



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