

Kanaloa at Kona AOA

Summary of Insurance

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Insurance Associates, Inc.

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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 Earthquake Flood Deductible (all other perils) Deductible (wind/hail other than Hurricane) Hurricane (3% of the building value)	\$ 91,652,842 \$ 2,000,000 \$ 250,000 \$ 250,000 \$ 25,000 \$ 100,000	06/01/26 – 06/01/27	\$ 334,808.82	Lloyds of Londo, WKFC Underwriting Managers, and Risksmith Insurance Services	
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	06/01/26 – 06/01/27	\$ 15,144	First Fire and Casualty Insurance of Hawaii Inc.	
Commercial Automobile Bodily Injury Liability (each person/each accident) Comprehensive/Collision Deductible	\$ 1,000,000 \$ 500	06/01/26 – 06/01/27	\$ 1,002	First Insurance Company of Hawaii, Ltd.	2018 Ford Truck
Commercial Umbrella Limit of Liability (each occurrence & aggregate) Retained Limit	\$ 25,000,000 \$ 0	06/01/26 – 06/01/27	\$ 7,575	Midvale Indemnity Company and Navigators Insurance Company	"Follows Form" above the General Liability and Auto Liability
Directors' & Officers' Liability Limit of Liability (annual aggregate) Deductible (each claim)	\$ 5,000,000 \$ 10,000	06/01/26 – 06/01/27	\$ 5,432	Philadelphia Indemnity Insurance Company & Great American Insurance Company	Property Manager included as an Additional Insured
Fidelity Bond Commercial Crime/Employee Theft Deductible (per occurrence)	\$ 100,000 \$ 250	06/01/26 – 06/01/27	\$ 600	Philadelphia Indemnity Insurance Company	
Flood Insurance Building Coverage (\$250,000 per unit) Deductible (per building)	\$ 42,350,000 \$ 5,000	11/04/26 – 11/04/27	\$ 236,042.94	National Flood Insurance Program & Lloyd's of London	There are 37 residential and 2 non-residential policies in force

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