



CONNECTICUT GENERAL ASSEMBLY  
2019 SESSION

TESTIMONY OF David H. Pilon  
TO THE PLANNING AND DEVELOPMENT COMMITTEE  
ON RAISED BILL 7276

AN ACT CONCERNING CERTAIN GROUP CHILD CARE AND FAMILY CHILD CARE HOMES

My name is David Pilon. I am an insurance agent and partner at Bouvier Insurance in West Hartford, CT where I have specialized for more than 18 years in providing master insurance programs for community associations.

I am a member of the Community Association Institute Connecticut Chapter Legislative Action Committee and also volunteer as the president of a 380 unit homeowner association where I reside in Farmington, CT. I thank you for the opportunity to provide written testimony on Raised Bill 7276.

I am opposed to certain provisions in Raised Bill 7276 that appear to include within its scope condominium and homeowner associations.

My main concern regarding the bill is that condominium associations do not lend themselves to providing appropriate, safe care for young children. Specifically from an insurance carrier perspective, the predominance of busy parking lots and attractive nuisances that are prevalent within, and adjacent to, many community associations pose significant oversight challenges to caregivers.

Aside from crowded parking lots, community associations often provide amenities such as swimming pools and playscapes which by their nature can increase the possibility of injury. In addition, ponds, rivers, lakes, streams and other liability hazards tend to be prevalent on community association property.

Finally, from an underwriting standpoint, the potential impact on a community association's risk profile is significant. Potential claims include:

- Bodily injury
- Damage to or destruction of common property
- Lawsuits against the Board for failure to properly oversee a business endeavor that in and of itself would otherwise be prohibited on the property
- Lawsuits involving abuse and molestation which may or may not even be covered by insurance and could lead to personal liability exposure on the part of the board of directors, potentially discouraging otherwise willing volunteers from even serving on their boards.

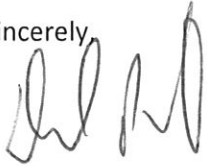
Last but certainly not least, the existence of a business such as a day care center on premises will automatically render the association ineligible for any coverage by certain carriers in the state, thus limiting the association's ability to obtain proper coverage.

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I applaud the intent of protecting children enrolled in daycare homes and providing safe, affordable care for working families; however, I do not believe that a community association is the proper location for a child care business to operate. Condominiums simply are not designed to accommodate small businesses with vehicle and pedestrian traffic of this manner within their confines.

Please do not vote in favor of including condominiums in the bill.

Sincerely,

A handwritten signature in black ink, appearing to read 'D. Pilon', written in a cursive style.

David H. Pilon, Director  
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