

# HPIA

Hawaii Property Insurance Association  
P.O. Box 1520  
Honolulu, HI 96806-1520

May 10, 2018

**RE: AMENDED SUSPENSION OF NEW BUSINESS, COVERAGE CHANGES AND COVERAGE INCREASES**

Insurance Commissioner Gordon Ito has notified Hawaii Property Insurance Association via Declaration that he is removing the Suspension of New Business, Coverage Changes and Coverage increases implemented as stated on May 4, 2018. Pursuant to Hawaii Revised Statutes 431:21-119, the suspension applicable to property located within Leilani Estates and the surrounding areas experiencing volcanic activity is amended as follows:

**For homeowners in the affected area without current insurance:**

HPIA will issue policies to homeowners that do not currently have insurance on a property in the affected areas and a **6 month waiting period** will apply before coverage begins

**For homeowners in the affected area with current insurance requiring replacement coverage:**

- HPIA will issue policies for homeowners that have current insurance on the property. Typically this situation arises if the homeowner's insurance coverage is being non-renewed by their present insurer. In this case, HPIA will issue a policy with no coverage waiting period if there has been no lapse in insurance coverage.
- A home that is currently insured and is pending resale to a new homeowner will also qualify for replacement coverage with no waiting period.
- In both scenarios HPIA will validate that current insurance is in effect before coverage is bound.

This amended suspension will remain in force until civil authority has declared this area out of imminent danger. You will be notified when this suspension is lifted.

**As a reminder, the maximum Coverage A limit of liability available from HPIA is \$350,000.**

Additionally, please follow the standard claims protocol as noted below in the event of loss occurrences. Direct **claims for Homeowners and Dwelling Fire to the HPIA Plan Administrator using the contact information below:**

Phone: 808-564-8222  
Fax: 808-275-8222  
Neighbor Islands Toll-Free: 1-888-312-2525  
First Notice of Loss Email: [clm rpt@islandinsurance.com](mailto:clm rpt@islandinsurance.com)