

ALII CLUSTER PARK, AOA

2025-2026 INSURANCE SUMMARY

Type of Policy/Carrier	Coverage		
COMMERCIAL PROPERTY LEXINGTON INSURANCE COMPANY Effective: 10/25/2025 - 10/25/2026 AM Best Rated: A XV, Non-Admitted	Special Form/Replacement Cost Valuation Property Coverage excluding Terrorism, Flood & Earthquake Building Limit \$34,280,025 Ordinance or Law (Coverage A) Included Ordinance or Law (Coverage B & C) \$1,000,000 Deductibles: All Other Perils \$25,000 All Other Wind \$100,000 Water Damage \$50,000 Named Wind Storm 2% subject to \$25,000 min per bldg/occurrence		
COMMERCIAL GENERAL LIABILITY DB INSURANCE COMPANY, LTD Effective: 10/25/2025 - 10/25/2026 AM Best Rated: A+ XV, Admitted	General Aggregate \$2,000,000 Products-Completed Operations Aggregate Not Applicable Personal & Advertising Injury \$1,000,000 Each Occurrence \$1,000,000 Damages to Premises Rented to You \$100,000 Medical Expense \$5,000 Hired/Non-Owned Automobile Liability \$1,000,000		
UMBRELLA LIABILITY GREENWICH INSURANCE COMPANY Effective: 10/25/2025 - 10/25/2026 AM Best Rated: A+ XV, Admitted	Each Occurrence/Aggregate \$5,000,000 Self-Insured Retention \$0		
DIRECTORS & OFFICERS LIABILITY STARNET INSURANCE COMPANY Effective: 10/25/2025 - 10/25/2026 AM Best Rated: A+ XV, Admitted	Limit of Liability \$1,000,000 Retention \$2,500 Prior & Pending Litigation Date: 10/25/2022		
CRIME STARNET INSURANCE COMPANY Effective: 10/25/2025 - 10/25/2026 AM Best Rated: A+ XV, Admitted		Limit	Deductible
	Employee Theft	\$50,000	\$1,000
	Fraudulent Impersonation	\$50,000	\$10,000

FOR LENDER REQUESTS FOR MASTER POLICY PROOF OF INSURANCE OR CERTIFICATES:
 EMAIL: AOAOCert@atlasinsurance.com

Atlas Insurance Agency
 201 Merchant Street, Suite 1100
 Honolulu, HI 96813

Shane Choi, Account Executive
 Tel # 808-533-8637
 schoi@atlasinsurance.com
 October 10, 2025

This summary of coverage is intended to facilitate your understanding of the insurance program we have proposed.
 However, it is not intended to replace or supersede any original insurance contracts.

➤ **Buildings Covered**

Exterior and interior walls, floors, ceilings and common building elements, including elevators, **or** as defined by the Association's bylaws.

Fixtures including, but not limited to built-in appliances (i.e., refrigerators, cooking ranges), cabinets, drapes, wall to wall carpeting in accordance with the as-built condominium plans and specifications (**of like, kind or quality of that originally installed**).

Note: If any of the original fixtures, cabinets, flooring, countertops, etc. were upgraded by the unit owner, the policy would only cover the replacement of the original fixture and not the upgraded fixture, cabinets, flooring, countertops, etc.

➤ **Personal Property Covered**

Property owned by the Association including furniture, fixtures, equipment and supplies in which each of the condominium unit owners has an undivided interest, such as lobby and pool furniture and maintenance equipment.

Note: Household and personal property owned by, used by, or in the care, custody or control of the owner of a condominium unit are **NOT Covered**.

Examples Include the following: unattached rugs, screen paneling, alterations, additions and upgrades to the condominium units, personal property, stocks of merchandise, furniture, watercraft, vehicles, jewelry, fine arts, furs, animals, money, securities, etc.
(It is the unit owner's responsibility to secure personal property coverage)

➤ **General Liability Covered**

Legal Liability for the Association, which results from Bodily Injury or Property Damage arising out of Premises and Operations, Products/Completed Operations or Personal Injury. Usually this involves common area injuries or losses

Note: Coverage is not provided for individual unit owners' personal liability. (It is the unit owner's responsibility to secure personal liability coverage)

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or send to

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Honolulu, HI 96813

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