



Choosing insurance for your business is an important decision.

You invest your time, money and effort toward running your contracting business, so you should be confident that the insurance you purchase will protect your business when you need it most.

St. Paul Travelers Contractors Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are important for any contractor.

Coverage features especially for Contractors

Property Coverage

- Covers your Building and Business Personal Property for replacement cost with no coinsurance.

Business Personal Property Off Premises

- Extended to apply to tools, equipment, building materials and supplies used in trade at installation sites, in transit, and away from premises, within Business Personal Property, for up to \$25,000.

For general liability, state or political subdivisions-permits, and managers or lessors of premises are automatically included as insureds.

Equipment Breakdown

- Coverage for equipment breakdown is included within applicable limits.
- Expediting Expenses are covered for up to \$25,000.
- Pollutant cleanup costs are covered for up to \$25,000.

Crime Coverage

- Money and Securities are covered within Business Personal Property.
- Employee Dishonesty is covered for up to \$25,000*.

*Higher limits are available.

Contractors Core Coverage Highlights

Computer Equipment, Data and Media

- Included up to Business Personal Property limit, subject to a maximum of \$50,000*.
- Fewer exclusions (artificial electricity, breakdown, and power failure are covered).
- Off premises (including transit), backup data off premises, and newly acquired equipment is covered for up to \$25,000.
- Electronic Vandalism up to \$25,000.
- Interruption of Computer Operations is covered for up to \$25,000*.

Business Income and Extra Expense

- Included for **Contractors Pac**SM on an Actual Loss Sustained basis for 12 consecutive months.
- Up to 60 days Extended Business Income.

General Liability

This covers you against claims resulting from your business operations due to bodily injury or property damage to others. Automatically includes:

- Advertising Injury and Personal Injury.
- Medical Payments for \$5,000 per person.
- Damage to Premises Rented to You for up to \$300,000*.
- Blanket contractual for oral or written contracts.
- Limited worldwide coverage.
- Host liquor legal liability.
- **Web XTEND Endorsement**[®] coverage for Web site injury liability (some restrictions apply).

* Higher limits are available.

Popular Options

- Contactor's Equipment.
- Installation coverage.
- Builders Risk.
- Additional Insured endorsements.
- Customer's Property endorsement.
- Higher limits for most individual coverage extensions.
- Hired and Non-owned Auto Liability.
- **Power Pac**SM property coverage endorsement—enhances coverage in 18 key areas.
- Building Owners Endorsement—enhances coverage in key areas for building owners.
- **XTEND Endorsement**[®] for liability coverage enhancement—enhances coverage in 15 key areas.

Services

Risk Control

- Access to products and resources, training and education.
- Technical Bulletins.

Claim Services

- 24 hour claim reporting via the Internet, phone or fax.
- Via toll-free phone: 1.800.238.6225.
- Claims handled promptly and professionally.

Billing Plans

- One simple bill for all coverage we write.
- Convenient installment payment plan.
- Toll-free customer service 1.800.252.2268.

Other Coverage Available

- Business Auto:
 - To protect against liability or physical damage to owned or leased auto.
- Umbrella Excess Liability:
 - Peace of mind protection above and beyond primary limits.



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