Specialized protection. Exclusive discount.

Count on SECURA for protection designed specifically for contractors. We deliver the perfect solution through our outstanding products and services.

You'll have fewer worries when you're covered by this insurance program. Highlights include coverage for equipment leased or rented from others, damage to your customers' property, and employee tools.

Plus, as a member of the Home Builders Association of the Fox Cities, you receive an exclusive insurance discount on your policy.

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Insurance program for contractors

Coverage features

Property features
- Contractor Installation Coverage
- Contractor Tools & Equipment Coverage
    - Addition of Rental Expense Coverage
    - Limited Extension of Coverage to Equipment Leased or Rented From Others
- Extension of Business Income from Dependent Properties
- Increased Cost of Construction
- Personal Effects
- Outdoor Signs: Outdoor Property Perils for Signs are expanded to All Risk
- Backup of Sewer or Drains
- Customer Property – Theft by Employee
- Employee Tools available
- Installation Including Theft of Building Material

Liability features
- Products/Completed Operations
- Voluntary Property Damage – Coverage for damage to your customers' property
- Loss of Customers' Keys
- Property Damage Liability Deductible

Additional coverages available
- Crime
- Inland Marine
- Workers' Compensation
- Umbrella Liability – Provides additional limits of protection up to $10 million

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Please read the policy carefully.

HOME BUILDERS ASSOCIATION OF THE **FOX CITIES**℠

SECURA INSURANCE COMPANIES

secura.net

Target Contractor

Protection designed for you.

You need specialized business protection. With SECURA, you get trade-specific insurance and service tailored to your business to give you peace of mind.

You'll find our people truly care and enjoy helping you.

Business Protector

This base coverage form provides the foundation to cover property, crime, and liability exposures.

Target Contractor Highlights

Voluntary Property Coverage
Coverage provided for damage to your property

Installation Coverage
Higher limits are available $3,000

Installation coverage provided beyond 90-day post-installation period

Testing of installed property .... Covered

Tool and Equipment Coverage
Higher limits are available $3,000
with $2,000 maximum per item
Broadened Theft from Vehicle ....Included
Rental Expense Coverage ....Included

Coverage for Equipment Leased or Rented From Others is provided when more limits of Tools and Equipment Coverage are purchased.

Additional provisions
Seven additional coverages provided in one endorsement:

Business Income from Dependent Properties $10,000
Increased Cost of Construction $10,000
Valuable Papers $25,000
Accounts Receivable $25,000
Personal Effects of Owners and Managers $5,000
Outdoor signs – Broadened Coverage $2,500
Fire Department Service Charge $5,000

Backup of Sewer or Drains
Included at no additional charge $2,500

Optional Coverage
The following coverages involve additional costs:

Business Owners Liability Protector Plus
    Seven broadening features

Business Owners Liability Protector Plus
    $250 deductible/$1,000 aggregate limit applies
    (higher limits available)

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