

**Kuau Bayview at Paia HOA**  
Insurance Summary  
Date Prepared: January 2015

**Pyramid Insurance Center, Ltd.**  
Maui Branch  
270 Dairy Rd #160  
Kahului, HI 96732

Agent: Dana Cagen  
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Provider	Comments
<b>Commercial General Liability</b>	\$ 2,000,000	Annual	02/01/15 –	\$500	Mt. Vernon Fire Ins. Co.	Actual \$492 but minimum premium is \$500
General Aggregate Limit	\$ 2,000,000		02/01/16			
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					
Deductible	\$ 0					
<b>Directors' and Officers' Liability</b>	\$ 1,000,000	Annual	02/01/15 –	\$972	Mt. Vernon Fire Ins. Co.	
Each Claim	\$ 1,000,000		02/01/16			
Annual Aggregate	\$ 10,000					
Deductible – each ADA claim	\$ 1,000					
Deductible – all other claims						
Surplus Lines Tax				\$68.89	Mt. Vernon Fire Ins. Co.	
<b>Total Premium</b>				\$1540.89		

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

*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.*