

**Harbor Lights, AOA
Insurance Summary
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**Insurance Associates, Inc.
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Kihei, HI 96753**

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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property		Annual	02/19/17 - 02/19/18	\$287,781.70	Underwriters at Lloyds	\$10,800 Business Income with Extra Expense per unit for the following units - #A205, #B105, #C208, #C307, #D311 & #D411 \$12,000 Business Income with Extra Expense per unit for the following units - #A105, #A427, #D112, #D226, #D412 & #D423
Building Replacement Cost	\$ 57,660,420					
Business Personal Property	\$ 150,000					
Business Income with Extra Expense (See comments)	\$ 136,800					
Swimming Pool	\$ 100,000					
Pool Cabana	\$ 25,000					
Fences	\$ 180,000					
Solar System	\$ 1,320,000					
Extra Expense	\$ 100,000					
Debris Removal	\$ 2,800,000					
Building Ordinance/Increased Cost of Construction	\$ 500,000					
Deductible (all other perils excluding hurricane)	\$ 25,000					
Hurricane Deductible (2% of the building value)	\$ 1,162,308					
Commercial General Liability		Annual	02/19/17 - 02/19/18	\$8,646	Great Divide Insurance Company	
General Aggregate	\$ 2,000,000					
Products and Completed Operations Aggregate	Included					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence	\$ 1,000,000					
Fire Damage (any one fire)	\$ 100,000					
Medical Expense (any one person)	\$ 5,000					
Hired/Non-Owned Automobile (occurrence)	\$ 1,000,000					
Commercial Automobile		Annual	02/19/17 - 02/19/18	\$1,709	First Insurance Company of Hawaii	
Bodily Injury Liability – Each Person	\$ 1,000,000					
Bodily Injury Liability – Each Accident	\$ 1,000,000					
Property Damage Liability	\$ 1,000,000					
Personal Injury Protection	\$ 10,000					
Uninsured Motorist – Each Person	\$ 1,000,000					
Uninsured Motorist – Each Accident	\$ 1,000,000					
Underinsured Motorist – Each Person	\$ 1,000,000					
Underinsured Motorist – Each Accident	\$ 1,000,000					
Comprehensive Deductible	\$ 500					
Collision Deductible	\$ 500					
Hired/Non-Owned Auto Mobile	\$ 1,000,000					
Commercial Umbrella		Annual	02/19/17 - 02/19/18	\$8,731.80	National Surety Corporation – Fireman's Fund	Provides coverage above the Directors' & Officers' Policy
Each Occurrence	\$ 10,000,000					
Aggregate Limit	\$ 10,000,000					
Retained Limit	\$ 0					
Equipment Breakdown		Annual	02/19/17 - 02/19/18	\$2,413	The Hartford Steam Boiler Inspection and Insurance Company	
Covered Amount	\$ 58,077,220					
Deductible	\$ 25,000					
Directors' and Officers' Liability		Annual	02/19/17 - 02/19/18	\$2,792	Continental Casualty Company	Includes coverage for the Management Company
Each Claim	\$ 1,000,000					
General Aggregate	\$ 1,000,000					
Deductible	\$ 1,000					
Fidelity Bond		Annual	02/19/17 - 02/19/18	\$572	Great American Insurance Company	
Deductible	\$ 1,000					

Flood Insurance Covered Amount Deductible per building - \$25,000 per building or 1% of the TIV	\$ 57,835,420 \$ 25,000	Annual	02/19/17 - 02/19/18	Included in Property Premium	Underwriters at Lloyds	
Workers' Compensation and Employers Liability Bodily Injury by Accident – each accident Bodily Injury by Disease – policy limit Bodily Injury by Disease – each employee	\$ 500,000 \$ 500,000 \$ 500,000	Annual	02/19/17 – 02/19/18	\$18,947	FirstComp	
Workers' Compensation and Employers Liability Bodily Injury by Accident – each accident Bodily Injury by Disease – policy limit Bodily Injury by Disease – each employee	\$ 500,000 \$ 500,000 \$ 500,000	Annual	02/19/17 - 02/19/18	\$28,207	Hawai'i Employers' Mutual Insurance Company, Inc. (HEMIC)	

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.