



Hawaii Property Insurance Association

700 Bishop Street 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 - \$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 |
|-------|---------|---------|---------|

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 BUSINESS CHECK LIST – All required forms are available for download at www.hpiainfo.com

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| Acord Application – Completed in Full (New Business effective date is later of complete submission receipt date or date deposit check is received in our office) |
| New Business Submission Supplemental Information and Checklist |
| HPIA Replacement Cost Estimator (RCE) - version HPIA 1006 09/22 |
| Two (2) Current, Clear and Bright Color Photos (front & rear view of all structures) |
| 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 (ICE Rating or Quote provided by HPIA) |
| OPUS |
| County Tax Record or MLS |

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Phone: (808) 585-3524 • Fax: (808) 585-3510 • hpia@marsh.com • www.hpiainfo.com