

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

Insurance Associates, Inc.
800 Bethel Street, Suite #200
Honolulu, HI 96813
Phone: 538-6938 Fax: 531-8361

Agent: John Hall
Direct Line: 808-526-9273
john@ia-hawaii.com

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

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