



FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

95
CELEBRATING YEARS

CONDOMINIUM ASSOCIATION ADVANTAGE

Developed Specifically for Condominium Associations

Exclusively from First Insurance,
the Condominium Association Advantage Endorsement
is made up of 28 separate coverages that address
the specific insurance needs of this group.

Featured Coverages

- Lessor's Leasehold Interest
- Maintenance Fees Receivable
- Mechanical Breakdown
- No Coinsurance Penalty for Small Claims
- Flood Coverage Included for Eligible Risks

Additional Coverages

- Arson Reward
- Sewer Backup
- Extra Expense
- Mold
- And many more...

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



ONLY FROM FIRST INSURANCE

Industry figures show that more than 30% of all fire losses are caused by electrical failure. As an added value service to our qualified condominium associations, certified Risk Control Consultants will conduct state-of-the-art Infrared Thermographic Testing which can detect conditions such as:

- *Loose or corroded connections*
- *Faulty contacts*
- *Overloaded or unbalanced circuits*
- *Water leakage*

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.

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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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.