

**Allure Waikiki AOUO**  
**Insurance Summary**  
**Date Prepared: April 23, 2024**

**Insurance Associates, Inc.**  
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property Including Equipment Breakdown</b> Building Replacement Cost Business Personal Property Hurricane Sublimit (per loss event) Building Ordinance / Increased Construction Cost Deductible (water damage claims only – per unit*) Deductible (all other perils excluding hurricane) Hurricane Deductible (2% of the building value)	\$ 175,200,000 Included \$ 10,000,000 \$ 5,000,000 \$ 30,000 \$ 5,000 \$ 3,504,000	Annual	05/01/24 – 05/01/25	\$ 266,542	Fireman's Fund Insurance Company	<i>Valuation is Replacement Cost, Agreed Amount with inflation protection.</i>
<b>Commercial General Liability</b> General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 5,000 \$ 1,000,000	Annual	05/01/24 – 05/01/25	\$ 29,564	Fireman's Fund Insurance Company	
<b>Commercial Umbrella</b> Each Occurrence Liability Aggregate Limit Retained Limit	\$ 25,000,000 \$ 25,000,000 \$ 0	Annual	05/01/24 – 05/01/25	\$ 18,605	ACE Property & Casualty Insurance Company	Provides coverage above the General Liability Policy
<b>Directors' and Officers' Liability</b> Each Loss Policy Period Aggregate Retention	\$ 1,000,000 \$ 1,000,000 \$ 5,000	Annual	05/01/24 – 05/01/25	\$ 5,082	Accredited Surety and Casualty Company	Includes coverage for the Management Company
<b>Fidelity Bond and Other Crime Coverages</b> Deductible	\$ 1,000,000 \$ 5,000	Annual	05/01/24 – 05/01/25	\$ 2,150	Great American Insurance Company	
<b>Flood Insurance</b> Covered Amount – Building Covered Amount - Contents Deductible	\$ 73,000,000 \$ 100,000 \$ 5,000	Annual	05/01/24 – 05/01/25	\$ 145,382	Selective Insurance Company of America	
<b>Workers' Compensation and Employers Liability</b> 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	04/08/24 – 04/08/25	\$ 28,928	FirstComp Insurance Company	
<b>Temporary Disability Insurance (TDI)</b>	Statutory	Annual	Continuous until cancelled	Based on Payroll Audit		

***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.***