

Villages at Waipio AAO

2025-2026 Summary of Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles	Annual Premium
Commercial Property Axis Surplus Insurance Company Effective: 12/15/25 - 12/15/26	Building Replacement Cost Business Personal Property Outdoor Property Building Ordinance or Law Deductible (all other wind/hail per occurrence) Deductible (water damage claims per unit) Deductible (all other covered perils per occurrence) Hurricane Deductible (2% of the total insurable value)	\$83,787,800 Included \$500,000 \$1,000,000 \$100,000 \$25,000 \$25,000 \$1,675,756
Equipment Breakdown (Boiler & Machinery) Liberty Mutual Effective: 12/15/25 - 12/15/26	Total Limit (per breakdown) Deductible	\$83,787,800 \$25,000
Commercial General Liability First Fire and Casualty Insurance of Hawaii Inc Effective: 12/15/25 - 12/15/26	General Aggregate Limit Products/Completed Operations Aggregate Limit Personal & Advertising Injury Limit Each Occurrence Limit Damage to Premises Rented to You (any one premises) Medical Expense Limit (any one person) Hired/Non-Owned Automobile (each accident)	\$2,000,000 Included \$1,000,000 \$1,000,000 \$100,000 \$5,000 \$1,000,000
Commercial Umbrella Federal Insurance Company Effective: 12/15/25 - 12/15/26	Limit of Liability (each occurrence/annual aggregate) Retained Limit	\$10,000,000 \$0
Directors' & Officers' Liability Philadelphia Indemnity Insurance Company Effective: 12/15/25 - 12/15/26	Limit of Liability (each occurrence/annual aggregate) Deductible (each claim)	\$1,000,000 \$2,500
Fidelity Bond Philadelphia Indemnity Insurance Company Effective: 12/15/25 - 12/15/26	Commercial Crime/Employee Theft Property Management Company Endorsement Deductible (per occurrence)	\$500,000 Included \$2,500
Workers' Compensation FirstComp Insurance Company Effective: 04/11/25 - 04/11/26	Bodily Injury by Accident (each accident) Bodily Injury by Disease (each employee/policy limit)	\$500,000 \$500,000
Total Annual Premium		\$353,037

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 ***



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