NOTICE TO OWNERS

Tropical Storm Damage Reporting and Insurance Claim Process

Aloha Owners,

Following the recent tropical storm, the Association is working closely with its insurance carrier, **State Farm**, to evaluate and process storm-related damages that may be covered under the Association's master insurance policy.

Important: Association Master Policy Group Claim

State Farm has advised that all storm-related damages must be submitted as **one consolidated group claim under the Association's master insurance policy**. Owners may not file individual claims directly against the Association's master policy. Instead, damage information must be collected by Management and submitted collectively by the Association as one group claim.

To facilitate this process, the Board of Directors and Management are compiling a comprehensive list of all affected owners and documented damages for submission to State Farm. Owners who wish to be included in the Association's claim must provide the requested information by the deadline below.

Reporting Storm-Related Damages

If your unit or exclusive-use area sustained damage as a result of the tropical storm, please submit your information to:

Mark Deibert
markd@hawaiianprop.com

Please include the following information:

- Owner name
- Property address
- Description of damages and affected areas
- Photographs of all damages
- HO-6 insurance carrier name
- HO-6 claim number, if available
- Insurance adjuster contact information, if assigned
- Owner contact phone number
- Owner email address

Owners who provide the requested information will be added to the Association's consolidated claim list for submission to State Farm.

Claim Filing Deadline

To ensure sufficient time for the Association to compile and submit the consolidated group claim, all damage reports must be received no later than:

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Damage reports received after this date may not be included in the Association's claim submission.

Important Information Regarding HO-6 Insurance

Owners are strongly encouraged to notify their individual **HO-6 insurance carrier** as soon as possible to report any storm-related losses. While the Association is submitting a consolidated claim under the master policy, certain losses may not be covered by the Association's insurance and may instead fall under the owner's individual HO-6 policy.

Coverage for personal property, interior improvements and betterments, loss of use, deductibles, and other owner-specific damages may be subject to the terms and conditions of your individual HO-6 policy. Coordinating with your HO-6 carrier early in the process will help ensure that all potential sources of coverage are identified and properly evaluated.

Questions

If you have questions regarding the reporting process or the information required for claim submission, please contact **Mark Deibert** at markd@hawaiianprop.com.

Mahalo for your prompt attention and cooperation as we work with State Farm to assess and address damages resulting from the recent tropical storm.

Sincerely,
Board of Directors
The Crest at Wailuna
c/o Hawaiian Properties, Ltd.

Please note: Submission of information to the Association does not guarantee insurance coverage or payment. All claims remain subject to review, investigation, and coverage determinations by State Farm in accordance with the terms, conditions, limitations, and exclusions of the applicable policy.