

BASIC PACKAGE COVERAGE SUMMARY

PROPERTY

- ✓ **Tool Floater (\$5,000)***
All Risk - Replacement Cost

GENERAL LIABILITY

- ✓ **\$1,000,000 Package Limit ***
(Maximum Limit: \$5,000,000)
- ✓ **\$500 or \$1,000 Property Damage Deductible**
(whichever is applicable to class of business)
- ✓ **Extensions of Coverage:**
 - Blanket Contractual
 - Broad Form Property Damage
 - Contingent Employers
 - Employees as Additional Insureds
 - Medical Payment (\$5,000/person and \$10,000/accident)
 - Non-Owned Automobile
 - Occurrence Property Damage
 - Owners and Contractors' Protective
 - Personal Injury
 - Products and Completed Operations
 - Tenants Legal Broad Form (same as CGL Limit)
 - Incidental Medical Malpractice
 - Broad Form Completed Operations

* *Increased Limits May be Purchased*

OPTIONAL COVERAGE

The following coverages are available for an additional premium.

- Business Contents - \$5,000 Limit
All Risk Cover (at principal location)
- Contractor's Equipment Floater
- Installation Floater
- Additional Insured - Liability

**FOR MORE COMPREHENSIVE
COVERAGE, REFER TO THE DELUXE
PACKAGE COVERAGE SUMMARY**

M224 (06/11)



Contractors Insurance Policy



BROKER:



DELUXE PACKAGE COVERAGE SUMMARY

PROPERTY

- ✓ **All Risk Coverage**
- ✓ **Business Contents (\$25,000)***
Fixtures & Equipment and Tenants Improvements Insured for Replacement Cost*
- ✓ **Tool Floater (\$5,000)***
- ✓ **Installation Floater (\$10,000)***
- ✓ **Contractor's Equipment Floater (\$25,000)***
Replacement Cost applicable to items five years or newer
- ✓ **Extensions of Coverage:**
 - Accounts Receivable (\$25,000)*
 - Awnings, Canopies and Exterior Antennae
 - Blanket Glass - Building Owner (Policy Deductible)
 - Cost of Preparing Proof of Loss (\$10,000)
 - Customer's Goods Legal Liability
 - Fire Department Charges (\$25,000)*
 - Increased Repair Cost (25% of Building)
 - Inflation Protection
 - Lawns, trees, shrubs and other outdoor plants (\$1,000/item - Maximum \$10,000 limit)
 - Loss of Use (\$10,000) - applicable to Contractors Equipment
 - Newly Acquired Building (\$500,000)
 - Newly Acquired Contents (\$25,000)
 - Newly Acquired Mobile Equipment (\$200,000) - applicable to Contractor's Equipment Floater
 - Newly Acquired Tools (\$10,000) - applicable to Tool Floater
 - Outdoor Signs – All Risk (\$15,000)*
 - Property in Transit or Temporarily Off Premises - Excluding Tools (\$25,000)*
 - Tear Out Clause
 - Valuable Papers (\$25,000)*

CRIME

- ✓ **Package Limit (\$5,000)***
- ✓ **Package Includes**
 - Employee Dishonesty
 - Money & Securities
 - Money Orders & Counterfeit Paper Currency
 - Depositor's Forgery

* *Increased Limits May be Purchased*

BUSINESS INTERRUPTION

- Actual Loss of Business Income
- Extra Expenses to Continue or Resume Normal Operations

GENERAL LIABILITY

- ✓ **\$1,000,000 Package Limit ***
(Maximum Limit: \$5,000,000)
- ✓ **\$500 or \$1,000 Property Damage Deductible**
(whichever is applicable to class of business)
- ✓ **Extensions of Coverage:**
 - Blanket Contractual
 - Broad Form Property Damage
 - Contingent Employers
 - Employees as Additional Insureds
 - Incidental Medical Malpractice
 - Medical Payment (\$5,000/person and \$10,000/accident)
 - Non-Owned Automobile
 - Occurrence Property Damage
 - Owners and Contractors' Protective
 - Personal Injury
 - Products and Completed Operations
 - Tenants Legal Broad Form (same as CGL Limit)
 - Broad Form Completed Operations

* *Increased Limits May be Purchased*

OPTIONAL COVERAGE

The following coverages are available for an additional premium.

- Building
- Additional Insured - Liability
- Electronic Data Processing
- Blanket Glass - Policy Deductible (applicable to Tenant in Building)
- Blanket Glass - Reduced Deductible (\$100)
- Sewer Backup
- Other Special Coverages as Required

This is a general description. Actual Policy conditions apply.