

FI Advantage Property Endorsement

AmTrust's FI Advantage Property Endorsement Coverage is a comprehensive coverage enhancement designed for financial institutions. For minimal cost, your insureds will have coverage second to none. Please see a few highlights of this coverage below.

Building	Advantage	Advantage Plus
Ordinance or Law: Coverage A (loss to undamaged portion)	AB&C @ \$250,000	AB&C @ \$500,000
Fungus, Wet Rot, Bacteria	\$15,000 aggregate	\$15,000 aggregate
Newly Acquired Buildings	\$1 million – 180 days	\$2 million – 180 days
Pollutant Clean up and Removal	\$25,000	\$100,000
Debris Removal	\$25,000	\$150,000
Newly Acquired Business Personal Property	\$500,000 – 180 days	\$1 million – 180 days
Property at Other Locations	\$50,000	\$75,000
Equipment Breakdown	Included in Bldg val	Included in Bldg val
Expediting Expenses	Included in Equip BD	Included in Equip BD
Hazardous Substance	\$100,000	\$100,000
Perishable Goods	\$100,000	\$100,000
Refrigerants	\$100,000	\$100,000

Bucket Limit	Advantage \$250,000 @ each premises	Advantage Plus \$500,000 @ each premises
Accounts Receivable	Included	Included
Consequential Loss or Damage to Stock	Included	Included
PP – Sold by you, conditional sale	Included	Included
Fine Arts Coverage	Included	Included
Outdoor Property – Trees, Shrubs & Plants	Included	Included
Personal effects of Officers, Partners & Employees	Included	Included
Outdoor Property – Other (fences, radio/TV antennas, satellite dishes)	Included	Included
Valuable Papers and Records Coverage	Included	Included
Leaseholder Interest – Undamaged TIB	Included	Included
Electronic Equipment & Hardware PD	Included	Included
Fire Protection Equipment Recharge Costs	Included	Included
Emergency Response Service Charge	Included	Included
Lessee's Leasehold Interest	Included	Included

Additional Coverage	Advantage	Advantage Plus
Business Income (and Extra Expense)	\$250,000	\$500,000
Property at Exhibitions, Fairs or Trade Shows	Included in Property off-premises \$50,000	Included in Property off-premises \$75,000
Special Theft Limits: <ul style="list-style-type: none"> Precious Metals, Jewelry, Furs, Patterns Dies, Molds and Forms Stamps 	\$10,000 \$1,000	\$10,000 \$1,000
Voluntary Parting Coverage	\$10,000	\$25,000
Arson or Theft Reward	\$25,000	\$50,000
Contract Penalties	\$25,000	\$50,000
Backup of Sewer & Drains (excluding flood)	Policy Limit	Policy Limit
Lock Replacement	\$15,000	\$25,000
Expediting Expenses	\$25,000	\$25,000
Soft Costs	\$10,000	\$25,000
Temporary Relocation of Property	\$50,000 – 90 days	\$100,000 – 90 days
Utility Power Failure	\$50,000	\$100,000
Off-Premises Utility – Direct damage		
Inventory or Appraisal Costs	\$15,000	\$25,000
Inflation Guard	4%	4%
Catastrophe Allowance	\$25,000	\$25,000
Green Updates	10% of loss up to \$25,000	10% of loss up to \$50,000

Transit	Advantage	Advantage Plus
Property In Transit	\$50,000	\$100,000



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AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.