

**Ku'au Bayview at Paia**  
**Insurance Summary**  
**Date Prepared: June 4, 2010**

**Insurance Associates, Inc.**  
**800 Bethel Street, Suite #200**  
**Honolulu, HI 96813**  
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property</b>						
<b>Commercial General Liability</b>		Annual	02/01/10 – 02/01/11	\$ 1,280	Philadelphia Indemnity Insurance Company (A.M. Best Rated "A+", Superior)	
General Aggregate	\$ 2,000,000					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence	\$ 1,000,000					
Fire Damage (any one fire)	\$ 100,000					
Medical Expense (any one person)	\$ 5,000					
Bodily Injury/Property Damage Liability Deductible	\$ 500					
<b>Commercial Umbrella</b>		Annual	02/01/10 – 02/01/11	\$ 3,267	Great American Insurance Company (A.M. Best Rated "A", Excellent)	
Each Occurrence	\$ 5,000,000					
Aggregate	\$ 5,000,000					
Retention	\$ 1,000					
<b>Directors' and Officers' Liability</b>		Annual	02/01/10 – 02/01/11	\$ 1,399	Great American Insurance Company (A.M. Best Rated "A", Excellent)	Includes coverage for the Management Company, if applicable
Each Occurrence	\$ 1,000,000					
General Aggregate	\$ 1,000,000					
Deductible	\$ 1,000					
<b>Fidelity Bond</b>	\$ 50,000	Annual	04/01/10 – 04/01/11	\$ 310	Great American Insurance Company (A.M. Best Rated "A", Excellent)	
Deductible	\$ 1,000					
<b>Workers' Compensation</b>						

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