

# PENINSULA EMERGENCY PREPAREDNESS COALITION

[www.pep-c.org](http://www.pep-c.org)

Minutes for - Wednesday April 12, 2011

10:00 General Meeting

Location: District 5 Fire & Medic One, at  
10222 Bujacich Road NW, Gig Harbor, WA 98332

## PEP-C MEETING / ATTENDEES

Abby Schofield – PEP-C Treasurer, FICRA  
Angela Lindsay – PEP-C Board Member  
Bob Grimes – PEP-C Board Member  
Curt Scott – PEP-C Chair  
Dave Allen – PEP-C Board Member  
Don Lee – PEP-C Member  
Don Reynolds – PEP-C Member  
Elizabeth Haycock – PEP-C Member  
Guy Allen – Key Peninsula Fire Department  
Hugh McMillan – PEP-C Board Member

Jim Bannon – Allstate Insurance  
John Thomson – PEP-C Member  
Mike Maroney – PEP-C Board Member  
Peggy Gablehouse – PEP-C Member  
Renée Pelletier – new PEP-C member  
Ronni Wight – PEP-C Member  
Steve Rees – PEP-C Member  
Thomas Smith - Burley Radio Club/ PARET  
Virginia Guilford – PEP-C Secretary  
Wayne Lopez – PEP-C Member

## GENERAL MEETING CONVENED:

The meeting was convened by PEP-C Chair Curt Scott at 10:00 AM, and the Pledge of allegiance was said.

## REGULAR BUSINESS

Minutes from previous meeting approved, seconded and accepted by all in attendance.

Treasurer's Report for February & March, 2017 was approved.

<b>Balance as of: 2/1/17</b>	<b>\$ 1,605.39</b>
Deposits from barrel sales	140.00
Payment to GHFD/Health Fair	25.00
Payment to Secretary of State	10.00
Payment to Hostmonster (webhosting)	179.88
<b>Balance on hand: 3/31/17</b>	<b>\$1,1535.39</b>

## REPORTS FROM TEAMS

- Information Team – Virginia mentioned the need for more Info team members. Renee Pelletier, new member, volunteered to be part of the Info Team. Abby noted that PEP-C's pamphlet storage locker has been reorganized, with 2 green bins on top of the locker holding everything needed for setting up a table for participation in a fair or event. Bin 1 contains setup supplies and Bin 2 contains printed material. When these bins are returned after use, the bin holding the printed material should be restocked with pamphlets from the locker below so that it will be ready for the next event. The locker and the bins are located in a

locked room in the basement floor of Fire District 5 HQ. The Fire Department receptionist has the key to this room.

- Training Team – Don Lee announced that PC Net train-the-trainer classes would be delayed because Peggy Lovell-Ford has family matters to deal with. Upcoming classes include the one-day HamCram class on April 15, the 10-week Ham Radio class starting on April 18, and a First Aid Triage class on Apr 22. (See the PEP-C website & Facebook page for details about these classes.)
- Materials Team – Peggy Gablehouse and other members of the Materials team continue to work on identifying possible brochures and other items to be used as give-aways at fairs and other events. ID badges for members working at fairs were discussed. And Curt suggested that PEP-C-branded hats or pins might be ordered so that members could wear them in the community and advertise the PEP-C group.

## **GUEST SPEAKER – JIM BANNON, ALLSTATE INSURANCE:**

Jim Bannon, a Gig Harbor Allstate Insurance agent, was our guest speaker. He talked about insurance for special kinds of disasters, especially earthquakes. According to Jim, normal home insurance usually is written to cover “everything, except”, and your policy will list the exceptions – that is, what is not covered. Earthquake damage is usually in the list of exceptions that are not covered - but your insurance agent can help you find additional coverage specifically for earthquake damage.

Jim made several interesting points in his presentation, including:

- Types of policies – there are additional policies for earthquake damage, but they don’t cover all types of earth movement - only damage from earthquakes, not from landslides or sinkholes. But there is specific insurance that will cover those other risks, too.
- Cost – Jim points out that you should expect that if you have a greater risk, you will pay more for insurance for that risk.
- Coverage is specific and customizable – you can cover (or not cover)
  - Dwelling
  - Detached structures (such as garages)
  - Contents (your belongings)
  - Loss of use (if you have to rent another place to live)
- Deductible Percentage – Your policy will have a deductible, usually expressed as a percentage. Note that this is a percent of the *coverage*, not of the loss itself. (Jim mentioned that he had several customers who suffered earthquake damage in the February 2001 Nisqually earthquake – and, despite that fact that this quake was a 6.8 on the Richter scale, none of them reached his deductible. Jim suggested that this is a good indication that typical earthquake coverage might not be helpful unless we have “The Big One”, a 7.8 or higher.)
- How to select a policy – Jim says that selecting insurance basically comes down to deciding what are you concerned about, what are your risks, and what kind of vulnerability do you have. Interestingly, Jim mentioned that people who own their houses free and clear have a somewhat greater liability for loss, in that they do not share ownership with a mortgage holder.

There was a lively Q & A session after Jim’s presentation. Jim pointed out that there are many good insurance agents currently working in the Gig Harbor area – from Allstate and other insurance companies, and that, while some online insurers may have lower costs, an agent can answer your questions and help you decide what coverage you really need. Jim will also be providing a class on insurance at the PEP-C EP Fair in September.

## **OTHER BUSINESS**

- Virginia Guilford, Secretary, passed out Peninsula Emergency Preparedness Coalition business cards to anyone who wanted them. These cards have basic information about PEP-C on the front, and information about the PEP-C EP Fair on the back.
- Nominations are requested for the one open PEP-C board position and for the 4 officer positions (Chair, Vice-Chair, Treasurer, and Secretary). Names of potential candidates should be sent to Virginia at [virginia.guilford@gmail.com](mailto:virginia.guilford@gmail.com).

- We need at least two volunteers to research grants for funding the PEP-C EP Fair, and for PEP-C activities in general. This work will not involve writing the grant applications, just finding possible opportunities that PEP-C might apply for.
- We need additional volunteers for all the teams. Interested members should contact the team leaders if they are willing to help. (Note – even if you can't come to PEP-C meetings, you can still participate – there is much work to be done!)
  - Information Team – Virginia Guilford - [virginia.guilford@gmail.com](mailto:virginia.guilford@gmail.com)
  - Training Team – Don Lee - [peninsulapreparedness@gmail.com](mailto:peninsulapreparedness@gmail.com)
  - Materials Team – Peggy Gablehouse - [gablehousep@aol.com](mailto:gablehousep@aol.com)
- We need a volunteer to replace our webmaster, Cordell Vail, who is moving out of the area. Appreciation was expressed for all Cordell's dedication and care maintaining the PEP-C web presence. Thank you, Cordell.

## **MEETING ADJOURNED AT 11:05 AM**

A motion was made to adjourn the meeting, seconded and agreed by all in attendance.

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**Next Meeting:**  
**May 10, 2017**  
**General Meeting: 10:00 a.m.**  
***EP Fair Planning Meeting: immediately after the General Meeting***  
**Location: District 5 Fire & Medic One, at**  
**10222 Bujacich Road NW, Gig Harbor, WA 98332**  
**Conference Room – follow the signs**

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