

Ilikai Apartment Building Inc. AOA
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property including Equipment Breakdown Building Replacement Cost Business Personal Property Demolition/Increased Cost of Construction Earthquake Insurance (5% of TIV deductible) Flood Insurance (\$500,000 deductible) Inland Marine Coverage Hurricane Deductible (2% of the building value) Earthquake Deductible (5% of the building value) Deductible (all other perils excluding hurricane)	\$ 237,746,195 \$ 500,000 \$ 1,000,000 \$ 65,000,000 \$ 65,000,000 \$ 100,000 \$ 4,754,924 \$ 11,887,310 \$ 50,000	Annual	09/01/09 – 09/01/10	\$ 449,676	First Insurance Company of Hawaii, Ltd.	Terrorism Coverage is Excluded
Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 50,000 \$ 5,000 \$ 1,000,000	Annual	09/01/09 – 09/01/10	\$ 62,404	First Insurance Company of Hawaii, Ltd.	Terrorism Coverage is Excluded
Commercial Umbrella Each Occurrence Liability Aggregate Limit Self-Insured Retention	\$ 25,000,000 \$ 25,000,000 \$ 10,000	Annual	09/01/09 – 09/01/10	\$ 24,500	American Guarantee & Liability Insurance Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Occurrence General Aggregate Deductible	\$ 5,000,000 \$ 5,000,000 \$ 15,000	Annual	09/01/09 – 09/01/10	\$ 8,525	Travelers Casualty and Surety Company of America	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 200,000 \$ 1,000	Annual	09/01/09 – 09/01/10	\$ 551	First Insurance Company of Hawaii, Ltd.	
Workers' Compensation and Employers Liability Bodily Injury by Accident – Each Accident Bodily Injury by Disease – Each Employee Bodily Injury by Disease – Policy Limit	Statutory \$ 500,000 \$ 500,000 \$ 500,000	Annual	09/01/09 – 09/01/10	\$ 2,931	First Insurance Company of Hawaii, Ltd.	
Temporary Disability Insurance (TDI)	Statutory	Annual	Continuous until cancelled	Based on Payroll Audit	Pacific Guardian Life Insurance Company	

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.