



Affiliated FM proVision 360 Global Property Protection

As middle market companies expand their operations around the globe, their property insurance and loss prevention programs must grow with them, protecting all of their facilities around the world. Through Affiliated FM's proVision 360 form and international capabilities, your clients receive admitted, comprehensive and cost-effective property insurance, business interruption coverage and loss prevention services for all of their facilities worldwide.

Affiliated FM's proVision 360 provides:

- A comprehensive global master policy which lists all terms and conditions for all locations worldwide
- Legally admitted local underlying policies to supplement the global master
- Worldwide delivery, communication and support
- Financial strength and capacity

- Superior international claims-handling
- Market-leading loss prevention engineering solutions and training

Local coverage, global service.

Utilising our own licenses and a network of highly rated local fronting insurance companies, Affiliated FM seamlessly blends our global resources with local support to ensure property insurance and business interruption coverage meets your client's needs at all locations. Coverage, limits, deductibles and terms are provided for all locations under the proVision 360 Global Master Policy. Affiliated FM can also issue underlying policies, which further tailor the broad coverage, terms and conditions to meet local laws and regulations and ensure admitted coverage.

ProVision 360 policies are developed, processed and delivered by Affiliated FM's global policy experts, ensuring timely, accurate delivery and contract certainty. Policy materials can be delivered in English as well as various local languages.

Worldwide Coverages

Affiliated FM's proVision 360 form incorporates all the coverages found in our standard All Risk 3100 form and is modified to add the specific coverages, including our broad business interruption coverage. Most importantly, the coverages required in a multi-national program are also included:

- Difference In Conditions
- Increased Tax Liability
- Coinsurance Deficiency
- Currency Devaluation
- Location Interdependency
- Worldwide Contingent Business Interruption

Simplified. Worldwide

Through a single point of contact from the host office, Affiliated FM works with you to coordinate the full support of our in-house global insurance expertise with our fronting partner network. Our experience in crafting complex global property insurance programs helps simplify a complicated process for you and your clients. Our capabilities include a combination of our own licenses and our network of trusted fronting companies. Our network of fronting insurance partners is comprised of the most respected companies in their respective territories to ensure professional and prompt servicing. We also maintain close contact with local brokers ensuring smooth and seamless handling of any issues that may arise.



Financial Strength

All of our proVision 360 policies are underwritten using Affiliated FM's engineering-driven underwriting approach, which allows us to confidently allocate our large, stable capacity to provide the most comprehensive admitted coverage for your client's specific property needs at all of their locations.

Superior Claims

International clients enjoy the same superior claims-handling service and capabilities as any Affiliated FM client—no matter where the location. Affiliated FM's own local claims staff and, if needed a network of local adjusters, ensures prompt payment and claims handling.

Property Loss Prevention

Clients with facilities in different countries face many additional property risks and challenges:

- Business interruption interdependency exposures
- Adhering to local codes and standards
- Managing complex supply chains
- Coordinating consistent risk management and loss prevention

Affiliated FM's property loss prevention expertise provides added value to your clients by helping them understand the hazards they face, prevent loss and reduce their overall cost of risk at all of their facilities worldwide.

At Affiliated FM, we work closely with our broker partners and clients to assist them in developing a consistent, enterprise-wide delivery of risk management and property loss prevention programs. We also can deliver property loss prevention and engineering training, either through free, online training programs or custom, on-site seminars that can be delivered in several local languages.

To learn more about Affiliated FM's proVision 360 capabilities, visit http://www.affiliatedfm.co.uk/products_provision_360.asp or contact your local Affiliated FM office.

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