

Residents' questions and concerns answered in red.

1. Take no action until the return of the snowbirds. These rules will be in effect OCT 1st, 2025. Members returning after OCT 1 will have 30 days after their arrival date to obtain insurance and apply for their stickers.
2. Why is there a need for rules? A few incidents over the past 60 years do not justify this overreach. Times have changed. Today injury lawsuits are commonplace; we must have insurance to help protect our community, its assets and its members against these lawsuits
3. If there's annual registration for Golf Cart, what about motor vehicles, motorcycles, powered bikes and scooters that exceed 20 mph? The other vehicles will be addressed under separate governing documents.
4. The \$15 annual fee is ludicrous. Registration fees were removed.
5. individuals are responsible for their actions. The requirement for insurance on a non-street legal Golf Cart should be an individual decision as it would be for insurance on powered scooters and bikes. I doubt very seriously that any court would hold NLYH responsible for individual incidents that would occur with the above items. We have learned because of current lawsuit. If the golf cart is not insured by the owner, the claimants' lawyers will come after the NLYH community. Moving forward, new NYLH Insurance rules will not only protect the community but will help protect our members.
6. Many older golf carts are not configured for safety items mentioned, particularly the reflective items. In fact, many new Golf Carts that are not street legal are sold without these reflective devices. We understand about older carts. These reflective devices can be reasonably purchased from Amazon or Home Depot. Other safety items such as working brakes, safe tires and lights have nothing to do with the age of the vehicle. We want to make sure that all golf carts are safe and can be seen by other golf cart users, automotive drivers and pedestrians.
7. I work at my family-owned Golf Cart Dealership, and I know firsthand that the premiums from person to person can vary dramatically. As any Golf Cart is sold, the buyer must add the insurance on to their policy. The majority of our customers do this while at the Dealership. I have seen premiums from \$10. to \$1,700. annually. Having said that, people on a fixed income may not be able to afford the premiums. Also, listing I understand the need to protect NLYH from further Lawsuits, but believe there are other ways to accomplish this. The liability-only insurance quotes we received were in the \$75-to-\$150-dollar range. For 300k liability and 50k for property damage only. The cost of insurance will vary from person to person. Insurance estimates will be affected by the driving record, tickets, additional insurance such comprehensive, collision, accidents and in

some cases credit scores. The residents should shop their own policies and get actual quotes.

8. NLYH as Loss Payee is ridiculous. NLYH does not have a Lien on the Golf Carts. Yes, you are correct the wording should be changed to “additionally insured” not loss payee I have fixed this on this on the document.
9. Residents showing properties should never permit the use of their personal Golf Cart when showing properties We agree with this statement “That is why the sales team has a fully insured golf car for this purpose” If potential buyers choose to ride on the Golf Cart to view properties have them sign a waiver. There is currently a waiver in place Mike E will verify it with legal team.
10. Many Homeowners Policies do allow an insured to add the Golf Cart to their Homeowners Policy and I do not believe NLYH should dictate where the insurance is purchased. The most homeowner’s policy will only cover the cart on the homeowner’s property. In the case of NLYH the residents do not own the property. That’s why we request separate policies.
11. I also do not agree with a registration fee to NLYH, I am required by law to register my Golf Cart and pay the State. We removed the registration costs for stickers.