

Insurance for contractors

Protection that works as hard as you do.



We have the right tools for the job

Partnering with independent agents right in your community is our way to ensure that we grasp the intricacies of your particular needs—no matter your trade.

- Carpenters
- Drywall contractors
- Electricians
- Excavators
- General contractors
- Interior decorators
- Lawn care
- Masonry
- Painters
- Sheet metal workers

And so many more!



Protection that covers every square inch

We're industry specialists who know your business and the unique challenges you face. That's why when your local independent agent recommends EMC, it's with complete confidence—they know we'll deliver for you. We work hand-in-hand with them to ensure your business is fully protected with tailored insurance solutions.

Cover the basics

Property

Protects your buildings, tools, and equipment against physical damage, including fire, theft, or natural disasters.

General liability

Protects your business from liability risks, including injuries, damage to a customer's property, or faulty workmanship.

Commercial auto

Protects company-owned and personal vehicles used to transport tools, equipment, and personnel to jobsites. It also protects vehicles against potential accidents, damages, or liabilities that may arise during business-related activities.

Workers' compensation

Covers medical bills and compensation for workers injured on the job (available in most states).

Umbrella

Offers additional security in the event of a catastrophic liability claim that would otherwise exceed your coverage limits.

Contractual risk transfer

Shift the risk that would otherwise be your own with indemnity and exculpatory agreements, waivers or recover rights, and insurance requirements.

An extra layer of protection

Herbicide and pesticide applicators

Coverage on a claims-made basis to qualified contractors who engage in the application of herbicides and pesticides.

Contractors errors and omissions

Covers claims resulting from a negligent act or error or omission, including faulty workmanship or design, or a defect in the material or product sold or installed.

Picture this: An electrical contractor wiring a four-story hotel is facing installation malfunctions, causing repeated breaker trips. Consequently, the hotel can't rent out some of its rooms. This coverage would help pay for rewiring and compensation for the hotel's lost revenue.*

Worksite damaged (limited pollution)

Protects you from bodily injury, property damage, and clean-up costs associated with pollutants brought to the jobsite by you, your contractors, or subcontractors working directly on your behalf.

Snow and ice maintenance

Covers snow and ice maintenance activities performed for clients or third parties.

Liability extension endorsement

Bundles important coverages commonly needed by contractors, such as blanket additional insured completed ops, railroad contractual, and property damage–care custody and control.

*This hypothetical example is provided for illustrative purposes only. It's not intended as predictions of coverage for a claim.

More ways to protect your business

Property

What it is: Covers physical property, such as business equipment, machinery, and tools.

- Brands and labels
- Consequential loss to stock
- Business income-dependent properties
- Computer and media
- Employee tools
- Equipment borrowed, leased, or loaned to others
- Unscheduled contractors leased to others

Commercial auto

What it is: Whether it's a work vehicle or construction equipment, this coverage protects against accidents and damage.

- Blanket additional insured
- Combined auto physical damage and cargo deductible
- Hired auto physical damage
- Rental reimbursement
- Towing and labor
- Waiver of deductible for glass repair or replacement

Liability

What it is: Defends you when things go wrong and you're held responsible for causing harm or damage to others. It covers legal fees, medical bills, or repair costs.

- Blanket additional insured, including primary and noncontributory
- Blanket waiver of subrogation
- Per project/location aggregate
- Fellow employee
- Contractual liability railroad
- Voluntary property damage

These coverages are just the groundwork. Discover everything EMC has to offer your contracting business by connecting with your independent insurance agent.



If an accident does happen, we'll take care of you.

As an insurer, we get the chance to do the right thing every day. We're proud to be known for responsive, empathetic, and fair claims handling, always ready to step up and be there for you when you need us.



**Our 4.6/5 claims service score
demonstrates our dedication.**

Based on data through January 2024

Secure your tomorrow

We're here to do more than provide policies and process claims—we're here to protect you, your employees, and your business. Our safety experts can help you proactively reduce your risk exposure through loss control strategies and safety services that add value to your policy—without tacking on extra costs to your premiums.

Proactive solutions

Jobsite assessments

Our team evaluates your worksite for potential risks to your employees and operations, providing practical solutions to help keep everyone safe and protect you from liabilities.

Industrial hygiene services

Our team of skilled hygienists can evaluate and monitor employee full shift and task-specific exposures, including silica, chemical, dust, and noise, to capture data that will determine the necessary control strategies to protect your employees.

Fleet safety solutions

Our suite of auto resources helps you avoid costly accidents by providing driver monitoring, training, and other essential tools to help keep your drivers safe and your business moving forward.

Vendor partner resources

A wide range of resources are available through our partnerships to improve your operations. Vendors providing online safety training, drug testing and awareness, and background screenings are just a few services that are awaiting your use.

Hazard Control Assessments

We identify hazards that pose the greatest potential safety risks to your worksite and employees and recommend viable solutions to address them.

Visit emcinsurance.com/losscontrol to learn more and access our extensive collection of free online safety resources.



The impact of injury management

If your policy includes workers' compensation insurance, you'll also receive EMC's proven medical management services. These services are designed to ensure your employees receive appropriate, cost-effective care after an injury and return to work as quickly and safely as possible.

Our services include:

- Medical bill review
- Pharmacy management
- Utilization review
- Case management
- Rehabilitation services
- Catastrophic claim management

EMC OnCall Nurse

Having this benefit means you can connect with a registered nurse whenever you need to—24/7. It's a direct line for injured workers and their supervisors to receive advice on what level of medical care is needed if an injury occurs. It's proven to not only help reduce claims costs but also improve injury outcomes.

The data* speaks for itself:

- Claims filed with OnCall Nurse registered nurses save an average of \$1,500 per claim—nearly 20% more than non-OCN claims
- Nearly 90% of injuries are being reported to OCN within 3 days of injury, 77% are reported within 24 hours

“I love it! Injuries are reported timely and there is no delay in getting paperwork ... it's all done by EMC OnCall Nurse.”

—Kathy Leonard, EMC Policyholder

*Data reflects 2023 results



We hope the feeling is mutual.

As a mutual insurance company, our focus is on the well-being of our policyholders. With our team of knowledgeable experts by your side, your business will get the comprehensive coverage options it deserves, and the industry-leading safety services to protect everything you've built. When you choose EMC, you're not just choosing an insurance carrier, you're choosing a partner dedicated to helping your business thrive. That's how we're keeping insurance human.



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