

Ku'au Bayview at Pai'a
Insurance Summary
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Insurance Associates, Inc.
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Coverage	Limits of Liability	Term	Policy Period	Annual Premium	Insurance Company	Comments
Commercial Property						
Comprehensive General Liability		Annual	02/01/11 – 02/01/12	\$ 1,280	Philadelphia Insurance Company	(A.M. Best Rated "A+", Superior)
General Aggregate	\$ 2,000,000					
Products and Completed Operations 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)	\$ 10,000					Policy Number
Hired/Non-Owned Automobile (occurrence)	\$ 1,000,000					PHOK671098
Commercial Umbrella		Annual	02/01/11 – 02/01/12	\$ 750	Great American Insurance Company	Provides Coverage Above the D&O Liability Policy
Each Occurrence	\$ 5,000,000					
Liability Aggregate Limit	\$ 5,000,000					
Retained Limit	\$ 10,000					
Directors' and Officers' (D&O Liability)		Annual	02/01/11 – 02/01/12	\$ 1,339	Great American Insurance Company	
Each Occurrence	\$ 1,000,000					
General Aggregate	\$ 1,000,000					
Deductible	\$ 1,000					
Fidelity Bond		Annual	04/01/11 – 04/01/12	\$ 310	Great American Insurance Company	
Covered Amount	\$ 50,000					
Deductible	\$ 1,000					Policy #SAA554-38-21-1648
Workers Compensation						

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 insurance companies. You must refer to the provisions found in your policies for a detailed description and explanation of the coverages, limitations, exclusions and conditions.

