



CONTRACTORS

Hammer. Nails. Lumber. **Society.**

It's what you need to do business.

build



societyinsurance.com
888-5-SOCIETY
(888-576-2438)

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Take a look and you'll see that Society® Insurance offers one of the broadest property and casualty programs available to contractors. And you don't have to be an insurance agent to understand all these choices. Our insurance experts will take care of finding the coverages that are right for you so you can take care of business.

Custom-Built Coverages

Before we construct a policy for contractors—large or small—we take time to learn about the needs of your business—to get the lay of the land if you will. Only after we've laid the groundwork do we select the coverages that are best-suited for your business. Which is no doubt why so many people regard Society Insurance as a leader in developing innovative, cost-saving programs that are tailored to contractors.

Types of Coverage

Limit Per Occurrence

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings \$500,000
- Newly acquired personal property \$100,000
- Ordinance or law (RC only) \$50,000
- Personal property off premises \$25,000
- Water damage backup of interior sewers/drains \$25,000
- Debris removal additional coverage \$25,000
- Pollution cleanup \$25,000
- Outdoor property (all perils) \$10,000
- Personal effects \$10,000
- Valuable papers \$10,000
- Electronic data \$100,000
- Data breach/identity theft services
- Accounts receivable \$10,000
- Off-premises sign coverage \$5,000
- Loss of business income 12 months
- Extended business interruption: recovery period 60 days
- Action by civil authority loss of business income 3 weeks
- Dependent properties loss of business income 3 weeks
- Action by public health authority (food contamination) 3 weeks
- Customer expense reimbursement 2 weeks
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
 - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
 - No waiting period "deductible" applying to loss of business income
 - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
 - Spoilage \$100,000
 - Data restoration \$100,000
 - Computers at personal property limit
 - Loss of business income and direct physical loss resulting from a service interruption caused by equipment breakdown or covered perils
 - No waiting period "deductible" applying to a covered service interruption loss
 - Limits subject to policy limits for personal property



Contractors Errors and Omissions

\$10,000 coverage limit included at no additional charge to protect your business against claims arising out of faulty workmanship, materials or products and any resulting consequential loss.

Standard Coverages

- \$10,000 coverage limit included at no additional charge
- Claims-made coverage form
- 60 days extended reporting coverage period included
- \$1,000 deductible
- Umbrella coverage excluded (Form UXL-530)

Options

- \$50,000, \$100,000, \$300,000 or \$500,000 coverage limits
- 12-month extended reporting period (Form CBP-3)

Standard Features at Society

Comprehensive coverages and competitive rates are the cornerstone of our business. And not only are these policies well-crafted, they're easy to understand. Additionally, our comprehensive risk management resources are available to help all of our policyholders. You can trust our highly trained in-house risk management experts to help you avoid losses and save premium dollars.

Optional Coverages

- Builders' risk
- Contractors' equipment
- Installation floater



Contractors Extension Endorsement

You will also benefit from a special extension endorsement designed specifically to protect a contractor's business and property at no additional charge:

Types of Coverage

Limit Per Occurrence

- Voluntary property damage \$5,000
- Crime \$5,000
 - Money and securities
 - Counterfeit currency
 - Extortion
 - Funds transfer fraud
 - Forgery and alteration
 - Computer fraud
 - Employee dishonesty \$50,000
- Accounts receivable \$20,000
- Electronic data \$20,000
- Valuable papers \$20,000
- New additions to insured building
25 percent of building limit up to \$250,000
- Lost key protection \$5,000
- Employee tools \$10,000
- Leased, rented or borrowed equipment \$10,000
- Equipment rented to others \$10,000
- Pollutant cleanup and removal \$50,000
- Off-premise computer coverage \$25,000

Uncommon Services

Our expertise also extends into other arenas. We offer workers compensation, automobile and umbrella insurance to a wide range of businesses. With Society you can simplify your life by having all of your property and casualty insurance needs handled by one trusted company.

Give us a call at 888-5-SOCIETY (888-576-2438), or use our agent locator at societyinsurance.com to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.

Uncommon Stability

At Society Insurance we custom build our contractor's insurance to your specifications. Whether you have a large or small business, our crew of experts will work with you to construct an uncommonly strong foundation of coverages for your business.



Uncommon Insurance®

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This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).


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