

Kanaloa at Kona AOA

Summary of Insurance

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Insurance Associates, Inc.

800 Bethel Street Suite #200

Honolulu, HI 96813-4338

www.insuringhawaii.com



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 Hurricane Deductible (2% of the building value)	\$ 72,842,005 \$ 1,000,000 \$ 25,000 \$ 50,000	06/01/23 – 06/01/24	\$ 397,505.86	Lloyds of London 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	06/01/23 – 06/01/24	\$ 20,039	First Insurance Company of Hawaii, Ltd.	
Commercial Automobile Bodily Injury Liability (each person/each accident) Comprehensive/Collision Deductible	\$ 1,000,000 \$ 500	06/01/23 – 06/01/24	\$ 956	First Insurance Company of Hawaii, Ltd.	2018 Ford Truck
Commercial Umbrella Limit of Liability (each occurrence & aggregate) Retained Limit	\$ 25,000,000 \$ 0	06/01/23 – 06/01/24	\$ 5,359.78	Allied World and Navigators Insurance Company	"Follows Form" above the General Liability
Directors' & Officers' Liability Limit of Liability (annual aggregate) Deductible (each claim)	\$ 3,000,000 \$ 10,000	06/01/23 – 06/01/24	\$ 3,331	Philadelphia Indemnity Insurance Company	Property Manager included as an Additional Insured
Fidelity Bond Commercial Crime/Employee Theft Deductible (per occurrence)	\$ 100,000 \$ 250	06/01/23 – 06/01/24	\$ 555	Philadelphia Indemnity Insurance Company	Includes Computer Fraud and Wire Transfer Fraud.
Flood Insurance Building Coverage Deductible (per building)	\$ 42,350,000 \$ 5,000	11/04/23 – 11/04/24	\$ 209,812	Selective Insurance Company	There are 37 residential and 2 non-residential policies in force

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.

Contacts

Sue Savio
 Joshua German
 Mike Ayson

Title

President
 Account Executive
 Account Executive

Direct Phone

808.526.9271
 808.526.9258
 808.526.9275
 808.526.9277

Direct Fax

808.792.5371
 808.792.5358
 808.792.5375
 808.792.5377

Email

sue@insuringhawaii.com
joshua@insuringhawaii.com
mike@insuringhawaii.com
certificates@insuringhawaii.com

Certificates of Insurance