

Rycroft Terrace AOA
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property Building Replacement Cost Building Ordinance/Increased Cost of Construction Deductible (all other perils excluding hurricane) Hurricane Deductible (1% of the building value)	\$ 42,128,156 \$ 1,000,000 \$ 25,000 \$ 421,282	Annual	10/01/26 – 10/01/27	\$ 204,188	First Insurance Company of Hawaii	
Equipment Breakdown Covered Amount Deductible	\$ 39,372,108 \$ 2,500	Annual	10/01/26 – 10/01/27	\$ 1,020	Travelers Property Casualty Company of America	
Commercial General Liability General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 50,000 \$ 5,000 \$ 1,000,000	Annual	10/01/26 – 10/01/27	\$ 13,572	First Insurance Company of Hawaii	
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 0	Annual	10/01/26 – 10/01/27	\$ 5,858	Federal Insurance Company	Provides coverage above the Directors' & Officers' Policy
Directors' and Officers' Liability Each Claim Policy Year Aggregate Retention – ADA claims only Retention – all other claims	\$ 1,000,000 \$ 1,000,000 \$ 10,000 \$ 1,000	Annual	10/01/26 – 10/01/27	\$ 3,882	StarNet Insurance Company	Includes coverage for the Management Company
Fidelity Bond Deductible	\$ 100,000 \$ 1,000	Annual	10/01/26 – 10/01/27	\$ 272	First Insurance Company of Hawaii	

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.