

**Maui Vista, AOA**  
**Insurance Summary**  
**Date Prepared: May 1, 2020**

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

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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 Tennis Courts Extra Expense Deductible (all other perils excluding hurricane) Hurricane Deductible (2% of the building value) Hurricane Deductible for Extra Expense	\$ 48,114,250 \$ 681,000 \$ 1,000,000 \$ 250,000 \$ 100,000 \$ 600,000 \$ 100,000 \$ 10,000 \$ 975,905 72 hr. waiting	Annual	05/31/20 - 05/31/21	\$110,335.92	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 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	05/31/20 - 05/31/21	\$13,774.35	Scottsdale Insurance Company	
<b>Commercial Umbrella</b> Each Occurrence Aggregate Limit Retained Limit	\$ 10,000,000 \$ 10,000,000 \$ 0	Annual	05/31/20 – 05/31/21	\$5,418	National Surety Corporation – Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
<b>Equipment Breakdown</b> Covered Amount Deductible	\$ 48,114,250 \$ 10,000	Annual	05/31/20 - 05/31/21	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	05/31/20 - 05/31/21	\$5,433.12	Great American Insurance Company	Includes coverage for the Management Company
<b>Fidelity Bond</b> Employee Dishonesty	\$ 150,000	Annual	05/31/20 - 05/31/21	\$808	Great American Insurance Company	

Forgery or Alteration	\$ 150,000					
Inside the Premises	\$ 150,000					
Outside the Premises	\$ 150,000					
Computer Fraud	\$ 150,000					
Money Orders & Counterfeit Paper Currency	\$ 150,000					
Funds Transfer Fraud	\$ 150,000					
Deductible	\$ 1,000					
<b>Workers' Compensation</b>		Annual	04/01/20 - 04/01/21	\$7,193	FirstComp Insurance Company	
Bodily Injury by Accident – each accident	\$ 500,000					
Bodily Injury by Disease – policy limit	\$ 500,000					
Bodily Injury by Disease – each employee	\$ 500,000					
<b>Temporary Disability Insurance (TDI)</b>	Statutory	Annual	Continuous until canceled	Based Upon Payroll	Hartford Life and Accident Insurance Co.	

***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.***