

**Mauna Luan, AOA**  
**Insurance Summary**  
**Date Prepared: December 15, 2010**

**Insurance Associates, Inc.**  
**800 Bethel Street, Suite #200**  
**Honolulu, HI 96813**  
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| Coverage                                                                                                                                                                                                                                | Limits                                                                    | Term   | Policy Period          | Annual Premium | Insurance Company                                | Comments                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------|------------------------|----------------|--------------------------------------------------|-----------------------------------------------------------|
| <b>Property</b><br>Building Replacement Cost<br>Building Ordinance/Increased Cost of Construction<br>Business Personal Property<br>Deductible (all other perils excluding hurricane)<br>Hurricane Deductible (1% of the building value) | \$ 120,501,000<br>\$ 1,000,000<br>\$ 250,000<br>\$ 10,000<br>\$ 1,205,010 | Annual | 10/01/10 –<br>10/01/11 | \$ 120,875     | First Insurance Company of Hawaii, Ltd.          |                                                           |
| <b>Commercial General Liability</b><br>General Aggregate<br>Personal & Advertising Injury<br>Each Occurrence<br>Fire Damage (any one fire)<br>Medical Expense (any one person)                                                          | \$ 2,000,000<br>\$ 1,000,000<br>\$ 1,000,000<br>\$ 100,000<br>\$ 5,000    | Annual | 10/01/10 –<br>10/01/11 | \$ 23,116      | First Insurance Company of Hawaii, Ltd.          |                                                           |
| <b>Commercial Automobile</b>                                                                                                                                                                                                            | Insured with State Farm Insurance Co.                                     |        |                        |                |                                                  |                                                           |
| <b>Commercial Umbrella</b><br>Each Occurrence<br>Liability Aggregate Limit<br>Retained Limit                                                                                                                                            | \$ 5,000,000<br>\$ 5,000,000<br>\$ 0                                      | Annual | 10/01/10 –<br>10/01/11 | \$ 7,218       | American Guarantee & Liability Insurance Co.     | Provides coverage above the Directors' & Officers' Policy |
| <b>Equipment Breakdown</b><br>Covered Amount<br>Deductible                                                                                                                                                                              | \$ 120,501,000<br>\$ 10,000                                               | Annual | 10/01/10 –<br>10/01/11 | \$ 9,667       | First Insurance Company of Hawaii, Ltd.          |                                                           |
| <b>Directors' and Officers' Liability</b><br>Each Occurrence<br>General Aggregate<br>Deductible                                                                                                                                         | \$ 2,000,000<br>\$ 2,000,000<br>\$ 2,500                                  | Annual | 10/01/10 –<br>10/01/11 | \$ 4,155       | Travelers Casualty and Surety Company of America | Includes coverage for the Management Company              |
| <b>Fidelity Bond</b><br>Deductible                                                                                                                                                                                                      | \$ 575,000<br>\$ 1,000                                                    | Annual | 10/01/10 –<br>10/01/11 | \$ 927         | First Insurance Company of Hawaii, Ltd.          |                                                           |
| <b>Workers' Compensation and Employers' Liability</b><br>Bodily Injury by Accident (each accident)<br>Bodily Injury by Disease (each employee)<br>Bodily Injury by Disease (policy limit)                                               | Statutory<br>\$ 500,000<br>\$ 500,000<br>\$ 500,000                       | Annual | 10/01/10 –<br>10/01/11 | \$ 41,078      | Farmers Insurance Hawaii, Inc.                   |                                                           |

***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.***