Who Pays for the Damage to Your Possessions?

Answer: You do.

As an owner of a condominium unit, you are also a member of your condo association. As you probably are aware, the association carries insurance on the basic structures and property as originally built. The master policy does not cover your contents, improvements made by you or a previous owner, or your personal liability. Condo unit owners need to protect their own contents and personal liability.

Misfortune can strike anyone, anywhere.

For example:

- Could you afford the extra living expense if a fire forced you to leave your condo and secure temporary quarters?
- Are you covered if someone burglarizes your unit?
- Are you protected if a visitor was accidentally hurt in your condo or if a family member caused damage to someone else's property?
- Could you provide medical care payments for injury to others—even if you are not legally liable?

Call the Experts

Experience matters. Insurance Associates Inc. has been serving Hawaii's residents and businesses since 1969. Our experience is your assurance that we offer the best solutions to your insurance needs, and that we'll be here when you need us most.

A proud member of IIABA.

Independent Insurance Agent

As a long standing member of the Independent Insurance Agents & Brokers of America (founded in 1896), we don't just represent one insurance company. We have a whole host of companies available to you in our insurance portfolio.

INSURANCE ASSOCIATES

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INSURANCE ASSOCIATES

An HO-6 Policy includes protection for:

Call the Experts:

Insurance Associates will search for the best policy that protects you. **Call us, we want to help.**

Your Personal Property

Furniture, clothing and personal possessions are covered against loss due to fire, theft, lightning, windstorm, explosion, vandalism and a variety of other hazards.

Building Additions and Alterations

The built-in improvements and alterations made by you or the previous owner to your condominium unit (e.g. hardwood floors and cabinet upgrades) are covered.

Personal Liability Insurance

(non-car, non-business, liability) Legal Liability covers your legal responsibility for accidental bodily injury or death, or property damage to others—on your premises or elsewhere—caused by you, a member of your family, or your pets. Even if you are not legally liable, the legal costs of your defense are covered.

Medical Payments

Regardless of legal liability, most HO-6 policies will pay actual medical expenses for accidental bodily injury (to persons other than residents of your household) caused by you or a member of your family.

Additional Living Expense

The cost to live elsewhere while your unit is being repaired is covered.

You are covered for:

- Fire and Lightning
- Windstorm and Hail
- Explosion
- Vandalism
- Riot or Civil Commotion
- Smoke
- Aircraft Damage
- Vehicle Damage
- Theft
- Falling Objects
- Building Collapse

Value added optional coverage includes:

Special Personal Property Coverage

This option covers the contents of your condo against almost any risk—whether the loss occurs at home or away from home. (Individual policies may exclude certain hazards.)

Units Regularly Rented to Others

When you rent your unit, you may want the broader coverage available with this option.

Hurricane

You may want to secure coverage for your contents, upgrades and loss of use.

Loss Assessment Coverage

This policy option will pay for your share of a loss assessment imposed by your condominium association. This coverage is subject to the hazards covered by your policy. Increased limits are available.