

**Royal Kahili, AOA**  
**Insurance Summary**  
**Date Prepared: March 25, 2021**

**Insurance Associates, Inc.**  
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<b>Coverage</b>	<b>Limits</b>	<b>Term</b>	<b>Policy Period</b>	<b>Annual Premium</b>	<b>Insurance Company</b>	<b>Comments</b>
<b>Property</b> 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	03/01/21 - 03/01/22	\$ 17,935.01	Great Lake Insurance	Earthquake and Flood are subject to the \$5,000 deductible.
<b>Commercial General Liability</b> 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	03/01/21 - 03/01/22	\$ 1,545	Great Divide Insurance Company	Includes additional insured coverage for Hawaii Electric Light Company and TSWG Solar LLC.
<b>Commercial Umbrella</b> Each Occurrence Liability Aggregate Limit Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 0	Annual	03/01/21 - 03/01/22	\$ 1,175	Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
<b>Directors' and Officers' Liability</b> Each Claim Annual Aggregate Deductible – each ADA claim Deductible – all other claims	\$ 1,000,000 \$ 1,000,000 \$ 10,000 \$ 1,000	Annual	03/01/21 - 03/01/22	\$ 1,839	Great American Insurance Company	Includes coverage for the Management Company
<b>Fidelity Bond</b> Deductible	\$ 50,000 \$ 1,000	Annual	03/01/21 - 03/01/22	\$ 310	Great American Insurance Company	
<b>Flood Insurance</b> Building Contents Deductible	\$ 8,000,000 \$ 25,000 \$ 5,000	Annual	04/20/21 – 04/20/22	\$ 11,822	Selective Insurance Company of America	National Flood Insurance Program
<b>Workers' Compensation and Employers Liability</b> 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	05/31/21 – 05/31/22	\$ 4,284	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.***