

**Plaza Hawaii Kai AOA**  
**2021-2022 Summary of Insurance**

Type of Policy/Carrier	Limits of Liability/Deductibles	Premium
<b>Commercial Property (High-Rise)</b> Granite State Insurance Company Effective: 03/18/21 - 03/18/22	Building Replacement Cost \$65,594,220 Business Personal Property Included Equipment Breakdown (Boiler & Machinery) Included Building Ordinance or Law \$2,000,000 Deductible (water damage claims) \$25,000 Deductible (all other covered perils excluding hurricane) \$10,000 Hurricane Deductible (5% of the total insurable value) \$3,279,711	\$186,758
<b>Commercial Property (Low-Rise Townhomes)</b> Underwriters at Lloyd's of London Effective: 03/18/21 - 03/18/22	Building Replacement Cost \$9,745,707 Business Personal Property Included Equipment Breakdown (Boiler & Machinery) Included Building Ordinance or Law \$1,000,000 Deductible (all covered perils excluding hurricane) \$5,000 Hurricane Deductible (2% of the total insurable value) \$191,132	\$23,338
<b>Commercial General Liability</b> Granite State Insurance Company Effective: 03/18/21 - 03/18/22	General Aggregate Limit \$2,000,000 Products/Completed Operations Aggregate Limit \$2,000,000 Personal & Advertising Injury Limit \$1,000,000 Each Occurrence Limit \$1,000,000 Damage to Premises Rented to You (any one premises) \$100,000 Medical Expense Limit (any one person) \$5,000 Bodily Injury/Property Damage Liability Deductible \$5,000 Hired/Non-Owned Automobile (each accident) \$1,000,000	\$15,614
<b>Commercial Umbrella</b> Fireman's Fund Insurance Company Effective: 03/18/21 - 03/18/22	Limit of Liability (each occurrence/annual aggregate) \$10,000,000 Retained Limit \$0	\$3,052
<b>Directors' &amp; Officers' Liability</b> Accredited Surety and Casualty Company Effective: 03/18/21 - 03/18/22	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Deductible (each claim) \$1,000	\$2,664
<b>Fidelity Bond</b> Granite State Insurance Company Effective: 03/18/21 - 03/18/22	Commercial Crime/Employee Theft \$200,000 Property Management Company Endorsement Included Deductible (per occurrence) \$1,000	\$430
<b>Workers' Compensation</b> FirstComp Insurance Company Effective: 03/18/21 - 03/18/22	Bodily Injury by Accident (each accident) \$500,000 Bodily Injury by Disease (each employee/policy limit) \$500,000	\$4,885
<b>Total Annual Premium</b>		<b>\$236,741</b>

*This summary has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. This summary is for your use as a reference only and is not intended to be inclusive of all policy terms, conditions and exclusions. Even though care has been taken in the preparation of this summary, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.*

**\*\*\* If you need a certificate of insurance for your mortgage company, please fax your request to 808-792-5377 or email to [certificates@insuringhawaii.com](mailto:certificates@insuringhawaii.com) \*\*\***



800 Bethel Street #200  
Honolulu, HI 96813-4338  
[www.insuringhawaii.com](http://www.insuringhawaii.com)

**Sue Savio**  
President  
Tel # 808.526.9271  
[sue@insuringhawaii.com](mailto:sue@insuringhawaii.com)

**John Hall**  
Director of Sales  
Tel # 808.526.9273  
[john@insuringhawaii.com](mailto:john@insuringhawaii.com)

**Krystyn Weeks**  
Account Executive  
Tel # 808.526.9269  
[krystyn@insuringhawaii.com](mailto:krystyn@insuringhawaii.com)