

# 2023 ENHANCEMENTS PROPERTY + CASUALTY POLICY UPDATES

## PROPERTY

- **Mechanics' tools** – Members' tools are now to be included as personal property on a replacement cost basis.
- **Money & Securities** – Increased limits from \$30,000 to \$50,000 per occurrence (with option to increase) for loss of the insured's money or securities, and money or securities of others in the insured's custody.
- **Personal Property off Premises** – Increased limits from \$25,000 to the greater of \$100,000 or the insured's highest contents limit at any location.
- **Pollution Remediation Expenses** – Increased limit from \$100,000 to \$150,000 for specified causes of loss.
- **Replacement Cost Coverage** – The time period to repair or replace damaged property that is eligible for replacement cost valuation has been increased from one year to two years.
- **Nat Cat Wind/Hail, Flood and EQ deductible and sublimit options** – Summary as follows:
  - Wind/Hail:
    - Add an all-inclusive Wind/Hail deductible that includes both Named and Non-Named storms. This will be available for all states and includes options of 1%, 3%, 5%, and 10%.
    - File "Named-Storm Deductible" in DE, MD, and NJ (1%, 3%, 5%, 10%) and add the 10% option in other states that currently have this option (AL, FL, GA, LA, MS, NC, SC, TX, VA).
  - Flood:
    - Flood percentage deductibles of 1%, 3%, 5% and 10% to be available in all states.
    - Add a \$500,000 Flood deductible option in all states.
    - Flood sub-limits and aggregate limit options available at a per premises level.
  - EQ:
    - EQ sub-limits: File \$1M, \$5M, \$10M, and \$25M policy-level sublimit options.

### Restriction of coverage added as follows.

- **Nuclear, Biological, Chemical or Radiological Device and Unlawful Use Exclusion** – This exclusion has replaced the Nuclear Activity exclusion anywhere that it previously appeared in the Property Coverage Part.
- **Virus or Bacteria Exclusion** – This exclusion has been added.

### CRIME

- **Public Employee Dishonesty Blanket Coverage (Per Employee or Per Loss)** – Treasurer or Tax Collector exclusion has been deleted.

# PORTABLE EQUIPMENT

- **Increased coverage to Unmanned Aircraft (Drones)** – Limit is increased from \$25,000 to \$35,000.
- **Deductible Waiver** – The portable equipment deductible will be waived after three consecutive years with no portable equipment losses.
- **Temporary Storage for Portable Equipment** – Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.
- **Accident-Impaired Patient Transport Equipment Reimbursement** – We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

# AUTO

## BUSINESS AUTO - PHYSICAL DAMAGE

- **Rental Reimbursement coverage for Fire and Ambulance vehicles** – If no spare or reserve units are available we provide automatic coverage for rental reimbursement expenses for firefighting rescue (class 7909), and ambulance vehicles (class 7919). Limit of \$300 any one day for up to 40 days.
- **Towing and Labor** – Increased limit from \$2,500 to \$5,000.
- **Chief Vehicles insured on Agreed Value basis** – When identified and when limit is provided, chief vehicles will be covered on Agreed Value basis. No age limitation.
- **Higher Comp and Collision Deductibles** – Optional APD deductibles are available beyond \$5,000 Comp/ Collision for ambulances. Up to \$50,000 available.
- **Agreed Value trigger reduced from 75% to 60%**
- **Deductible Waiver** – The auto physical damage deductible will be waived after three consecutive years with no APD claims. Maximum benefit of \$1,000.

- **Physical Damage to members' Personal Owned Vehicles** – The personal vehicle deductible reimbursement benefit is increased from \$1,000 to \$2,500.

## BUSINESS AUTO - LIABILITY

- **Optional Auto Liability deductibles** – Optional deductible of \$1,000 or more available upon request for those insureds that are willing to retain more of their own risk. Up to \$100,000 available.

### Restriction of coverage added as follows.

- **Abuse or Molestation Exclusion (SML)** – As part of our VFIS countrywide auto filing, we will exclude acts of abuse or molestation in any auto.

# LIABILITY

## GENERAL LIABILITY

- **Above Ground Storage Tanks** – A new exception to the pollution exclusion provide *automatic coverage* for injury or damage arising out of an incident originating from an above ground storage tank at your premises that is caused by a named peril. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.
- **General Liability and Professional Liability** – Optional deductible of \$2,500. Higher deductible available upon request for those insureds that are willing to retain more of their own risk. Up to \$100,000 available.

### Restriction of coverage added as follows.

- **Abuse or Molestation Exclusion (SML)** – The former Sexual Abuse Exclusion is now a more general Abuse or Molestation exclusion. The limited defense provided under an exception to this exclusion is now provided within and reduces the liability limits.
- **Perfluoroalkyl Or Polyfluoroalkyl Substance Exclusion** – An exclusion is added for Perfluoroalkyl Or Polyfluoroalkyl Substance related liability, except when associated with defined “emergency operations”, and water run-off from cleaning of equipment associated with defined “emergency operations”.

## MANAGEMENT LIABILITY

- **Defense Expense for Injunctive Relief** – Increased limit from \$50,000 to \$100,000 for reimbursement of reasonable legal fees the insured incurs as a result of a plaintiff’s demand for injunctive relief.

- **Management Liability Deductibles** – Optional deductibles \$2,500 or more available upon request for those insureds that are willing to retain more of their own risk.

### Restriction of coverage added as follows.

- **Abuse or Molestation Exclusion (SML)** – The former Sexual Abuse Exclusion is now a more general Abuse or Molestation exclusion. The limited defense provided under an exception to this exclusion is now provided within and reduces the liability limits.
- **Perfluoroalkyl Or Polyfluoroalkyl Substance Exclusion** – An exclusion is added for Perfluoroalkyl Or Polyfluoroalkyl Substance.

### Endorsement revisions

- **Management Liability** – An amendatory endorsement includes coverage for defense expenses related to Fair Labor Standards Act legal actions. This coverage is now provided on a reimbursement basis for your incurred defense expenses.

## EXCESS LIABILITY

### Restriction of coverage added as follows.

- **Cyber Liability** – Will be sub-limited to \$1m/ \$2m.
- **Abuse or Molestation (SML)** – Will be sub-limited to no more than \$5m/ \$5m. When excess is written with a 2x aggregate, SML will have 1X aggregate.

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**Policy Enhancements are effective November 1, 2023.** This document provides a brief description of our program. It is not a contract of insurance. Benefits vary by state based on Department of Insurance regulations and approval. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. Coverage may not be filed and/or available in all states. Exclusions may not be available in all states. Contact VFIS for more information.

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