Kuau Bayview at Paia HOA
Insurance Summary
Date Prepared: April 2026

Parker-Douglas Insurance
166 Kamehameha Ave #8
Hilo, HI 96720

Agent: Richard Lindberg
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Provider	Comments
Commercial General Liability General Aggregate Limit Personal & Advertising Injury Each Occurrence Limit Fire Damage (any one fire) Medical Expense (any one person) GL Deductible	$ 2,000,000 $ 2,000,000 $ 1,000,000 $ 1,000,000 $ 5,000 $ 5,000 $ 0	Annual	04/01/26 – 04/01/27	$412	Philadelphia Insurance Companies	New policy started 2026
Directors' and Officers' Liability Each Claim Annual Aggregate Deductible – each ADA claim Deductible – all other claims	$ 500,000 $ 500,000 $ 10,000 $ 1,000	Annual	04/01/26 – 04/01/27	$1,026	United States Liability Insurance Company	Data Breach and Identity Theft Coverage is included in the premium.
Total Premium Paid				**$1,438.00**		$2,144.89 in 2025

United States Liability Insurance Company is A.M. Best Rated "A++" Superior - XIV

***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*.**