

BUSINESS INTERRUPTION NON-PHYSICAL DAMAGE

In a world surrounded by turmoil, we find ourselves moving from one catastrophic event to the next, whether natural or man-made. That's where B.I.N.D. comes in. Traditional business interruption policies require physical property damage, due to a covered peril, such as a fire or windstorm, before a business can recover lost income.

B.I.N.D. (Business Interruption Non-Physical Damage) is a program specifically designed to help mitigate clients' loss of business income and incurred expenses where no physical loss or damage occurs to the clients' property. Understanding the needs of our clients, the specialty insurance professionals at Profound Specialty Programs designed the B.I.N.D. insurance program to provide clients with tailor-made insurance policies that address gaps in coverage under their standard property policy.

WHY B.I.N.D.

- Reduces or eliminates gaps and overlaps in coverage
- All risk policy form
- Worldwide coverage territory

WHAT'S IN IT FOR YOU

- Closing of the whole or part of the premises due to circumstances that are beyond the Insured's control
- Voluntary closure of the premises due to circumstances that are beyond the Insured's control
- The occurrence of a murder, suicide, rape, armed robbery, and active shooter

- Loss of satellite signal which causes a closure of the location
- The occurrence of civil commotion, within a specified radius of the premises
- Communicable disease
- Cancellation of bookings (specifically for the lodging industry)—loss of revenue due to cancellation of prepaid and/or confirmed reservations
- Any occurrence not specifically excluded

STREAMLINED EFFICIENCY

- Completed application
- Statement of values including property and business interruption values broken out
- Property claims for the past five years including any B.I.N.D. losses
- Copy of the insured's current master property policy

CONTACT US AT FOR A CONSULTATION TODAY!

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