

## PROPERTY

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The property insurance policy provides all-risk property coverage for direct physical loss or damage to real and personal property of operational facilities and, under a builder's risk policy, for the construction and testing of new facilities and upgrading existing facilities.

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Property products, operational and construction policies available for alternative energy facilities.

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Worldwide coverage available for AEGIS members based in the US and Canada.

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AEGIS's capacity is US \$200 million for operational and construction risks. Full US \$200 million limit available and non-cancelable for construction projects up to five years. Periods longer than five years also available for specific projects.

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Property program credits available for eligible policyholders.

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Time element coverages are available for operational facilities as well as for those under construction.

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### All-risk for real and personal property, including:

- Machinery breakdown
- Earthquake, flood and windstorm
- Property in the course of construction
- Demolition and increased cost of construction
- Business interruption
- Extra expense
- Contingent business interruption
- Contingent extra expense
- Utility interruption
- Delay in start-up
- Expediting expense
- Inland transit
- Debris removal
- Hot testing
- Automatic coverage for newly acquired property (up to 90 days)
- Pollution cleanup and removal
- Coverage is provided on a replacement cost basis
- Actual loss sustained for business interruption

Coverages may vary by policy. Sublimits may apply.

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**For US members, AEGIS policies will be issued on a surplus line basis. For Canadian members, AEGIS policies will be issued on a Canadian licensed basis.**

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**For more information about property, please contact:**

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The above information is only a summary of certain terms and conditions of the policy. Additional limitations, conditions and exclusions apply. Many of the words used in this description have specific definitions in the policy. Please consult the actual policy for complete details.

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