



# CONTRACTORS DELUXE INSURANCE POLICY

## COVERAGE SUMMARY

### PROPERTY:

- **Contents (\$25,000)\*, Fixtures and Equipment, Tenants Improvements, Insured for All Risk Cover, Replacement Cost**
- **Tool Floater (\$5,000)\*, All Risk Cover, Replacement Cost, Miscellaneous Blanket Tools (subject to \$2,500 per item or set, unless scheduled)**
- **Installation Floater (\$10,000)\*, All Risk Cover**
- **Contractor's Equipment Floater (\$25,000)\* Blanket Coverage, All Risk Cover, 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)**
  - **Fire Department Charges (\$25,000)\***
  - **Increased Repair Cost (25% of Building)**
  - **Inflation Protection**
  - **Loss of Use (\$10,000) - Applicable to Contractors Equipment, Rider MP8**
  - **Newly Acquired Building (\$500,000)**
  - **Newly Acquired Location - Business Contents (\$250,000)**
  - **Newly Acquired Mobile Equipment (\$200,000) - Applicable to Contractors Equipment, Rider MP8**
  - **Newly Acquired Tools (\$10,000) - Applicable to Tool Floater, Rider MP21**
  - **Outdoor Signs - All Risk (\$15,000)\***
  - **Property in Transit or Temporarily Off Premises - Excluding Tools (\$25,000)\***
  - **Tear Out Clause**
  - **Valuable Papers (\$25,000)\***

*\*Increased Limits May Be Purchased*

### CRIME:

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

**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**
  - **Medical Payments (\$5,000/person and \$10,000/accident)**
  - **Non-owned Automobile**
  - **Occurrence Property Damage**
  - **Owners & 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:**

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