

Mariners Village III Community Assn.
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property including Equipment Breakdown Building Replacement Cost Building Ordinance/Increased Cost of Construction Deductible (all other perils excluding hurricane) Hurricane Deductible (2% of the building value)	\$ 86,794,920 \$ 1,000,000 \$ 10,000 \$ 1,735,898	Annual	11/01/18 – 11/01/19	\$ 159,225	Lexington Insurance Company	
Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000	Annual	11/01/18 – 11/01/19	\$ 13,557	Fireman's Fund Insurance Company	
Commercial Auto Bodily Injury Liability (each person) Bodily Injury Liability (each accident) Property Damage Liability Uninsured/Underinsured Motorist (each person) Uninsured/Underinsured Motorist (each accident) Collision Deductible Comprehensive Deductible	\$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 20,000 \$ 40,000 \$ 1,000 \$ 500	Annual	11/01/18 – 11/01/19	\$ 3,486	Crum & Forster Indemnity Company	Billed directly by carrier
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 0	Annual	11/01/18 – 11/01/19	\$ 5,437	Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Loss Policy Period Aggregate Retention – each loss	\$ 1,000,000 \$ 1,000,000 \$ 2,500	Annual	11/01/18 – 11/01/19	\$ 4,076	Continental Casualty Company	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 400,000 \$ 2,500	Annual	11/01/18 – 11/01/19	\$ 538	Fireman's Fund 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	11/01/18 – 11/01/19	\$ 10,759	Markel 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.