

















Ready for coverage from a local company who gets your business?

UPDATED FOR 2020

CONTRACTOR INSURANCE

You're busy running your business – juggling projects, timelines and budgets to name a few. With all that's on your plate, insurance is one of the last things you want to worry about. We understand – and are here to make things easier.

Wouldn't you like your insurance company to simply deliver when needed? Maybe it's to provide the certificate of insurance required for a job or to facilitate a claim. This is where we excel at Dumfries. Our mandate has been to provide exceptional customer service since 1856. As your local insurance company, we insure many local contractors: painters, carpenters, landscapers, electricians and more. They are all hard working people like you. Take a look at these specialized commercial packages, all designed with you in mind.

	BASIC PACKAGE	PLUS PACKAGE
COVERAGE HIGHLIGHTS	<p> Liability: Basic protections against allegations of negligence leading to third party bodily injury or property damage as a result of business activities provided.</p> <p> Tools and equipment: Replacement cost on tools two years or newer.</p> <p> Loss of income/earnings: Automatic coverage up to \$10,000 (if no co-insurance).</p> <p>This is only a partial list of coverages you receive. Your agent can provide a more complete list, including cyber insurance coverage.</p>	<p>ALL BASIC COVERAGES PLUS:</p> <p> Office contents: Coverage up to \$5,000.</p> <p> Waiver of depreciation: If tool(s) or equipment is 5 years or newer and has a replacement value greater than \$1,500.*</p> <p> Rental equipment: Coverage for tools and equipment rented, leased or borrowed up to 30 days, subject to same terms.**</p> <p> Installation floater: Covers the material at a job site plus the value of the hours put into the installation up to the time of the loss.</p>
SUITABLE FOR	<p> Newer business with 3 years of trade experience</p> <p> Gross annual receipts of \$250,000 or less</p> <p> 3 or fewer employees</p> <p> No claims in past year</p> <p>Don't meet all the criteria? Talk to your agent about our non package options.</p>	<p> Full time business operation</p> <p> 10 or more years in business</p> <p> Gross annual receipts of \$2,000,000 or less</p> <p> 10 or fewer employees</p> <p> Claims free for 3 years</p>

* Must be damaged by an insured peril and have been included on the schedule at least 90% replacement value.
 ** Where Contractor's Tool and Equipment Coverage Broad Form is included. Actual cash value unless 2 years or newer.



EXAMPLES OF COVERAGE

Theft of tools and/or equipment

Theft is one of the most common perils for contractors. It's alarming how thieves are increasingly brazen. Thefts occur from work vehicles, trailers, job sites, shops and houses – often causing damage to the vehicle or building as well. By holding all of your policies with us, you 1) pay only one deductible, 2) have your insured damaged property restored to its original condition and 3) have your insured stolen tools and/or equipment replaced at actual cash value or replacement cost (depending on policy and age of tools/equipment).

Liability for damage caused

While working at client sites, you or your employees can accidentally cause damage to the property. These awkward situations often stretch not only your business relationships and reputation, but your finances as well. Your liability coverage provides for bodily injury and property damage – so you can breathe easier knowing this coverage should help rectify the situation.



PERFECT FOR

- ✓ Cabinet makers
- ✓ Carpenters
- ✓ Framers
- ✓ Drywallers
- ✓ Plumbers
- ✓ Electricians
- ✓ HVAC installers
- ✓ Welders
- ✓ Sheet metal shops
- ✓ Landscapers
- ✓ Window & door installers
- ✓ Interior decorators
- ✓ Painters
- ✓ Cleaners

And more!

Start experiencing top-notch personal service and affordable quality coverage. We would love to be your full service provider for home, auto and commercial coverage. It also simply makes sense to combine all your commercial coverages (auto, property and liability) – deal with one insurer, pay a single deductible for a claim drawing from multiple policies and pay less premium overall. We offer a variety of discounts to help keep more money in your pocket.

Get the contractor insurance package made for you and your situation. Talk with your agent and get a quote today to protect your livelihood.

DISCOUNT	BASIC	PLUS
NEW! Commercial Auto	5%	5%
\$2,500 deductible	5%	5%
\$5,000 deductible	10%	10%
Named Perils Coverage	x	15%
NEW! Professional Membership/Accreditation	x	5%
NEW! Claims free	5%	Up to 10%
MAXIMUM CREDITS	25%	40%

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