

Contractors' BOP



A strong foundation for protecting your business.

Building a successful business can be difficult – protecting it shouldn't be. For more than 100 years, Michigan-based Pioneer State Mutual Insurance Company has been providing comprehensive insurance coverage while setting the standard for exemplary service. With easy access to our responsive team of professionals, we're truly committed to serving your best interests and protecting your business assets.

With a wide range of options, we can provide a custom-fit solution specifically for your contracting business. Our features include:

- **Contractors' Installation, Tools and Equipment Coverage (PBP 0701)**
 - Installation - \$3,000 each job site; increased limits available up to \$100,000; \$5,000 In-Transit; \$5,000 temporary storage (three times the limit of insurance at each job site)
 - Tools & Equipment - \$3,000 limit / max \$2,000 any one item
Increased limits available.
 - Non-Owned Tools & Equipment - Up to \$50,000
 - Employee Tools - Up to \$10,000
- **Automatic Increase feature for Building Limits**
- **No Coinsurance**
- **Exterior Signs Attached to Buildings** - \$1,000 per sign
- **Electronic Data** - \$10,000 limit / up to \$50,000
- **Interruption of Computer Operations** - \$10,000 limit
- **Fire Department Service Charge** - \$2,500 limit / up to \$10,000
- **Fire Extinguisher Recharge** - \$5,000 limit
- **Money & Securities** - \$5,000 inside premises; \$2,000 outside premises / up to \$50,000 for either
- **Business Income** - Actual loss sustained within twelve (12) consecutive months

Optional Property Coverages

- **Equipment Breakdown**
- **Water Backup and Sump Overflow** - Limit up to \$25,000
- **Rental Reimbursement Contractors' Machinery / Mobile Equipment**
- **Data Compromise & Identity Recovery**

Liability

- **Blanket Contractual**

Optional Liability Coverages

- **Additional Insured Endorsements / Blanket Endorsement Available**
- **Blanket Transfer of Rights of Recovery**
- **Contractors' Error and Omissions Coverage***
Available classes on back
- **Pesticide or Herbicide Applicator Coverage**
- **Damage to Property** - Up to \$25,000



Miscellaneous

- **Paid in Full Discount** - 5%
(Subject to Policy minimum)
- **Multi-Policy Discount** - 10% with
Commercial Auto or Umbrella

Guaranteed Rate Lock Endorsement -
Rates may be locked for three years.
No additional premium charge.

Classifications Offered:

Air Conditioning*
Appliances and Accessories
Cable Installation
Carpentry
Carpet Cleaning
Concrete Construction
Door/Window Installation
Drilling-Water*
Driveway/Parking Paving
Electrical Work*
Excavation
Fence Erection
Floor Covering Installation
Furniture or Fixtures
Glass Dealers
Grading of Land
Heating & Air Conditioning*
House Furnishings
Interior Decorators
Landscape Gardening
Lawn Sprinkler
Masonry
Metal Erection
Office Machines
Painting
Paperhanging
Permanent Yards
Plumbing*
Septic Tank Systems
Siding Installation
Sign Painting or Lettering
Surveyor
Tile, Stone Interior Work
Water Softening Equipment*

* Eligible for Contractors' Error
and Omissions Coverage

Advantage Endorsement

This endorsement provides a package of coverage enhancements at a reduced cost. Please refer to form PBP ADV for the terms, conditions and limitations. The Businessowners Advantage Endorsement includes the following:

Coverage	Coverage Enhancement
Accounts Receivable	Coverage is increased by \$40,000 at and \$45,000 not at the described premises
Brands and Labels	\$10,000 per occurrence
Broadened Supplementary Payments	Coverage for Bail Bonds is increased by \$250
Business Income from Dependent Properties	Coverage is increased by \$5,000
Damage to Property	Coverage is provided up to \$2,500 per occurrence/ \$2,500 per policy annual aggregate
Debris Removal	Coverage is increased by \$15,000
Employee Dishonesty	Coverage of \$15,000 is added
Fairs or Exhibitions	\$25,000 BPP off premises
Fine Arts, Collectibles and Memorabilia	\$2,500 per item / \$10,000 per loss
Fire Department Service Charge	Coverage is increased by \$2,500
Forgery and Alteration	Coverage is increased by \$12,500
Lock and Key Replacement Due to Theft	Coverage of \$1,000 is added
Money and Securities	Coverage is increased by \$5,000 inside and \$3,000 outside the premises
Newly Acquired Building/BPP	Coverage is increased by \$250,000 per building and \$150,000 BPP at each building
Ordinance or Law Coverage 1 - Loss to Undamaged Portion of Building Coverage 2 - Demolition Cost Coverage 3 - Increased Cost of Construction	1: Coverage up to Building limit is added 2: Coverage of up to \$50,000 is added 3: Coverage of up to \$50,000 is added
Outdoor Fences	Covered as Building if attached; and covered as BPP if unattached
Outdoor Signs	Coverage up to Building limit or BPP limit if attached; and covered up to \$10,000 if detached
Peak Season	Coverage is increased by an additional 25%
Personal Property Off Premises	Coverage is increased by \$15,000
Salesperson Samples	\$25,000 BPP off premises
Valuable Papers	Coverage is increased by \$40,000 at the described premises and \$45,000 not at the described premises
Water Back Up and Sump Overflow	Coverage of \$5,000 is added

All boundaries in the policy that state "within 100 ft" become "within 1,000 ft" with this package.

At Pioneer State Mutual, we make it our business to protect business owners. With a long-standing reputation for being exceptionally thorough every step of the way, you can rely on us to deliver on our century-old promise – providing insurance, the way it should be.