

# 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)
<b>Section I</b>			
A – Dwelling	\$50,000 - \$450,000	\$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 – All required forms are available on the website for download

Acord Application – Completed in Full (New Business effective date is <b>later</b> of complete submission receipt date or deposit check receipt date (received in our office))
New Business Submission Supplemental Information and Checklist
Replacement Cost Estimator (RCE version HPIA 1006 09/22)
Two (2) Current, Clear and Bright Color Photos Required (front & rear view of dwelling)
One (1) Current, Clear and Bright Color Photo of Water Catchment Tank (If applicable)
Homeowners/Dwelling Fire Supplemental Questionnaire (If dwelling is more than 30 years of age)
Signed Acknowledgement of Hurricane, Flood & Earthquake Coverage Exclusion
Indicated Premium (Quote) & <b>Copy</b> of \$250 deposit check
OPUS and County Tax Record or MLS

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