



## proVISION<sup>SM</sup> Manufacturing Policy

Affiliated FM offers manufacturers a comprehensive all-risk policy written specifically to meet their unique property coverage needs. Using the proVISION<sup>SM</sup> all-risk policy as its platform, the manufacturing policy features the same easy-to-navigate, easy-to-read format, with flexible coverage limits tailored to the manufacturing segment.

The policy is backed by a dedicated account team of highly trained property underwriters and account engineers who focus on the special hazards and complex risks unique to manufacturing facilities, including those associated with production machinery and specialized equipment critical to operations. Our account engineers help manufacturers understand their property risks and offer customized loss prevention programs that focus on a manufacturer's specific interests and concerns.

### All-Risk Property Coverage

The manufacturing policy also provides customized extensions of coverage embedded into the all-risk property form, giving manufacturers a convenient and efficient solution to their unique property insurance needs.

### Business Interruption/ Extra Expense

The cornerstone of the manufacturing policy is the combined business interruption/extra expense form specifically designed for the manufacturing segment. This form, with the additional coverage enhancements and extensions of coverage, helps manage unpredictable financial risks, such as off-premises services, contingent business interruption, research and development, 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 limit is based on the reported corporate gross earnings/profits value—a feature that allows the limit to automatically increase as the business grows.

### Extensions of Coverage/ Standard Limits

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

Ordinary Payroll	90 days
Civil Authority	30 days
Off-Premises Services	\$500,000
Contingent	
Business Interruption	\$500,000
Research and Development	
Expense	\$250,000
Ingress/Egress	\$500,000
Tax Treatment	\$100,000
Contractual Penalties	\$100,000
Extended Period of Indemnity*	90 days

\*Gross Earnings coverage only

### Key Coverage Enhancements

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

Policy limit coverage for:

- Computer Virus
- Debris Removal
- Dies and Molds Replacement Cost
- Earthquake Sprinkler Leakage
- EDP Equipment Replacement Cost
- Non-Licensed Mobile/Contractor's Equipment
- New Buildings and Additions
- Precious Metals Used for Industrial Purposes

Specialized valuations for:

- Functional Replacement Cost for EDP Equipment
- Rebuilding on Another Site
- Selling Price for Insured-Manufactured Goods
- Unplanned Capital Expenditures

Comprehensive coverage including:

- Agreed Amount with No Co-Insurance Penalty
- Exhibition Floater
- Foundations
- Salesman Samples
- Underground Property



## 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

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 Cleanup 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

\*Named Peril Coverage

## Extensions of Coverage/ Standard Limits (cont.)

Errors or Omissions	\$1,000,000
Transit	\$500,000
Fungus, Mold or Mildew	\$1,000,000
Deferred Payment	\$100,000
Off-Premises Service Interruption—	
Property Damage	\$500,000
Arson or Theft Reward	\$100,000
Money and Securities	\$100,000
Locks and Keys	\$100,000
Warehouse Legal Liability	\$500,000
Soft Costs	\$100,000

## Boiler and Machinery

Our manufacturing policy automatically provides embedded boiler and machinery coverage, which extends mechanical and electrical breakdown to all equipment (heating, cooling, production machinery, electrical, etc.) to policy limits, including:

- Ammonia Contamination
- Hazardous Substances
- Spoilage and Water Damage

## Professional Service and Handling

Our unique automated processing system creates an insurance proposal that is customized for each insured. That same proposal is then converted into the declaration section of the policy. This approach benefits our customers by:

- Ensuring accuracy of information.
- Delivering speed and transactional ease of issuing the policy.
- Eliminating unnecessary and lengthy review of multiple binding documents.

For more information on the manufacturing policy or any other Affiliated FM product, contact your local representative or visit us online at [www.affiliatedfm.com](http://www.affiliatedfm.com).

