

**From:** Becky Cole <outreachne@outlook.com>  
**Sent:** Friday, October 29, 2021 10:38 PM  
**To:** Tracy Anderson  
**Cc:** Jeff Fish  
**Subject:** RE: US Bank needs a copy of the current policy

Why is "employee dishonesty" listed on this? Our association doesn't have any employees.

Becky A Cole  
Chief Capacity Builder  
Problems become opportunities when the right people join together

---

**From:** [Tracy Anderson](#)  
**Sent:** Tuesday, October 26, 2021 1:14 PM  
**To:** [outreachne@outlook.com](mailto:outreachne@outlook.com)  
**Cc:** [Jeff Fish](#)  
**Subject:** RE: US Bank needs a copy of the current policy

Becky, your certificate is attached per your request.



**TRACY ANDERSON**  
SR. COMMERCIAL SPECIALIST  
LEADER

TOLL FREE : 800-967-3389  
TEXT MESSAGE : 507-481-1131  
DIRECT DIAL : 507-665-8636  
DIRECT FAX : 507-665-8637  
Email: [tracya@thecanopygroup.com](mailto:tracya@thecanopygroup.com)

100 East Main St.  
Belle Plaine, MN 56011

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**From:** Jeff Fish <jefff@thecanopygroup.com>  
**Sent:** Tuesday, October 26, 2021 9:55 AM  
**To:** Tracy Anderson <tracya@thecanopygroup.com>  
**Subject:** FW: US Bank needs a copy of the current policy

Call me on this one.



**JEFF FISH**  
**COMMERCIAL PRODUCER**

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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Saturday, October 23, 2021 9:27 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Cc:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** US Bank needs a copy of the current policy

The questions I am asking require a simple answer. Please don't make it complicated, because it's not necessary to do so.

You have issued HOA policies before so this requirement by a mortgage company should not be new to you.

Our new policy was issued in September, so I am trying to give you the benefit of the doubt on this that their letter is just something that has crossed in the mail. However, I need something to support that belief is warranted.

So here are the questions for which I would like appropriate answers no later than Wednesday, October 27, 2021:

When was the policy US Bank requires issued?

When was it mailed?

If it was mailed, to where was it mailed?

If it hasn't been issued, when will it be issued and mailed?

Thank you for doing your job,

Becky A Cole  
Chief Capacity Builder  
Problems become opportunities when the right people join together

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**From:** [Jeff Fish](#)  
**Sent:** Wednesday, October 20, 2021 2:09 PM  
**To:** [Becky Cole](#)  
**Subject:** RE: Woods at Elk River Station Association Policy

His name is Andrew Hennemann. This information, as I stated, is available to you on your Community Portal.



**JEFF FISH**  
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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Wednesday, October 20, 2021 2:07 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

Name the board chair, or I go to the dept of commerce with a fraud investigation that drags you into this as a willing participant.

I am trying to give you the benefit of the doubt on this, but it's your choice on which route to go.

---

**From:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Sent:** Wednesday, October 20, 2021 1:57 PM  
**To:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

The bind order came from the Board President.

Am I missing something on why you are so upset?

If you have issues with the decision to obtain this policy, those need to be directed to you Association Board of Directors. I do not take it kindly that you accused anyone associated with our agency or Acuity as a carrier for lying.

We will not continue to correspond if you would like to engage in slanderish emails about your board or First Service accusing them of lying or being liars.

Your concerns regarding purchasing this policy or contracts between your association and First Service need to be directed to the Board or your Management Company.

Have a great day!



**JEFF FISH**  
**COMMERCIAL PRODUCER**

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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Wednesday, October 20, 2021 1:54 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

Who signed the policy?

A company can't sign for it.

---

**From:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Sent:** Wednesday, October 20, 2021 1:52 PM  
**To:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

Woods at Elk River Station Association is the named insured.



**JEFF FISH**  
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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Wednesday, October 20, 2021 1:51 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

So now that we have established one lie in this process, please answer the question I asked – who’s name belongs to the address on the policy?

---

**From:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Sent:** Wednesday, October 20, 2021 1:49 PM  
**To:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

That has been amended.



**JEFF FISH**  
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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Wednesday, October 20, 2021 1:48 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

The address on the policy is Elk River. First Service’s office is in Bloomington.

---

**From:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Sent:** Wednesday, October 20, 2021 1:46 PM  
**To:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

The mailing address is First Service.



**JEFF FISH**  
**COMMERCIAL PRODUCER**

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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Wednesday, October 20, 2021 1:45 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

One more question:

Who's address is that on the policy? Our association doesn't have it's own mailing address.

I also asked for the signature page of the person who signed for this.

---

**From:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Sent:** Wednesday, October 20, 2021 1:21 PM  
**To:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** RE: Woods at Elk River Station Association Policy

Hi Becky,

Thank you for reaching out. I have attached a copy of the Master Policy per your request.

The Canopy Group and Acuity Insurance does not need a list of the Board Members that are on each individual board for Associations. We simply need to know the number of directors. I have been informed that this information is accessible for you on your Community Website or Portal.

The addition of First Service is added into the Program for no additional charge and is in every association that I deal with that has a property manager. We are not involved in any contracts between your association and the management company. Any type of questions pertaining to this needs to be directed to your elected board of directors.

Have a great day!



**JEFF FISH**  
**COMMERCIAL PRODUCER**

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**From:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Sent:** Saturday, October 16, 2021 7:12 PM  
**To:** Jeff Fish <[jefff@thecanopygroup.com](mailto:jefff@thecanopygroup.com)>  
**Cc:** Becky Cole <[outreachne@outlook.com](mailto:outreachne@outlook.com)>  
**Subject:** Woods at Elk River Station Association Policy

Jeff,

Your recent letter about the new policy we now have said I can contact you with questions, and I have a few:

- 1) You state that the "Board of Directors" elected to purchase this policy, but you don't list the names of the board members. Please list the full names of the people you say authorized the purchase of this policy.
- 2) Who authorized First Service to be named as an additional insured on the policy? I am looking for the name, signature and any correspondence around why they were added to this, given they are a contractor.
- 3) How much is this policy costing the association as it is? What would it cost if First Service were removed as an insured, given they are a contractor and not legally a part of the board?

Please send to me a copy of the full policy.

Thank you,

Becky A Cole  
Chief Capacity Builder  
Problems become opportunities when the right people join together

My address is 17220 Quincy St NW, Elk River, MN 55330