

**HAWAII TOWER
INSURANCE SUMMARY**

Type of Policy/Carrier	Coverage
Commercial Property First Insurance Company of Hawaii Policy No. CPP703307904 Effective: 04/10/2010 – 04/10/2011 AM Best Rated A VIII, Admitted	Special Form Property Coverage/Replacement Cost Valuation Blanket Building and Contents Limit \$188,518,440 Business/Rental Income \$30,000 Flood Sublimit \$5,000,000 Earthquake Sublimit \$5,000,000 Deductible: \$5,000 Hurricane Deductible: 2% of TIV Flood Deductible: \$500,000 Earthquake Deductible: 5% of TIV
Commercial General Liability First Insurance Company of Hawaii Policy No. CPP703307904 Effective: 04/10/2010 – 04/10/2011 AM Best Rated A VIII, Admitted	General Aggregate \$2,000,000 Products & Completed Operations Aggregate Included Personal Injury & Advertising Injury \$1,000,000 Each Occurrence \$1,000,000 Fire Damage \$100,000 Medical Payments \$5,000 Property Damage Deductible \$3,000 Employee Benefits Liability \$1,000,000 Employee Benefits Liability Deductible \$1,000 Non-Owned/Hired Automobile Liability Bodily Injury \$1,000,000 Non-Owned/Hired Automobile Liability Property Damage \$1,000,000
Boiler & Machinery Hartford Steam Boiler Insurance Co. Policy No. FBP2242425 Effective: 04/10/2010 – 04/10/2011 AM Best Rated A+ X, Admitted	Property Damage Limit \$100,000,000 Business Income/Extra Expense Included Deductible \$5,000 Direct damage and 24 hrs. Indirect damage
Umbrella Liability National Union Fire Policy No. UPPG023264568 Effective: 04/10/2010 – 04/10/2011 AM Best Rated A XV, Admitted	Each Occurrence/ Aggregate-Per Location \$15,000,000 Retention \$10,000
Directors & Officers Liability National Union Fire Policy No. 024761873 Effective: 06/30/2008 – 06/30/2010 AM Best Rated A XV, Admitted	Limit of Liability (Annual Aggregate) \$5,000,000 Deductible (per Claim) \$10,000 Property Manager included as Additional Insured Yes
Workers Compensation North River Insurance Company Policy No. 4086985671 Effective: 11/01/2009 – 11/01/2010 AM Best A XIV, Admitted	Workers Compensation Statutory Benefits Employers' Liability \$1,000,000/\$1,000,000/\$1,000,000
Storage Tank System 3rd Party Liability and Cleanup Policy Zurich American Insurance Company Policy No. USC523640306 Effective: 01/06/2009 – 01/06/2010 AM Best Rated A XV, Admitted	Limit of Liability Each Claim \$1,000,000 Total for All Claims \$1,000,000
COMMERCIAL CRIME Travelers Casualty & Surety Company Policy No. 105297716 Effective: 06/30/2009-06/30/2010 AM Best Rated A+ XV, Admitted	Fidelity \$200,000 Deductible \$1,000

Atlas Insurance Agency
 1132 Bishop Street, Suite 1600
 Honolulu, HI 96813

Tel # 808-533-3222
 Fax # 808-533-1041
 April 27, 2010



This summary of coverage is intended to facilitate your understanding of the insurance program we have proposed. However, it is not intended to replace or supersede any original insurance contracts.