

IAT's California FAIR Plan Wrap Program

Answering the call for commercial property owners



Perils Comparison

ISO Perils Covered	
Basic	Fire
	Lightning
	Explosion
	Windstorm or Hail
	Smoke
	Aircraft or Vehicle
	Riot Civil Commotion
	Sinkhole Collapse (not collapse)
	Volcanic Action
	Vandalism
	Sprinkler Leakage
Broad	Falling Objects
	Weight of Snow, Ice, or Sleet
	Water Damage
Special	Theft
	Watercraft
Business Income	Optional Coverages
Backup of Sewers or Drains	Optional Coverages
Crime	Optional Coverages
Contractors Equipment	Optional Coverages
Ordinance or Law	Optional Coverages

Fair Plan Perils Covered CP 00 99		
Fire	Always Covered	
Lightning		
Explosion		
Windstorm or Hail	Extended Coverage	
Smoke		
Aircraft or Vehicle		
Riot Civil Commotion		
Sinkhole Collapse (not collapse)		
Volcanic Action		
Vandalism	Optional Perils to Cover	IAT has endorsement to cover
Sprinkler Leakage		
Falling Objects	Excluded Perils	IAT DIC Core form
Weight of Snow, Ice, or Sleet		
Water Damage		
Theft		
Collapse		
Watercraft		
Business Income	Optional Coverages	IAT has endorsements to cover
Backup of Sewers or Drains	Not Covered	
Crime	Not Covered	
Contractors Equipment	Not Covered	
Ordinance or Law	Not Covered	

How IAT's Wrap Measures Up



	IAT's CA Wrap Program	Other CA Wrap Programs
Coverage for core perils such as Water Damage, Theft, Collapse, Falling Object	✓	✓
Forms built ground up to pair specifically around the Commercial CA Fair Plan and provide equivalent coverage to the ISO Special Form	✓	X
17.5% Commission	✓	Typically only 15%
Replacement Cost for Roofs	✓	Actual Cash Value on Roofs 15 Years Old or Older
Back Up of Sewer and Drains	Optional Coverage Available	Not Available
Ordinance & Law	Optional Coverage Available	Not Available
Sprinkler Leakage	Optional Coverage Available	Not Available
Vandalism	Optional Coverage Available	Not Available



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