

THE IMPERIAL PLAZA, AOUO

2019 INSURANCE SUMMARY

Type of Policy/Carrier	Coverage
COMMERCIAL PROPERTY DB INSURANCE COMPANY POLICY No.: DPP190164800 Effective: 10/15/2019 – 10/15/2020 AM Best Rated A XV, Admitted	Special Peril Form excl. Terrorism Property Coverage/Replacement Cost Valuation Blanket Building & Contents Limit \$126,328,496 Ordinance and Law A- Included; B&C \$2,000,000 Equipment Breakdown Included Deductible: All Other Perils \$5,000 Hurricane Deductible: 2% of TIV
DIC - EARTHQUAKE UNDERWRITERS AT LLOYDS AT LONDON POLICY No.: GLAG1002620 Effective: 10/15/2019 – 10/15/2020 AM Best Rated A XV, Non-Admitted	Earthquake Limit of Insurance Per occ/agg \$10,000,000 Ordinance and Law Coverage A Included Ordinance or Law Coverage B&C \$5,000,000 Building Value \$126,430,496 Deductibles: Earthquake 5% of Building Value All Other Perils \$25,000
COMMERCIAL GENERAL LIABILITY DB INSURANCE COMPANY POLICY No.: DPP190164800 Effective: 10/15/2019 – 10/15/2020 AM Best Rated A XV, Admitted	General Aggregate - Per Location \$2,000,000 Products – Completed Operations Incl. in Agg. above Each Occurrence \$1,000,000 Personal Injury & Advertising Injury \$1,000,000 Fire Damage Legal Liability \$250,000 Medical Payments \$10,000 Non-Owned & Hired Automobile Liability BI/PD \$1,000,000
UMBRELLA LIABILITY FEDERAL INSURANCE COMPANY Policy No.: G7161105A Effective: 10/15/2019 – 10/15/2020 AM Best Rated A XV, Admitted	Each Occurrence/ Aggregate-Per Location \$25,000,000 Provides Excess coverage for General Liability, W.C. Employer's Liability and D&O policies.
DIRECTORS & OFFICERS LIABILITY CONTINENTAL CASUALTY INS. CO. Policy No: 02151291124 Effective: 10/15/2019 – 10/15/2020 AM Best Rated A XV, Admitted	Each Claim/Aggregate \$2,000,000 Deductible Each Claim \$2,500 Property Manager included as Additional Insured Employment Practices Liability Coverage Included
WORKERS COMPENSATION ISLAND INSURANCE COMPANY Policy No. : IWA970986111 Effective: 02/04/2019 – 02/04/2020 AM Best Rated A XIII, Admitted	Workers Compensation Statutory Benefits Employers' Liability \$500,000/\$500,000/\$500,000

Atlas Insurance Agency
 201 Merchant Street
 Suite 1100
 Honolulu, HI 96813

Atlas AOA Insurance Consultants
 Elaine Gascon, Account Executive
 Tel # 808-533-8637
 egascon@atlasinsurance.com

October 21, 2019

This summary of coverage is intended to facilitate your understanding of the insurance program we have proposed.
 However, it is not intended to replace or supersede any original insurance contracts.

COMMERCIAL CRIME GREAT AMERICAN INSURANCE COMPANY Policy No: SSA39256740973700 Effective: 10/15/2019 – 10/15/2020 AM Best Rated A XIII, Admitted	Fidelity/Employee Dishonesty	\$150,000
	Forgery or Alteration	\$25,000
	Inside the Premises	\$25,000
	Outside the Premises	\$25,000
	Computer Fraud	\$25,000
	Money Orders and Counterfeit Paper Currency	\$25,000
	Funds Transfer Fraud	\$25,000
Deductible	\$1,000	

➤ **Buildings Covered**

Exterior and interior walls, floors, ceilings and common building elements, including elevators, **or** as defined by the Association's bylaws. Fixtures including, but not limited to built-in appliances (i.e., refrigerators, cooking ranges), cabinets, drapes, wall to wall carpeting in accordance with the as-built condominium plans and specifications (**of like, kind or quality of that originally installed**).

Note: If any of the original fixtures, cabinets, flooring, countertops, etc. were upgraded by the unit owner, the policy would only cover the replacement of the original fixture and not the upgraded fixture, cabinets, flooring, countertops, etc.

➤ **Personal Property Covered**

Property owned by the Association including furniture, fixtures, equipment and supplies in which each of the condominium unit owners has an undivided interest, such as lobby and pool furniture and maintenance equipment.

Note: Household and personal property owned by, used by, or in the care, custody or control of the owner of a condominium unit are **NOT Covered**.

Examples include the following: unattached rugs, screen paneling, alterations, additions and upgrades to the condominium units, personal property, stocks of merchandise, furniture, watercraft, vehicles, jewelry, fine arts, furs, animals, money, securities, etc.
(It is the unit owner's responsibility to secure personal property coverage)

➤ **General Liability Covered**

Legal Liability for the Association, which results from Bodily Injury or Property Damage arising out of Premises and Operations, Products/Completed Operations or Personal Injury. Usually this involves common area injuries or losses

Note: Coverage is not provided for individual unit owners' personal liability. *(It is the unit owner's responsibility to secure personal liability coverage)*

Atlas Insurance Agency also has a personal lines department that helps unit owners purchase personal lines insurance policies that provide unit owners with the important additional coverage that most AOA's recommend. This coverage includes personal liability, loss assessment, building improvement and personal property coverage. Atlas' personal lines department will review your situation and recommend an insurance company and insurance policy that provides the best combination of coverage, customer service and price. In addition, if your condominium is your primary residence, you could qualify for special discounts by purchasing your automobile insurance with your condominium insurance. Please call or email Kimberly Sakamoto at 808-533-8670 or ksakamoto@atlasinsurance.com, if you have any questions or need to purchase coverage.

For lender/mortgagee certificates or proof of insurance

please email lender request to:
AOACert@atlasinsurance.com
or fax directly to 808-550-1155

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