

**FirePlus** is a Provident-Alteris joint venture providing proprietary property & liability products to emergency service organizations throughout the United States. Our assimilation advances a durable and adaptable platform comprising broker resources, product expertise, and sustainable value.

Provident and Alteris share a heritage of trust and distinction. Provident has proudly offered group benefits to thousands of emergency responders since 1928, whereas Alteris has capably offered property & liability products to thousands of special districts (including fire districts) since 2008. This blending of best-in-class skill-sets, coupled with a service-focused mindset, presents meaningful property & liability solutions to our brokers and their clients.

FirePlus is underwritten by an AM Best “AXV” rated carrier. We are a committed, stable partner that embodies collaboration, flexibility, and competitiveness. We are not intransigent or self-centered. FirePlus is a compelling national alternative for the fire service, and we provide a clear pathway for brokers seeking partnership balance.

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# FIREPLUS PRODUCT GUIDE

# C O V E R A G E S U M M A R Y

## PROPERTY

### • Proprietary Policy Form

- › Property, Equipment Breakdown, Portable Equipment & Mobile Equipment
- › No Coinsurance Penalty
- › Guaranteed Replacement Cost
- › Limited Exclusions
- › Numerous Coverage Extensions
- › Flood, Earthquake & Earthmovement
- › Glass Deductible Waiver

### • Blanket Policy Limit

- › Real Property
- › Business Personal Property
- › Portable Equipment
- › Mobile Equipment

### • Blanket Coverage Extension Limit

A separate limit applies to:

- › Business Income
- › Extended Business Income
- › Civil Authority
- › Commandeered Property
- › Extra Expense
- › Tenant Leasehold Interest
- › Electronic Data
- › Preservation of Property

### • Coverages Specific to Fire/EMS-Related Entities

- › Property in Transit
- › Portable Equipment & Mobile Equipment
- › Pollution Remediation Expenses
- › Sirens & Antennas
- › Fungus, Wet Rot or Dry Rot
- › Loss of Income & Extra Expense
- › Commandeered Equipment
- › Contamination

### • Additional Coverages

- › Accounts Receivable
- › Arson Reward
- › Backup/Overflow of Water from Sewer, Drain, & Sump
- › Business Personal Property at New Locations
- › Collapse
- › Contract Penalties
- › Cost of Inventory or Adjustment

- › Debris Removal
- › Dependent Business Premises
- › Fine Arts
- › Fire Department Service charge
- › Fire Protection Devices
- › Indoor/Outdoor Signs *unscheduled*)
- › Lock & Key Replacement
- › Member's Property
- › Member's Residence – Deductible Reimbursement
- › New Locations or Newly Constructed Property
- › Non-owned Detached Trailers
- › Ordinance or Law Provision
- › Outdoor Property (*unscheduled*)
- › Patterns, Dies, Molds, Forms
- › Personal Effects & Property of Others
- › Property at Other Locations
- › Tools & Equipment Owned by your Employees
- › Trees, Shrubs & Plants
- › Unintentional Errors & Omissions & Extra Expense
- › Utility Services – Direct Damage
- › Valuable Papers & Records
- **Real Property Definition:**  
The buildings, items or structures described in the Declarations including:
  - › Aboveground Piping
  - › Additions under Construction
  - › All Appurtenant Buildings or Structures
  - › Alterations & Repairs to Buildings or Structures
  - › Buildings
  - › Completed Additions
  - › Exterior Signs
  - › Fixtures, incl. Outdoor Fixtures
  - › Glass which is part of a Building
  - › Light Standards
  - › Materials, Equipment, Supplies & Temporary Structures used for making Additions, Alterations or Repairs to Buildings/Structure

- › Paved Surfaces
- › Permanently Installed Machinery & Equipment
- › Permanent Storage Tanks
- › Business Personal Property used for Maintenance & Service of Buildings or Structures
- › Restrooms
- › Sirens, Antennas, Towers, Satellite Dishes, or Similar Structures & their Associated Equipment
- › Solar Panels
- › Submersible Pumps, Pump Motors & Engines
- › Underground Piping located on or within 1,000 feet of Described Premises
- › Underground Vaults & Machinery
- **Business Personal Property**  
Definition: The property you own that is used in your business including:
  - › Furniture & Fixtures
  - › Machinery & Equipment
  - › Computer Equipment
  - › Communication Equipment
  - › Labor materials or services furnished or arranged by you on personal property of others
  - › Stock
- **Outdoor Property Definition:**  
Permanent structures & items that are outside covered real property including:
  - › Historical Markers & Flagpoles
  - › Sirens, Antennas, Towers, Satellite Dishes, & Similar Structures
  - › Exterior Signs (*not located at Premises*)
  - › Fences & Retaining Walls
  - › Storage Sheds, Garages, Pavilions & Permanent
  - › Recycling Bins
  - › Hydrants
  - › Electric Utility Power Transmission & Distribution Lines, Poles & Related Equipment

## CRIME

### • Proprietary Policy Form

- › Faithful Performance Employee Benefit Plans
- › Available Coverage for Designated Agents
- **Coverages**
  - › Employee Theft
  - › Forgery or Alteration
  - › Inside the Premise – Theft of Money & Securities
  - › Inside the Premise Robbery or Safe Burglary
  - › Outside the Premise
  - › Computer Fraud
  - › Funds Transfer of Fraud
  - › Money Orders & Counterfeit Paper Currency

## COMMERCIAL GENERAL LIABILITY

### • Proprietary Policy Form

- › Occurrence
- › Duty to Defend
- › Defense Outside the Limit
- › Nonauditible
- › Broad Definition of Insured
- › Blanket Additional Insured
- › Contractual Liability
- › Per Location Aggregate
- › Fellow Member/Employee
- › Limited Exclusions
- **Coverage Extensions**
  - › Asbestos Liability
  - › Fire Damage Legal Liability
  - › Healthcare Professional Liability
  - › Liquor Liability
  - › Medical Payments
  - › Nonowned Aircraft Liability
  - › Nonowned & Owned Watercraft Liability
  - › Line of Duty – Accidental Death Benefit
  - › Special Events
  - › Damage to Patient's Property
  - › Pollution Liability
  - › Contractual Liability – Railroads

## PUBLIC OFFICIALS & MANAGEMENT LIABILITY

### • Proprietary Policy Form

- › Occurrence & Claims Made Options
- › Duty to Defend
- › Defense Outside Limits
- › Nonauditible
- › Broad Definition of Insured
- › Limited Exclusions
- **Coverages**
  - › Wrongful Acts
  - › Employment Practices
  - › Employee Benefit Plans
  - › Injunctive Relief
- **Coverage Extensions**
  - › Inverse Condemnation
  - › Outside Directorship
  - › Third Party Discrimination
  - › HIPAA Fines & Penalties
  - › Wage & Hour Laws – Defense Expenses

## BUSINESS AUTO

### • Coverages

- › Combined Single Limit
- › Uninsured Motorists
- › Hired Auto Liability
- › Non Owned Auto Liability (*primary for members*)
- › Medical Payments & Personal Injury Protection
- › Hired Physical Damage (*primary for members*)
- › Comprehensive & Collision
- › Fleet Automatic
- › Fellow Member/Employee
- › Commandeered Auto as Covered Auto
- › Sound Receiving Equipment
- › Glass Repair Deductible Waiver
- › Care, Custody & Control
- › Airbag Repair
- › Customized Accessories & Equipment
- › Broadened Named Insured
- › Blanket Additional Insured – Automatic

- › Physical Damage to Member Autos
- › Extra Expense for Stolen Autos
- › Temporary Vehicle Substitute
- › Garage & Garagekeepers Liability
- › Towing & Disablement Repairs
- › Rental Reimbursement
- › Personal Effects
- › Loss of Earnings

## PRIVACY LIABILITY & NETWORK RISK

### • Coverages

- › Privacy & Network Security Wrongful Acts
- › Breach Consultation Services
- › Breach Response Services
- › Public Relations & Data Forensics

## EXCESS LIABILITY

### • Proprietary Policy Form

- › Following Form
- › Duty to Defend
- › Defense Outside the Limit
- › Nonauditible
- › \$10,000,000 Capacity
- **Underlying Coverages:**
  - › Commercial General Liability including:
    - Healthcare Professional Liability
    - Asbestos Liability
    - Pollution Liability
    - Liquor Liability
    - Special Events
    - Watercraft Liability
    - Nonowned Aircraft
  - › Public Officials & Management Liability including:
    - Wrongful Acts
    - Employment Practices
    - Employee Benefit Plans
    - Inverse Condemnation
    - Outside Directorship
  - › Business Automobile
  - › Employers' Liability

