

# First Advantage

FOR  
REAL ESTATE  
AGENTS

Since 1911, Hawaii's  
businesses have been  
covered under our tree.

First Insurance is the largest property and casualty insurance company domiciled in Hawaii. We offer an array of personal, commercial and specialty lines of insurance. Nearly a century old, First Insurance enjoys an "A" (Excellent) rating from A.M. Best Company and is ranked as one of the nation's top 50 property-casualty insurers based on safety, consistency and performance by the Ward 50 Group.

To learn more about how we can help protect your business, please contact your independent insurance agent or call us at (808) 527-7777.



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

1100 WARD AVENUE  
HONOLULU, HAWAII 96814  
808.527.7777  
WWW.FICOH.COM



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

PERSONAL    COMMERCIAL    FIRMS

We've got you covered.

# Real Estate Agent Advantage

A package of coverages designed specifically to meet the needs of real estate agents in Hawaii. First Advantage for Real Estate Agents offers coverage for many of the perils that are unique to your line of business.

## QUICK COVERAGE CHECKUP

- ▶ If your client's house burned down in the midst of a sale, would you still earn your commission from that sale?
- ▶ Is your Errors and Omissions coverage placed through the same company that handles all of your other insurance needs for easy, worry-free, one-stop shopping?
- ▶ Does your current package policy provide lock box coverage?
- ▶ Do you have reward coverage for homes you have under contract of sale?

If you answered NO to any of the above questions, discover the benefits of value-added coverage exclusively from First Insurance.

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.

## FIRST ADVANTAGE

COVERAGE	LIMITS
Loss of Commission from a Covered Peril	\$25,000
Valuable Papers	\$25,000
Debris Removal	\$25,000
Demolition Cost	\$25,000
Inside Money and Securities	\$10,000
Off-Premises Model Home	\$5,000
Reward Payment for Client's Premises	\$5,000
Virus Damage to your Personal Computer	\$2,500
Inventory Appraisal	\$1,000
Lock Replacement	\$1,000
Limited Lock Box	\$500
Glass	Full Value

PLUS MANY MORE COVERAGES DESIGNED TO GIVE YOU THE PROTECTION YOU NEED

## A LEVEL OF SERVICE THAT'S SECOND TO NONE

*At First Insurance we strive to achieve the highest level of customer satisfaction. In a recent customer service survey, over 96% of our customers responded "satisfied" or "very satisfied" with our claims service, with many describing it as the best in Hawaii.*