

Kanaloa at Kona AOA

Summary of Insurance

Date Prepared: October 29, 2024

Insurance Associates, Inc.

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Honolulu, HI 96813-4338

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Type of Policy	Limits of Liability	Policy Period	Annual Premium	Carrier	Comments
Commercial Property Building, Business Personal Property, and Outdoor Property Building Ordinance or Law Deductible (all other perils) Water Damage Deductible (per unit) Windstorm & Hail Deductible (3% of the building value)	\$ 76,484,105 \$ 1,000,000 \$ 25,000 \$ 25,000	06/01/24 – 06/01/25	\$ 725,738.98	Lloyds of London, Kinsale Insurance Company, Trisura Specialty Insurance, Falls Lake Fire & Casualty, and Great Lakes Insurance SE	
Commercial General Liability General Aggregate Limit Personal & Advertising Injury Each Occurrence Damage to Premises Rented to You Medical Expense (any one person)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000	06/01/24 – 06/01/25	\$ 19,966	First Fire and Casualty Insurance of Hawaii Inc.	
Commercial Automobile Bodily Injury Liability (each person/each accident) Comprehensive/Collision Deductible	\$ 1,000,000 \$ 500	06/01/24 – 06/01/25	\$ 1,024	First Insurance Company of Hawaii, Ltd.	<i>2018 Ford Truck</i>
Commercial Umbrella Limit of Liability (each occurrence & aggregate) Retained Limit	\$ 25,000,000 \$ 0	06/01/24 – 06/01/25	\$ 5,359.78	Midvale Indemnity Company and Navigators Insurance Company	<i>"Follows Form" above the General Liability and Auto Liability</i>
Directors' & Officers' Liability Limit of Liability (annual aggregate) Deductible (each claim)	\$ 3,000,000 \$ 10,000	06/01/24 – 06/01/25	\$ 3,894	Philadelphia Indemnity Insurance Company	<i>Property Manager included as an Additional Insured</i>
Fidelity Bond Commercial Crime/Employee Theft Deductible (per occurrence)	\$ 100,000 \$ 250	06/01/24 – 06/01/25	\$ 555	Philadelphia Indemnity Insurance Company	<i>Includes Computer Fraud and Wire Transfer Fraud.</i>
Flood Insurance Building Coverage Deductible (per building)	\$ 51,116,000 \$ 5,000	11/04/24 – 11/04/25	\$ 249,692	Selective Insurance Company	<i>There are 37 residential and 2 non-residential policies in force</i>

THIS SUMMARY HAS BEEN PREPARED

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