

**Mauna Luan AOA**  
**2023-2024 Summary of Insurance**

Type of Policy/Carrier	Limits of Liability/Deductibles	Annual Premium
<b>Commercial Property</b> Lloyd's of London/Various Policy No. W3390B230201 Effective: 10/01/23 - 10/01/24	Total Declared Values \$167,047,000 Building Limit (per occurrence) \$50,000,000 Outdoor Property \$250,000 Business/Rental Income \$100,000 Building Ordinance or Law A) Coverage for Loss to Undamaged Portion of Building Full Limits B) Coverage for Cost of Demolition \$1,000,000 C) Coverage for Increased Costs of Construction \$1,000,000 Deductible (water damage claims) \$50,000 Deductible (all other covered perils excluding hurricane) \$50,000 Hurricane Deductible (3% of the total insurable value) \$1,500,000	
<b>Equipment Breakdown (Boiler &amp; Machinery)</b> Travelers Insurance Company Policy No. BME1-1F790129-TCT-23 Effective: 10/01/23 - 10/01/24	Total Limit (per breakdown) \$167,047,000 Business Income/Extra Expense \$100,000 Deductible \$10,000	
<b>Commercial General Liability</b> Lexington Insurance Company Policy No. To Be Determined Effective: 10/01/23 - 10/01/24	General Aggregate Limit \$2,000,000 Products/Completed Operations Aggregate Limit Included Personal & Advertising Injury Limit \$1,000,000 Each Occurrence Limit \$1,000,000 Damage to Premises Rented to You (any one premises) \$100,000 Medical Expense Limit (any one person) \$5,000 Deductible (per occurrence) \$5,000 Hired/Non-Owned Automobile (each accident) \$1,000,000	
<b>Commercial Excess Liability</b> General Star Indemnity Company Policy No. To Be Determined Effective: 10/11/23 - 10/01/24	Limit of Liability (each occurrence/annual aggregate) \$5,000,000 Retained Limit \$0 Provides coverage above the General Liability, Hired and Non-Owned Auto Employers Liability	
<b>Directors' &amp; Officers' Liability</b> Accredited Surety and Casualty Company Policy No. 1-SKN-HI-01250492-02 Effective: 10/01/23 - 10/01/24	Limit of Liability (each occurrence/annual aggregate) \$1,000,000 Deductible (each claim) \$25,000	
<b>Directors' &amp; Officers' Liability (Excess)</b> Atlantic Specialty Insurance Company Policy No. To Be Determined Effective: 10/01/23 - 10/01/24	Limit of Liability \$1,000,000 Attachment Point \$1,000,000 Follow Form Excess Liability Coverage	
<b>Fidelity Bond</b> Great American Insurance Company Policy No. SAA-554-38-21-8607-013 Effective: 10/01/23 - 10/01/24	Commercial Crime/Employee Theft \$2,500,000 Forgery, Alteration, Computer Fraud, Counterfeit Currency Included Deductible (per occurrence) \$10,000	
<b>Workers' Compensation</b> FirstComp Insurance Company Policy No. WC0201404-05 Effective: 10/01/23 - 10/01/24	Bodily Injury by Accident (each accident) \$1,000,000 Bodily Injury by Disease (each employee/policy limit) \$1,000,000	
<b>Total Annual Premium</b>		

*This summary has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. This summary is for your use as a reference only and is not intended to be inclusive of all policy terms, conditions and exclusions. Even though care has been taken in the preparation of this summary, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.*

\*\*\* If you need a certificate of insurance for your mortgage company, please fax your request to 808-792-5377 or email to [certificates@insuringhawaii.com](mailto:certificates@insuringhawaii.com) \*\*\*



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