

Mariner's Cove Association  
Insurance Summary  
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Business Insurance Services, Inc  
615 Piikoi Street Suite 1901  
Honolulu, HI 96814

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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property</b> Building Replacement Cost Retaining Walls Deductible (All other perils excluding Hurricane) Hurricane Deductible (2% per Bldg w/ \$25k Min)	\$ 435,000 \$ 45,000 \$ 5,000	Annual	09/10/12 - 09/10/13	\$ 5,695.64	Lexington Insurance Company	
<b>Comprehensive General Liability</b> General Aggregate Products & Completed Operations Aggregate Personal & Advertising Injury Each Occurrence Damages to rented premise Medical Payments to Others Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 INCLUDED \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	09/10/12 - 09/10/13	Included Above	Lexington Insurance Company	
<b>Commercial Umbrella</b> Each Occurrence Liability Aggregate Limit Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 10,000	Annual	09/10/12 - 09/10/13	\$ 1,500	St Paul Fire & Marine Insurance Company	Provides coverage above the Directors' & Officers' Policy
<b>Directors &amp; Officers Liability</b> Each Occurrence General Aggregate Deductible	\$ 2,000,000 \$ 2,000,000 \$ 2,500	Annual	09/10/12 - 09/10/13	\$ 2,850	United State Liability Insurance Company	Includes coverage for the Management Company
<b>Fidelity Bond</b> Deductible	\$ 100,000 \$ 1,000	Annual	09/10/12 - 09/10/13	\$ 459	Great American Insurance Company	
<b>Workers Compensation</b> Bodily Injury (each accident) Bodily Injury (each employee) Bodily Injury (Policy Limit)	\$ 100,000 \$ 100,000 \$ 500,000	Annual	01/01/12 - 01/01/13	\$ 1,420	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.*