



proVISION Enhanced All Risk Policy

Diversity of Coverage

The *proVISION* is an enhanced all risk policy designed for optimum flexibility. It 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 built-in flexibility, it can be tailored to meet the diverse needs of customers in all types of business and industry. The *proVISION* comprehensive approach to insured property exposures makes it an ideal choice for the manufacturer's risk. Customers can feel confident their property risks are covered at their manufacturing facilities, off premises, and while in transit.

Our unique automated processing system creates an insurance proposal that is then converted to the declarations segment of the policy, ensuring accuracy of the information, and transactional speed and ease. This benefits both our brokers and insureds alike by eliminating unnecessary and lengthy review of multiple binding documents. You can count on a policy that is issued right the first time.

Expanded Coverage

- Premises definition extended to 1,000 ft. (305 m)
- Comprehensive definition of insured property—above- and belowground
- Full electronic data processing (EDP) equipment coverage, including electrical/mechanical breakdown
- Sewer backup included
- Debris removal—US\$5 million or 25 percent of policy limit
- Protection and preservation of property
- Property removed from described premises extended to 120 days
- Newly acquired property extended to 120 days
- Broad valuation on repair or replacement cost
- Agreed amount with no coinsurance penalty
- Cancellation notice—60 days (except for nonpayment)

The Policy Can Be Further Expanded to Include:

- Time element (including 30-day extended period of indemnity)
- Comprehensive boiler and machinery
- Broad earth movement
- Flood
- Off-premises power

Extensions of Coverage/ Automatic Limits (in US\$):

Firefighting materials and expenses	\$100,000
Professional fees	\$100,000
Expediting expense	\$100,000
Trees, shrubs, plants and lawns* (\$1,000 per item)	\$100,000
Pavements and roadways*	\$250,000
Land and water cleanup	\$50,000
Installation floater	\$50,000
Newly acquired property	\$500,000
Unnamed locations coverage	\$500,000
Fine arts	\$250,000
Accounts receivable	\$250,000
Valuable papers	\$250,000
EDP data and media	\$100,000
Demolition and increased cost of construction	\$1,000,000
Errors and omissions	\$500,000
Transit	\$100,000

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

**Named perils coverage*

For further information on the *proVISION* policy or other available products, please contact your local Affiliated FM representative or visit our Web site at www.affiliatedfm.com.





Condominium Policy All Risk Property Coverage

Affiliated FM offers an all risk policy written specifically to meet the unique coverage needs of condominium associations. Using the *proVISION* all risk form as a platform, the condominium policy features the same easy-to-navigate, easy-to-read format, automated processing and flexible coverage limits. The following additional coverage enhancements and policy features are built into the form:

Broadened Definition of Named Insured

Definition of named insured broadened to include condominium associations as insurance trustees for all real property.

Comprehensive Insured Property

Covers the following for losses due to direct physical loss or damage from an insured peril:

- Exterior signs and fences
- Retaining walls
- Carports/parking garages
- Pavements/roadways*
- Playground equipment
- Swimming pools and tennis courts
- Trees/plants/shrubs*
- Underground lawn sprinklers/irrigation systems
- Unlicensed motorized lawn/maintenance equipment
- Foundations below grade level

* Named perils coverage

Broadened Property Coverage Definition

Covers fixtures, installations, alterations and additions that are a part of the building when situated within a portion of the premises used exclusively by an individual condominium unit owner.

Condominium Maintenance Fees

Covers loss of condominium maintenance fees that the insured is unable to collect due to direct physical loss or damage from insured perils.

Repair or Replacement Cost Valuation

Repair or replacement coverage applies to all insured property and includes furniture, fixtures and personal property located in common areas.

Subrogation Waiver

The company waives its right of subrogation against any condominium unit owners.

Legal Liability for Personal Property

Coverage is extended for the insured's legal liability for personal property of others while at the insured location.

Boiler and Machinery

Covers the following insured property to policy limits for mechanical and electrical breakdown:

- HVAC equipment
- Elevator motors
- Miscellaneous mechanical equipment
- Transformers

Damage resulting from ammonia contamination, hazardous substances, spoilage, water damage and the drying out of electrical equipment also is covered.

In addition to these coverage enhancements, the condominium policy is complemented by a tailored engineering service plan that focuses on the unique needs of condominium associations. Our account engineers help you understand your property risk and offer practical ways to protect your properties from hazards that may expose you to loss. Ask for details about this customized all risk policy from Affiliated FM. Call your local representative today or visit us online at www.affiliatedfm.com.





Real Estate Policy All Risk Property Coverage

Affiliated FM offers real estate owners an all risk policy written specifically to meet their unique property coverage needs. Using the *proVISION* all risk form as a platform, our real estate policy features the same easy-to-navigate, easy-to-read format, automated processing and flexible coverage limits, plus these additional customized coverage options and automatic limits:

Emergency Vacating Expense to US\$50,000

Covers reasonable expenses incurred by you for the emergency evacuation of residents or tenants when required by an authorized agency or authority when an insured peril threatens physical danger or loss of life.

Tenant Relocation Expense to US\$100,000 (US\$5,000 Per Tenant)

Covers your expenses to move or relocate residents or tenants to other quarters when a property becomes uninhabitable due to physical loss or damage from insured perils.

Locks and Keys to US\$100,000

Covers your reasonable and necessary expenses for required replacement, adjustment or reprogramming of locks and keys due to physical loss or damage.

Tax Treatment to US\$250,000

Covers the increase in tax liability on a business interruption loss due to an insured loss.

Lost Lease Income of Actual Losses to US\$500,000

Covers your actual loss of rental income from the cancellation of a lease by a tenant for up to one year due to physical loss or damages caused by a peril insured by the policy.

Arson Reward of 10 Percent of Damages to a Maximum of US\$25,000

Provides for a payment of any reward offered on the insured's behalf for information that leads to a criminal conviction for damages incurred by an arson fire or other act of vandalism.

Money and Securities to US\$50,000

Covers direct physical loss or damage to money and securities resulting from theft or forgery and other dishonest or fraudulent acts, destruction or loss due to perils insured by the policy.

Boiler and Machinery

Covers insured property for mechanical and electrical breakdown, ammonia contamination, hazardous substances, spoilage, water damage, and the drying out of electrical equipment.

In addition to these special coverage options, the real estate policy is complemented by a tailored engineering service plan that focuses on the unique needs of property owners. This includes the maintenance of critical fire protection systems, as well as methods of establishing property loss protection as a key component of tenant relationships. Ask for details about this customized all risk policy from Affiliated FM. Call your local representative today or visit us online at www.affiliatedfm.com.





Cargo Insurance Coverage

Protecting International Shipments for More than Five Decades

Whether shipping by land, sea or air, all means of transportation are subject to varying degrees of risk that call for different types of solutions. To safeguard their properties and businesses, our customers need knowledgeable advice and protection they can count on. With Affiliated FM, you can feel confident your overseas shipments are well-protected. Our cargo policies cover export and import activity, domestic and foreign inland transit, and can include temporary storage and/or exhibitions as well.

Focusing on Your Business Needs

Affiliated FM policy forms are designed for maximum flexibility. By streamlining reporting requirements, we've minimized your company's administrative workload, while also covering all shipment complexities from the moment goods leave the warehouse until they arrive at their destination. Our all risk cargo policy protects the full value of your cargo and can be expanded to cover goods against losses due to war, strikes and civil commotion. We also can customize terms and conditions to suit specific transportation or protection needs—including exhibitions, product installation, sales samples, household goods and personal effects, storage at locations and marine business interruption, to name just a few.

Responsive Service

Our dedicated staff of cargo specialists provides you with access to the coverage and tools necessary to meet any unique cargo protection challenge; and we have the resources to deliver these products and services seamlessly and consistently wherever you do business.

Superior Loss Prevention

As a company known and respected for its property loss prevention engineering expertise, Affiliated FM helps you identify situations where your company may benefit from our engineering knowledge. Where opportunity is recognized, we offer the services of respected worldwide cargo specialists experienced in identifying and solving the many shipping challenges facing importers and exporters today, including problems related to security, packaging, loading, stowage, routing or vessel/carrier quality.

Proven Expertise

Our cargo team members have decades of experience safeguarding everything from works of art to industrial turnkey plants. If your company does suffer a loss, our in-house cargo claims professionals readily accommodate your company's business practices, ensuring the loss is resolved quickly and your business gets right back on track.

Contact your Affiliated FM representative for further details about our cargo coverage or visit our Web site at www.affiliatedfm.com.

