

Mariner's Cove Association
Insurance Summary
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Business Insurance Services, Inc
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Honolulu, HI 96814

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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property						
Building & Business Property Replacement Cost	\$ 531,000	Annual	9/10/18-19	\$ 2,373.40	Lloyd's of London	
Retaining Walls	\$ 45,000					
Deductible (All other perils excluding Hurricane)	\$ 5,000					
Hurricane Deductible (2% per Bldg w/ \$25k Min)						
Comprehensive General Liability						
General Aggregate	\$ 2,000,000	Annual	9/10/18-19	\$ 2,620.45	Covington Specialty Insurance Company	
Products & Completed Operations Aggregate	\$ 2,000,000					
Personal & Advertising Injury	\$ 1,000,000					
Each Occurrence	\$ 1,000,000					
Damages to rented premise	\$ 100,000					
Medical Payments to Others	\$ 5,000					
Hired/Non-Owned Automobile (occurrence)	\$ 1,000,000					
Commercial Umbrella						
Each Occurrence	\$ 5,000,000	Annual	9/10/18-19	\$ 1,800.00	National Surety Corporation	Provides coverage above the Directors' & Officers' Policy
General Aggregate	\$ 5,000,000					
Products & Completed Operations Aggregate	\$ 5,000,000					
Retained Limit	\$ -					
Directors & Officers Liability						
Each Occurrence	\$ 2,000,000	Annual	9/10/18-19	\$ 2,351.00	United States Liability Insurance	Includes coverage for the Management Company
General Aggregate	\$ 2,000,000					
Deductible	\$ 2,500					
Fidelity Bond	\$ 100,000	Annual	9/10/18-19	\$ 459.00	Great American Insurance Company	
Deductible	\$ 1,000					
Workers Compensation						
Bodily Injury (each accident)	\$ 500,000	Annual	1/1/18-19	\$ 3,067.00	Hawaii Employers Mutual Insurance Company	
Bodily Injury (each employee)	\$ 500,000					
Bodily Injury (Policy Limit)	\$ 500,000					

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.