

## The VALUE of the Independent Insurance Agent

As your **personal advisor** through the complex insurance process, your Agent periodically reviews your policies to **match coverage with ever-changing needs**, to find the **best possible options** for you.

- **Licensed professionals** with strong customer and community ties
- Provides **numerous options** from recognized insurance companies
- **One-on-one servicing** — treats you like a person, not a number
- **Provides assistance** following an accident or catastrophe
- **One-stop-shop** for many types of insurance policies



*For More Information:*

Ask your Independent Insurance Agent for Island Insurance, or call for a referral: 564-8200 on Oahu, toll-free from the Neighbor Islands: 1-888-312-2525.

*The information contained herein is general in nature and does not represent insurance contract provisions, and is not meant to take the place of an insurance review. Please contact an Independent Insurance Agent for more information.*



**ISLAND INSURANCE  
COMPANIES**

*Always Here to Help*

Island Insurance Company, Ltd.  
Tradewind Insurance Company, Ltd.  
Island Premier Insurance Company, Ltd.

Island Insurance Center  
1022 Bethel Street • Honolulu, HI 96813  
Phone: 564-8200  
Neighbor Islands Toll-Free: 1-888-312-2525  
[www.islandinsurance.com](http://www.islandinsurance.com)

*Protecting Hawaii's Families and Businesses Since 1939*

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**ISLAND INSURANCE COMPANIES**

*Always Here to Help*

**AUTO • HOME • BUSINESS**



**Service. Trust. Commitment.**

## Our Promise

At Island Insurance Companies, our promise is to always be here to help. Utilizing our network of licensed **Independent Insurance Agents** and experienced and knowledgeable **Island Employees**, we are committed to **helping individuals and businesses** protect their dreams with **competitive and appropriate insurance coverages**.

With the **professional expertise** and **local perspective** you trust, Island Insurance is **Always Here to Help**.

## The Island Advantage

- Island Insurance Companies is the state's **largest locally owned and managed** property and casualty insurance carrier.
- Island's financial strength is **rated "A" ("Excellent")** by A.M. Best, the world's oldest and most authoritative insurance company financial grading organization.
- Island provides a **full range of Auto, Home and Business insurance products**.
- Island has a convenient **Downtown Honolulu Customer Service Center**: call our friendly, local Island Customer Service Representatives every business day from 8:00 a.m. to 4:30 p.m. at **564-8111**; Neighbor Islands call toll-free **1-888-312-2525**. After-hours, inquiries can be submitted online via our website, [www.islandinsurance.com](http://www.islandinsurance.com).
- Island provides **flexible payment plan options and pay-by-phone options** for your convenience.
- Island's **Claim Representatives are Hawaii-based professionals** that use their long-standing relationships with local repair facilities and other services to ensure your claim is handled in a fair and timely manner. Island's Claim service is accessible 24 hours-a-day, 365 days-a-year; on Oahu, call **564-8222**; from the Neighbor Islands, call toll-free **1-888-312-2525**. You may also submit claims online via our website: [www.islandinsurance.com](http://www.islandinsurance.com).
- Island has a network of **Island Certified<sup>SM</sup> Authorized Auto Repair Shops** on Oahu, the Big Island, Kauai and Maui that have been selected based upon their comprehensive repair capabilities and quality service levels.





## Homeowners Insurance

Owning a home is a treasured experience for many Hawaii residents. Unfortunately, even in our island paradise there are dangers that threaten the peace and security of our homes. **Island Insurance's Homeowners Policy** is your defense against the uncertainties of day-to-day living, such as theft, fire, and personal liability, protecting you and your investment as well as your family and household possessions.



## Condo Owners & Renters Insurance

If you are a condominium owner, your Condo Association's Master Fire Policy protects the building, but not your personal property or personal liability. Your Island Insurance Homeowners Policy designed for **Condo Owners** provides this protection.

Similarly, if you are a tenant, your personal property and personal liability can be protected under an Island Insurance Homeowners policy designed for **Renters**.

Our **Extensions of Coverage Endorsement**, available with your Homeowners policy, increases your **Personal Liability Limit** by \$100,000. This endorsement also broadens coverage to include **Identity Theft Expense Coverage** and **Personal Injury** (false arrest,



libel, slander, invasion of privacy, etc.) For more information on our Extensions of Coverage Endorsement, please contact your Independent Insurance Agent.

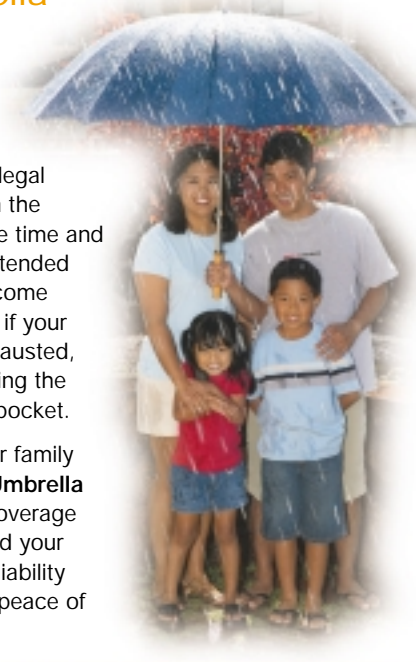
## Dwelling Insurance

If you own a home that you rent to others, you can insure this property with an **Island Insurance Dwelling Policy**. A rental could very well be your second-most valuable possession and investment next to your home, so ensure that your property is properly covered.

## Personal Umbrella Insurance

There are unfortunate occasions when accidents, whether they involve your auto or your home, lead to legal proceedings. Depending on the complexity of your case, the time and monetary pressure of an extended court battle can quickly become overwhelming — especially if your current policy limits are exhausted, and you are faced with paying the difference out of your own pocket.

Protecting yourself and your family with an **Island Insurance Umbrella Policy**, with its increased coverage that goes above and beyond your existing auto and personal liability insurance, will ensure your peace of mind in difficult times.



## Personal Automobile Insurance

In Hawaii, much of our time is spent on the road in our cars. With an **Island Insurance Personal Automobile Policy**, you have a wide range of coverages available to protect your vehicle and most importantly, its driver and passengers should an accident ever occur. You'll also have the confidence of knowing that our **local Claim Representatives** are available to assist you 24-hours-a-day and that decisions are made right here in Hawaii, with no Mainland "wait time."

### Island Certified<sup>SM</sup> Auto Repair Shops

Island's network of certified repair shops use only manufacturer-authorized parts when repairing your vehicle, with the latest technology and technical expertise. Under the Island Certified<sup>SM</sup> Auto Repair Shop program, your car will receive the level of care and attention to detail you'd expect from a trusted automotive expert.



## Commercial Insurance

Our Commercial Insurance Division works closely with your Independent Insurance Agent to provide a comprehensive range of products and services designed to **protect your business and employees**. The professional employees of the Division have the technical expertise and industry experience to provide a **commercial insurance program customized for you and your company's specific needs**.



- Commercial Automobile
- Commercial General Liability
- Commercial Property
- Workers' Compensation
- Commercial Umbrella
- Garage Liability
- Truckers
- Commercial Crime
- Fidelity
- Commercial Inland Marine

### Surety and Bond Department

The Commercial Insurance Division's Surety and Bond Department provides performance and payment bonds for contractor clients. **Bonds** are provided on **public works** and **private projects**, as well as for **non-contract accounts**. Other bond types include:

- Contractor's License
- Mortgage Broker
- Plaintiff Attachment
- Wage and Contribution
- Investment Advisor in Securities

For more information about Island Insurance Companies' Commercial Insurance products and services, please contact your Independent Insurance Agent.

## Questions and Answers About Your Insurance Options

**Q** Regarding my auto insurance, what are "Uninsured Motorist" and "Underinsured Motorist" coverages?

**A** These are optional and separate coverages available to you under the Hawaii Motor Vehicle Law. Uninsured Motorist Coverage applies when someone causes bodily injury to you and either does not have insurance to cover your bodily injury expenses, or flees the accident scene. Underinsured Motorist Coverage applies when someone causes bodily injury to you and does not have enough insurance to cover your bodily injury claim.

**Q** Does my Island Insurance Homeowners Policy protect me if someone is injured while visiting my home?

**A** Yes — for example, if someone tripped and fell while on your property. Your Island Insurance Homeowners Policy serves two purposes: first, to provide coverage for damage to your property and second, to provide you with personal liability protection.

**Q** If my rental property is damaged by fire, would I be able to recover my lost rent?

**A** Under your Island Insurance Dwelling Fire Policy, yes, you can obtain coverage for lost rent. Check with your Independent Insurance Agent to see if lost rent is already included in your policy, or for the cost to add this protection.

**Q** Why do I need flood insurance if my house is not in a flood-prone area?

**A** Your house can still be in danger of damage from sudden rushing water, mudflow, wave action and water overflow. Island Insurance provides a Personal Flood Policy that protects against these threats.

**Q** Since I'm a tenant, doesn't my landlord's homeowners insurance protect the contents of my home?

**A** Unfortunately, no; since your landlord does not own your personal property, you will need to obtain your own coverage. Ask your Independent Insurance Agent about an Island Insurance Renters Insurance Policy.