

# MAUI VISTA, AOA

## 2022 - 2024 INSURANCE SUMMARY

Type of Policy/Carrier	Coverage
<b>COMMERCIAL PROPERTY</b> DB Insurance Company, Ltd. Policy No.: DCF230000700 Effective: 03/01/2023 – 03/01/2024 AM Best Rated A XV, Admitted	Special Form Property Coverage excluding Flood and Earthquake Replacement Cost Valuation  Building and Personal Property \$59,967,300 Ordinance and Law (Coverage B & C) \$1,000,000 Extra Expense \$100,000 Swimming Pools \$250,000 Tennis Courts \$600,000 Outdoor Property & Fences \$100,000 Deductibles: All Other Perils \$10,000 Water Damage \$50,000 Hurricane 2% TIV for damaged bldg. 15% for damaged swimming pools, tennis courts and outdoor property
<b>GENERAL LIABILITY</b> Scottsdale Indemnity Company Policy No.: CPS7590245 Effective: 05/31/2022 – 05/31/2023 AM Best Rated A+ XV, Admitted	General Aggregate \$2,000,000 Products-Completed Operations Aggregate \$2,000,000 Personal Injury & Advertising Injury \$1,000,000 Each Occurrence \$1,000,000 Fire Damage \$100,000 Medical Payments \$5,000  Deductible (per claim) Bodily Injury \$2,500 Property Damage \$2,500 Personal and Advertising Injury \$2,500  Non-owned/Hired Automobile Liability \$1,000,000
<b>BOILER &amp; MACHINERY</b> Travelers Property Casualty Company of America Policy No: BME15T792246TIL22 Effective: 05/31/2022 – 05/31/2023 AM Best Rated A++ XV, Admitted	Property Damage Limit \$58,867,500 Deductible \$10,000
<b>CRIME</b> Great American Insurance Company Policy No.: SSA5543821702613 Effective: 05/31/2022 – 05/31/2023 AM Best Rated A+ XV, Admitted	Employee Dishonesty \$150,000 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 Fund Transfer Fraud \$150,000 Deductible per Insuring Agreement \$1,000
<b>DIRECTORS AND OFFICERS</b> Great American Insurance Company Policy No: EPP283001513 Effective: 05/31/2022 – 05/31/2023 AM Best Rated A+ XV, Admitted	Limit \$1,000,000 Retention \$1,000  Prior & Pending Date: 05/31/2009
<b>WORKERS COMPENSATION</b> Markel Insurance Company Policy No: WC019611804 Effective: 04/01/2022 – 04/01/2023 AM Best Rated A XV, Admitted	Workers Compensation Statutory Benefits Employers' Liability \$500,000/\$500,000/\$500,000

**FOR LENDER REQUESTS FOR MASTER POLICY PROOF OF INSURANCE OR CERTIFICATES:**

EMAIL: [AOAOCert@atlasinsurance.com](mailto:AOAOCert@atlasinsurance.com)

Atlas Insurance Agency  
201 Merchant Street, Suite 1100  
Honolulu, HI 96813

Della Nakamoto, Account Executive  
Tel # 808-533-8703  
[dnakamoto@atlasinsurance.com](mailto:dnakamoto@atlasinsurance.com)

March 29, 2023

This summary of coverage is intended to facilitate your understanding of the insurance program we have proposed.

However, it is not intended to replace or supersede any original insurance contracts.

➤ **Buildings Covered**

Exterior and interior walls, floors, ceilings and common building elements, including elevators, **or** as defined by the Association's bylaws.

Fixtures including, but not limited to, refrigerators, cooking ranges, built-in appliances, cabinets, drapes, wall to wall carpeting in accordance with the as-built condominium plans and specifications (**of like, kind or quality of that originally installed**).

**Note:** If any of the original fixtures, cabinets, flooring, countertops, etc. were upgraded by the unit owner, the policy would only cover the replacement of the original fixture and not the upgraded fixture, cabinets, flooring, countertops, etc.

➤ **Personal Property Covered**

Property owned by the Association including furniture, fixtures, equipment and supplies in which each of the condominium unit owners has an undivided interest, such as lobby and pool furniture and maintenance equipment.

**Note:** Household and personal property owned by, used by, or in the care, custody or control of the owner of a condominium unit are **Not Covered**.

**Examples include the following:** unattached rugs, screen paneling, alterations, additions and upgrades to the condominium units, personal property, stocks of merchandise, furniture, watercraft, vehicles, jewelry, fine arts, furs, animals, money, securities, etc.  
(It is the unit owner's responsibility to secure personal property coverage)

Atlas Insurance Agency also has a personal lines department that helps unit owners purchase personal lines insurance policies that provide unit owners with the important additional coverage that most AOA's recommend. This coverage includes personal liability, loss assessment, building improvement and personal property coverage. Atlas' personal lines department will review your situation and recommend an insurance company and insurance policy that provides the best combination of coverage, customer service and price. Please call or email Fe Valinton at 808-533-8663 or [fvalinton@atlasinsurance.com](mailto:fvalinton@atlasinsurance.com), if you have any questions or need to purchase coverage.

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EMAIL: [AOAOCERT@atlasinsurance.com](mailto:AOAOCERT@atlasinsurance.com) or send to

Atlas Insurance Agency, Attn: AOA Group,  
201 Merchant Street, Suite 1100  
Honolulu, HI 96813

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