



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