

Villages at Waipio AOA 2019-2020 Summary of Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles	Premium
Commercial Property Lexington Insurance Company Effective: 12/15/19 - 12/15/20	Building Replacement Cost \$50,320,539 Business Personal Property \$100,000 Outdoor Property \$200,000 Equipment Breakdown (Boiler & Machinery) Included Building Ordinance or Law \$1,000,000 Deductible (water damage claims) \$10,000 Deductible (all other covered perils excluding hurricane) \$5,000 Hurricane Deductible (2% of the total insurable value) \$1,006,411	\$107,821
Commercial General Liability Great Divide Insurance Company Effective: 12/15/19 - 12/15/20	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 Bodily Injury/Property Damage Liability Deductible \$500 Hired/Non-Owned Automobile (each accident) \$1,000,000	\$4,674
Commercial Umbrella Great American Insurance Company Effective: 12/15/19 - 12/15/20	Limit of Liability (each occurrence/annual aggregate) \$10,000,000 Retained Limit \$0	\$3,141
Directors' & Officers' Liability Great American Insurance Company Effective: 12/15/19 - 12/15/20	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Deductible (ADA related claims) \$10,000 Deductible (all other claims) \$2,500	\$5,275
Fidelity Bond Great American Insurance Company Effective: 12/15/19 - 12/15/20	Commercial Crime/Employee Theft \$350,000 Property Management Company Endorsement Included Deductible (per occurrence) \$2,500	\$678
Workers' Compensation FirstComp Insurance Company Effective: 04/11/20 - 04/11/21	Bodily Injury by Accident (each accident) \$500,000 Bodily Injury by Disease (each employee/policy limit) \$500,000	\$6,452
Total Annual Premium		\$128,041

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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