

MAUI LEA TIME INTERVAL OWNERS ASSOCIATION

2026 – 2027 INSURANCE SUMMARY

Type of Policy/Carrier	Coverage																								
COMMERCIAL PROPERTY MESA UNDERWRITERS SPECIALTY INS CO Effective: 05/01/2026 – 05/01/2027 AM Best Rated: A+ XV, Non-Admitted	Special Form Property Coverage/Replacement Cost Valuation Building Limit \$1,812,119 Deductibles All Other Perils \$5,000 Wind/Hail 2% / \$2,500 min per Occ																								
COMMERCIAL GENERAL LIABILITY MESA UNDERWRITERS SPECIALTY INS CO Effective: 05/01/2026 – 05/01/2027 AM Best Rated: A+ XV, Non-Admitted	General Aggregate \$2,000,000 Products-Completed Operations Aggregate Included Each Occurrence \$1,000,000 Personal Injury & Advertising Injury \$1,000,000 Fire Damage \$100,000 Medical Payments \$5,000 Deductible \$1,000																								
UMBRELLA LIABILITY SCOTTSDALE INSURANCE COMPANY Effective: 05/01/2026 – 05/01/2027 AM Best Rated: A XV, Non-Admitted	Each Occurrence/ Annual Aggregate \$5,000,000 Retention \$0																								
DIRECTORS AND OFFICERS LIABILITY PHILADELPHIA INDEMNITY INSURANCE CO. Effective: 05/01/2026 – 05/01/2027 AM Best Rated: A++ XV, Admitted	Each Occurrence/Aggregate \$3,000,000 Retention: \$5,000 Prior Litigation Date: 05/01/2023																								
CRIME/FIDELITY BOND PHILADELPHIA INDEMNITY INSURANCE CO. Effective: 05/01/2026 – 05/01/2027 AM Best Rated: A++ XV, Admitted	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Insuring Agreement</th> <th style="text-align: right;">Limit</th> <th style="text-align: right;">Deductible</th> </tr> </thead> <tbody> <tr> <td>Employee Theft</td> <td style="text-align: right;">\$750,000</td> <td style="text-align: right;">\$5,000</td> </tr> <tr> <td>ERISA Fidelity</td> <td style="text-align: right;">\$750,000</td> <td style="text-align: right;">NIL</td> </tr> <tr> <td>Forgery or Alteration</td> <td style="text-align: right;">\$25,000</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td> Inside the Premises</td> <td style="text-align: right;">\$25,000</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td> Outside the Premises</td> <td style="text-align: right;">\$25,000</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td>Money Orders and Counterfeit Paper Currency</td> <td style="text-align: right;">\$25,000</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td>Computer Fraud and Funds Transfer Fraud</td> <td style="text-align: right;">\$750,000</td> <td style="text-align: right;">\$5,000</td> </tr> </tbody> </table>	Insuring Agreement	Limit	Deductible	Employee Theft	\$750,000	\$5,000	ERISA Fidelity	\$750,000	NIL	Forgery or Alteration	\$25,000	\$250	Inside the Premises	\$25,000	\$250	Outside the Premises	\$25,000	\$250	Money Orders and Counterfeit Paper Currency	\$25,000	\$250	Computer Fraud and Funds Transfer Fraud	\$750,000	\$5,000
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FOR LENDER REQUESTS FOR MASTER POLICY PROOF OF INSURANCE OR CERTIFICATES:

EMAIL: AEOCCert@atlasinsurance.com

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

Grant Murakami, Account Executive
 Tel # 808-533-8685
gmurakami@atlasinsurance.com
 April 29, 2026

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)

FOR LENDER REQUESTS FOR PROOF OF INSURANCE OR CERTIFICATES:

EMAIL: AOAOCert@atlasinsurance.com

or send to

Atlas Insurance Agency, Attn: AOA Group,
201 Merchant Street, Suite 1100
Honolulu, HI 96813

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