

Save the Island Way with Auto and Homeowners Discounts

Island Insurance Auto and Homeowners discounts could help you save even more. Plus, maintain both an Auto and Homeowners policy and you may qualify for Multi-Policy Discounts of \$50 for each qualified vehicle AND an additional 10% discount on your Homeowners premium. Condo and Renters policies also qualify as the Homeowners companion policy.

Auto Insurance Discounts*:

- Prior Insurance Discount
- At-Fault Accident-Free Discounts with built-in Accident Forgiveness
- Group Discounts
- Renewal Discount
- Hybrid Vehicle Discount
- Multi-Policy Discount
- Multi-Car Discount
- Defensive Driving Discount
- Anti-Theft System Discount
- Air Bag Discount
- Anti-Lock Brake System Discount
- Passive Restraint Device Discount
- Renewal Credit
- Special Customer Credit

Homeowners, Condo and Renters Discounts*:

- Special Customer Credit
- Multi-Policy Discount
- Premises Alarm or Fire Protection System Discount
- Age of Dwelling Discount
- Homeowners premium coverages and benefits included at no charge:
 - Loss Assessment Coverage
 - Identity Theft Resolution Assistance
 - Equipment Breakdown Coverage

Call Island Insurance at 643-4000 or contact your Independent Insurance Agent to see if you qualify for additional discounts that could help you Save Big!

*Restrictions May Apply.

Ask your Independent Insurance Agent for Island Insurance, or contact us for a referral:



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

Protecting Hawaii's Families and Businesses Since 1940



ISLAND INSURANCE COMPANIES

Always Here to Help

AUTO • HOME • BUSINESS



Locally Owned.
Nationally Recognized.
Financially Strong.

The Island Advantage

- **In Hawaii, For Hawaii:** Founded in 1940 when local families and businesses could not obtain affordable coverage from the established insurers of the period, Island Insurance remains true to its founding value of being, Always Here to Help. Now Hawaii's largest locally owned insurance carrier, Island is proud to provide a full range of Auto, Home and Business insurance in addition to reinvesting in Hawaii's communities through the Island Insurance Foundation.
- **Nationally Recognized Financial Strength:** Rated "A" (Excellent) for financial strength by A.M. Best, Island has also received multiple recognitions as one of the Top 50 P&C Insurance Carriers in the nation by Ward Group.
- **Flexible Payment Options:** Numerous payment options are available including Online Bill Payment, Monthly Automatic Payments (for Personal Auto Policyholders), and pay-by-phone options.
- **Superior Claims Service:** The service provided by Island's Honolulu-based claims professionals typically lead the industry with claims satisfaction ratings between 97-98%.
- **Island CertifiedSM Auto Repair Facilities:** Island's network of Island CertifiedSM Auto Repair Facilities spans all major islands and has been selected through a rigorous screening process based upon their comprehensive repair capabilities, quality service levels and other factors.

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 match for you.

- Licensed professionals with strong customer and community ties
- Provides numerous options from recognized insurance companies
- One-on-one servicing to find the best insurance options for your personal needs.
- Explains your options in detail and provides assistance following an accident or catastrophe
- One-stop-shop for many types of insurance policies

Personal Insurance

Auto

In Hawaii, much of our time is spent on the road. With an **Island Insurance Personal Automobile Policy**, you have a wide range of coverages available to protect your vehicle in addition to unique policy features such as our Built-in Accident Forgiveness. You'll always have the confidence of knowing that our local Claims 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 CertifiedSM Auto Repair Shops

Island's network of certified repair shops uses only manufacturer-authorized parts when repairing your vehicle, with the latest technology and technical expertise. Under the **Island CertifiedSM Auto Repair Shop program**, your car will be repaired by one of the premier repair shops in Hawaii.



Homeowners

Unfortunately, even in our Island paradise, dangers can 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 as well as your family and personal property.



Condo Owners & Renters

Most Condominium Associations now require owners to purchase a Condominium Unit Owners Insurance Policy since a Condo Association's Master Fire Policy only covers the property, common areas and physical structure of the building. Condo owners are typically responsible for everything inside their units such as personal property and interior construction as well as legal costs if owners are found liable as a result of damages to people or property. An **Island Insurance Condominium Unit Owners Policy** provides this protection and most importantly, peace of mind.

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 Expense Coverage and Personal Injury** (false arrest, libel, slander, invasion of privacy, etc.).

Dwelling

An **Island Insurance Dwelling Policy** provides protection if you own property that you rent to others. Next to your home, a rental could very well be your second-most valuable possession and all valuable assets deserve strong consideration for insurance coverage to protect your investment and its contents from specific hazards.

Personal Umbrella

No matter how careful you are, major accidents can happen to even the most responsible people. There are unfortunate occasions when accidents, whether they involve your auto or your home, lead to legal proceedings. If a judgment is made against you and your current auto or homeowners insurance limits are exhausted, you may be faced with paying the difference out-of-pocket, which could impact your current assets as well as possible future earnings and inheritances.

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 peace of mind in difficult times.



Commercial Insurance

We understand how important it is to keep your company running efficiently and productively. Our Commercial Insurance employees are specialized industry experts with decades of experience working with Hawaii's leaders in the business and construction communities.

Providing the industry knowledge and technical expertise to provide a commercial insurance program tailored for you and your company's business needs, Island Insurance is *Always Here to Help* protect your company and its employees.

Island's Commercial Insurance products and services include:

- Commercial Automobile
- Commercial Crime
- Commercial General Liability
- Commercial Inland Marine
- Commercial Property
- Commercial Umbrella
- Fidelity
- Garage Liability
- Surety
- Truckers
- Workers' Compensation
- Cover ChoiceSM Business Coverage Enhancements
- Employment Practices Liability

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 Even if you are not in a flood area, your house is still in danger of damage from sudden rushing water, mudflow, wave action and water overflow. Flood insurance will protect you against these threats and compensate you for flood damage to your home and belongings which is not covered under your Homeowners policy.

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.

