

Kai Nani at Makakilo, AOA
Insurance Summary
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Insurance Associates, Inc.
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property Building Replacement Cost Backup of Sewers and Drains Deductible (all other perils excluding hurricane) Hurricane Deductible (2% of the building value)	\$ 30,887,000 \$ 25,000 \$ 5,000 \$ 617,740	Annual	09/12/08 – 09/12/09	\$ 72,998	Axis Surplus Insurance Company	
Comprehensive General Liability General Aggregate Products and Completed Operations Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Bodily Injury/Property Damage Liability Deductible Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 Included \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 500 \$ 1,000,000	Annual	09/12/08 – 09/12/09	\$ 2,097	Great Divide Insurance Company	
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 2,000,000 \$ 2,000,000 \$ 0	Annual	09/12/08 – 09/12/09	\$ 1,500	Great American Insurance Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Occurrence General Aggregate Deductible	\$ 2,000,000 \$ 2,000,000 \$ 1,000	Annual	09/12/08 – 09/12/09	\$ 2,087	Great American Insurance Company	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 100,000 \$ 1,000	Annual	09/12/08 – 09/12/09	\$ 459	Great American Insurance Company	
Workers' Compensation						

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.