Waikiki Banyan AOAO

2023-2024 Summary of Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles		Annual Premium
Commercial Property Fireman's Fund Insurance Company Policy No. USC005122230 Effective: 04/10/23 - 04/10/24	Building Replacement Cost Business Personal Property Business Income/Extra Expense Business Income/Extra Expense Waiting Period Terrorism (Optional Coverage) Building Ordinance or Law A) Coverage for Loss to Undamaged Portion of Building B) Coverage for Cost of Demolition C) Coverage for Increased Costs of Construction Hurricane Limit of Insurance (per loss event)	$343,000,000 $331,000 $1,100,000 72 Hours Excluded Full Limits $10,000,000 Included w/cov B $25,000,000	$353,109
QBE Specialty Insurance Company Policy No. AHAR14622-00 Effective: 04/10/23 - 04/10/24	Excess Hurricane Limit of Insurance (per loss event) Deductible (water damage claims) Deductible (all other covered perils excluding hurricane) Hurricane Deductible (2% of the total insurable value)	$20,000,000 $25,000 $10,000 $6,866,620	$53,061
Equipment Breakdown (Boiler & Machinery) Travelers Insurance Company Policy No. BME1-8P088163-TIL-23 Effective: 04/10/23 - 04/10/24	Total Limit (per breakdown) Business Income/Extra Expense Deductible	$100,000,000 $1,100,000 $10,000	$3,633
Commercial General Liability Fireman's Fund Insurance Company Policy No. USC005122230 Effective: 04/10/23 - 04/10/24	General Aggregate Limit Products/Completed Operations Aggregate Limit Personal & Advertising Injury Limit Each Occurrence Limit Damage to Premises Rented to You (any one premises) Medical Expense Limit (any one person)	$2,000,000 $2,000,000 $1,000,000 $1,000,000 $100,000 $5,000	$109,747
Commercial Excess Liability The Burlington Insurance Company Policy No. To Be Determined Effective: 04/10/23 - 04/10/24	Limit of Liability (each occurrence/annual aggregate) Retained Limit Provides coverage above the General Liability, Hired & Non-owned Auto, Employers Liability	$3,000,000 $0	$83,869
Directors' & Officers' Liability Ironshore Indemnity Inc. Policy No. DO6NACH5WA002 Effective: 04/10/23 - 04/10/24	Limit of Liability (each occurrence/annual aggregate) Deductible (each claim)	$2,000,000 $50,000	$22,624
Fidelity Bond Philadelphia Indemnity Insurance Company Policy No. PCAC018263-0123 Effective: 04/10/23 - 04/10/24	Commercial Crime/Employee Theft Property Management Company Endorsement Deductible (per occurrence)	$1,000,000 Included $1,000	$1,949
Commercial Automobile American Automobile Insurance Company Policy No. SC V 009707 23 01 Effective: 04/10/23 - 04/10/24	Combined Single Limit of Liability Uninsured/Underinsured Motorists Comprehensive/Collision Deductible	$1,000,000 $1,000,000 $500	$4,013
Flood Insurance Selective Insurance Company Policy No. FLD3076463 Effective: 09/28/22 - 09/28/23	Building Contents Deductible (applies separately for building and contents)	$500,000 $500,000 $25,000	$6,766
Workers' Compensation Employers Preferred Insurance Company Policy No. EIG 4737991 02 Effective: 04/10/23 - 04/10/24	Bodily Injury by Accident (each accident) Bodily Injury by Disease (each employee) Bodily Injury by Disease (policy limit)	$1,000,000 $1,000,000 $1,000,000	$25,148
Total Annual Premium			**$663,919**

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 ******

INSURANCE ASSOCIATES

800 Bethel Street #200
Honolulu, HI 96813-4338
www.insuringhawaii.com

Sue Savio
President
Tel # 808.526.9271
sue@insuringhawaii.com

Krystyn Weeks
Account Executive
Tel # 808.526.9269
krystyn@insuringhawaii.com

Wes Brum
Account Executive
Tel # 808.526.9261
wes@insuringhawaii.com