State of Hawaii
Statewide Insurance Program

December 1, 2015 to December 1, 2016

Empower Results®

Property Insurance

Coverage & Limits:
Real and Personal Property - "All Risk" of Direct Physical Loss, including

Windstorm	$ 200 million Occurrence
Flood	$ 200 million per Occ. / Aggregate
Earthquake	$ 200 million per Occ. / Aggregate
Terrorism	$ 50 million Occurrence (stand-alone)
Boiler & Machinery	$ 200 million Occurrence

The following are included with sublimits:
Business Interruption; Extra Expense; Valuable Papers; EDP Equipment & Media; Demolition & Increased Cost of Construction; Newly Acquired Property; Fine Arts; Debris Removal; Off Premises Utility Interruption; Transit; Professional Fees; Builders Risk Soft Costs, Pollution Cleanup & Removal, Terrorism Biological, Chemical or Nuclear

Deductibles:
- Windstorm:
  - 3% of values per unit of insurance, subject to a "per occurrence" minimum of $1,000,000
- EQ, Flood Damage, Tsunami & Volcanic Action:
  - 3% of values per unit of insurance, subject to a "per occurrence" minimum of $1,000,000 (Note: max applicable to Honolulu Int'l Airport is $25M for all CAT perils)
- Other Losses:
  - $1,000,000 per Occurrence
- Terrorism:
  - $10,000 per Occurrence

Insurers:
- Primary: Various London & Domestic Markets.
- Excess Property: Various London & Domestic Markets
- Terrorism: Hiscox London
- Deductible Buy Back: Vrs London & Domestic Mkts

Premium & Taxes: $9,314,369.31

Liability Insurance

Coverage & Limits:

$ 5 million	Any one occurrence or Wrongful Act or series of continuous repeated or related occurrences
$ 5 million	Products/Completed Operations Hazard Aggregate
$ 5 million	Errors & Omissions Liability Aggregate (other than Personal Injury or Advertising Injury)
$ 5 million	Employee Benefits Liability Aggregate

Bodily Injury and Property Damage
Personal and Advertising Injury
Errors and Omissions Liability
Employment Practices Liability
Automobile Liability
Watercraft Liability
Dam Coverage
Terrorism Coverage

Major Exclusions:
Pollution, Asbestos, Airport & Aircraft, Medical Malpractice, Nuclear Energy, Inverse Condemnation, Workers' Compensation/Employer's Liability, ERISA, Failure to Procure Insurance, Failure to Supply Utilities, Intentional Injury, Fungus, Uninsured/Underinsured Motorist

Self-Insured Retention:
$ 4 million/Occurrence or Wrongful Act

Insurer:
Lexington Insurance Company

Premium & Taxes: $1,441,141.07

Crime Insurance

Coverage & Limits:

Public Employee Dishonesty	$10 million
Faithful Performance	$10 million
Forgery/Alteration	$10 million
Theft of Money/Securities (Inside)	$10 million
Robbery or Safe Burglary (Inside)	$10 million
Outside Premises	$10 million
Computer Fraud	$10 million
Funds Transfer Fraud	$10 million
Money Orders and Counterfeit Paper Currency	$10 million
Credit/Debit or Charge Card Forgery	$10 million
Clients Property	$ 5 million
Claims Expense Coverage	$ 100,000
Supplemental Funds Transfer "Social Engineering"	$ 100,000

Deductible: $500,000 per Occurrence
$ 1,000 Money Orders & Counterfeit
$ 1,000 Credit/Debit Card Forgery
$ 1,000 Claims Expense
$ 25,000 Supplemental Funds Transfer

Insurer:
Westchester Fire Insurance Co. (ACE)

Premium: $119,843

NOTE: Deductible paid by the State Risk Management Fund or through Legislative Appropriation

12/28/2015