Virginia Property Owners' Association Act.
15. Access to the mechanical rooms is prohibited unless authorized bythe General Manager.
16. A documented inspection of the facility will be performed by Adminstrative Staff with the primary event contact individual prior to and following each event for purposes of checking for damages (- e.g., carpet stains, equipment, kitchen appliances, etc.).

SECTION C. SPECIFIC PROCEDURES, RULES & REGULATIONS

1. Exercise Facility Use (Lower Level):
 - a. Hours of operation: 4:00 a.m. to 10:00 p.m., seven (7) days a week.
 - b. Each household electing to join the Exercise Facility shall pay a one-time fee for a proximity key fob. (Refer to Fee Schedule at the office or on the web site at www.lakeholidaypoa.com). Proximity key fobs are available for purchase at the Administrative Office. Only one key fob can be issued for each household. Any Eligible Member may join the Exercise Facility. Ineligible Members are denied access by deactivation of proximity key fob.
 - c. The Eligible Member to which the proximity key fob is assigned must sign a hold harmless agreement. In addition, the Member must list all family members who might use the exercise facility.
 - d. Exercise Facility Members must observe the posted directives for use of room, equipment, and facility policies.
 - e. Appropriate clean exercise attire is requested at all times. The following dangerous garments are prohibited: boots, sandals, open-toed and open-backed shoes. Use of improper footwear could result in deactivation of a proximity key fob.
 - f. Membership in the Exercise Facility is not transferable. Proximity key fobs may only be used by a member of an Eligible Member's or Tenant's household.
 - g. Members are requested to immediately notify the LHCC Office when a proximity key fob is lost or stolen. The fob will be deactivated. The Member may purchase another fob for a small fee.
 - h. Respect and avoid disrupting and/or interfering with others who are working out.
 - i. Members must provide towels. Please wipe off all equipment after use.

- j. LHCC is not responsible for lost or stolen personal items.
 - k. Capped water bottles are permitted. Food and drinks of any other type are prohibited. Please dispose of all trash in the bins provided just outside the Exercise Room.
 - l. Please limit cardio workouts to 30-minute intervals whenever another Member is waiting to use the equipment. Please slow down, clear, and reset equipment for the next Member.
 - m. The Association welcomes personal trainers with the following conditions. They shall:
 - (1) Sign in at the Administrative Office.
 - (2) Provide a written statement from the Member authorizing their service.
 - (3) Provide proof of insurance.
 - (4) Sign a hold harmless agreement.
 - n. All exercise equipment is for use at the Member's own risk. Consult a physician prior to using the facility to assure physical readiness for exercise.
 - o. Users under the age of 18 must be accompanied and supervised by a parent or a responsible adult at least 21 years old.
 - p. Exercise Room participants should report equipment problems, personal injuries, and specific concerns immediately to the Administrative Office.
 - q. Video cameras and audio equipment are installed to record activity in the exercise room. The recordings will be maintained for a period of up to thirty (30) days.
2. Great Room and Catering Kitchen Use (Upper Level):
- a. The great room is available to members by reservation seven days per week and year round.. Reservations must be made to use the facility.
 - b. Members not holding a current proximity key fob must obtain a single-day-use key fob from the Administrative Office.
 - c. Users under the age of 18 must be accompanied and supervised by a parent or a responsible adult at least 21 years old.
3. Gathering Room Use:
- a. The gathering room complex is open from 7:00 a.m. through 10:00 p.m. to all Eligible Members holding a proximity key fob.
 - b. The gathering room complex may be used as additional or overflow meeting space. The gathering room is not available for reservations. Its use is on a first-come, first-served basis.
 - c. Beach attire is permitted in the gathering room. Please towel dry before entering.
 - d. Users under the age of 18 must be accompanied and supervised by a parent or a responsible adult at least 21 years old.

4. Exterior Deck Use:
 - a. The exterior decks are open year round. Interior Clubhouse furnishings are not for use on the deck unless specifically authorized by the General Manager.
 - b. The upper level deck is available for private use via reservation. It is closed to general Members when in use by reservation.

SECTION D. ROOM RENTALS AND RESERVATION REQUESTS

The Association encourages the use of the Clubhouse facilities by Eligible Members for private events on any day or evening. Eligible Members may contact the Administrative Office for available dates. In the case of an emergency, the Board of Directors may pre-empt any scheduled use of the Clubhouse.

1. The Clubhouse must be reserved in advance on a first-come, first-served basis by Eligible Members.
2. Reservation forms must be submitted seven (7) days in advance of the event date.
3. Members making reservations of clubhouse facilities:
 - a. Complete and sign a Reservation Agreement.
 - b. Provide proof of insurance (a typical home owner policy is sufficient proof of insurance).
 - c. Sign a hold harmless indemnification agreement; and
 - d. Provide two (2) checks. The first covers the use fee. The second check is a refundable security deposit. Both checks must be made payable to Lake Holiday Country Club.
4. Reservation of the Clubhouse facilities by Members for use by non-Members is prohibited.
5. The Member host reserving the facility must be in attendance throughout the event.
6. The reserving Member is responsible for returning the facility to its normal condition and fully cleaning it after the event. The Security Deposit will be returned to the Member in full when the facility is left in acceptable condition. In the event it is not left in acceptable condition, the security deposit will be applied to cleanup costs and necessary repairs. Should costs exceed the amount of the Security Deposit, the Member who reserved the facility will be billed for the excess cost. Unpaid charges will be collected in the same manner as assessments. A documented inspection of the facility will be performed by Administrative Office staff with the primary event contact individual prior to and following each event for purposes of checking for damages (e.g., carpet stains, equipment, kitchen appliances, etc.).
7. A Member who reserves the Clubhouse for a private event will defend, indemnify, and hold harmless the Association, its Officers, Directors, employees, and agents from all claims, damages or legal action of any type arising from the use of the Clubhouse and/or serving of alcoholic beverages. The Member must indicate the intention to serve alcoholic beverages. Under some circumstances, attendees may provide donations. (See Section E). Vendors hired to serve alcoholic beverages must provide a Frederick County liquor event license and, be insured with the Association as an Additional Insured Party.

8. Regularly scheduled LHCC club reservations and Activity Committee events are placed on the Community Calendar in perpetuity. The first time a request for such reservation is made, the request must be in writing, include the date and time and a primary and alternate contact with telephone number. The Administrative Office is notified of a change to the reserved date. If at the time the reservation is made a previous reservation exists, the previous reservation takes precedent and the club's meeting for that date is either cancelled or moved to a different location. The contact for the club must make the decision.
9. No recurring club events may be scheduled for Saturdays or Sundays without prior approval of the Board of Directors.
10. Activities Committee events may be scheduled two years in advance.
11. Reoccurring club meetings may be scheduled more frequently than once a month with the following stipulation:
 - a. The club maintains one firm monthly meeting date;
 - b. Additional meeting dates within the month are subject to availability;
 - c. Paid events have a scheduling priority over club "additional" meeting dates within the month; and;
 - d. Reservations are accepted up to, but not more than 12 months in advance.
12. To ensure return of rental fees, cancellations must be submitted seven (7) days before the reserved date. Cancellation of an event that does not honor the seven (7) day advanced notice will result in a cancellation fee assessed to the reserving Member or reserving private party.
13. General Manager approval is required for fireplace use. Due to insurance requirements, when the fireplace is used, an Association-provided attendant must be present. A fee will be charged for private use to cover the cost of the attendant and the wood consumed.
14. Caterer's supplies and equipment must be removed from the facility immediately following all events.
15. Children under 18 years must be supervised by a parent or a responsible adult at all times while in the upper level of the Clubhouse.
16. The Member holding a reservation is liable to the Association for the value of damaged, removed or missing property.
17. Reservation requests are accepted only when accompanied by the required usage and security funds, if applicable.
18. The Administrative Office can provide group authorizations for parties, weddings or other special events of six or more at Lake Holiday. A written list of visitors to be authorized must be provided to the Administrative Office a minimum of 48 hours prior to the entry date.
19. Events are limited to 250 guests due to the occupancy load limit of the Clubhouse for upper level room rentals.
20. Room Rentals include: tables, chairs, easel without paper.

21. Use of the Great Room and Kitchen, is on a first-come, first-served basis.

SECTION E. POLICY AND OPTIONS FOR ALCOHOL

Lake Holiday is protected by host liquor liability insurance coverage. Subject to the terms of the Association's policy, this coverage will indemnify and defend the Association against third-party liability claims affiliated with serving alcoholic beverages. However, this coverage does not protect the Association if the alcoholic beverages are sold. In all cases, consumption of alcohol on LHCC property is governed by Virginia ABC laws. If and when alcoholic beverages are sold by the Association, either directly or indirectly, Single Event Liquor Liability insurance coverage must be purchased from the Association's insurer at a cost of \$500 per event. Note that if an admission or cover fee is charged where food and alcoholic beverages are served, it constitutes the sale of liquor.

No banquet license is required for members holding private parties as long as alcohol is not sold or charged for in any way, the drinking is limited within the clubhouse premises, and the party is not open to the public. (Reference Code of VA 4.1-200, paragraph 10.) Listed below are six different options along with the requirements for legally selling and serving alcoholic beverages at Association-sponsored events. The hosting Member or organization must inform the General Manager that alcohol will be served and comply with all of the requirements for the option selected.

Option 1 **Sale** of alcoholic beverages (wine & beer):

1. Purchase Single Event insurance policy..
2. Purchase ABC Banquet Special Event license.
3. Display all ABC licenses.

Option 2 **Sale** of alcoholic beverages (wine, beer and mixed beverages):

1. Purchase Single Event insurance policy.
2. Purchase ABC Banquet Special Event license.
3. Purchase ABC Mixed Beverage Club Event license.
4. Display all ABC licenses.

Option 3 **Donations** for alcoholic beverages (wine, beer and mixed beverages):

1. Request a donation in lieu of an admission or cover charge.
2. Purchase Single Event insurance policy.
3. Purchase ABC Banquet Special Event license.
4. Display all ABC licenses.

Option 4 **Sale** of alcoholic beverages at Catered Events (wine, beer and mixed beverages)

1. The caterer will obtain the necessary insurance policy and ABC licenses for the event.
2. The catering company shall provide the requisite license to distribute alcohol.
3. The General Manger will confirm proof of licensure with the service provider before contracting, and require that the Association is named as "Additional Insured".

Option 5 Requirements for **servng** alcoholic beverages at no cost (wine, beer, mixed beverages):

1. No banquet license is required.

Option 6 **BYOB** -- A “bring your own beverage” (**BYOB**) event (wine, beer, mixed beverages):

1. When ***only*** BYOB is permitted, no special ABC license or single event insurance coverage is required. At such an event, no alcohol may be served by Association employees or designated volunteers.

REVISION HISTORY

Revision	Approval Date	Subject	Revised Sections	Initialed for LHCC Records Entry:
V1		Original		
V2.2	6/22/2010	Specific procedures, fee schedule	C.1.a., b. & c. C.4.b & c.	
V3.1	4/26/2011	Eligible users & purposes	All	
V4	7/26/2011	Alcohol license policy	E	
V5	1/24/2012	Clubhouse use & rules	A.5.f, B.3.a, B.7	
V6	6/26/2012	Renamed		
V7	11/12/2012	Fee schedule	F	
V8	2/26/2013	Board room use, room rental, reservations	C, D	
V9	7/23/2013	Free club use & lower level meeting room	A, C, F	
V10	9/23/2014	No beach rental, service dogs, board room & upper level closing time, list requirements, advanced notice changed to 48 hours	A.5.g, B.12, C.2, D.7, D.17	
V11		Board room use, clubhouse scheduling, priority fee schedule	C.3.c, D.9, D.17, D.20	
V12	6/28/2016	Upper level clubhouse key fob issuance	A.6	
V13	9/26/2017	Wholesale changes to all sections for clarity of terms and formatting; removal of references to lower level meeting room.	ALL	