

Lalea at Hawaii Kai, AOA
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property Building Replacement Cost Building Ordinance/Increased Cost of Construction Outdoor Property Business Personal Property Backup of Sewers or Drains (sublimit) Deductible (per-roof) Deductible (per-unit: water damage claims only) Deductible (all other perils excluding wind/hail) Wind & Hail Deductible (2% of Building Value)	\$ 117,344,120 \$ 500,000 \$ 250,000 \$ 150,000 \$ 25,000 \$ 25,000 \$ 25,000 \$ 2,346,882	Annual	09/01/24 – 09/01/25	\$ 1,121,376	Lexington Insurance Company	
Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence) Deductible (per claim)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 Excluded \$ 1,000,000 \$ 2,500	Annual	09/01/24 – 09/01/25	\$ 18,915	Nautilus Insurance Company	
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 25,000,000 \$ 25,000,000 \$ 0	Annual	09/01/24 – 09/01/25	\$ 6,846	Midvale Indemnity Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Claim Policy Year Aggregate Retention – each ADA claim Retention – all other claims	\$ 2,000,000 \$ 2,000,000 \$ 10,000 \$ 2,500	Annual	09/01/24 – 09/01/25	\$ 9,586	Great American Insurance Company	Includes coverage for the Management Company
Fidelity Bond and Other Crime Coverages Deductible	\$ 150,000 \$ 1,000	Annual	09/01/24 – 09/01/25	\$ 808	Great American Insurance Company	
Workers' Compensation and Employers' Liability Bodily Injury by Accident (each accident) Bodily Injury by Disease (each employee) Bodily Injury by Disease (policy limit)	Statutory \$ 500,000 \$ 500,000 \$ 500,000	Annual	01/11/24 – 01/11/25	\$ 2,586	Employers Preferred Insurance Company	

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.