



Healthcare All-Risk Property Form

Whether it's a hospital, nursing home, diagnostic clinic or doctor's office, Affiliated FM's comprehensive all-risk healthcare property form provides property damage and business interruption coverage for the complex risks and diverse needs of today's healthcare industry.

Using the Affiliated FM proVision policy as its platform, our healthcare form features the same easy-to-read, easy-to-navigate format with flexible coverage limits tailored to meet the needs of the healthcare client.

Property Protection

Like the proVision, the Affiliated FM healthcare form contains market leading coverage and benefits including: earthquake and flood; boiler and machinery; electronic data processing (EDP) equipment and media; computer virus; demolition and increased cost of construction (DICC); unplanned capital expenditures; and fungus, mold and mildew.

The healthcare form expands on these coverages to provide clients with the following:

- Change in temperature
- Interruption by communicable disease
- Decontamination costs
- Functional replacement costs for medical and diagnostic and EDP equipment
- Mobile medical and mobile diagnostic equipment floater
- Off-premises service interruption property damage
- Patients' personal property
- Prizes and giveaways
- Research and development (R&D) projects, experiments and animals
- Soft costs
- Tenants' legal liability and expense
- Defense costs for property of others

Boiler and Machinery

Our form provides embedded boiler and machinery coverage, extending mechanical and electrical breakdown to all equipment (heating, cooling, medical and diagnostic equipment, electrical, etc.) to policy limits. We also remove traditional sublimits for ammonia contamination, hazardous substances, spoilage and water damage.

Business Interruption Extensions

In the healthcare field, any interruption in business can be disastrous. The flexible business interruption (BI) coverage offered in the Affiliated FM healthcare

form is designed specifically to protect healthcare clients before, during and after a loss occurs. We have included the following coverage:

- Emergency vacating expense
- Patient and tenant relocation expense
- Professional employee replacement expense
- Research and development (R&D) expense
- Fund-raising expense
- Contractual penalties
- Off-premises service interruption

Prompt claims-handling

If a loss should occur, our in-house claims staff ensures clients not only receive prompt payment, but can get their facility doors open, beds filled and operations temporarily relocated or restored as soon as possible.

An Ounce of Prevention

Through a combination of pre-survey and on-site services, we work with clients to develop practical and cost-effective solutions to reduce risk, including those that may affect certification or accreditation. We also provide extensive project management services to assist clients in managing risk for construction and expansion projects. This second set of eyes working to understand and reduce property risk allows our healthcare clients to focus on what matters most—their patients.



To learn more about our Healthcare All-Risk property form, contact Affiliated FM or visit www.affiliatedfm.com/healthcare.

Extensions of Coverage/ Standard Limits

Can be modified to meet the specific needs of each client.

Fire Fighting Material and Expenses	\$100,000
Professional Fees	\$100,000
Expediting Expenses	\$250,000
Trees, Shrubs, Plants and Lawns (\$1,000 per item)	\$100,000
Pavement and Roadways	\$250,000
Land and Water Clean up Expense	\$50,000
Installation Floater	\$250,000
Newly Acquired Property	\$2,500,000
Unnamed Locations	\$1,000,000
Fine Arts	\$250,000
Accounts Receivable	\$500,000
Valuable Papers and Records	\$500,000
EDP Data Processing, Data and Media	\$500,000

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
Errors or Omissions	\$1,000,000
Transit	\$250,000
Fungus, Mold or Mildew	\$1,000,000
Prizes and Giveaways	\$100,000
Off-Premises Service Interruption –	
Property Damage	\$250,000
Arson or Theft Reward	\$100,000
Money and Securities	\$100,000
Locks and Keys	\$100,000
Tenant’s Legal Liability and Expense	\$100,000
Soft Costs	\$100,000
Research and Development	
■ Research Animals	\$250,000
	<i>(Not to Exceed \$1,000 per animal)</i>
■ Research Experiments	Policy Limit
Patients’ Personal Property	\$100,000
	<i>(Not to Exceed \$10,000 per patient)</i>
Interruption by Communicable Disease	\$100,000

Change in Temperature	\$100,000
Mobile Medical and Mobile Diagnostic Equipment Floater	\$500,000
Defense Costs for Property of Others	\$100,000

Business Interruption Extensions of Coverage/Standard Limits

Civil Authority	30 days
Off-Premises Service Interruption	\$500,000
Contingent Business Interruption	\$500,000
Research and Development Expense	\$250,000
Ingress/Egress	\$500,000
Tax Treatment	\$100,000
Contractual Penalties	\$250,000
Fund Raising Expense	\$100,000
Professional Employee Replacement Expense	\$100,000
Patient and Tenant Relocation Expense	\$250,000
Emergency Vacating Expense	\$250,000
Extended Period of Indemnity	90 days

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In the United Kingdom:
Affiliated FM
FM Insurance Company Limited
1 Windsor Dials, Windsor, Berkshire, SL4 1RS
Regulated by the Financial Services Authority.

