

HPIA

Hawaii Property Insurance Association

P.O. Box 1520, Honolulu, HI 96806-1520

HOMEOWNERS 91 PROGRAM – QUICK REFERENCE GUIDE

Effective September 1, 2011 New Business / September 15, 2011 Renewals

TERRITORY/LOCATION	POLICY PREFIX
All Territories - Lava	HLH
All Territories – Non-Lava	HNH

COVERAGE AND LIMITS (Private Residential Purposes Only)

COVERAGE	HO-2 (Broad Form)	HO-4 CONTENTS (Broad Form)	HO-6 (UNIT-OWNERS)
Section I			
A – Dwelling	\$50,000 - \$350,000	\$0	\$5,000 No increased limits available
B – Other Structures	10% of Coverage A	\$0	\$0
C – Personal Property	50% of Coverage A	\$10,000 - \$25,000	\$10,000 - \$25,000
D – Loss of Use	20% of Coverage A	20% of Coverage C	40% of Coverage C
Section II			
E – Personal Liability	\$100,000 Basic Limit Higher Limit options: \$200,000 \$300,000	\$100,000 Basic Limit Higher Limit options: \$200,000 \$300,000	\$100,000 Basic Limit Higher Limit options: \$200,000 \$300,000
F – Medical Payments to Others	\$1,000 Only Limit Available	\$1,000 Only Limit Available	\$1,000 Only Limit Available

DEDUCTIBLES

\$500	\$1,000	\$2,000	\$3,000
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POLICY FORMS

Form Number	Form Description	Notes
HO 00 02 0491	Homeowners 2 Broad Form	
HO 00 04 0491	Homeowners 4 Contents Broad Form	
HO 00 06 0491	Homeowners 6 Unit-Owners Form	
HO 01 52 1298	Special Provisions – Hawaii	
HO 04 41 0491	Additional Insured Residence Premises (co-owner)	
HO 04 48 0491	Other Structures Increased Limits	\$25,000 Max Limit
HO 05 18 0698	Hurricane Exclusion - Hawaii	
HO 23 80 0696	Optional Inclusion – Hawaii	HO-2 only
HO 24 70 0491	Additional Residence Rented to Others	Maximum 2 locations

CHECK LIST

	APPLICATION – Completed in full (New Biz effective date is date received in our office)
	Replacement Cost Estimator (TMK required)
	Photos required (front & rear view of dwelling)
	Homeowners/Dwelling Fire Supplemental Form (Dwelling more than 30 years of age)
	Acknowledgement of Hurricane & Flood Coverage Exclusion
	Indicated Premium (\$250 Deposit Premium must be attached)
	Declinations by 2 companies (provide names)