



Manufacturing Policy

Affiliated FM offers manufacturers a comprehensive all-risk policy written specifically to meet their unique property coverage needs. Using the *proVISION* all-risk policy as its platform, the manufacturing policy features the same easy-to-navigate, easy-to-read format, with flexible coverage limits tailored to the manufacturing segment.

The policy is backed by a dedicated account team of highly trained property underwriters and account engineers who focus on the special hazards and complex risks unique to manufacturing facilities, including those associated with production machinery and specialized equipment critical to operations. Our account engineers help manufacturers understand their property risks and offer customized loss prevention programs that focus on a manufacturer's specific interests and concerns.

Business Interruption/Extra Expense

The cornerstone of the manufacturing policy is the new combined business interruption/extra expense form specifically designed for the manufacturing segment. This form, with the additional coverage enhancements and extensions of coverage, helps manage unpredictable financial risks, such as off-premises services, contingent business interruption, civil authority and ingress/egress.

As part of our enhanced business interruption coverage, extra expense, expense to reduce loss and rents coverage are included. The extra expense coverage limit is based on the reported corporate gross earnings/profits value—a feature that allows the limit to automatically increase as the business grows.

Extensions of Coverage/ Automatic Limits

Ordinary payroll	90 days
Civil authority	30 days
Off-premises services	\$500,000
Contingent business interruption	\$500,000
Research and development expense	\$250,000
Ingress/egress	\$500,000/30 days
Tax treatment	\$100,000
Contractual penalties	\$100,000
Extended period of indemnity	90 days

Automatic limits can be modified to meet the specific needs of each customer.

All-Risk Property Coverage

The manufacturing policy also provides customized extensions of coverage embedded into the all-risk property form, giving manufacturers a convenient and efficient solution to their unique property insurance needs.

Coverage enhancements and policy features built into the manufacturing form include enhanced demolition and increased cost of construction, soft costs, warehouseman legal liability, and embedded flood and earth movement coverage.

Extensions of Coverage/ Automatic Limits

Demolition and increased cost of construction:

■ Undamaged portion	Policy limit
■ Demolition	\$1,000,000
■ Compliance with the law	\$1,000,000
■ Business interruption	\$1,000,000
Deferred payment	\$100,000
Off-premises services	\$500,000
Arson reward	\$100,000
Money and securities	\$100,000
Locks and keys	\$100,000
Warehouse legal liability	\$500,000
Soft costs	\$100,000

Automatic limits can be modified to meet the specific needs of each customer.

Boiler and Machinery

In addition, the manufacturing policy automatically provides embedded boiler and machinery coverage, which extends mechanical and electrical breakdown to all equipment (heating, cooling, production machinery, electrical, etc.) to policy limits. This new approach eliminates all traditional sub-limits, such as ammonia contamination, hazardous substances, spoilage and water damage, and remaining potential gaps in your coverage.

For more information on the manufacturing policy or any other Affiliated FM product, contact your local representative or visit us online at www.affiliatedfm.com.

*This coverage is in addition to the extensions of coverage provided in the *proVISION* policy.*

