



# Kalelepak me Kalapw Pwarada de FAQs me pid Pekipek en Sawas ong Kisiniei Kan

**Q: Ia duwe ma pweinen ohlahn dipwisou de kepwe koaros me i ahniki pahn sipele uwen isais en mwohni me mie nan nei policy en insurens?**

A: Komw anahne tehkada mahs estimate de uwen pweinen kawada sapahl imwomw oh welian kepwe oh dipwisou ohlahkan koaros. Ma estimate de pweinen kamawahula pwukat pahn sipele uwen me omwi insurens policy mweimweiong en apwalih, komw tuhkihieng pwihn en insurens oh alehdi uwen sent de pweinen insurens koaros me komw kak alehdi ohng ihmw mahs oh mwuri dipwisou.

**Q: Ia duwe ma uwen pweinen ohla koaros tikitik sang uwen me mie nan ahi insurens policy?**

A: Pwihn en insurens pahn pwainla ohla koaros me mie, lao lel uwen limit de uwen sawas me dehdehier nan noumw insurens policy. Karasepe, ma uwen insurens me mie nan noumw policy iei \$500,000 ahpw pweinen onehda imwomw pahn lelete \$300,000, pwihn en insurens pahn pwainte \$300,000.

**Q: Dahkot Replacement Cost oh Actual Cash Value?**

A: Replacement cost pid pweinen welianda de onehda sapahl imwomw me ohla nan kisiniei, de kahpwal teikan. Replacement cost pil kak sawas pwainla dipwisou me ohla. Actual Cash Value (ACV) pid sawas en mwohni tohrohr me kak patehng Replacement Cost. ACV kin apwalih pweinen welianda de onehda dipwisou me kin ohla mwurin pweinen depreciation eh kin katohrohrsang.

Palilaud en insurens policy kin doadoahngki mahs ACV oh katohrehsang pweinen depreciation sang nan pweinehkan me pid onehda de weliandi dipwisou. Doula oh tuhkihieng pwihn en insurens me pid omwi pekipek en weliandi kepwe de dipwisou ohla kan oh kilang ma Replacement Cost pahn doadoahk.

**Q: Dahkot loss of use coverage, me pil adaniki Additional Living Expense (ALE) insurens de sawas kapatapat ong mour?**

A: Ma imwomw ohla sang ni kahpwal oh insurens kak pwain oh ihmwo solahr me kak kousoan loale, omwi loss of use insurens pahn apwalih pweinen ihmw oh pweinen momour ansou me imwomwo pahn kadoahk koadkoadaoahk. Pali laud en insurens policy kin irehdi uwen mwohni me

kak kohda oh kin koasoanehdi irair wet en wia persent en pweinen ihmwomwo. Karasepe, ma noumw policy kiheng limit de irehdi ni uwen 30% oh pweinen imwomwo iei \$200,000, komw pahn kak ale sawas en loss of use me pahn lelete \$60,000.

**Q: Da me i konehng wia ma sohla nei ALE de sawas kapatapat ong momour?**

Maui County ahniki wepsaid Mauirecovers.org me kasalehda iren sawas koaros me pid kisiniei kan en August 2023. Komw kalahngan oh tehk onlain ni mauirecovers.org me pahn pid iren kair oh sawas teikan ohng sawas en ihmw oh mwohni.

**Q: Dah me I kak wia ma mie iren kahpwal me pid ahi pekipek ?**

Komw kak tuhweng Pali en Insurens ma mie omwi iren kalelapak me pid sapwellimwomwi aplikeisen de pekipek ong sawas. Komw kak tuhweng kiht ni (808) 586-2790 sang 7:45 nimenseng (a.m.) lel 4 :30 mwurin souwas (p.m.), sang Niehd lel Nialem.



*Kisin likou kiset wia mehn sawas ong kawehwe duwen sawas oh sohte kak doadoahk ni duwen kaweid ong pali en kosonned.*