

First Advantage

FOR
CONDOMINIUM
ASSOCIATIONS

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.®

P E R S O N A L C O M M E R C I A L F I R M S

We've got you covered.

Condominium Association Advantage

A package made up of 28 separate coverages that address the specific insurance needs of condominium associations.

VALUE-ADDED SERVICE

As a value-added 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

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.

FEATURED COVERAGES	LIMITS
Lessor's Leasehold Interest	\$10,000
Maintenance Fees Receivable	\$10,000
Mechanical Breakdown	\$10,000 Agg
Flood Coverage Included for Eligible Risks	\$10,000
Glass	Full Value
ADDITIONAL COVERAGES	
Arson Reward	\$10,000
Extra Expense	\$10,000
Mold	\$10,000 Agg
Fine Arts	\$10,000
Signs	Full Value

AND OVER A DOZEN MORE COVERAGES DESIGNED TO GIVE YOUR CONDOMINIUM THE PROTECTION IT NEEDS

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.