



## Affiliated FM's Green Coverage Endorsement: Simple. Sustainable.

Affiliated FM's Green Coverage Endorsement provides coverage for those additional costs incurred in rebuilding physically damaged property associated with being or going "green."

This includes enhanced property and business interruption coverage to help clients establish and maintain sustainable, environmentally friendly businesses. These new coverages and costs are in addition to the broad replacement cost coverage already provided in the client's proVision policy.

Combining the existing Affiliated FM all risk proVision policy with our green coverage endorsement gives clients the added coverage and financial backing to not only maintain existing green practices and certifications, but, for those clients who aren't green yet, to more easily upgrade the damaged portions of their facility to "green" in the event of a property loss.

Our green endorsement helps clients move toward sustainability by providing property damage and business interruption coverage for the repair or replacement of the damaged part of a facility using more efficient and/or environmentally friendly building practices and materials—all without limiting them to any specific rating system or level.

### Highlights of Affiliated FM's Green Coverage Endorsement include:

- Environmentally Sound Green Building Practices
  - Additional costs to replace damaged property and materials with "green" alternatives
  - Additional costs to replace damaged roofs with green roofing systems including vegetative roofing systems
  - Additional costs for the green removal, disposal and recycling of damaged property
- Healthy Indoor Building Environments
  - Air flushing with 100% outside air
  - Replacement filtration media for ventilation systems
- Green Certification
  - Costs to hire an accredited green consultant to assist in green design and reconstruction
  - Certification or recertification in accordance with the client's choice of recognized green authorities

### Flexible Coverage

Affiliated FM clients can seek green certification and follow sustainable building practices from any recognized green rating system/authority. This provides clients the flexibility to use any certifying authorities and professionals that are recognized as Green Authorities or that may become recognized as Green Authorities.

The client can also pick the level of certification that's right for their business with no restrictions. For example, they could choose to go from uncertified to any level that meets their corporate needs.

### Enhanced Business Interruption Coverage

Enacting environmentally sustainable business practices may take extra time and effort. Affiliated FM's Green Coverage Endorsement provides additional business interruption coverage for the increased time it may take to undertake covered green practices, including the additional time it may take to secure green certification.



## Flexible Limits

Affiliated FM's Green Coverage Endorsement offers a flexible sub limit that can be expanded to meet the specific needs of each client. The basic limit starts at 25% of the costs of the physically damaged property, subject to a limit of \$100,000 per occurrence. That \$100,000 limit can be increased to meet the client's needs.

The limit purchased under the new Affiliated FM Green Coverage Endorsement is just that—a single limit that applies to all aspects of a client's "green" upgrade covered under this endorsement—there are no other sub limits. This limit is part of the policy limit and is in addition to the substantial replacement cost coverage already provided under the client's proVision policy.

## Sustainable Property Loss Prevention Engineering

Affiliated FM's property loss prevention engineering expertise and services provide added environmental benefits by helping clients prevent property losses in the first place. Property losses, such as fires, release harmful pollutants into the environment, and the associated cleanup, repairing and rebuilding efforts can have numerous environmental impacts. By avoiding losses, clients not only drive down their overall cost of risk, they increase their overall sustainability while decreasing their environmental footprint.

Backed by decades of cutting-edge property loss prevention research, Affiliated FM's engineering services also can help our clients identify appropriate building materials and equipment to enact sustainable building practices in support of broader property loss prevention goals.

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