

First Select Portfolio

Simply put, First Select Portfolio is all about convenience and flexibility. It's an insurance policy that offers you the convenience of home, auto and personal umbrella coverage in one package with the flexibility to select the levels and types of coverage that best suit your needs.

- ▶ Combines coverage for homeowners, automobile and personal umbrella in a single policy, with one simple bill.
- ▶ Optional coverage for Identity Theft and Personal Umbrella.
- ▶ Offers additional coverage on assets such as jewelry and money.

Identity Theft Coverage

No crime hits closer to home than identity theft. And it's becoming increasingly common in Hawaii. To provide our customers with security against this crime, First Select Portfolio now offers you optional identity theft coverage.

Personal Umbrella

Why place your hard-earned personal assets at risk in the event of an accident or other liability lawsuit that could exceed the limits of your standard homeowners or auto coverage? By adding personal umbrella liability coverage to your FSP policy, you gain a significantly higher level of protection for your assets.

A History of Excellence Since 1911

Since 1911, First Insurance Company of Hawaii, Ltd. has been providing coverage to Hawaii's families and businesses. We are the state's most established property and casualty insurance carrier, offering both personal and commercial insurance products through a network of independent insurance agents throughout Hawaii.

A Level of Service That's Second to None

Customer satisfaction has always been a top priority at First Insurance and we strive to have the highest level of customer satisfaction, especially in claims service. A recent customer service survey shows that over 96% of our customers rate our claims service as "good" or "excellent", with many describing our service as the best in Hawaii.

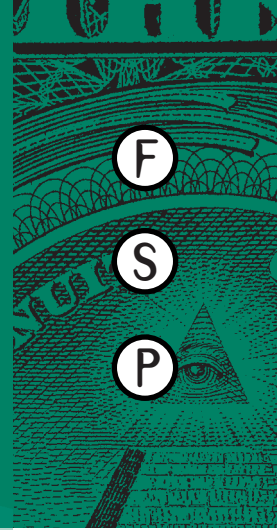
To learn more about how we can help protect your assets, please contact your independent insurance agent, or First Insurance at (808) 527-7777.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

1100 Ward Avenue
Honolulu, Hawaii 96814
www.ficoh.com



First Select Portfolio



One convenient policy to protect your home, auto and personal assets.

Protect Your Assets with First Select Portfolio

Enhanced Home Coverage	Standard Homeowners Policy**	First Insurance FSP ELITE with Executive Endorsement
Real Property Enhanced Replacement Cost	Not included	Included up to 130% of total property limit
Building Ordinance Increased Cost	Not included	Included
Land Restoration	Not Included	10% of the covered property loss
Lock Replacement	Not included	\$1,000* (no deductible)
Trees, Plants and Shrubs	5% of dwelling limit; up to \$500 per tree, plant or shrub	5%* of the aggregate limit; up to \$1,000 per tree, plant or shrub
Jewelry Theft	\$1,000	\$15,000* with \$7,500* maximum per item
Money and Coins Theft	\$200	\$2,000*
Silverware Theft	\$2,500	\$15,000*
Boats (Watercraft)	\$1,000	\$5,000* (includes trailer)
Business Property	\$2,500 on premises; \$250 off premises	\$10,000 on premises; \$10,000 off premises
Data Records	Not included	\$1,000
Credit Cards, Electronic Fund Transfer Cards or Access Device, Forgery and Counterfeit Money	\$500	\$10,000 for all combined
Landlord's Furnishings	Not included	\$10,000*
Personal Injury Liability	Not included	Included
OPTIONAL COVERAGES WITH FSP		
Optional Identity Theft	Not included	\$15,000 optional coverage
Optional Personal Umbrella	Not included	\$1 - 2 million optional coverage (minimum ownership of 1 car, 1 home)
Enhanced Auto Coverages	Standard Auto Policy	First Insurance FSP AUTO with Executive Endorsement
Towing and Labor Costs	Not included	\$100*
Rental Reimbursement	Not included	\$2,000* maximum if the vehicle is insured for physical damage
Automobile Emergency Transportation Coverage for cost of substitute transportation to the intended destination when your auto is damaged	Not included	Up to \$75

* This is an Executive Endorsement coverage limit. ** Standard First Insurance Home Owners Policy.