

Resort Conference Centre

Board of Directors

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497 Plantation Road
Gulf Shores, AL 36542
(251) 543-4300

Julie Wendler, President
Vev Arrington, Vice President
Ray Clapgood, Treasurer
David Deffner, Secretary
Mary Engler, Member-at-Large

27, January 2026

Fellow Owners of Resort Conference Centre,

This year's 2026-2027 insurance was bound with McCarron Insurance. The total premium for all policies is \$485,285.05 with a deductible of \$25,000.00 for all perils except 3% wind/hail. This year's premium is a decrease over the 2025-2026 premium of \$55,708.68 and we have reduced our deductible to 3% as opposed to the 5% we incurred over the past several years. In case of a named storm claim, this will reduce the deductible we owe by \$243,898.00

The board has once again approved payment of this premium through a combination of reserves and payment plan. The board has approved a special assessment with a choice of a single payment plan **OR** a ten-month payment plan to help alleviate the full impact of the cost to owners.

Unit Type	Factor	Plan A:	OR	Plan B:	Plan B: Payments (Total)
		Single Payment (due FEB 28)	10 Monthly Payments March-Dec		
SunSuite	0.4785	\$2,322.09		\$232.21	\$2,322.09
SunSuite w/ Loft	0.7177	\$3,482.89		\$348.29	\$3,482.89
2BD	0.9569	\$4,643.69		\$464.37	\$4,643.69
2BD w/ Loft	1.1960	\$5,804.01		\$580.40	\$5,804.01
Deluxe	1.4350	\$6,963.84		\$696.38	\$6,963.84
Commercial	0.24315	\$1,179.97		\$118.00	\$1,179.97

If full payment is not paid by Feb 28 (Plan A), the owner will automatically be considered on the Plan B schedule, with the first payment due on March 1st and the first of every month thereafter. A late fee of 10% of the unpaid balance will be added if payment is not received by the tenth of the month. If the insurance assessment payments are late, the entire insurance assesment may be demanded to be paid in full for the 2025-2026 year.

Owners who are on autopay need to make sure to adjust your maximum to accommodate your regular HOA payment **plus** the insurance assessment payment.

Starting with this payment, **ALL** payments (insurance or regular HOA payments) being mailed as a check go to the Gulf Shores PO box address.

Checks: Payable to RCC. Mail to PO BOX 5388, Gulf Shores AL 36547

Online: Electronically through AppFolio, **including scheduled autopay.**

Please remember when setting autopay in AppFolio to select a fixed amount and enter the dollar amount for your unit dues or insurance. By selecting full balance it only pulls the balance if there are NO credits, if your account has credits on account and have selected full balance then funds will not autodraft. **If you need assistance or have questions, reach out to Michelle by email to set a time for a call to assist. invoices@rccgulfshores.com**