

This is a placeholder for a December resolution to fix the liability insurance problem. At this point, it's not clear to me where the problem lies.

An owner was in a one vehicle crash. The insurance company denied coverage. Exactly why did the insurance company do this and on what basis? To what element of the policy did the company refer and to what text in the HLRPOA GDs did the company refer?

The POA faces significant liability from suits initiated by owners and non-owners using the roads the POA maintains. Are either or are both or are neither of these risks covered?

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