



P&C ENHANCEMENTS



Property

- **Arson Reward** – if the insured is a victim of arson, we will reimburse up to \$25,000 per loss for the insured's payment of rewards which provide information related to arson fire. No deductible applies.
- **Business Income and Extra Expense** – the period of restoration is increased to 24 months.
- **Business Income and Extra Expense** – period of restoration has been broadened to include increased time due to the enforcement of an ordinance or law.
- **Commandeered Property** – expanded definition of commandeered property to include golf carts and waived deductible if commandeered property belongs to a volunteer, "employee", director, officer or trustee.
- **Crisis Incident Response Coverage** – We will pay up to \$25,000 for any one crisis incident that result in crisis management expenses (to restore your public image) or post-crisis counseling services.
- **Fine Arts** – coverage added with a limit of \$50,000 for fine arts owned by the insured and for which there is a certified appraisal, \$25,000 is provided if there is no certified appraisal subject to \$1,500 limit per item.
- **Glass Deductible Waiver** – property deductible is waived when loss only involves building glass.
- **Lock and Key Replacement** – coverage added with a limit of \$25,000 to reimburse the insured for lock and key replacement after theft at insured's premises. No deductible applies.
- **Member's Property** – added limit of \$5,000 for member's property (including computers, all-terrain vehicles, personal watercraft, snowmobiles, golf carts, and miscellaneous tools) while at the insured's premises. No deductible applies.
- **Member's Residence** – we will provide up to \$1,000 deductible reimbursement for damage to member's residence while responding to an emergency on the insured's behalf. No deductible applies.
- **Money & Securities** – increased limits to \$30,000 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.
- **Newly Acquired or Under Construction Real Property** – limits are increased to \$2,500,000.
- **Permanently Installed Property off Premises** – coverage added with a limit of \$125,000 for outdoor property permanently installed away from the insured's premises. Outdoor property includes traffic control devices, statues, signs, monuments and fire hydrants.
- **Personal Property off Premises** – increased to the greater of \$25,000 or the insured's highest contents limit at any location.
- **Pollution Remediation Expenses** – increased limit to \$100,000 for specified causes of loss.
- **Preservation of Property** – increased coverage for up to 90 days off-site.
- **Unintentional Omissions of Real Property** – coverage added with a limit of \$500,000 in any one occurrence for unintentionally omitting real property at the time of application or unintentionally failing to report all real property prior to the beginning of the policy period.
- **Utility Service Interruption Coverage** – coverage for loss of income and extra expense is extended to cover an interruption in utility services to your premises, if the utility interruption occurs as a result of a covered cause of loss. Subject to a 72 hour waiting period.
- **Vehicle Parts** – coverage added with a limit of \$25,000 for vehicle stock owned by the insured and stored inside a building or at an insured location.

Property – restriction of coverage added as follows.

- **Seepage or Leakage of Water Exclusion** – continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor that continuously occurs over a period of 14 days or more is excluded.



Crime

- **Computer and Funds Transfer Fraud** – adding funds transfer fraud to computer fraud coverage.



Business Auto – Physical Damage

- **Rental Reimbursement coverage for Fire Trucks** – if no spare or reserve units are available we provide automatic coverage for rental reimbursement expenses for firefighting and rescue vehicles. Limit of \$250 any one day for up to 40 days.
- **Rental Reimbursement for member's personally owned vehicles** – coverage provided when loss occurs while en route, during, returning from an emergency or while at the direction and knowledge of an officer of the insured. Limit of \$30 per day for up to 30 days.
- **Temporary Substitute Vehicles** – expanded coverage for fire trucks and ambulances so that loss will be settled based on the valuation method of the owner's policy, up to \$1,000,000. Subject to the insured's deductible.
- **Towing and Labor** – there is no longer a mileage restriction. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility. A limit of \$2,500 applies.

Business Auto – Liability

- **Optional – Non-Owned Auto Liability** – Primary coverage for volunteers, employees and elected or appointed officials' personally owned and hired vehicles – coverage expanded to primary coverage while these persons are driving their personal vehicle or hired vehicle while performing duties related to the conduct of the insured's business. *Additional premiums will apply. This is not intended to replace your personal auto policy.*



Portable Equipment

- **Coverage to replace obsolete chargers** – we will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.
- **Theft of portable equipment by member** – at the request of the insured we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with the organization provided the portable equipment is reported as stolen. The most we will pay in one year is \$10,000.
- **Optional – Search and Rescue Dogs** – optional coverage for the theft or death of a search and rescue dog from named perils when the dog is scheduled by name, breed and value. No deductible applies. Newly acquired search and rescue dogs covered up to \$10,000 for up to 30 days. *Additional premiums will apply.*



Management Liability

- **Defense Expense for Injunctive Relief** – increased limit to \$50,000 for reimbursement of reasonable legal fees the insured incurs as a result of a plaintiff's demand for injunctive relief.
- **Estates Heirs, and Legal Representatives** – modified the "Who is Insured" clause to include Estates Heirs, and Legal Representatives.
- **Fair Labor Standards Act Suit Defense Coverage** – coverage added with limit of \$100,000 each claim incurred for the defense of any claim for violation of the Fair labor Standards Act.
- **Spousal Liability** – modified the "Who is Insured" clause to include the spouse.
- **Unintentional Release of HIPAA Information** – coverage added with limit of \$100,000 for the payment of fines and penalties assessed upon the insured for HIPAA violations.



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Property and Casualty coverage underwritten on behalf of American Alternative Insurance Corporation with its principal place of business in Princeton, NJ.

This document provides a brief description of our program. It is not a contract of insurance. 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.