

Coverage highlights: Contractors

EMC offers specialized industry coverages in addition to our general business coverages. See our industry extension coverages below:

General Liability Coverage (Pricing: \$100 flat charge)	Essential Extension CG7758
Blanket additional insured	Included
Per project/Location aggregate	Included
Primary and non-contributory	Included
Waiver of transfer rights of recovery	Included
General Liability Coverage (Pricing: \$100 flat charge)	Elite Extension CG7759
Blanket AI completed ops including "arising out of" basis if required by contract	Included
Contractual liability railroads	Included
Fellow employee	Included
Limited electronic data liability	\$25,000
Per project/Location aggregate	Included
Primary and non-contributory	Included
Voluntary property damage care custody control	\$25,000 sub-limit
Waiver of transfer rights of recovery	Included
Property Coverage	Essential Extension CP7320
Business income dependent properties	\$25,000
Computer and media	\$25,000
Employee tools	\$5,000
Extra expense	\$25,000
Property in transit	\$25,000
Property Coverage	Extension CP7350
Accounts receivable	\$250,000
Appurtenant buildings and structures	\$10,000
Business income from dependent properties	\$50,000

Property Coverage (Continued)	Extension CP7350
Computer and funds transfer	\$25,000
Contractual penalties	\$50,000
Debris removal	\$100,000
Electronic data	\$50,000
Employee dishonesty	\$50,000
Employees' tools	\$1,000 per tool/\$10,000 per occurrence
Expediting expenses	\$25,000
Fences and antennas	Included as covered property
Fine arts	\$100,000
Fire department service charge	\$25,000
Fire extinguisher systems expense	Actual cost incurred
Forgery or alteration	\$50,000
Increased cost of construction	5% or \$25,000, whichever is less
Interruption of computer operations	\$10,000
Inventory and appraisal expense	\$50,000
Lock replacement and rekeying	\$10,000
Manufacturer's selling price	Included
Money and securities	\$50,000
Money orders and counterfeit money	\$50,000
Newly acquired:	
Buildings	\$2,000,000
Business income	\$500,000
Business personal property	\$1,000,000
Period of coverage	Up to 120 days
Ordinance or law:	
Coverage A	Included
Coverage B and C	Combined \$50,000
Outdoor property (with expanded perils)	\$50,000/\$1,000 any one tree, shrub, or plant
Personal effects and property of others	\$50,000
Pollutant cleanup and removal	\$50,000
Portable buildings	\$10,000
Premises boundary definition	1,000 ft
Preservation of property	Included up to 90 days
Property: In transit	\$50,000
Property: Off premises	\$100,000/includes coverage for portable computers
Rental reimbursement	\$10,000/72-hour waiting period

See next page for more coverage details.

Property Coverage (Continued)	Extension CP7350
Replacement cost valuation: Building losses under \$10,000	Included
Reward payment	\$10,000
Sales representative samples	\$50,000
Seasonal variations: Business personal property	25%
Signs (attached to buildings or detached)	Subject to building limit; if tenant, subject to BPP limit
Theft limitations (jewelry, precious metals, and watches)	\$5,000
Towers and antennas	\$15,000
Utility services: Direct damage (includes overhead transmission lines)	\$50,000
Utility services: Time element (includes overhead transmission lines)	\$50,000
Valuable papers and records	\$250,000
Water backup and sump overflow/Discharge from sewer, drain, or sump	\$5,000 each premises; \$25,000 per policy period
Inland Marine Coverage	Elite Extension CM7508
Accounts receivable	\$10,000
Construction trailers	\$25,000 any one/\$50,000 all trailers and contents
Equipment borrowed, leased, or loaned to others	\$100,000
Equipment leased to others	\$100,000
Unscheduled contractors' equipment leased to others	\$50,000 (\$25,000 and one item)
Valuable papers	\$10,000
Auto Coverage	Essential Extension CA7270
Blanket additional insured	Included
Full glass	Included
Hired physical damage	Included
Towing and labor, other than private passenger type	\$500/\$100 private passenger type
Transportation expenses	\$75 per day/\$1,000 max



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*Availability and coverage options vary by state.

Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations, and exclusions that may vary from state to state. Refer to the issued policy for specific details regarding coverages, conditions, and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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