

<b>Mauna Luan, AOA</b>
<b>Insurance Summary</b>
<b>Date Prepared: October 9, 2009</b>

<b>Insurance Associates, Inc.</b>
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property</b> Building Replacement Cost Building Ordinance/Increased Cost of Construction Business Personal Property Deductible (all other perils excluding hurricane) Hurricane Deductible (1% of the building value)	\$ 119,306,000 \$ 1,000,000 \$ 250,000 \$ 10,000 \$ 1,193,060	Annual	10/01/09 – 10/01/10	\$ 119,560	First Insurance Company of Hawaii, Ltd.	
<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)	\$ 2,000,000 Included \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000	Annual	10/01/09 – 10/01/10	\$ 23,799	First Insurance Company of Hawaii, Ltd.	
<b>Commercial Automobile</b>	Insured with State Farm Insurance Co.					
<b>Commercial Umbrella</b> Each Occurrence Liability Aggregate Limit Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 0	Annual	10/01/09 – 10/01/10	\$ 7,596	Chubb Insurance Company	Provides coverage above the Directors' & Officers' Policy
<b>Equipment Breakdown</b> Covered Amount Deductible	\$ 119,306,000 \$ 10,000	Annual	10/01/09 – 10/01/10	\$ 9,579	First Insurance Company of Hawaii, Ltd.	
<b>Directors' and Officers' Liability</b> Each Occurrence General Aggregate Deductible	\$ 2,000,000 \$ 2,000,000 \$ 2,500	Annual	10/01/09 – 10/01/10	\$ 4,155	Travelers Casualty and Surety Company of America	Includes coverage for the Management Company
<b>Fidelity Bond</b> Deductible	\$ 200,000 \$ 1,000	Annual	10/01/09 – 10/01/10	\$ 408	First Insurance Company of Hawaii, Ltd.	
<b>Workers' Compensation and Employers' Liability</b> Bodily Injury (each accident) Bodily Injury (each employee) Bodily Injury (policy limit)	\$ 500,000 \$ 500,000 \$ 500,000	Annual	10/01/09 – 10/01/10	\$ 43,951	AIG Hawaii Insurance Company, 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.*