

Lahaina Residential, AOA
Insurance Summary
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Insurance Associates, Inc.
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property Building Replacement Cost Business Personal Property Swimming Pool Extra Expense Building Ordinance/Increased Cost of Construction Outdoor Property (including fences) Deductible (all other perils excluding hurricane) Hurricane Deductible (\$25,000 minimum deductible per building) Hurricane Deductible for Extra Expense	\$ 10,111,650 \$ 53,500 \$ 250,000 \$ 100,000 \$ 1,000,000 \$ 100,000 \$ 10,000 \$ 202,233 72 hr. waiting	Annual	03/13/23 - 03/13/24	\$31,462.19	Underwriters at Lloyd's of London	
Commercial General Liability General Aggregate Products/Completed Ops Aggregate Limit Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 \$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	03/13/23 - 03/13/24	\$2,800.62	Scottsdale Insurance Company	
Commercial Excess Liability Each Occurrence General Aggregate Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 0	Annual	03/13/23 – 03/13/24	\$5,439.60	Nautilus Insurance Company	Provides coverage above the Directors' & Officers' Policy
Equipment Breakdown Covered Amount Deductible	\$ 10,111,650 \$ 10,000	Annual	03/13/23 - 03/13/24	Included in Property Premium	Underwriters at Lloyd's of London	
Directors' and Officers' Liability Each Claim General Aggregate Deductible	\$ 1,000,000 \$ 1,000,000 \$ 1,000	Annual	03/13/23 - 03/13/24	\$1,793	Great American Insurance Company	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 125,000 \$ 1,000	Annual	03/13/23 - 03/13/24	\$489	Great American Company	
Flood Insurance Covered Amount – Buildings Deductible per building	\$ 9,963,000 \$ 5,000	Annual	05/24/22 - 05/24/23	\$44,209	Selective Insurance Company of America	National Flood Insurance Program

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.