



# CONTRACTORS BASIC INSURANCE POLICY

## COVERAGE SUMMARY

### TOOLS:

- **Tool Floater (\$5,000)\***  
**Insured for All Risk Coverage, Replacement Cost, Miscellaneous Blanket Tools (subject to \$2,500 per item or set, unless scheduled)**  
**\* Increased limits may be purchased**

### 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:

**The following coverages are available for an additional premium:**

- **Contractors Equipment Floater**
- **Installation Floater**
- **Additional Insured - Liability**
- **Business Contents**