

First Advantage

FOR BUILDING
OWNERS

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.®

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HONOLULU, HAWAII 96814
808.527.7777
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FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

PERSONAL COMMERCIAL FIRMS

We've got you covered.

Building Owners Advantage

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.

A VALUE-ADDED SERVICE EXCLUSIVELY FROM FIRST INSURANCE

First Insurance Risk Control offers a wide range of services focusing on management accountability, cost drivers and practical customer solutions to help achieve your goals.

Our well-qualified team of locally based consultants has over 230 years of combined experience, drawing assistance from one another as a collective team.

*Specific underwriting guidelines may apply.

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.

LESSOR'S COVERAGE	LIMITS
Leasehold Interest	\$10,000
Glass	Full Value
Special Event Cancellation Penalties	\$10,000
Tenant Move-Back Expenses	\$10,000
OTHER COVERAGES*	
Electronic Data	\$2,500 Agg
Fungi and Bacteria	\$10,000 Agg
Lock Replacement	\$10,000
Signs	Full Value
Accounts Receivable	\$25,000
Debris Removal	\$25,000
Fine Arts	\$10,000

AND OVER A DOZEN MORE COVERAGES DESIGNED TO GIVE YOUR BUILDING 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.