

Ku'au Bayview at Paia
Insurance Summary
Date Prepared: January 26, 2004

Insurance Associates, Inc.
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property						
Comprehensive General Liability		Annual	02/01/05 – 02/01/06	\$ 1,155	Philadelphia Insurance Companies (A.M. Best Rated "A+", Superior)	
General Aggregate	\$ 2,000,000					
Products and Completed Operations Aggregate	\$ 2,000,000					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence	\$ 1,000,000					
Fire Damage (any one fire)	\$ 50,000					
Medical Expense (any one person)	\$ 5,000					
Bodily Injury/Property Damage Liability Deductible	\$ 500					
Commercial Umbrella						\$1,000,000 policy available for \$1,000
Directors' and Officers' Liability		Annual	02/01/05 – 02/01/06	\$ 920	Great American Insurance Company (A.M. Best Rated "A", Excellent)	Includes coverage for the Management Company, if applicable
Each Occurrence	\$ 1,000,000					
General Aggregate	\$ 1,000,000					
Deductible	\$ 1,000					
Fidelity Bond		Annual	02/01/05 – 02/01/06	\$ 310	Great American Insurance Company (A.M. Best Rated "A", Excellent)	
Deductible	\$ 1,000					
Workers' Compensation						

This is a summary only. It does not include all the terms, exclusions, limitations, and conditions in the actual contract