

Imperial Plaza, AOA
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property including Equipment Breakdown Building Replacement Cost Building Ordinance / Increased Construction Cost Business Personal Property Earthquake Coverage Earthquake Deductible (5% of the building value) Equipment Breakdown Deductible Hurricane Deductible (2% of the building value) Deductible (all other perils excluding hurricane)	\$ 123,851,467 \$ 2,000,000 \$ 100,000 \$ 10,000,000 \$ 6,192,573 \$ 25,000 \$ 2,477,029 \$ 5,000	Annual	10/15/15 – 10/15/16	\$ 143,056	Fireman's Fund Insurance Company	
Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	10/15/15 – 10/15/16	\$ 16,227	Fireman's Fund Insurance Company	
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 10,000,000 \$ 10,000,000 \$ 0	Annual	10/15/15 – 10/15/16	\$ 3,731	Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Loss Policy Period Aggregate Deductible	\$ 2,000,000 \$ 2,000,000 \$ 2,500	Annual	10/15/15 – 10/15/16	\$ 3,832	Continental Casualty Company	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 150,000 \$ 1,000	Annual	10/15/15 – 10/15/16	\$ 387	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	02/04/15 – 02/04/16	\$ 7,639	Island 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