

# Board Information

**West Loch Fairways**  
**Insurance Summary**  
**Date Prepared: October 28, 2020**

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

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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property</b>						
Building Replacement Cost	\$ 28,140	Annual	11/01/20 – 11/01/21	\$ 23	Crum & Forster Indemnity Company	
Business Personal Property	\$ 5,000					
Deductible (all other perils excluding hurricane)	\$ 1,000					
Hurricane	Excluded					
<b>Commercial General Liability</b>						
General Aggregate	\$ 2,000,000	Annual	11/01/20 – 11/01/21	\$ 8,714	Crum & Forster Insurance Company	
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					
<b>Commercial Umbrella</b>						
Each Occurrence	\$ 10,000,000	Annual	11/01/20 – 11/01/21	\$ 4,901	Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
Liability Aggregate Limit	\$ 10,000,000					
Retained Limit	\$ 0					
<b>Directors' and Officers' Liability</b>						
Each Claim	\$ 1,000,000	Annual	11/01/20 – 11/01/21	\$ 7,771	Great American Insurance Company	Includes coverage for the Management Company
Annual Aggregate	\$ 1,000,000					
Retention – each claim	\$ 10,000					
<b>Workers' Compensation and Employers Liability</b>						
Bodily Injury by Accident (each accident)	Statutory	Annual	03/01/20 – 03/01/21	\$ 2,545	FirstComp Insurance Company	
Bodily Injury by Disease (each employee)	\$ 500,000					
Bodily Injury by Disease (policy limit)	\$ 500,000					
<b>Temporary Disability Insurance (TDI)</b>	Statutory	Annual	Continuous until cancelled	Based on payroll audit	Pacific Guardian Life	

*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.*