

# JHC JOHN H. CONNORS INSURANCE

AOAO Maalaea Yacht Marina  
30 Houoli Street  
Wailuku (Maalaea), HI 96793

May 2008

## SCHEDULE OF INSURANCE FOR THE ASSOCIATION

The following is an up-to-date SCHEDULE of the INSURANCE COVERAGES for the Association Effective June 2008.

### COMMERCIAL GENERAL LIABILITY INSURANCE, Covers;

\$1,000,000 for Bodily Injury and Property Damage Liability per occurrence and \$2,000,000 Aggregate limit. The policy includes coverage for Blanket Contractual Liability, Host Liquor, Swimming Pool Liability, Cross Suits, Personal Injury including employees as additional insureds, Broad Form Property damage, \$250,000 Fire Legal Liability, Individual Owners and Property Manager as Additional Insureds. Policy includes \$1,000,000 Non-Owned/Hired Auto liability and \$10,000 Medical Payments to Others.

First Insurance Company of Hawaii Ltd

06/01/08 to 06/01/09  
Annual Premium \$3,317.00

### UMBRELLA LIABILITY INSURANCE, Covers;

\$5,000,000 per occurrence and \$5,000,000 aggregate limit excess coverage for all liability insurance carried for the Association including the Directors & Officers Liability.

Great American Insurance Company

06/01/08 to 06/01/09  
Annual Premium \$1,400.00

### BLANKET FIRE INSURANCE, Covers;

\$7,794,000 for Replacement Cost on Buildings and Business Personal Property in their entirety including Boiler and Machinery/Equipment Breakdown, Ordinance and Law; \$380,000 Increased Cost of Construction; \$380,000 Debris Removal. This portion of the insurance is provided with a \$3,000 AOP DEDUCTIBLE including WIND DAMAGE and a HURRICANE DAMAGE DEDUCTIBLE of 2%.

First Insurance Company of Hawaii, Ltd. -

06/01/08 to 06/01/09  
Annual Premium \$10,211.00

Specific perils insured against include Fire, the Extended Coverages (wind, Hail, damage by Aircraft or Automobiles, Riot, Explosion and Smoke), and "SPECIAL FORM" which is essentially risks of direct physical loss unless otherwise excluded or limited. Certain standard EXCLUSIONS are for construction defect, flood, terrorism, mold, fungus, and earthquake.

HRS Chapter 514B-VI Hawaii Revised Statutes, requires the Association, (Board of Directors) to purchase (1) Property insurance (A) On the common elements (B) Providing coverage for Special Form causes of loss; and (C) In a total amount of not less than the Full Insurable Replacement Cost of the insured property, less deductible, but including coverage for the increased costs of construction due to building code requirements, at the time the insurance is purchased and each renewal date; (2) Commercial General Liability insurance... (3) A Fidelity Bond...(4) Director and Officers Liability coverage

(See HPR Documents, Maalaea Yacht Marina )

### INSURANCE FOR ALL RISKS

140 Hoolana Street, Ste. 309, Kahului, Hawaii 96732 Telephone (808) 871-8805 Fax (808) 871-8191

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**RESIDENTIAL BUILDING FLOOD INSURANCE, Covers;  
\$7,405,000 Master Residential Condominium Building Association policies issued with FEMA  
MANDATED \$30,000 Increased Cost of Construction coverage. Policies are written with a \$500  
DEDUCTIBLE. THE CONTENTS OF EACH UNIT IS THE RESPONSIBILITY OF THE  
INDIVIDUAL OWNER. INDIVIDUAL CONTENTS FLOOD POLICIES ARE AVAILABLE  
THROUGH THIS OFFICE.**

**Selective Insurance Company -**

**11/24/07 to 11/24/08  
Annual Premium \$5074.00**

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**PERSONAL PROPERTY AND LIABILITY COVERAGES** (within your individual units) including contents of the individual condominium units. . . **ARE NOT COVERED BY THE AOAO INSURANCE POLICY.** These coverages are the **RESPONSIBILITY** of the **INDIVIDUAL OWNERS** and are available through the owners personal insurance agent or John H. Connors Insurance.

**CURRENT ANNUAL PREMIUM FOR HOMEOWNER PACKAGE POLICIES IS \$526.00 FOR OWNERS OF MAALAEA YACHT MARINA through JOHN H. CONNORS INSURANCE, INCLUDING HURRICANE AND 1,000,000 LIABILITY.**

## TEMPORARY DISABILITY INSURANCE, Covers;

Statutory benefits of compensation for disability of any employee of the Association in compliance with Chapter 392, Hawaii Revised Statutes. Coverage is for injuries that are non-work related exclusive of automobile injuries.

Pacific Guardian Life

Continuous Renewal  
Annual Premium \$162.04

## WORKERS COMPENSATION INSURANCE, Covers;

Statutory benefits of compensation for any employees of the Association in compliance with Chapter 386, Hawaii Revised Statutes, and includes \$500,000 Employers Liability Protection. This is basically coverage for any work related injuries to the employees.

First Insurance Co. of Hawaii

03/16/08 to 03/16/09  
Annual Premium \$ 2,409.00

## DIRECTORS AND OFFICERS LIABILITY, Covers;

\$1,000,000 per claim and \$1,000,000 policy limit with \$1,000 Deductible for claims against the "Entity" and "Individual Insureds" (includes Directors, Trustees, Officers, Employees, Committee Members or Volunteers) while working in their elected or appointed capacities. The policy includes all staff members of the Property Manager as Additional Insureds. In addition, the policy includes Wrongful Employment Practices Liability (WEPL) including the Property Manager or employees of the Property Manager.

Continental Casualty Insurance Company

06/01/08 to 6/01/09  
Annual Premium \$ 944.00

## BLANKET FIDELITY BOND, Covers;

\$25,000 for loss of Money, Securities or other property due to fraudulent or dishonest acts of officers, directors or employees or property managers who have the authority to collect, deposit, transfer or disburse Association funds. This coverage is written with a \$1,000 Deductible.. Includes ERA Pacific Properties as Property Manager.

First Insurance Company of Hawaii Ltd

06/01/08 to 06/01/09  
Annual Premium \$94.00

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