

**Mauna Luan AOA**  
**2020-2021 Summary of Insurance**

Type of Policy/Carrier	Limits of Liability/Deductibles	Premium
<b>Commercial Property</b> Granite State Insurance Company Policy No. 02-LX 01360370-2 Effective: 11/30/20 - 10/1/21	Building Replacement Cost \$152,371,433 Business Personal Property \$250,000 Business/Rental Income \$100,000 Building Ordinance or Law A) Coverage for Loss to Undamaged Portion of Building Full Limits B) Coverage for Cost of Demolition \$2,000,000 C) Coverage for Increased Costs of Construction Included w/cov B Deductible (water damage claims) \$25,000 Deductible (all other covered perils excluding hurricane) \$10,000 Hurricane Deductible (2% of the total insurable value) \$3,052,429	
<b>Equipment Breakdown (Boiler &amp; Machinery)</b> Travelers Insurance Company Policy No. BAJ-BME1-1F790129-TCT-20 Effective: 10/01/20 - 10/01/21	Total Limit (per breakdown) \$152,371,433 Business Personal Property \$250,000 Business Income/Extra Expense \$100,000 Deductible \$10,000	
<b>Commercial General Liability</b> Fireman's Fund Insurance Company Policy No. USC007525200 Effective: 10/01/20 - 10/01/21	General Aggregate Limit \$2,000,000 Products/Completed Operations Aggregate Limit \$2,000,000 Personal & Advertising Injury Limit \$1,000,000 Each Occurrence Limit \$1,000,000 Damage to Premises Rented to You (any one premises) \$100,000 Medical Expense Limit (any one person) \$5,000 Hired/Non-Owned Automobile (each accident) \$1,000,000	
<b>Commercial Umbrella</b> Fireman's Fund Insurance Company Policy No. SUO00032415325-1501-10 Effective: 10/01/20 - 10/01/21	Limit of Liability (each occurrence/annual aggregate) \$15,000,000 Retained Limit \$0	
<b>Directors' &amp; Officers' Liability</b> Continental Casualty Company Policy No. 0251387805 Effective: 10/01/20 - 10/01/21	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Privacy Event Expense (Cyber Coverage) \$100,000 Deductible (each claim) \$2,500	
<b>Fidelity Bond</b> Great American Insurance Company Policy No. SAA-554-38-21-8607-10 Effective: 10/01/20 - 10/01/21	Commercial Crime/Employee Theft \$2,500,000 Forgery, Alteration, Computer Fraud, Counterfeit Currency Included Deductible (per occurrence) \$10,000	
<b>Workers' Compensation</b> FirstComp Insurance Company Policy No. WC0201404-02 Effective: 10/01/20 - 10/01/21	Bodily Injury by Accident (each accident) \$500,000 Bodily Injury by Disease (each employee/policy limit) \$500,000	
<b>Total Annual Premium</b>		

This summary has been prepared for the convenience of the insured and is not an exact and binding analysis of the coverages. This summary is for your use as a reference only and is not intended to be inclusive of all policy terms, conditions and exclusions. Even though care has been taken in the preparation of this summary, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.

**\*\*\* If you need a certificate of insurance for your mortgage company, please fax your request to 808-792-5377 or email to certificates@insuringhawaii.com \*\*\***



800 Bethel Street #200  
 Honolulu, HI 96813-4338  
 www.insuringhawaii.com

Sue Savio  
 President  
 Tel # 808.526.9271  
 sue@insuringhawaii.com

John Hall  
 Director of Sales  
 Tel # 808.526.9273  
 john@insuringhawaii.com

Krystyn Weeks  
 Account Executive  
 Tel # 808.526.9269  
 krystyn@insuringhawaii.com