



**FIRST INSURANCE**  
**COMPANY OF HAWAII, LTD.®**

**95**  
CELEBRATING YEARS



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# BUILDING OWNERS ADVANTAGE

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*Developed Specifically for Building Owners*

Exclusively from First Insurance,  
the Building Owners Advantage Endorsement  
is made up of 27 separate coverages that address the  
insurance needs of commercial building owners.

# BUILDING OWNERS ADVANTAGE

## FEATURED COVERAGES

- Damage protection from the back-up of sewers
- Computer virus protection
- Mold coverage
- Coverage for your glass exposure

## LESSOR'S COVERAGE

- Your leasehold interest
- Lock replacement coverage
- Coverage for penalties as the result of canceling a special event
- Tenant move-back expenses

## AVAILABLE REPLACEMENT COST ADVANTAGE \*

- When added to a policy, coverage for building loss may exceed the stated policy limits
- Added at no additional charge

*\*Subject to underwriting guidelines.*

*This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.*



## SERVING HAWAII FOR MORE THAN 95 YEARS

Since 1911, First Insurance Company of Hawaii, Ltd. has been providing coverage to Hawaii's families and businesses. We are the state's oldest and most established property and casualty insurance carrier, offering both personal and commercial insurance products through a network of independent agents throughout Hawaii.

## AN EXCLUSIVE VALUE-ADDED SERVICE

Effective risk management is vital to your success. As a First Insurance policyholder, certified Risk Control Consultants will work with you to find practical business solutions to help minimize your potential for loss.

To learn more about how we can help to protect your investment, please contact your independent insurance agent or First Insurance at (808) 527-7777.

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