
* **The Summary set out below is ILLUSTRATIVE ONLY** *
* **It does not include the full terms of the coverage** *
* **and does NOT constitute a part of any insurance policy** *

COMMERCIAL FIRE POLICY

Indiana FAIR Plan Policy is written under a Standard Property Policy Form (CP 00 99). The maximum limit of coverage (Building and Personal Property combined) on any one building under one ownership is **\$1,000,000.00 (80% Coinsurance)**.

Perils: Fire, Lightning, Explosion, Windstorm or Hail, Smoke, Aircraft or Vehicles, Riot or Civil Commotion, Sinkhole Collapse, Volcanic Action, Vandalism and Sprinkler Leakage.

Replacement Cost or All Risk of Physical Loss Coverage is not available.

The Policy will be written on the basis of Actual Cash Value (ACV).

Liability coverage is NOT available. No liability coverage is provided.

Earthquake coverage is NOT available.

Farm Property coverage: Coverage available on Farm outbuildings. (Maximum aggregate limit \$250,000 with \$100,000 limit per building. Property is subject to underwriting criteria and inspection.

Crime Coverage: Crime application is necessary and is subject to underwriting criteria and inspection. An additional premium is required to obtain this coverage.