



proVISION[®] Retail Endorsement

The Retail Endorsement provides customised cover to meet the unique needs of retail establishments.

Customised Cover for Retailers

The Retail Endorsement provides the following enhancements to the proVISION[®] 4100:

- **Removal and Restocking Expenses:** Covers expenses incurred by the insured for complying with the recall of a product that the insured sells. The recall must be required by the product's manufacturer or by a governmental authority.
- **Spoilage:** Provides broad cover for damage to property caused by a change in temperature or humidity due to an accidental event.
- **Valuation:** Modifies the valuation section of the policy to cover merchandise held for sale at selling price.
- **Crisis Management:** Covers business interruption when access to a location is prohibited by order of a civil authority due to a violent crime, suicide, attempted suicide or armed robbery. Cover expanded to include death or bodily injury caused by a workplace accident.
- **Leasehold Interest:** Covers continuation of rents required when the property is wholly untenable or unusable, or if the lease is cancelled due to a covered cause of loss. Also provides cover for the excess rent paid for the same or similar replacement property.
- **Supply Chain:** Contingent business interruption cover for the retailer's entire supply chain. Cover includes named and unnamed customers/suppliers as well as multitiered suppliers and customers. Also includes cover for loss of commissions, profits and royalties.
- **Loss of Attraction:** Covers retailers for loss of business income due to physical loss or damage that occurs to property—within one mile—that attracts business to the insured's location.

proVISION 4100 Covers

In addition to the customised cover extended in the Retail Endorsement, the proVISION 4100 provides many covers that are valuable for retailers, including:

- **Logistics Extra Cost:** Protects the insured's business by providing cover for increased costs of rerouting goods due to a transit infrastructure loss.
- **Owned Network Interruption:** The proVISION 4100 treats data like property and extends business interruption cover to include failure of insureds' electronic data processing (EDP) equipment or media as direct result of a cyber event directed at them anywhere in the world.



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