

**Keola La'i AOA**  
**Insurance Summary**  
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**Insurance Associates, Inc.**  
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property</b> Building Replacement Cost Hurricane Sublimit (per loss event) Building Ordinance/Increased Cost of Construction Business Personal Property Deductible (per-unit: water damage claims only) Deductible (all other perils excluding hurricane) Hurricane Deductible (1% of the building value)	\$ 161,122,000 \$ 10,000,000 \$ 2,000,000 Included \$ 25,000 \$ 10,000 \$ 3,222,440	Annual	01/31/26 – 01/31/27	\$ 187,980	Fireman's Fund Insurance Company	
<b>Excess Hurricane</b> Covered Amount Excess of	\$ 151,122,000 \$ 10,000,000	Annual	01/31/26 – 01/31/27	\$ 164,348	MS Transverse Specialty Insurance	100% Hurricane Coverage
<b>Equipment Breakdown</b> Covered Amount Deductible	\$ 161,122,000 \$ 5,000	Annual	01/31/26 – 01/31/27	\$ 3,163	The Phoenix Insurance Company	
<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)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	01/31/26 – 01/31/27	\$ 62,083	Fireman's Fund Insurance Company	
<b>Commercial Umbrella</b> Each Occurrence Liability Aggregate Limit Retained Limit	\$ 25,000,000 \$ 25,000,000 \$ 0	Annual	01/31/26 – 01/31/27	\$ 44,995	ACE Property & Casualty Insurance Company	Provides coverage above the Directors' & Officers' Policy
<b>Directors' and Officers' Liability</b> Each Loss Policy Period Aggregate Retention	\$ 1,000,000 \$ 1,000,000 \$ 15,000	Annual	01/31/26 – 01/31/27	\$ 11,022 \$ 8,016	Philadelphia Indemnity Insurance Company <i>36 month tail coverage on expiring D&amp;O policy</i>	Includes coverage for the Management Company
<b>Fidelity Bond and Other Crime Coverages</b> Deductible	\$ 200,000 \$ 1,000	Annual	01/31/26 – 01/31/27	\$ 1,229	StarNet Insurance Company	
<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	01/31/26 – 01/31/27	\$ 20,528	Markel Insurance Company	
<b>Temporary Disability Insurance (TDI)</b>	Statutory	Annual	Continuous until cancelled	Based on Payroll Audit	Pacific Guardian Life	

*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.*