



CONTRACTORS INSURANCE POLICY

COVERAGE SUMMARY

PROPERTY:

- **All Risk Coverage**
- **Contents (\$5,000), Fixtures and Equipment, Tenants Improvements, Insured for Replacement Cost***
- **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 if Contractors Equipment, Rider MP8, is on policy**
 - **Newly Acquired Building (\$500,000)**
 - **Newly Acquired Location - Business Contents (\$250,000)**
 - **Newly Acquired Mobile Equipment (\$200,000) - Applicable if Contractors Equipment, Rider MP8, is on policy**
 - **Newly Acquired Tools (\$10,000) - Applicable if Tool Floater, Rider MP21, is on policy**
 - **Outdoor Signs - All Risk (\$15,000)***
 - **Property in Transit or Temporarily Off Premises (\$25,000)***
 - **Tear Out Clause**
 - **Valuable Papers (\$25,000)***

**Increased Limits May Be Purchased*

GENERAL LIABILITY:

- **\$1,000,000 Package Limit (Maximum Limit: \$5,000,000)***
- **\$500 Property Damage Deductible**
- **Extensions of Coverage**
 - **Blanket Contractual**
 - **Broad Form Property Damage**
 - **Contingent Employers**
 - **Employees as Additional Insureds**
 - **Medical Payments (\$2,500/person and \$10,000/accident)**
 - **Non-owned Automobile**
 - **Occurrence Property Damage**
 - **Owners & Contractors Protective**
 - **Personal Injury**
 - **Products and Completed Operations**
 - **Tenants Legal Broad Form (\$100,000 limit)***
 - **Incidental Medical Malpractice**
 - **Broad Form Completed Operations**

** Increased Limits May be Purchased*

OPTIONAL COVERAGE:

The following coverages are available for an additional premium:

- **Contractor's Equipment Floater**
- **Tool Floater**
- **Installation Floater**
- **Building**
- **Additional Insured - Landlord/Equipment Lessor**
- **Crime**
- **Blanket Glass - Policy Deductible (Applicable to Tenant in Building)**
- **Blanket Glass - Reduced Deductible - \$100**
- **Electronic Data Processing**
- **Other Special Coverages as Required**