

## Villages at Waipio AOA 2025-2026 Summary of Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles	Annual Premium
<b>Commercial Property</b> Axis Surplus Insurance Company Effective: 12/15/25 - 12/15/26	Building Replacement Cost \$83,787,800 Business Personal Property Included Outdoor Property \$500,000 Building Ordinance or Law \$1,000,000 Deductible (all other wind/hail per occurrence) \$100,000 Deductible (water damage claims per unit) \$25,000 Deductible (all other covered perils per occurrence) \$25,000 Hurricane Deductible (2% of the total insurable value) \$1,675,756	\$318,581
<b>Equipment Breakdown (Boiler &amp; Machinery)</b> Liberty Mutual Effective: 12/15/25 - 12/15/26	Total Limit (per breakdown) \$83,787,800 Deductible \$25,000	\$1,798
<b>Commercial General Liability</b> First Fire and Casualty Insurance of Hawaii Inc Effective: 12/15/25 - 12/15/26	General Aggregate Limit \$2,000,000 Products/Completed Operations Aggregate Limit Included 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	\$17,928
<b>Commercial Umbrella</b> Federal Insurance Company Effective: 12/15/25 - 12/15/26	Limit of Liability (each occurrence/annual aggregate) \$10,000,000 Retained Limit \$0	\$5,723
<b>Directors' &amp; Officers' Liability</b> Philadelphia Indemnity Insurance Company Effective: 12/15/25 - 12/15/26	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Deductible (each claim) \$2,500	\$3,387
<b>Fidelity Bond</b> Philadelphia Indemnity Insurance Company Effective: 12/15/25 - 12/15/26	Commercial Crime/Employee Theft \$500,000 Property Management Company Endorsement Included Deductible (per occurrence) \$2,500	\$914
<b>Workers' Compensation</b> FirstComp Insurance Company Effective: 04/11/25 - 04/11/26	Bodily Injury by Accident (each accident) \$500,000 Bodily Injury by Disease (each employee/policy limit) \$500,000	\$4,706
<b>Total Annual Premium</b>		<b>\$353,037</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](mailto:certificates@insuringhawaii.com) \*\*\***



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