

West Kuiaha Meadows HOA
Insurance Summary
Date Prepared: February 11, 2014

Insurance Associates, Inc.
1847 S. Kihei Road, Suite #204
Kihei, HI 96753

Agent: Gerlach Inc.
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
Property Business Personal Property Deductible (all other perils excluding hurricane) Hurricane Deductible (2% of the building value)	\$ 125,000 \$ 1,000 \$ 2,500	Annual	04/01/14 - 04/01/15	\$951.05	Scottsdale Insurance Company	
Commercial General Liability General Aggregate Products/Completed Ops Aggregate Limit Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 Included \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	04/01/14 - 04/01/15	\$621	Great Divide Insurance Company	
Directors' and Officers' Liability Each Occurrence General Aggregate Deductible	\$ 1,000,000 \$ 1,000,000 \$ 1,000	Annual	04/01/14 - 04/01/15	\$1,035	Great American Insurance Company	Includes coverage for the Management Company

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.