

Allure Waikiki AOUO
Insurance Summary
Date Prepared: April 16, 2021

Insurance Associates, Inc.
800 Bethel Street, Suite #200
Honolulu, HI 96813

Agent: Sue Savio
Direct Line: 808.526.9271
Direct Fax: 808.792.5371
sue@insuringawaii.com

Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property Including Equipment Breakdown		Annual	05/01/21 – 05/01/22	\$ 141,585	Fireman's Fund Insurance Company	<i>Valuation is Replacement Cost, Agreed Amount with inflation protection. *Maximum water damage deductible \$300K per loss</i>
Building Replacement Cost	\$ 175,000,000					
Business Personal Property	\$ 200,000					
Building Ordinance / Increased Construction Cost	\$ 5,000,000					
Deductible (water damage claims only – per unit*)	\$ 25,000					
Deductible (all other perils excluding hurricane)	\$ 5,000					
Hurricane Deductible (1% of the building value)	\$ 1,750,000					
Commercial General Liability		Annual	05/01/21 – 05/01/22	\$ 13,608	Fireman's Fund Insurance Company	
General Aggregate	\$ 2,000,000					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence	\$ 1,000,000					
Fire Damage (any one fire)	\$ 1,000,000					
Medical Expense (any one person)	\$ 5,000					
Hired/Non-Owned Automobile (occurrence)	\$ 1,000,000					
Commercial Umbrella		Annual	05/01/21 – 05/01/22	\$ 8,584	Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
Each Occurrence	\$ 25,000,000					
Liability Aggregate Limit	\$ 25,000,000					
Retained Limit	\$ 10,000					
Directors' and Officers' Liability		Annual	05/01/21 – 05/01/22	\$ 8,151	Continental Casualty Company	Includes coverage for the Management Company
Each Loss	\$ 1,000,000					
Policy Period Aggregate	\$ 1,000,000					
Retention	\$ 1,000					
Fidelity Bond and Other Crime Coverages		Annual	05/01/21 – 05/01/22	\$ 2,150	Great American Insurance Company	
Deductible	\$ 1,000,000					
	\$ 5,000					
Flood Insurance		Annual	05/01/21 – 05/01/22	\$ 89,168	Selective Insurance Company of America	
Covered Amount – Building	\$ 73,000,000					
Covered Amount - Contents	\$ 100,000					
Deductible	\$ 5,000					
Workers' Compensation and Employers Liability	Statutory	Annual	04/08/21 – 04/08/22	\$ 42,179	FirstComp Insurance Company	
Bodily Injury by Accident (each accident)	\$ 500,000					
Bodily Injury by Disease (each employee)	\$ 500,000					
Bodily Injury by Disease (policy limit)	\$ 500,000					
Temporary Disability Insurance (TDI)	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.