

Coverage highlights: Businessowners contractors enhancement

EMC’s BOP Edge policies include the option to add our contractors enhancement, built specifically for small businesses in the construction industry. It bundles key coverages like employees’ tools, blanket additional insured language, waiver of subrogation, and more into one convenient endorsement.

Property endorsements	YP6009 - Contractors enhancement
Employee tools: Any one tool	\$10,000 \$1,000
Increased limit for interruption of computer operations	\$25,000
Sales representative samples	\$50,000
Portable buildings and personal property	\$10,000
Rental reimbursement	\$10,000
Towers and antennas	\$15,000
Contractual penalties	\$50,000 per occurrence/ \$100,000 annual aggregate
“Jobsite” definition	Added
Liability endorsements	YP6009 - Contractors enhancement
Amendment of general aggregate—per project	Included
Property damage care, custody, or control	\$25,000
Real property upon which operations are being performed	\$25,000
Electronic data liability	\$25,000
Blanket additional insureds—ongoing operations	Included when required by contract
Blanket additional insureds—completed operations	Included when required by contract
Waiver of transfer of rights of recovery against others to us	Included when required by contract