

# Port of Umpqua

Special Meeting Minutes  
January 22, 2025 at 1 p.m.  
Port of Umpqua Annex  
1841 Winchester Ave  
Reedsport, OR

*THESE MINUTES ARE FINAL and APPROVED.*

## **Commissioners Present:**

President Carey Jones  
Vice President Joe Mulkey  
Secretary Donna Train  
Treasurer Randy DuVal  
Assistant Secretary Deborah Yates

## **Port Staff Present:**

Port Manager Scott Kent  
Administrative Assistant Karen Halstead

## **Public Present:** Kriston Collier

*NOTE: All items handed out at the meeting are available for view by public request.*

## **Proceedings:**

The meeting was called to order at 1:03 p.m. by Vice-President Joe Mulkey.

**It is noted that a quorum of Commissioners was present for this meeting.**

## **PLEDGE OF ALLEGIANCE**

### **REGULAR BUSINESS:**

#### **1. Insurance premiums update by Kriston Collier of Juul Insurance**

Kriston handed out packets to the Commissioners. The first packet showed a policy comparison break-down by line-item showing the rate(s) for all that is covered by the SDIS Liability insurance. Overall, there is about a 15.5% rate increase up from 2024. This year the annual premium for insurance as The Port had in 2024 will be \$29,622.

She then quoted the amounts that each building or facility is covered for. Earthquake coverage is included for the Winchester Buildings.

The Umpqua River Wharf is covered for \$7,269,531 and the Umpqua River Spit in Winchester Bay is covered for \$831,315.

Currently the deductible for all properties is \$1,000. There is the option to increase the deductible to help save on the overall cost for the policy. Each year there is discussion about coverage for the Umpqua River Wharf.

Kriston had requested some additional deductible options in the policy quotes. If The Port were to increase the deductible on the Umpqua River Wharf to \$25,000 and keep everything else at \$1,000 deductible, the overall savings would be \$3,800. There were other options in changing deductibles on the other properties as well as the Umpqua River Wharf, and what the savings would be like if the deductible were \$2,500 on all of the other properties, with the \$25,000 deductible on the Wharf, the overall savings is \$4,100; if the deductibles were increased to \$5,000 for all properties and the Wharf deductible was \$25,000, it would save The Port \$4,600.

**Joe:** If the Wharf deductible were to be increased to \$50,000, would it double The Port's savings?

**Kriston:** Said she didn't know but would check in to that and get back to The Port.

**Scott:** How would The Port decide on that if they weren't in a meeting?

**Kriston:** If The Port ever wants to make a change to the deductibles there is the option to do a mid-term endorsement, and the deductibles could be adjusted at that time. This can be done anytime throughout the year.

Commissioner Jones arrived at 1:11 p.m.

Kriston pointed out that one of the biggest factors causing the 15.5% increase is earthquake coverage. There is no flood coverage at any of the property locations.

**Randy:** Is a broken water pipe considered flood?

**Kriston:** That would be water damage.

Additional property that is covered in this policy is the ice machine at \$49,000, \$25,000 for the hoist and \$8,900 for the refer container. The bulk of the premium comes from the property side of things.

Kriston mentioned by completing SDIS's Best Practices it will result in 10% credit for The Port's premium. The Port has been really good at completing the Best Practices year after year.

**Joe:** He thought it would be a good idea to increase the Wharf's deductible to \$25,000 and leave the other deductibles at \$1,000.

**Randy:** We have issues right now with people camping down on the Wharf. As of right now there is no set policy. He would like to see a policy that addresses that the Wharf is not a storage facility, The Port is not responsible for fire, theft or loss of any kind, The Port needs to be notified of who will be there, the gates need to be secured, and preferably locked. There needs to be a rate for vehicles that plan to park there continuously. If there is noncompliance they need to be tagged and towed.

**Kriston:** Suggested that The Port at least have signs posted.

**Randy:** Agreed there needs to be no trespassing signs.

**Kriston:** There are things that can happen, there probably isn't a fence, there aren't sides to the dock so someone could fall off of it. There are proactive approaches that The Port can take; put up the notices, put up the warnings stating, "use the dock at your own risk". The Port should be inspecting the dock regularly for nails or trip hazards. She said the inspections need to be documented and signs posted need to be posted with emergency contact information in the event someone was to get hurt there.

If a contractor or someone wants to use The Port's dock, they need to provide The Port with a certificate of insurance just like the tenants are doing. In the event of an accident everyone could be named in a lawsuit, they will be named, The Port will be named, and Commissioners can individually be named too.

**Donna:** Are we as Commissioners protected by this insurance?

**Kriston:** Yes, you are, there is coverage in the policy.

Historically The Port has had minimal claims. The last claim was flooding from the roof and that was in 2020. Kriston said she would check and come back to report on whether The Port could raise the deductible on the Umpqua River Wharf to \$25,000, \$50,000 or \$100,000, what kind of difference would it make to the premium price.

➤ **Commissioner Mulkey made a motion to approve The Port's insurance policy with an increase to the deductible on the Umpqua River Wharf to \$25,000 and increasing the deductible on the other properties to \$5,000, for savings of \$4,600 to the premium, 2<sup>nd</sup> by Commissioner Train. The motion was passed unanimously.**

**Kriston:** She brought the policy in its original form, she will now need to go back and request changing the deductible(s), they will then send The Port the amended policy. She will have the updated documents by the middle of next week. Payment isn't due until March 1<sup>st</sup> so there is time to get this done and pay for the policy as amended before the due date.

**Joe:** Knowing that the due date isn't until March 1<sup>st</sup>, could The Port wait on the decision until Kriston comes back with the other options? She could present the new documents at the February 19<sup>th</sup> meeting and there would still be time to get the payment in.

**The motion was retracted with all Commissioners in agreement to do this.** It was decided that the motion will be made at the February 19, 2025 meeting.

**The meeting was adjourned at 1:48 p.m.**

The next Port of Umpqua Regular Meeting will be held February 19, 2024 at 7:00 p.m. at the Port of Umpqua Annex building, 1841 Winchester Ave., Reedsport, Oregon 97467.

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Carey Jones, President

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Karen Halstead, Sr. Administrative Asst.