

Villages at Waipio AOA 2025-2026 Summary of Insurance

Type of Policy/Carrier	Limits of Liability/Deductibles	
Commercial Property Axis Surplus Insurance Company Effective: 12/15/25 - 12/15/26	Building Replacement Cost	\$83,787,800
	Business Personal Property	Included
	Outdoor Property	\$500,000
	Building Ordinance or Law	\$1,000,000
	Deductible (all other wind/hail per occurrence)	\$100,000
	Deductible (water damage claims per unit)	\$25,000
	Deductible (all other covered perils per occurrence)	\$25,000
	Hurricane Deductible (2% of the total insurable value)	\$1,675,756
Equipment Breakdown (Boiler & Machinery) Liberty Mutual Effective: 12/15/25 - 12/15/26	Total Limit (per breakdown)	\$83,787,800
	Deductible	\$25,000
Commercial General Liability First Fire and Casualty Insurance of Hawaii Inc Effective: 12/15/25 - 12/15/26	General Aggregate Limit	\$2,000,000
	Products/Completed Operations Aggregate Limit	Included
	Personal & Advertising Injury Limit	\$1,000,000
	Each Occurrence Limit	\$1,000,000
	Damage to Premises Rented to You (any one premises)	\$100,000
	Medical Expense Limit (any one person)	\$5,000
	Hired/Non-Owned Automobile (each accident)	\$1,000,000
Commercial Umbrella Federal Insurance Company Effective: 12/15/25 - 12/15/26	Limit of Liability (each occurrence/annual aggregate)	\$10,000,000
	Retained Limit	\$0
Directors' & Officers' Liability Philadelphia Indemnity Insurance Company Effective: 12/15/25 - 12/15/26	Limit of Liability (each occurrence/annual aggregate)	\$1,000,000
	Deductible (each claim)	\$2,500
Fidelity Bond Philadelphia Indemnity Insurance Company Effective: 12/15/25 - 12/15/26	Commercial Crime/Employee Theft	\$500,000
	Property Management Company Endorsement	Included
	Deductible (per occurrence)	\$2,500
Workers' Compensation FirstComp Insurance Company Effective: 04/11/25 - 04/11/26	Bodily Injury by Accident (each accident)	\$500,000
	Bodily Injury by Disease (each employee/policy limit)	\$500,000

This summary has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. This summary is for your use as a reference only and is not intended to be inclusive of all policy terms, conditions and exclusions. Even though care has been taken in the preparation of this summary, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.

***** If you need a certificate of insurance for your mortgage company, please fax your request to 808-792-5377 or email to certificates@insuringhawaii.com *****



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