



proVision[®] 4100 Retail Endorsement



FM Affiliated's Retail Endorsement can help retail establishments get back up and running quickly and recover financially after a loss.

Customized coverage for retailers

The Retail Endorsement provides the following enhancements to the proVision 4100:

- **Removal and Restocking Expenses:** Covers expenses related to a product recall issued by a manufacturer or governmental authority.
- **Spoilage:** Provides broad coverage 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.
- **Logistics Extra Cost:** Provides coverage for increased costs of rerouting goods due to a transit infrastructure loss.
- **Owned Network Interruption:** The proVision 4100 treats data like property. This treatment extends Business Interruption coverage to include failure of electronic data processing (EDP) equipment or media as direct result of a cyber event, such as a malicious act or a Distributed Denial of Service (DDoS) attack, from anywhere in the world.
- **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. Coverage is expanded to include death or bodily injury caused by a workplace accident.
- **Leasehold Interest:** Covers continuation of rents required when a property is wholly untenable or unusable, or if the lease is canceled due to a covered cause of loss. Also provides coverage for excess rent paid for the same or similar replacement property.
- **Supply Chain:** Contingent business interruption coverage for the retailer's entire supply chain. Coverage includes named and unnamed customers/suppliers, as well as multitiered suppliers and customers. Also includes coverage for loss of commissions, profits and royalties.
- **Attraction Property:** 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 coverages

In addition to the customized coverage extended in the Retail Endorsement, the proVision 4100 provides many coverages that are valuable for retailers, including:

Contact

We're here to help protect your clients beyond the basics of commercial insurance. Speak with your FM Affiliated Representative to learn more.