



## 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