

# JHC JOHN H. CONNORS INSURANCE

AOAO Kihei Shores  
2747 S. Kihei Road  
Kihei, Hawaii 96753

April 2008

## SCHEDULE OF INSURANCE FOR THE ASSOCIATION

The following is an up-to-date SCHEDULE of the INSURANCE COVERAGES for the Association effective April 2008.

**COMMERCIAL GENERAL LIABILITY INSURANCE, Covers;**  
\$1,000,000 for Bodily Injury and Property Damage Liability per occurrence and \$2,000,000 Aggregate limit. The policy includes coverage for Blanket Contractual Liability, Host Liquor, Swimming Pool Liability, Cross Suits, Personal Injury including employees as additional insureds, Broad Form Property damage, \$100,000 Fire Legal Liability, Individual Owners and Property Manager as Additional Insureds. Bodily Injury and Property Damage Deductible is \$500 per claim. Policy includes \$1,000,000 Non-owned/Hired Auto Liability.

Nautilus Insurance Company

04/30/08 to 04/30/09

Annual Premium \$ 11,952.92

**UMBRELLA LIABILITY INSURANCE, Covers;**  
\$10,000,000 per occurrence and \$10,000,000 aggregate limit excess coverage for all liability insurance carried for the Association.

Great American Insurance Company

04/30/08 to 04/30/09

Annual Premium \$ 4,285.00

**BLANKET FIRE INSURANCE, Covers;**  
\$22,739,395 for Replacement Cost on Buildings and Business Personal Property. This portion of the insurance is provided with \$ 5,000,000 ORDINANCE OR LAW COMBINED DEBRIS REMOVAL, and INCREASED COST OF CONSTRUCTION COVERAGE. \$5,000 AOP deductible, \$10,000 WATER DAMAGE deductible, and HURRICANE DAMAGE deductible of 2% per building.

Axis Surplus Insurance Company

04/30/08 to 04/30/09

Annual Premium \$ 74,910.60

Specific perils insured against include Fire, the Extended Coverages (wind, Hail, damage by Aircraft or Automobiles, Riot, Explosion and Smoke), and "SPECIAL FORM" which is essentially risks of direct physical loss unless otherwise excluded or limited. Certain standard EXCLUSIONS are for construction defect, flood, and earthquake & mold and decay, terrorism, pollution, asbestos & contamination. HRS Chapter 514B-VI Hawaii Revised Statutes, requires the Association, (Board of Directors) to purchase (1) Property insurance (A) On the common elements (B) Providing coverage for Special Form causes of loss; and (C) In a total amount of not less than the Full Insurable Replacement Cost of the insured property, less deductible, but including coverage for the increased costs of construction due to building code requirements, at the time the insurance is purchased and each renewal date; (2) Commercial General Liability insurance... (3) A Fidelity Bond...(4) Director and Officers Liability coverage...(See HPR Documents, Kihei Shores AOAO)

## INSURANCE FOR ALL RISKS

140 Hoohana Street, Ste. 309, Kahului, Hawaii 96732 Telephone (808) 871-8805 Fax (808) 871-8191

