

The Collection

2016-2017 Summary of Proposed Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles	Premium
COMMERCIAL PROPERTY To Be Determined Policy No. To Be Determined Effective: 11/01/16 - 11/01/17	Building Replacement Cost \$177,100,000 Business Personal Property Included Equipment Breakdown (Boiler & Machinery) Included Terrorism Excluded 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 Included w/ Cov. B Deductible (all other covered perils excluding hurricane) \$10,000 Hurricane Deductible (2% of the total insurable value) \$3,542,000	
COMMERCIAL GENERAL LIABILITY To Be Determined Policy No. To Be Determined Effective: 11/01/16 - 11/01/17	General Aggregate Limit \$2,000,000 Personal & Advertising Injury Limit \$1,000,000 Bodily Inrury & Property Damage Liability Limit \$1,000,000 Each Occurrence \$1,000,000 Damage to Premises Rented to You (any one premises) \$100,000 Medical Expense Limit (any one person) \$5,000 Non-Owned/Hired Automobile (per occurrence) \$1,000,000	
COMMERCIAL UMBRELLA To Be Determined Policy No. To Be Determined Effective: 11/01/16 - 11/01/17	Each Occurrence/Aggregate Limit \$25,000,000 Retained Limit \$0	
DIRECTORS' & OFFICERS' LIABILITY To Be Determined Policy No. To Be Determined Effective: When board is elected	Limit of Liability (annual aggregate) \$1,000,000 Deductible (each claim) \$2,500	
FIDELITY BOND To Be Determined Policy No. To Be Determined Effective: 11/01/16 - 11/01/17	Employee Theft Limit \$250,000 Deductible \$1,000	
WORKERS' COMPENSATION Markel Insurance Company Policy No. WZC81034808 Effective: 09/06/16 - 09/06/17	Bodily Injury by Accident (each accident) \$500,000 Bodily Injury by Disease (each employee) \$500,000 Bodily Injury by Disease (policy limit) \$500,000	
Total Premium (Including Taxes and Fees)		\$0

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 ***



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