

HPIA

Hawaii Property Insurance Association

745 Fort Street Mall Suite 1100 Honolulu, HI 96813

HOMEOWNERS 91 PROGRAM – QUICK REFERENCE GUIDE

TERRITORY	POLICY PREFIX
All Territories - Lava	HLH
All Territories - Non-Lava	HNH

COVERAGE AND LIMITS (Private Residential Purposes Only – No business conducted on premise)

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	Mandatory
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	Mandatory
HO 23 80 0696	Optional Inclusion – Hawaii	Mandatory (HO-2 only)
HO 24 70 0491	Additional Residence Rented to Others	Maximum 2 locations

NEW SUBMISSION CHECK LIST

Acord Application – Completed in Full (New Business effective date is later of complete submission receipt date or deposit check receipt date (received in our office))
Supplemental Information and Checklist (REQUIRED for ALL New Business)
Replacement Cost Estimator (RCE version HPIA 1006 09/15) – See Forms for Download on website
Two (2) Clear and Bright Color Photos Required (front & rear view of dwelling)
One (1) Clear and Bright Color Photo Required (water catchment tank) if applicable
Homeowners/Dwelling Fire Supplemental Questionnaire (dwelling more than 30 years of age)
Signed Acknowledgement of Hurricane & Flood Coverage Exclusion
Indicated Premium (Copy of \$250 deposit premium check or must be attached to submission)

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