



proVISIONSM Enhanced All-Risk Policy

Optimum Flexibility

Affiliated FM offers *proVISION*, an enhanced all-risk policy designed for optimum flexibility featuring a combined business interruption/extra expense form, and embedded boiler and machinery coverage. *proVISION* offers many special features, including a broad range of extensions in a streamlined format that is both easy to read and navigate. With its breadth of coverage and flexibility, the policy can be tailored to meet the diverse needs of all types of businesses. Customers can feel confident the comprehensive *proVISION* approach is an optimal coverage choice for their property exposures—whether at their facilities, in transit or while off-premises.

All-Risk Property Coverage

The *proVISION* policy provides 24 extensions of coverage as well as additional lines of coverage—all embedded into the all-risk property form—providing a convenient and efficient solution to your unique property insurance needs.

Key Coverage Enhancements

Some of the key coverage enhancements and policy features built into the form include the following:

Unlimited coverage for:

- Debris Removal
- EDP Equipment
- Demolition and Increased Cost of Construction for the Undamaged Portions of the Building
- Computer Virus

Specialized valuations for:

- Rebuilding on Another Site
- Capital Expenditures
- Replacement Cost for EDP Equipment

Embedded coverage for:

- Boiler and Machinery
- Flood
- Earth Movement
- Fungus Mold or Mildew
- Expediting Expenses

Comprehensive coverage including:

- Underground Property
- Foundations
- Agreed Amount with No Co-insurance Penalty

Additional Coverage

Additional coverage limits can be tailored to meet the needs of the customer.

- Property Removed From Described Locations
- Protection and Preservation of Property

Extensions of Coverage

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

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	\$500,000
EDP 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
Deferred Payment	\$100,000
Off-Premises Services	\$250,000
Interruption—Property Damage	
Arson or Theft Reward	\$100,000
Money and Securities	\$100,000
Locks and Keys	\$100,000
Tenants Legal Liability and Expense	\$100,000
Soft Costs	\$100,000

* Named Peril Coverage



Business Interruption/ Extra Expense

The *proVISION* policy offers a combined business interruption/extra expense endorsement that provides eight extensions of coverage along with coverage enhancements to help 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 rent coverage are included. The extra expense coverage has a limit that is 15 percent of the reported corporate gross earnings/profits value subject to a \$1 million minimum—a feature that allows the limit to automatically increase as the customer's earnings/profits grow.

Extensions of Coverage/ Standard Limits

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

Ordinary Payroll	30 days
Civil Authority	30 days
Off-Premises Services	\$250,000
Contingent	
Business Interruption	\$250,000
Research and Development Expense	\$250,000
Ingress/Egress	\$250,000
Tax Treatment	\$100,000
Extended Period of Indemnity	30 days

Boiler and Machinery

In addition, this *proVISION* policy automatically provides embedded boiler and machinery coverage, which extends mechanical and electrical breakdown to all equipment (heating, cooling, production machinery, electrical, etc.) with no sub-limits. This approach also can eliminate the following traditional sub-limits: ammonia contamination, hazardous substance, water damage and spoilage, possibly reducing or eliminating potential gaps in coverage.

Professional Service and Handling

The *proVISION* policy is backed by a dedicated account team of highly trained property underwriters and account engineers who focus on the special hazards and risks unique to facilities. Our account engineers help our customers understand their property risks and offer customized loss prevention programs and solutions.

Our unique automated processing system creates an insurance proposal that is customized for each insured. That same proposal is then converted into the declarations section of the policy.

This approach benefits our customers by:

- ensuring accuracy of the information
- delivering speed and transactional ease of issuing the policy
- eliminating unnecessary and lengthy reviews of multiple binding documents

For more information on the *proVISION* policy, our loss prevention services or any other Affiliated FM product, contact your local representative or visit us online at www.affiliatedfm.com.

