

Ahuimanu Homeowners Association
Insurance Summary
Date Prepared: April 14, 2026

Insurance Associates, Inc.
800 Bethel Street, Suite #200
Honolulu, HI 96813

Agent: Sue Savio
Direct Line: 808.526.9271
Direct Fax: 808.792.5371
sue@insuringhawaii.com

Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property including Equipment Breakdown		Annual	05/18/26 – 05/18/27	\$ 6,154	First Insurance Company of Hawaii	
Building Replacement Cost	\$ 935,973					
Business Personal Property	\$ 50,000					
Building Ordinance/Increased Cost of Construction	\$ 100,000					
Deductible (all other perils excluding hurricane)	\$ 1,000					
Hurricane Deductible (15% of the building value)	\$ 140,396					
Commercial General Liability		Annual	05/18/26 – 05/18/27	\$ 8,792	First Insurance Company of Hawaii	
General Aggregate	\$ 2,000,000					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence	\$ 1,000,000					
Fire Damage (any one fire)	\$ 50,000					
Medical Expense (any one person)	\$ 5,000					
Hired/Non-Owned Automobile (occurrence)	\$ 1,000,000					
Commercial Umbrella		Annual	05/18/26 – 05/18/27	\$ 4,387	Federal Insurance Company	Provides coverage above the D&O
Each Claim	\$ 5,000,000					
Policy year Aggregate	\$ 5,000,000					
Retained Limit	\$ 0					
Directors' and Officers' Liability		Annual	05/18/26 – 05/18/27	\$ 2,813	ACE Fire Underwriters Insurance Company	Includes coverage for the Management Company
Each Claim	\$ 2,000,000					
Aggregate	\$ 2,000,000					
Retention – each loss	\$ 1,000					

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.