

# 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                                           | \$50,000               | \$250,000              |
| 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<br>\$250,000<br>@ each<br>premises | Advantage<br>Plus<br>\$500,000 @<br>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                                          |
| 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"> <li>Precious Metals, Jewelry, Furs, Patterns Dies, Molds and Forms</li> <li>Stamps</li> </ul> | \$10,000<br>\$1,000                        | \$10,000<br>\$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                                                                                                                   | \$50,000                                   | \$100,000                                  |
| 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      |



**AmTrust North America**  
An AmTrust Financial Company

866.327.6904  
banksubmissions@amtrustgroup.com  
www.amtrustfi.com

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.