

**KIHEI SHORES AOA – SUMMARY OF INSURANCE  
JOHN H. CONNORS INSURANCE**

444 Hana Hwy Unit D – Kahului, HI. 96732 – Phone: (808) 871-8805 – Fax: (808) 871-8191  
(Page One)

Coverage's	Limits	Company	Policy Term	Premium	Comments
GENERAL LIABILITY General Aggregate Products-Comp. Ops. Aggregate Personal & Advertising Injury Each Occurrence Fire Damage Hired and Non-owned Auto	\$2,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$100,000 \$1,000,000	Kinsale Insurance Company Best Rated A+ X	04/30/25- 04/30/26	\$24,029.23	Based on: 217 Units and 1 Swimming Pool Maui Electric, RSSF LLC and Rising Sun LLC named as an Additional Insured- \$5,000 Deductible per occurrence on all coverages, damages and expenses. \$1,000,000 limit for Hired and non-owned auto Medical Expense is excluded
FIDELITY BOND Crime Limit Deductible	\$125,000 \$1,000	StarNet Insurance Company Bests Rated A XIII	04/30/25- 04/30/26	\$351.00	Property Manager Included as an Employee
DIRECTORS & OFFICERS LIAB. Aggregate Limit Retention	\$1,000,000 \$75,000	Atlantic Specialty Insurance Company Bests Rated A++ XV	04/30/25- 04/30/26	\$13,072.00	Property Manager Included Employment Practices Coverage shared with Aggregate limit.
COMMERCIAL UMBRELLA Aggregate Limit Per Occurrence Limit Retention	\$25,000,000 \$25,000,000 None	Greenwich Insurance Company Bests Rated A XIII	04/30/25- 04/30/26	\$5,923.40	Provides Excess coverage over the General Liability, Automobile Liability, Directors & Officers Liability

**KIHEI SHORES AOA – SUMMARY OF INSURANCE  
JOHN H. CONNORS INSURANCE**

444 Hana Hwy Unit D – Kahului, HI. 96732 – Phone: (808) 871-8805 – Fax: (808) 871-8191  
(Page Two)

Coverage's	Limits	Company	Policy Term	Premium	Comments
<b>PROPERTY COVERAGE</b>					
Building Coverage A-J	\$72,856,800	Lloyds and Various Property Insurance Carriers	04/30/25-04/30/26	\$500,503,40	Total insurable value: \$73,729,400 Blanket coverage. Coverage is Replacement cost with Agreed Value, no coinsurance clause.
Office	\$327,600				
Contents Coverage	\$70,000	Bests Rated A XV			
Outdoor Property	\$475,000				\$25,000 Sewer Back Up,
AOP Deductible	\$25,000				\$1,000,000 ordinance or law
Windstorm / Hail deductible or	3% or				<b>Water Damage Deductible is \$25,000 per unit</b>
Minimum deductible for damaged Structures	\$50,000				
<b>EQUIPMENT BREAKDOWN</b>					
Total insured Value	\$73,659,400	Travelers Insurance Company	04/30/25 – 04/30/26	\$2,524.00	Equipment Breakdown coverage for machinery and equipment owned by the AOA
Deductible	\$5,000	Bests Rated A+			\$25,000 for increased cost of construction