

**Maui Vista, AOA**  
**Insurance Summary**  
**Date Prepared: May 1, 2017**

**Insurance Associates, Inc.**  
**1847 S. Kihei Road, Suite #204**  
**Kihei, HI 96753**

**Agent: Gerlach Inc.**  
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property</b> Building Replacement Cost Business Personal Property Building Ordinance/Increased Cost of Construction Swimming Pool Outdoor Property including Fences Extra Expense Deductible (all other perils excluding hurricane and Water Damage) Water Damage Deductible Hurricane Deductible (2% of the building value) Hurricane Deductible for Extra Expense	\$ 38,992,000 \$ 681,000 \$ 1,000,000 \$ 250,000 \$ 100,000 \$ 100,000 \$ 5,000 \$ 10,000 \$ 793,460 72 hr. waiting	Annual	05/31/17 - 05/31/18	\$84,725.90	Lexington Insurance Company	
<b>Commercial General Liability</b> General Aggregate Products and Completed Operations Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 Included \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	05/31/17 - 05/31/18	\$6,520	Great Divide Insurance Company	
<b>Commercial Umbrella</b> Each Occurrence Aggregate Limit Retained Limit	\$ 10,000,000 \$ 10,000,000 \$ 0	Annual	05/31/17 – 05/31/18	\$4,768.09	National Surety Corporation – Fireman’s Fund Insurance Company	Provides coverage above the Directors’ & Officers’ Policy
<b>Equipment Breakdown</b> Covered Amount Deductible	\$ 38,992,000 \$ 5,000	Annual	05/31/17 - 05/31/18	Included in Property Premium	Lexington Insurance Company	
<b>Directors’ and Officers’ Liability</b> Each Claim General Aggregate Deductible	\$ 1,000,000 \$ 1,000,000 \$ 1,000	Annual	05/31/17 - 05/31/18	\$5,433.12	Great American Insurance Company	Includes coverage for the Management Company
<b>Fidelity Bond</b> Deductible	\$ 150,000 \$ 1,000	Annual	05/31/17 - 05/31/18	\$517	Great American Insurance Company	
<b>Workers’ Compensation</b> 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	04/01/17 - 04/01/18	\$7,707	Markel Insurance Company	

Temporary Disability Insurance (TDI)	Statutory	Annual	Continuous until canceled	Based Upon Payroll	Hartford Life and Accident Insurance Co.	
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***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.***