

Insurance Factors

8-4 P M-F

May 2, 2000

SUMMARY OF POLICIES IN FORCE FOR KUAU BAYVIEW

GENERAL LIABILITY: Northfield Insurance Company, Policy number CP371187, February 1, 2000-2001, annual premium \$709.00, there is no deductible. Coverage provided includes \$2,000,000 annual aggregate with \$1,000,000 per occurrence. Coverage is also provided for Products & Completed Operations, Personal & Advertising Injury, Fire Legal Liability and Medical Payments.

DIRECTORS AND OFFICERS LIABILITY: Ian H. Graham Inc. Insurance, Policy number 81526488B, November 14, 1999-2000, annual premium \$850.00. Coverage provided is \$1,000,000 each loss, with \$1,000,000 annual aggregate. There is a \$1,000 deductible. Coverage is required by the State of Hawaii with respect to the association's liability regarding actions, failures to act, and omissions of the Directors & Officers of Kuau Bayview.

CRIME/FIDELITY: Ian H. Graham Inc. Insurance, Policy number 81555366A, November 13, 1999-2000, annual premium \$560.00. Coverage provided is \$150,000, with a \$500 deductible. This coverage is required by the State of Hawaii.

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