

Mariners Village III Community Assn.
Insurance Summary
Date Prepared: October 29, 2025

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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property including Equipment Breakdown Building Replacement Cost Building Ordinance/Increased Cost of Construction Business Personal Property & Outdoor Property Backup of Sewers or Drains (sublimit) Deductible (per-unit: water damage claims only) Deductible (all other perils excluding wind/hail) Deductible (wind damage claims only) Named Storn Deductible (2% of the building value)	\$ 170,059,680 \$ 1,000,000 Included \$ 250,000 \$ 25,000 \$ 25,000 \$ 100,000 \$ 3,401,194	Annual	11/01/25 – 11/01/26	\$ 733,131	Lexington Insurance Company	Agreed Value – Blanket Limits
Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000	Annual	11/01/25 – 11/01/26	\$ 43,980	Fireman's Fund Insurance Company	
Commercial Auto Bodily Injury Liability (each person) Bodily Injury Liability (each accident) Property Damage Liability Uninsured/Underinsured Motorist (each person) Uninsured/Underinsured Motorist (each accident) Collision Deductible Comprehensive Deductible	\$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 20,000 \$ 40,000 \$ 1,000 \$ 500	Annual	11/01/25 – 11/01/26	\$ 3,910	Crum & Forster Indemnity Company	Billed directly by carrier
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 25,000,000 \$ 25,000,000 \$ 0	Annual	11/01/25 – 11/01/26	\$ 15,252	Midvale Indemnity Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Loss Policy Period Aggregate Retention – each loss	\$ 1,000,000 \$ 1,000,000 \$ 1,000	Annual	11/01/25 – 11/01/26	\$ 3,438	ACE Fire Underwriters Insurance Company	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 400,000 \$ 2,500	Annual	11/01/25 – 11/01/26	\$ 650	Fireman's Fund Insurance Company	
Workers' Compensation and Employers' Liability Bodily Injury by Accident (each accident) Bodily Injury by Disease (each employee) Bodily Injury by Disease (policy limit)	Statutory \$ 500,000 \$ 500,000 \$ 500,000	Annual	11/01/25 – 11/01/26	\$ 14,674	FirstComp Insurance Company	

This summary is a brief outline of your insurance policies and is a matter of information only. It does not amend, extend or alter the coverage's afforded by the companies. You must refer to the provisions found in your policies for the details of your coverage's, terms, conditions and exclusions that apply.