

Plaza Hawaii Kai AOA
2019-2020 Summary of Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles	Premium
Commercial Property (High-Rise) First Insurance Company of Hawaii Effective: 03/18/19 - 03/18/20	Building Replacement Cost \$62,951,000 Equipment Breakdown (Boiler & Machinery) Included Building Ordinance or Law \$2,000,000 Deductible (all covered perils excluding hurricane) \$10,000 Hurricane Deductible (2% of the total insurable value) \$1,259,020	\$96,458
Commercial Property (Low-Rise Townhomes) Underwriters at Lloyd's of London Effective: 03/18/19 - 03/18/20	Building Replacement Cost \$9,271,153 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) \$185,423	\$19,535
Commercial General Liability First Insurance Company of Hawaii Effective: 03/18/19 - 03/18/20	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 Hired/Non-Owned Automobile (each accident) \$1,000,000	\$8,568
Commercial Umbrella Fireman's Fund Insurance Company Effective: 03/18/19 - 03/18/20	Limit of Liability (each occurrence/annual aggregate) \$10,000,000 Retained Limit \$0	\$2,957
Directors' & Officers' Liability Continental Casualty Company Effective: 03/18/19 - 03/18/20	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Privacy Event Expense (Cyber Coverage) \$100,000 Deductible (each claim) \$2,500	\$2,907
Fidelity Bond First Insurance Company of Hawaii Effective: 03/18/19 - 03/18/20	Commercial Crime/Employee Theft \$200,000 Property Management Company Endorsement Included Deductible (per occurrence) \$1,000	\$301
Workers' Compensation FirstComp Insurance Company Effective: 03/18/19 - 03/18/20	Bodily Injury by Accident (each accident) \$500,000 Bodily Injury by Disease (each employee/policy limit) \$500,000	\$5,308
Total Annual Premium		\$136,034

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 *****



800 Bethel Street #200
Honolulu, HI 96813-4338
www.insuringhawaii.com

Sue Savio
President
Tel # 808.526.9271
sue@insuringhawaii.com

John Hall
Director of Sales
Tel # 808.526.9273
john@insuringhawaii.com

Krystyn Weeks
Account Executive
Tel # 808.526.9269
krystyn@insuringhawaii.com