

Royal Kahili, AOA
Insurance Summary
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| Coverage | Limits | Term | Policy Period | Annual Premium | Insurance Company | Comments |
|---|---|-------------|----------------------|-----------------------|--|--|
| Property including Equipment Breakdown Buildings, Business Personal Property, and PV System Building Ordinance/Increased Cost of Construction Earthquake Flood Deductible (all other perils excluding hurricane) Hurricane Deductible (2% of the building value) | \$ 8,650,333 \$ 1,000,000 \$ 25,000 \$ 25,000 \$ 5,000 | Annual | 03/01/20 - 03/01/21 | \$ 16,543.93 | Lloyd's of London | Earthquake and Flood are subject to the \$5,000 deductible. |
| Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence) Deductible | \$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 50,000 \$ 5,000 \$ 1,000,000 \$ 500 | Annual | 03/01/20 - 03/01/21 | \$ 1,545 | Great Divide Insurance Company | Includes additional insured coverage for Hawaii Electric Light Company and TSWG Solar LLC. |
| Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit | \$ 5,000,000 \$ 5,000,000 \$ 0 | Annual | 03/01/20 - 03/01/21 | \$ 1,080 | Fireman's Fund Insurance Company | Provides coverage above the Directors' & Officers' Policy |
| Directors' and Officers' Liability Each Claim Annual Aggregate Deductible – each ADA claim Deductible – all other claims | \$ 1,000,000 \$ 1,000,000 \$ 10,000 \$ 1,000 | Annual | 03/01/20 - 03/01/21 | \$ 1,814.72 | Great American Insurance Company | Includes coverage for the Management Company |
| Fidelity Bond Deductible | \$ 50,000 \$ 1,000 | Annual | 03/01/20 - 03/01/21 | \$ 310 | Great American Insurance Company | |
| Flood Insurance Building Contents Deductible | \$ 8,000,000 \$ 25,000 \$ 5,000 | Annual | 04/20/20 – 04/20/21 | \$ 11,710 | Selective Insurance Company of America | National Flood Insurance Program |
| Workers' Compensation and Employers Liability Bodily Injury by Accident (each accident) Bodily Injury by Disease (each employee) Bodily Injury by Disease (policy limit) | Statutory \$ 500,000 \$ 500,000 \$ 500,000 | Annual | 05/31/20 – 05/31/21 | \$ 4,434 | FirstComp | |

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 coverage's afforded by the companies. You must refer to the provisions found in your policies for the details of your coverage's, terms, conditions and exclusions that apply.