

Rycroft Terrace AOA
Insurance Summary
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property including Equipment Breakdown Building Replacement Cost Building Ordinance/Increased Cost of Construction Deductible (all other perils excluding hurricane) Hurricane Deductible (1% of the building value)	\$ 36,796,363 \$ 1,000,000 \$ 25,000 \$ 367,964	Annual	10/01/23 – 10/01/24	\$ 99,523	First Insurance Company of Hawaii	
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	10/01/23 – 10/01/24	\$ 13,564	First Insurance Company of Hawaii	
Commercial Umbrella Each Occurrence Liability Aggregate Limit Retained Limit	\$ 5,000,000 \$ 5,000,000 \$ 0	Annual	10/01/23 – 10/01/24	\$ 3,905	Federal Insurance Company	
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	10/01/23 – 10/01/24	\$ 3,551	Great American Insurance Company	
Fidelity Bond Deductible	\$ 100,000 \$ 1,000	Annual	10/01/23 – 10/01/24	\$ 194	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.