



ASSOCIATES APPRECIATION NIGHT

September, 2015



SHBA

**Shoals
Home
Builders
Association**

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Message



From the President

Hello SHBA Members,

Last month we honored our Associate members at our September General Membership Meeting & Associates Appreciation on September 10th @ Singin' River **Brewing Co.** It was an Alabama "Surf & Turf" [BBQ & Shrimp Boil] along with great music. Our **October General Membership Meeting** will be a **Fifth Friday Free Lunch on Friday, October 30th** at the SHBA office from **11:00-1:00**. This will be a Tex-Mex buffet sponsored by **Problem Plumbing & Sewer** [James Sherrill] & **Classic Closets** [Johnnie Wilson]. **No** reservations needed – just come as you are from your worksite.

The next day, **Saturday, Oct. 31st**, SHBA & the Association of General Contractors will have a **UNA Tailgate party** @ 808 Hermitage Drive from 11:00-1:00. This will be sponsored by **Bama Concrete, Party Pros, Kay Martin [Renaissance Realty], Brink Apartments, Shoals MPE, CHG Building Components, Rogers Group, Associated Insurors, Vulcan Materials, Coats Electric, WPI, Mike Randall [Coldwell Banker, Pinnacle Properties], and Blinds, Shades & Shutters.**

In November, we will have our **Nov. 10th General Membership Meeting** at a new location – **George's 217**, a newly renovated event center with food provided by George's Restaurant. It is located at 217 Montgomery Ave., Sheffield. **Reservations will be required** for this event, so make plans now to attend.

Hope to see you then!

As Always,

Randy

Randy Bratton
Bratton Construction

Builders convene to plan
2016 Parade of Homes
[April 23rd & 24th]



Associates Council

Hello, Members,

Thanks to **Randy Tanner [AFLAC]** for sponsoring our **Associates Appreciation & September General Membership Meeting** in September. It was a really fun evening with fantastic food & music! Hope everyone will come out on **Friday, October 30th** for our **5th Friday Free Lunch @ SHBA** office from **11:00-1:00**. It will be a Tex-Mex buffet sponsored by **Problem Plumbing & Sewer [James Sherrill]** and **Classic Closets [Johnnie Wilson]**. The next day, along with the Association of General Contractors, we will host a **UNA Tailgate party** from **11:00-1:00 @ 808 Hermitage Drive** sponsored by **Bama Concrete, Party Pros, Kay Martin [Renaissance Realty], Brink Apartments, Shoals MPE, CHG Building Components, Rogers Group, Associated Insurors, Vulcan Materials, Coats Electric, WPI, Mike Randall [Coldwell Banker, Pinnacle Properties], and Blinds, Shades & Shutters.**

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Hope to see you at these great events!

James

James McCarley
Bama Concrete

SHBA 2015 Associates Council



Chair

James McCarley

Members

Dwight Berry
Sachin Bhagat
Anthony Birdwell
Mike Bishop
Phillip Comer
Scot Cornelius
Patricia Edwards
Keith Greene
Tommy Hale
Beverly Hardeman
David Henry
Adam Holland
Jeff Jackson
Mike Losey
Sandy McKinney
Susie Rickard
Debbie Van Kauwenberg
Chris Willis
Johnnie Wilson



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SHBA Bulletin Board

OCTOBER

Fifth Friday Free Lunch

Friday, October 30th
11:00-1:00

Tex-Mex Buffet Sponsored by
Problem Plumbing & Sewer
Classic Closets

UNA Tailgate Party

Saturday, Oct. 31st – 11:00-1:00
808 Hermitage Drive

NOVEMBER

Thursday, Nov. 10th
General Membership Meeting
George's 217 [Montgomery Ave., Sheffield]

Reservations Required

Board of Directors Meetings

Thursday, October 8th
5:30 PM

SHBA OFFICE
&

Thursday, November 3rd
6:00 PM

SHBA OFFICE

Associates Council Meetings

Tuesday, October 6th
5:30 PM

SHBA Office
&

Tuesday, November 3rd
5:30 PM

SHBA Office

Check out HBAA's new
General Liability Insurance
program....

In the future, this could be
like our Self-Insurer's Fund
for Workers' Comp Insurance
that will provide insurance &
dividends!

See last page of newsletter

Hank Mays | Branch Manager



CrossRoads Building
Supply, Inc.

M: 256-702-6095

| hank.mays@crossroadsbuildingsupply.com

Integrity † Servant Leadership † Operational Excellence

Welcome New SHBA Members!

SEPTEMBER

A-Corp Roofing & Restoration

BUILDER [#23897]

Sponsored by: Greg Tyon (Tyon Builders)

Burton Griggs

[256] 366-8618

A & K Construction

ASSOCIATE

Sponsored by: Nicole Creel (Sinclair-Lawrence & Associates)

Avis Smith

[256] 436-2401

Life Home Builders LLC

BUILDER [#24751]

Sponsored by: Patricia Edwards (Patricia Edwards & Associates)

Rickey McCreless

[256] 483-7475

Prestage Innovations, LLC

BUILDER [#24761]

Sponsored by: Milton Hearn (M.L. Hearn Company)

Kyle Prestage

[256] 394-4131





Thank you!
September Meeting Sponsor
AFLAC, Randy Tanner

Jonathan Hooven with Atlas General Insurance has provided us with the following FAQs about the new GL program that was unveiled at the Summer HBAA Board Meeting.

General Liability Program from Atlas General / Rockingham Casualty Company

Frequently asked questions (FAQ):

Q: How do I get a quote for my general liability insurance?

A: Simply contact your broker that writes your AHB Fund workers' compensation insurance.

Q: What are the features and benefits of the Atlas/Rockingham general liability program?

A: Broad coverage with discounts built in that recognizes HBAA member builders and remodelers are more desirable risks. Additionally, the program is only available to HBAA members so it is a valuable benefit of membership.

- Full "occurrence" coverage with no sunset clause (a sunset clause is essentially a limitation on the time allowed to report a claim)
- Contains built-in coverages for no extra cost that are typically required to satisfy contractual requirements, these include: additional insured endorsements, waivers of subrogation and primary/non-contributory wording
- We allow work completed by uninsured subcontractors; we classify and rate them as employees at policy inception, and work completed by them would be covered under our policy
- We do not apply the *CG 22 94 - Exclusion - Damage to Work Performed by Subcontractors on Your Behalf*. Rather than this absolute exclusion for work completed by subcontractors, we use a special conditions endorsement to ensure that adequate risk management practices are in place when using insured subcontractors for all or a portion of the work.
- Additional coverages are also available, such as: property insurance for any owned building, contents insurance when renting office space in a non-owned building, and contractors' equipment
- Substantial discounts for members performing 100% remodeling or repair work

Q: Who is Rockingham Casualty Company?

A: Rockingham is the company issuing the general liability policies. They have been in business for over 145 years – since 1869, their home office is in Harrisonburg Virginia. Rockingham's claims paying ability has been rated 'A' (Excellent) by the leading insurance company financial stability rating firm: A.M. Best Co., they have received this rating consecutively since 1986.



If you would like to advertise your business card in this Newsletter, please contact SHBA office @ 256.766.9110