Luana Waikiki, AOAO
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property		Annual	11/01/24 – 11/01/25	$ 126,959	Fireman's Fund Insurance Company	Blanket, Agreed Amount with Replacement Cost Valuation
Building Replacement Cost	$ 66,108,000					
Hurricane Sublimit (per loss event)	$ 10,000,000					
Building Ordinance/Increased Cost of Construction	$ 2,000,000					
Business Personal Property	$ 108,000					
Deductible (per-unit: water damage claims only)	$ 50,000					
Deductible (all other perils excluding hurricane)	$ 50,000					
Hurricane Deductible (2% of the building value)	$ 1,399,200					
Excess Hurricane		Annual	11/01/24 – 11/01/25	$ 71,569	QBE Specialty Insurance Company	
Covered Amount (excess of $10 million)	$ 25,000,000					
Hurricane Deductible (2% of the building value)	$ 1,399,200					
Equipment Breakdown		Annual	11/01/24 – 11/01/25	$ 2,400	The Travelers Indemnity Company of Connecticut	
Covered Amount	$ 66,108,000					
Deductible	$ 5,000					
Commercial General Liability		Annual	11/01/24 – 11/01/25	$ 25,106	Fireman's Fund Insurance Company	
General Aggregate	$ 2,000,000					
Personal & Advertising Injury	$ 1,000,000					
Each Occurrence	$ 1,000,000					
Fire Damage (any one fire)	$ 1,000,000					
Medical Expense (any one person)	$ 5,000					
Hired/Non-Owned Automobile (occurrence)	$ 1,000,000					
Commercial Umbrella		Annual	11/01/24 – 11/01/25	$ 60,631	ACE Property and Casualty Insurance Company	Provides coverage above the General Liability Policy
Each Occurrence	$ 55,000,000					
Liability Aggregate Limit	$ 55,000,000					
Retained Limit	$ 0					
Directors' and Officers' Liability		Annual	11/01/24 – 11/01/25	$ 4,485	Accredited Surety and Casualty Company	Includes coverage for the Management CompanyLua
Each Claim	$ 1,000,000					
Annual Aggregate	$ 1,000,000					
Retention	$ 10,000					
Fidelity Bond	$ 115,000	Annual	11/01/24 – 11/01/25	$ 386	Fireman's Fund Insurance Company	
Deductible	$ 1,000					
Flood		Annual	11/01/24 – 11/01/25	$ 112,868	Selective Insurance Company of America	National Flood Insurance Program
Building	$ 56,250,000					
Deductible	$ 5,000					

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.