

Summary of Insurance
April 18, 2003

Kuau Bayview
P O Box 1588
Makawao, HI 96768

General Liability:

Policy# CP458228 Effective 02/01/03 to 02/03/04 Northfield Insurance Company
2,000,000 General Aggregate
2,000,000 Products & Completed Ops
1,000,000 Personal & Advertising Injury
1,000,000 Each Occurrence Limit
100,000 Damage to Premises rented to you
5,000 Medical Expense Limit
Premium: \$1108.00 +tax

Directors & Officers Liability Insurance:

Policy# 3DY-01-9904-0 Effective 11/14/02 tp 11/14/03 Lumbermans Mutual Ins
1,000,000 Limit of Liability
1,000 Deductible
Premium: \$1045.00

Crime Insurance:

Policy# PENDING Effective 11/04/02 to 11/14/03 Lumbermans Mutual
100,000 Employee Dishonesty
1,000 Deductible
Premium: \$340.00