

As we bid farewell to the joys of summer, it's time to reflect on the memorable moments, exciting adventures, and valuable experiences that have enriched our lives these past few months. With the sudden tragedy that took place earlier this month, it is important to continue to show support for our Maui Ohana and also keep them in our thoughts and prayers.

In this edition, we share a useful article on equipment breakdown coverage, an interesting article on the history of Hawaii Kai and a short summer recap from the Brett Hill Companies team. We hope you enjoy the Summer 2023 edition of Urban Concepts!

Mahalo,  
Brett Hill Construction Inc.

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# EQUIPMENT BREAKDOWN COVERAGE

*As homeowners a big concern for us is having any home appliance or equipment fail unexpectedly. It causes an inconvenience and the cost to repair or replace the appliance or equipment can be very expensive. A way to help mitigate the cost is to add an equipment breakdown coverage to your current homeowner's insurance policy.*

## *What is an equipment breakdown coverage?*

Equipment breakdown coverage is a homeowner's insurance endorsement that helps pay for the appliance or equipment repair or replacement due to damage caused by an electrical or mechanical failure such as power surges, electrical shorts, mechanical breakdowns, motor burnout or operator error. This is an add-on to the standard homeowner's insurance policy which only covers home appliances and equipment when they're damaged by a covered peril, but won't cover breakdowns caused by an electrical or mechanical failure, or anything else that's considered a maintenance issue.

## *What does the equipment breakdown insurance cover?*

Equipment breakdown coverage covers household appliances and equipment if they're damaged or breaks down due to an electrical or mechanical failure. Most insurance providers offer this coverage as an endorsement that you can add to your homeowner's insurance policy for a small additional premium.



Equipment breakdown coverage protects a variety of different appliances and equipment in your home when they break down because of a covered incident. Here are some examples of covered appliances and losses:

- Air conditioning and heating equipment
- Computers and computer equipment (excludes software)
- Refrigerators and freezers and any food spoilage due to the breakdown
- Washers and dryers
- Ovens and microwaves
- Boilers and furnaces
- Water heaters
- Back-up generators
- Home entertainment systems
- Sump pumps
- Home gym equipment such as a treadmill
- Jacuzzis
- Electrical power panels
- Home security systems
- Lawnmowers and other landscaping and sprinkler systems

Depending on your provider, you may be able to add up to \$50,000 in equipment breakdown coverage that you can use for any single occurrence. An occurrence could be a single power surge that destroys multiple appliances in your home, or something smaller like your refrigerator breaking down resulting in food spoilage.

### *What does equipment breakdown coverage not cover?*

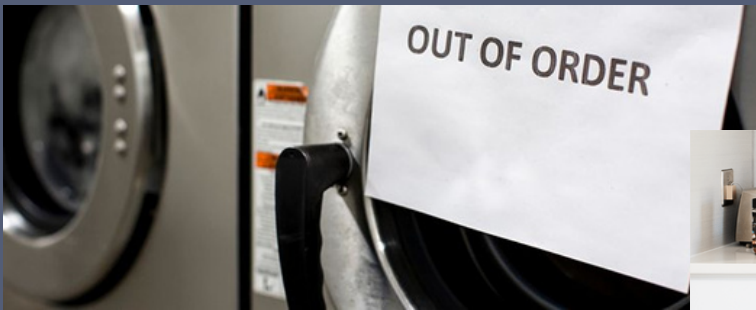
Equipment breakdown coverage won't cover appliance replacement or repairs if the damage or loss is the result of normal wear and tear and damage from neglect and poor maintenance. This includes rust or corrosion, deterioration, any defects, mold, cracking, shrinking or expanding, or pest damage.

### *How much does equipment breakdown coverage cost?*

Depending on the coverage, it can cost anywhere from \$25 to \$100 a year to add the equipment breakdown coverage to your homeowner's insurance policy. Keep in mind though, there is a deductible for each claim, and that deductible can be anywhere from \$250 to \$500 per claim depending on the policy you purchase.

Once you pay your deductible your insurer may reimburse you for the following:

- Any temporary repairs you already made
- The cost of expediting permanent repairs or replacement
- The cost of any spoilage that resulted from a covered occurrence
- Additional living expenses resulting from a covered occurrence



### *Is there a difference between an equipment breakdown coverage vs. a home warranty?*

A home warranty is a separate product that's typically sold by a home warranty company, while equipment breakdown coverage is an additional coverage for your homeowners insurance policy.

Home warranties are generally more expensive than equipment breakdown coverage, costing anywhere from a couple hundred to a thousand dollars a year depending on the coverage and the types of appliances and equipment in your home. Although home warranty coverage covers a much broader situation, including wear and tear, the warranty will only cover appliances that are specifically listed on your warranty. With an equipment breakdown endorsement, coverage extends to all applicable property in your home.

Lastly, home warranties are bound by a contract - typically up to a year - whereas equipment breakdown coverage lasts as long as your home insurance policy is active.

In summary, the cost of an equipment breakdown coverage can be a very wise investment that prevents having you pay for the cost to repair or replace any home appliance or equipment. In our 22 years of maintaining residences, we've come across so many instances where having this coverage would have saved homeowners thousands of dollars in repairs or replacements.

# HISTORY OF HAWAII KAI

Over 60 years have passed since Hawaii Kai was transformed into Oahu's first planned community by developer, Henry J. Kaiser. Hawaii Kai, meaning community by the sea and also named as a reference to Kaiser, was established in the early 1960s by dredging and filling Kuapa Pond. Kuapa Pond, also known as "the shrine of the baby mullet at Maunalua", was once the largest loko kuapa on Oahu.



Picture of old Hawaii Kai (sourced from [imagesofoldhawaii.com](http://imagesofoldhawaii.com) by Peter T Young)



Picture of Hawaii Kai right at the start of development in 1960 (sourced from [imagesofoldhawaii.com](http://imagesofoldhawaii.com) by Peter T Young)

## Maunalua Bay

Mauna or "mountain" and lua meaning "two", Maunalua refers to the easternmost end of the bay where there are two peaks, Koko Head and Koko Crater, covering 7 miles of shoreline from Koko Head to Black Point. The ahupua'a of Maunalua was known for its large, 523 acre fishpond named, Keahupua-O-Maunalua. It originally spanned from Kuli'ou'ou headland to what is now Portlock and had a fishpond wall or kuapa. Keahupua-O-Maunalua was the largest fishpond on Oahu and primarily used to raise mullet, and was also the home to many different water birds.

Originally given to Victoria Kamamalu (sister of Kamehameha IV and V and granddaughter of Kamehameha I), Maunalua Bay was then transferred to Bernice Pauahi Bishop Estate after Kamamalu's passing. Until the 1950s, the area was essential for fishing and farming. In the 1970s large parts of the 523 acre fishpond and wetland were dredged, in order to transform it into housing and a recreational salt-water marina.



Pictures of Maunalua Bay then and now. (Sourced from [placenamesofhanauma.weebly.com](http://placenamesofhanauma.weebly.com) & [to-hawaii.com/oahu/beaches/maunaluabaybeach](http://to-hawaii.com/oahu/beaches/maunaluabaybeach))

## Henry J. Kaiser

Henry John Kaiser, born in New York and the son of German immigrants, Franz and Anna Marie Kaiser was a self-made tycoon who founded Hawaii Kai after getting a lease agreement with the land owner Bernice Pauahi Bishop Estate in 1961. Before he came to Hawaii in 1955, he was already the founder of shipyards, Kaiser hospital, a motor company and a credit union. He also built the Kaiser Hawaiian Village Hotel, now known as the Hilton Hawaiian Village Resort, which he sold to Conrad Hilton. Kaiser is also known for the Kaiser Dome or the Honolulu Geodesic Dome, made up of aluminum and built in only 20 hours. Kaiser founded over one hundred companies until his passing in August 1967.



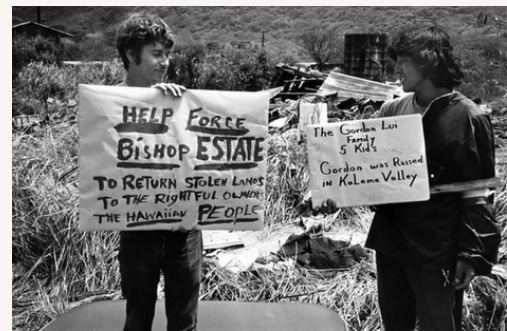
The Kaiser dome, peaking from behind the entrance to the Hilton Hawaiian Village Resort

## Kalama Valley Protests

In 1968, Kalama Valley was re-zoned from agricultural to urban land. Bishop Estate gave permission to Henry J. Kaiser to develop the land, and residents were told to leave before July 1970. Some residents refused to leave, resulting in the Kalama Valley Protests, which some consider to be the beginning of the Hawaiian Cultural Renaissance. On May 11, 1971, a group of 32 activists with Kokua Hawaii were arrested while peacefully protesting the condemnation of their land for residential and commercial development. These protests influenced awareness to other struggles over eviction and was the "single spark that started the prairie fire", fighting against Bishop Estate and other landlords.



Picture sourced from the Hawaii Herald website



Picture sourced from the aina momona website

## Henry J. Kaiser High School

Established in 1971 and named in honor of Henry J. Kaiser, it is number three of its namesake, along with Henry J. Kaiser High in Fontana, California and Henry J. Kaiser Elementary School in the Jackson County School of West Virginia.

Fun Fact: When voting on the school colors before the school opened, it was between blue & gold (influenced by the colors of Punahou School) and pink, white & black (in honor of Henry J, Kaiser's favorite color, pink) and the mascot names were between the Cougars and the Panthers. Blue and gold won by a landslide, but imagine...."Kaiser High School home of the Pink Panthers".

## Erv's Retirement

In this summer edition we want to recognize one of our coworkers for his years of dedicated service to Brett Hill Construction, Inc. After 50 years in the construction industry, Erv Lee made a much-deserved decision to retire on June 30th to enjoy quality time with his family, fishing at all his secret spots and traveling the world with his wife Annette.

Erv has been a part of our family since 2008 and it's been a 15-year commitment of honest, hard work by such a consummate professional.

Always a calming force, we could rely on Erv's respectful nature to strengthen any relationship with our clients, coworkers and subcontractors.

Mahalo nui, Erv for your incredible contribution and for sharing your knowledge and wisdom with us.

Best wishes in your retirement!



The BHCI team celebrating at Erv's retirement luncheon.





Outside of Aloha Whisky



Left: David (owner),  
Right: Dani (whisky sommelier)

## Aloha Whisky

-Cara K.

At the end of May, I took a trip to Japan and was finally able to make an in-person visit to Aloha Whisky in Tokyo. We did a Q&A article with the owner, David in our Winter 2021 edition of Urban Concepts (go check that out if you haven't read it yet).

For only being open four years, he has such an impressive and diverse collection of whisky in his possession. I was able to try a whisky from the year that I was born, a rum from Okinawa that tasted like whisky, and a Japanese whisky, made in Shizuoka that has only 60 bottles in existence. I was also able to try David's own, Aloha Whisky (available for purchase). I had such a nice time talking to David and Dani and they also gave me some really good food recommendations!

Some tips if you plan on stopping by for a tasting:

- It was slightly difficult to find (like a lot of places in Tokyo), I walked in circles around the block before actually realizing that it was on the 3rd floor inside of the building that Google Maps lead me to.
- If possible, call or message him on Instagram ahead of time to reserve a spot at the bar. I was a single reservation but I went right at opening (6pm) and was able to get a spot before it got busy, but he filled up with reservations around 7:30-8pm.



Aloha Whisky



Whisky from 1991



Okinawan  
Rum

# OKRA

## What is it?

Okra is a pod vegetable, so the seeds are found inside of the okra itself. It has a mild and specific flavor, some may compare the taste to eggplant or green beans.

Green in color with white or light green seeds inside and a somewhat slimy consistency. Grown on Oahu and the neighbor islands and sold at most grocery stores and farmers markets. The okra plant can grow up to 2 meters tall and it thrives in hot weather and needs to be watered regularly.



## How to Select & Store

Okra should be picked when they are around 3-4 inches long, if they get too large they overmature and become seedy and fibrous. When shopping for them you should look for bright green pods with unblemished skin. Although slight browning on the stem area is okay, the greener it is the fresher. Keep okra dry and store in the refrigerator in a paper or plastic container to stop it from becoming slimy or moldy. Use within 3-4 days and avoid washing it until you are ready to use it.

You may also freeze okra, just first wash and stem the pods, blanch them in boiling water for a few minutes, dunk them in an ice water bath, chop and flash freeze before packing in freezer bags.



## Nutritional Value

Rich in magnesium, folate, antioxidants and vitamin C, K1 and A. Also containing some protein and fiber, okra is low in calories and carbs. It may help to support healthy pregnancy, heart health, blood sugar and also may even have anticancer properties.

## How to Prepare & Serve

To prep, wash and pat dry the okra and only chop if you want to release the liquid when cooking. If you do not want to release the liquid during the cooking process, only trim around the stalks in a cone shape so to not pierce the pod. If you were storing it in the fridge, it is best to bring it to room temperature first to reduce the amount of moisture released from cooking. It is also best to prepare it soon after it is picked to avoid a rubbery texture. Okra is good fried, pan roasted, grilled or sauteed as a side dish, served in a soup or stew and even eaten raw with salads. Its leaves and flowers can be eaten as a salad as well. Since the flavor is subtle, it benefits from being cooked with stronger, spicy ingredients.

