

**RESOLUTION OF THE ASSOCIATION OF APARTMENT OWNERS OF  
HAWAII TOWER, INC. AUTHORIZING THE BOARD TO REQUIRE MEMBERS OF  
THE ASSOCIATION TO PURCHASE THEIR OWN INSURANCE**

**WHEREAS**, the ASSOCIATION OF APARTMENT OWNERS OF HAWAII TOWER, INC. ("Association") is a Hawaii nonprofit corporation; and

**WHEREAS**, the Association was established pursuant to Hawai'i Revised Statutes ("HRS") Chapter 514A (which has since been recodified as Chapter 514B), by that certain Declaration of Condominium Property Regime of Hawaii Tower, filed in the Office of the Assistant Registrar of the Land Court of the State of Hawai'i as Land Court Document Number 2428170, as amended; and

**WHEREAS**, consistent with HRS §514B-143(g), if at least a majority of the Unit Owners give their vote or written consent, the Board may require owners to obtain their own insurance; and

**WHEREAS**, the members of the Association considered the following proposal (the "proposal"):

*Notwithstanding anything in the Project documents (including, but not limited to, the Declaration and Bylaws) to the contrary, the Board may require each unit owner to obtain insurance, such as an "HO-6" policy or its equivalent, for the unit owner's apartment.*

**WHEREAS**, a majority of the owners approved the proposal by their written consent; and

**WHEREAS**, adoption of the proposal by a majority of the members of the Association authorizes the Board of Directors to require Association members to obtain their own insurance;

**THEREFORE, BE IT RESOLVED** that the Board of Directors of the Association of Apartment Owners of Hawaii Tower, Inc., pursuant to HRS §514B-143(g), is authorized to require each Association member to obtain insurance, in the form of an "HO-6" policy or its equivalent, for the member's own apartment.

CERTIFICATE

I, Secretary of the Board of Directors of the Association of Apartment Owners of Hawaii Tower, Inc., hereby certify that the foregoing is a true copy of the Resolution duly adopted by the written consent of a majority of the members of the ASSOCIATION OF APARTMENT OWNERS OF HAWAII TOWER, INC., and duly entered in the book of minutes of the Association, and this Resolution is in full force and effect.

DATED: Honolulu, Hawai'i, November 26, 2007.



Secretary  
ASSOCIATION OF APARTMENT OWNERS  
OF HAWAII TOWER, INC.