



# proVISION<sup>SM</sup>

## Enhanced All-Risk Policy

### Optimum Flexibility

Affiliated FM offers proVision an enhanced all-risk policy designed for optimum flexibility featuring a combined business interruption/additional increased cost of working 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

Specialised valuations for:

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

Embedded coverage for:

- 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 Art	£250,000
Accounts Receivable	£500,000
Valuable Papers	£500,000
EDP Data and Media	
Demolition and Increased Cost of Construction	£500,000
▪ 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/Additional Increased Cost of Working

The proVision policy offers a combined business interruption/additional increased cost of working 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, additional increased cost of working, expense to reduce loss and rent coverage are included. The additional increased cost of working 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 can be extended to cover mechanical and electrical breakdown to all equipment (heating, cooling, production machinery, electrical, etc.) with no sublimits. 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 customised loss prevention programs and solutions.

Our unique automated processing system creates an insurance proposal that is customised 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 review 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.co.uk](http://www.affiliatedfm.co.uk).

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