

Kuau Bayview at Paia HOA
Insurance Summary
Date Prepared: January 2025

Pyramid Insurance Center, Ltd.
Maui Branch
270 Dairy Rd #150
Kahului, HI 96732

Agent: Dana Cagen
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Provider	Comments
Commercial General Liability	\$ 2,000,000	Annual	02/01/24 – 02/01/25	\$827	Mt. Vernon Fire Ins. Co.	Increased from \$591 in 2024
General Aggregate Limit	\$ 2,000,000					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence Limit	\$ 1,000,000					
Fire Damage (any one fire)	\$ 5,000					
Medical Expense (any one person)	\$ 5,000					
GL Deductible	\$ 0					
Directors' and Officers' Liability	\$ 1,000,000	Annual	02/01/24 – 02/01/25	\$1,222	Mt. Vernon Fire Ins. Co.	Increased from \$1,069 in 2024
Each Claim	\$ 1,000,000					
Annual Aggregate	\$ 10,000					
Deductible – each ADA claim	\$ 1,000					
Deductible – all other claims						
Hawaii Surplus Lines Tax (4.680%)				\$95.89		Was \$77.69
Total Premium				\$2,144.89		\$1,737.69 in 2024

Mt Vernon Fire Insurance Company is A.M. Best Rated "A++" Superior - XII

This summary is a brief outline of your insurance policies and is a matter of information only. It does not amend, extend, or alter the coverages afforded by the companies. You must refer to the provisions found in your policies for the details of your coverages, terms, conditions, and exclusions that apply.