



## Contractors Businessowners Premier Endorsement



You can provide your insured with additional coverages for their Contractors Businessowners policy at minimal cost.

These additional extensions of coverage will provide your policyholder with a number of coverages that their policy may not currently contain. These coverages are “bundled” in one endorsement for ease of use. The insured will receive a discounted premium since we do not have to issue numerous endorsements.

This endorsement provides the following extensions of coverage:

Extension of Coverage	Coverage Limits
Accounts receivable	\$25,000 on premises/\$10,000 off premises
Blanket additional insured endorsement	Up to policy limits
Broad form property damage	\$5,000 - subject to a \$500 deductible
Business personal property – off premises	\$20,000
Contractors equipment - <i>Including rented and leased equipment</i>	\$5,000 – subject to policy deductible
Covered property extension	Increased to property within 1,000 feet
Debris removal	\$25,000 for each location
Employee dishonesty	\$10,000 - subject to a \$500 deductible
Increased cost of construction (Ordinance or Law) <i>Applies only to buildings written with Replacement Cost Coverage.</i>	\$50,000 – subject to policy deductible
Installation floater	\$10,000 – subject to policy deductible
Lock replacement	\$500 for any occurrence
Miscellaneous tools and equipment	\$5,000 – subject to policy deductible
Money and securities	\$2,000 inside/\$1,000 outside limit – subject to a \$500 deductible
Off-premises power failure	30 day business income
Outdoor property <i>\$500 maximum on any one tree, shrub or plant.</i>	\$10,000
Personal effects	\$10,000
Pollution clean up	\$25,000
Reward reimbursement <i>For information that leads to a criminal conviction.</i>	\$5,000
Valuable papers and records	\$25,000 on premises/\$10,000 off premises
Waiver of Subrogation - when required by contract	Up to the policy limits
Water backup from sewer, drain or sump	\$10,000 – subject to a \$500 deductible

*This descriptive exhibit contains only a general description of coverages and is not a statement of contract.  
All coverages will be subject to the exclusions and conditions printed in the policy.*