

**Plaza Hawaii Kai AOA**  
**2024-2025 Summary of Insurance**

Type of Policy/Carrier	Limits of Liability/Deductibles	Annual Premium
<b>Commercial Property (High-Rise)</b> Lexington Insurance Company Effective: 03/18/24 - 03/18/25	Total Declared Values \$73,811,025 Building Replacement Cost \$10,000,000 Business Personal Property \$100,000 Equipment Breakdown (Boiler & Machinery) \$10,000,000 Building Ordinance or Law \$500,000 Deductible (water damage claims per unit) \$25,000 Deductible (all other covered perils excluding windstorm or hail) \$25,000 Windstorm or Hail Deductible (5% of the total insurable value) \$3,690,551	\$247,203
<b>Commercial Property (Low-Rise Townhomes)</b> Underwriters at Lloyd's of London Effective: 03/18/24 - 03/18/25	Total Declared Values \$12,143,950 Building Replacement Cost \$12,143,950 Business Personal Property \$100,000 Walls, Fences, Walkways \$250,000 Equipment Breakdown (Boiler & Machinery) Included Building Ordinance or Law \$500,000 Deductible (all covered perils excluding hurricane) \$25,000 Hurricane Deductible (3% of the total insurable value) \$364,319	\$88,798
<b>Commercial General Liability</b> Crum & Forster Specialty Insurance Company Effective: 03/18/24 - 03/18/25	General Aggregate Limit \$2,000,000 Products/Completed Operations Aggregate Limit \$2,000,000 Personal & Advertising Injury Limit \$1,000,000 Each Occurrence Limit \$1,000,000 Damage to Premises Rented to You (any one premises) \$100,000 Medical Expense Limit (any one person) \$5,000 Assault and Battery Limit (per incident/aggregate) \$1,000,000 Deductible (per occurrence) \$5,000 Hired/Non-Owned Automobile (each accident) \$1,000,000	\$36,837
<b>Commercial Excess Liability</b> General Star Indemnity Company Effective: 03/18/24 - 03/18/25	Limit of Liability (each occurrence/annual aggregate) \$5,000,000 Retained Limit \$0 Provides coverage above the General Liability, Hired & Non-owned Liability Assault & Battery, Employers Liability	\$31,554
<b>Directors' &amp; Officers' Liability</b> ACE Fire Underwriters Insurance Company Effective: 03/18/24 - 03/18/27	<i>Tail Coverage (Extended Reporting from 2024-2027)</i> \$1,000,000 <i>Deductible (each claim)</i> \$1,000	\$2,093
<b>Directors' &amp; Officers' Liability</b> Accredited Surety and Casualty Company Effective: 03/18/24 - 03/18/25	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Deductible (each claim) \$15,000	\$5,239
<b>Directors' &amp; Officers' Liability (Excess)</b> Homeland Insurance Company of New York Effective: 03/18/24 - 03/18/25	Limit of Liability \$1,000,000 Attachment Point \$1,000,000 Follow Form Excess Liability Coverage	\$5,577
<b>Fidelity Bond</b> Philadelphia Indemnity Insurance Company Effective: 03/18/24 - 03/18/25	Commercial Crime/Employee Theft \$200,000 Property Management Company Endorsement Included Deductible (per occurrence) \$1,000	\$538
<b>Workers' Compensation</b> Markel Insurance Company Effective: 03/18/24 - 03/18/25	Bodily Injury by Accident (each accident) \$1,000,000 Bodily Injury by Disease (each employee/policy limit) \$1,000,000	\$4,709
<b>Total Annual Premium</b>		<b>\$422,548</b>

*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.*

**\*\*\* If you need a certificate of insurance for your mortgage company, please fax your request to 808-792-5377 or email to certificates@insuringhawaii.com \*\*\***



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