

HAWAII TOWER
2011 INSURANCE SUMMARY

Type of Policy/Carrier	Coverage
Commercial Property First Insurance Company of Hawaii Policy No. CPP703307905 Effective: 04/10/2011 – 04/10/2012 AM Best Rated A VIII, Admitted	Special Form Property Coverage/Replacement Cost Valuation Blanket Building \$196,309,178 Contents \$250,000 Business/Rental Income \$30,000 Earthquake Sublimit \$5,000,000 Deductible: All Insured Perils except below Hurricane Deductible: 2% of TIV Earthquake Deductible: 5% of TIV
Commercial General Liability First Insurance Company of Hawaii Policy No. CPP703307905 Effective: 04/10/2011 – 04/10/2012 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
National Flood Insurance Program First Insurance Company of Hawaii Policy No. 0002003778 Effective: 10/8/2010 – 10/8/2011 AM Best Rated A VIII, Admitted	Resident Condominium Building Association Coverage Building and Contents Limit \$106,750.00 Deductible: \$5,000
Boiler & Machinery Hartford Steam Boiler Insurance Co. Policy No. FBP2242425 Effective: 04/10/2011 – 04/10/2012 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. UPPG064124798 Effective: 04/10/2011 – 04/10/2012 AM Best Rated A XV, Admitted	Each Occurrence/ Aggregate-Per Location \$15,000,000 Retention \$10,000
Directors & Officers Liability Continental Casualty Co. Policy No. 0251275750 Effective: 06/30/2010 – 06/30/2011 AM Best Rated A XV, Admitted	Limit of Liability (Annual Aggregate) \$3,000,000 Deductible (per Claim) \$5,000 Property Manager included as Additional Insured Yes
Workers Compensation North River Insurance Company Policy No. 4087007001 Effective: 11/01/2010 – 11/01/2011 AM Best Rated A XIII, 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. USC523640307 Effective: 01/06/2011 – 01/06/2012 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: 06/30/2009-06/30/2012 AM Best Rated A+ XV, Admitted	Fidelity \$200,000 Deductible \$1,000



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 April 8, 2011

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.