Association Advantage℠ for Contractors

Specialized protection. Exclusive discount.

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

Highlights include coverage for equipment leased or rented from others, damage to your customers’ property, and employee tools.

As a member of the Home Builders Association of the Fox Cities, you receive an exclusive discount on your policy and are eligible for a scholarship for Home Builders Association-sponsored safety training.

Insurance program for contractors

Coverage features

Property
• 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
• 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.
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 ................................ $5,000
- Fire Department Service Charge .................................... $2,500

**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)

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.