



A Publication of the AOA of Hawaiiki Tower, Inc

**IMPORTANT NAMES
AND
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BOARD OF DIRECTORS

- Pat Kawakami, President
- Jeff Dickinson, Vice-President
- Mike Chapman, Treasurer
- Linda Keller, Secretary
- Douglas Hung, Director
- Moe Matsuda, Director
- Attilio Avino, Director
- Kristina Lockwood, Director

このニュースレターには、お住まいに関する大切な情報が記載されています。
必要な場合、訳してもらってお読みください。

2024 ANNUAL MEETING

The 2024 annual meeting of the AOA of Hawaiiki Tower, Inc. will be held on March 25th. It will be held at 6:00 pm in the level 3 lobby. Registration will begin at 5:30 pm.

No special amendments or action items are on the agenda for the meeting. The usual resolution on assessments and the election of directors are on the agenda. The membership needs to vote to confirm any appointments, re-elect incumbents, and elect new board members.

Anyone wishing to run or make a nomination for election should submit a statement stating their or their nominee's qualifications and reasons for wanting to serve on the board. The statement is limited to black text on white paper not to exceed one single-sided 8-1/2" X 11" page, indicating the owner's qualifications to serve on the board.

Please Return Proxies

Please keep an eye on your mail (and email) and be sure to return the proxy as soon as possible. We need to obtain a quorum (more than 33% ownership represented) to conduct the meeting and we incur additional expense each time we have to mail out additional proxies to obtain the quorum or defer the meeting due to a lack of quorum.

THE INSURANCE DEDUCTIBLE IS \$75,000

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INSURANCE DEDUCTIBLE INCREASED TO \$75,000

The insurance market is tough, to say the least. For our renewal in December 2023, we were only able to find one insurance company willing to insure us. The overall premium for our entire insurance package increased \$112,753. The total cost for 2024 is \$644,144.00. Within this renewal several things have changed. Most notably is the deductible. The deductible is now variable for water damages from water leaks of any kind and backups. If only one unit is damaged, the deductible is \$25,000. If two units are damaged, the deducti-

(Continued on page 4)

SPECIAL PLUMBING INSERT

Read this and provide to plumbers BEFORE working on plumbing

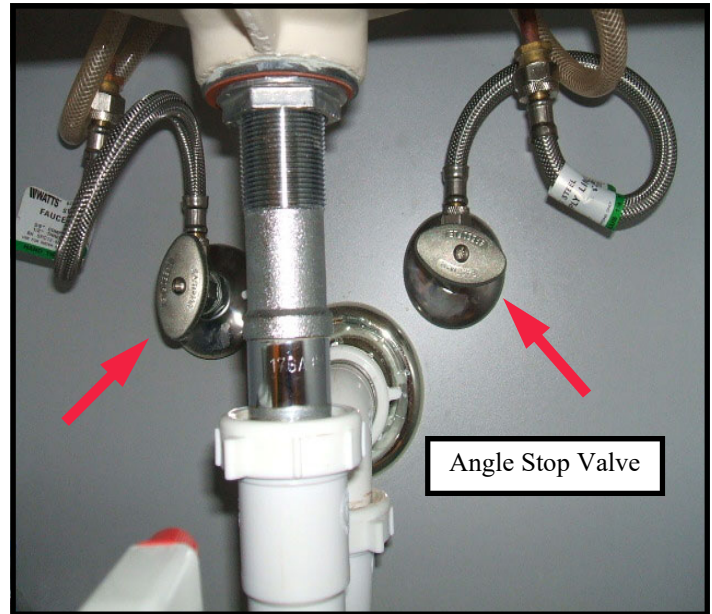
This article is provided to assist apartment owners and occupants to prevent accidents. Please keep it in a handy location and provide it to your service personnel BEFORE they begin work.

Over the past 25 years, on too many occasions, a homeowner or contractor working for an apartment owner, has broken a pipe. There have only been a few occurrences of the pipes breaking suddenly unless they are being manipulated by an owner or contractor. When they are broken, the consequence can be disastrous. Water comes out quite violently and under high pressure. If the water is not turned off immediately, serious water damage will occur to your apartment and your neighbors below.

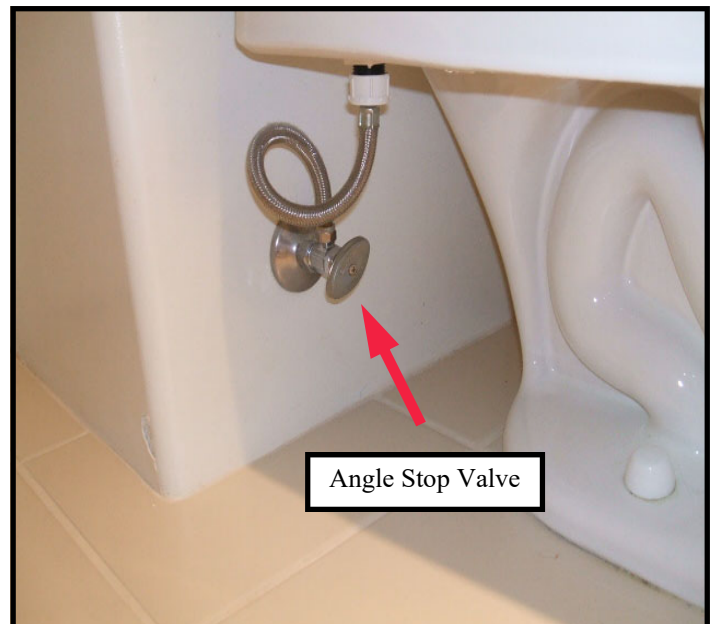
The photos to the right illustrate the locations of the pipes that can break. This can occur when an owner or contractor tries to close the angle stop valve to isolate the water supply to make a repair or replacement. These valves are rarely, if ever, exercised. If they are not exercised, they become stuck. If it is stuck, when too much pressure is applied to the handle trying to close the valve for the first time in many years, the pipe behind the valve can break. Never force the valve handle. If it doesn't turn easily with slight pressure, be sure to hold the base of it with the other hand or a tool. It is always best to isolate your main water supply BEFORE attempting to close the angle stops or make repairs.

The most important thing to know if a pipe breaks is the location of the main water supply shutoff valve to your apartment fixtures. In most apartments (apartment types 1 thru 9), an access panel like the one shown to the right, is located in one of the bathroom ceilings (occasionally it may be in the ceiling of the washer/dryer closet). In apart-

(Continued on page 3)



These valves need to be exercised. The plastic pipe is behind the valve inside the wall. If the valve handle does not turn easily, the plastic can break.



SPECIAL PLUMBING INSERT

(Continued from page 2)

ment types 10 and 11, access panels and valves are located in each bathroom. You need a common tipped screwdriver to open the access panel. Once the panel is opened, you may need a step stool to reach inside and turn the valve handle to close the water supply. These



valves isolate the water supply to all the bathroom fixtures. They do NOT isolate the kitchen, the refrigerator ice maker, or the washer/dryer water supply.

Other pipes that can develop leaks are the sprinkler head fittings. The sprinkler head itself does not leak, rather it is the brass seat the sprinkler head fits into that develops a crack. It cannot be over-emphasized how important it is for absentee homeowners to have an agent check on their apartment frequently. If someone is living in the apartment, it is likely the leak will be discovered quickly before much damage occurs. These types of leaks occur very slowly. It is usually not more than a few drops per minute. BUT, if an apartment is left for months without someone checking on it and the leak continues, the water damage can be very extensive.

Our insurance policy does not cover water leaks that continue for more than fourteen (14) days or are the result of an owner or contractor



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breaking a pipe while performing maintenance. This is another reason why it is so important that EACH apartment owner purchase their own insurance. When these types of leaks occur, not only does the building sustain damage, personal property can be damaged too. The Association's insurance policy never covers damage to personal property.

HAWAII HOLIDAY GATHERING

The 2023 Holiday Gathering was held on December 20, 2023, in the level 3 lobby. It was great to see so many faces again after these past few years of limited social interaction.

We started gathering at 5:30 pm and everyone seemed to enjoy the conversation and socializing that folks were still in the lobby at 8:00 pm.

Thank you to everyone who showed up!

INSURANCE DEDUCTIBLE (cont'd)

(Continued from page 1)

ble is \$50,000. If three or more units are damaged, the deductible is \$75,000. It is quite common for three units to be damaged by a water leak. It is **IMPORTANT** that all owners contact their insurance agents and make sure they have the proper coverage to cover the deductible in case damage to your unit (and units below you) happens as a result of a water leak or backup.

It is possible for the Association to charge you for a portion of the deductible even if the cause of the water leak was not from your apartment.

The deductible will depend on the number of units affected by the water damage:

- 1 unit with water damage = \$25,000 Deductible
- 2 units with water damage = \$50,000 Deductible
- 3 units or more with water damage = \$75,000 Deductible

Per 514B-143 the Deductible can then be assessed these 3 different ways below:

(d) The board, in the case of a claim for damage to a unit **or the common elements**, may:

- (1) Pay the deductible amount as a common expense;
- (2) After notice and an opportunity for a hearing, assess the deductible amount against the owners who caused the damage or from whose units the damage or cause of loss originated; or
- (3) Require the unit owners of the units affected to pay the deductible amount.

Again, please contact your insurance agent and confirm you have adequate insurance to cover the deductible in case an accident happens in your apartment, in an apartment near you, or from a common element.



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EMPLOYEE HOLIDAY GRATUITY FUND

On behalf of all the employees of Hawaiki Tower, I want to thank everyone for their generous contributions to the holiday fund.

All of the gifts, both financial and consumable, are appreciated. The employees working at Hawaiki Tower are grateful for your support and expressions of appreciation. It means a lot to everyone to be recognized.

To all of the vendors that made contributions of merchandise, gift cards and other items, we thank you and value the working relationships we've developed. We hope our relationships continue to develop to improve our collective efficiency and effectiveness.

Have a happy and prosperous 2024!