

# CONTRACTORS PACKAGE PROGRAM



PROTECTING YOUR DREAMS





# AMERICAN FAMILY'S CONTRACTORS PACKAGE COVERAGE

People have trusted American Family since 1927. And we've been protecting the livelihoods of business customers like you for over 35 years. Our size, strength and stability allow us to offer a broad range of high quality products and services at a competitive price. When we say, "All your protection under one roof<sup>®</sup>", we mean it. American Family Insurance offers insurance products to meet your needs no matter what your situation or life stage. We make your insurance experience easy.

## FAST, FAIR CLAIMS

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

## PROACTIVE SAFETY

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

## HELPFUL BUSINESS TOOLS

In addition to protecting your business, American Family is committed to helping it grow. Turbo-charge your business with FREE access to our award-winning Business Accelerator Program, including professional business coaching, and online tips & tools. Visit [amfambusinessaccelerator.com](https://amfambusinessaccelerator.com).

# LIABILITY AND MEDICAL EXPENSES



The Contractors Package Program (CPP) automatically combines the two coverages contractors need most—Contractors Equipment and Liability coverage. In addition, this policy is also flexible, allowing you to include optional coverages to best meet the needs of your business.

## BODILY INJURY AND PROPERTY DAMAGE

- Covers your premises and operations liability as well as your products and completed operations.
- Covers damage to real property (buildings or structures) except that particular part being worked on or in your care, custody or control. This coverage does not apply if you own, rent or occupy the property. It does not cover damage to personal property in your care, custody or control.
- Covers damage assumed by you in an insured contract. An insured contract includes incidental contracts (e.g., lease of premises) and contracts for tort liability (a liability that would be imposed by law in the absence of any contract or agreement) assumed from another person or organization.
- Provides coverage for operation, maintenance or use of non-owned watercraft less than 26 feet in length.

- Pays up to \$100,000 for
  - a. “property damage” other than damage by fire to premises, including the contents of such premises rented to you for a period of 7 or fewer consecutive days; or
  - b. in the case of damage by fire to premises, while rented to you or temporarily occupied by you with the permission of the owner.
- Covers your product liability anywhere in the world for products made or sold in the U.S., Canada and Puerto Rico.
- Covers bodily injury resulting from the use of reasonable force to protect persons or property.
- Adds your employees, your spouse and spouses of partners as insureds, subject to policy limitations.
- Provides up to 90 days (from date of acquisition, not to exceed policy period) of automatic coverage for newly acquired organizations.
- Covers your liability for damages that may arise from serving alcoholic beverages without a charge, while acting as a true social host.

## PERSONAL AND ADVERTISING INJURY LIABILITY

Provides coverage for damages because of personal or advertising injury.

## HIRED AND NON-OWNED AUTO LIABILITY

Insures you against liability arising out of the use of a non-owned auto by others while operating the vehicle in connection with your business.

## MEDICAL PAYMENTS COVERAGE

Insures against medical expense up to \$5,000 (or an option of \$10,000) to any one person for bodily injury caused by an accident on your premises or because of your ongoing operations.

## DAMAGE TO PERSONAL PROPERTY OF OTHERS

Provides limited coverage for personal property of others that is in your care, custody or control.

## PROPERTY DAMAGE LIABILITY DEDUCTIBLE

A \$500 deductible applies per claim.

# INLAND MARINE COVERAGES



## CONTRACTORS EQUIPMENT

Covers the mobile machinery, equipment and tools used in your trade.

Deductible – \$500.

Risk of Direct Physical Loss (RDPL), except as excluded.

- Tools and equipment valued up to \$2,500 each must be covered on a blanket basis. Payment for losses will be on an Actual Cash Value basis.
- Tools or equipment valued at \$2,500 or more can be covered as Scheduled Equipment. All Scheduled Equipment is covered on a Limited Replacement Cost basis, and must be insured to 100%

of value. Limited Replacement Cost coverage, for Scheduled Equipment only, increases the stated limit of insurance up to 50% as long as you replace the equipment with equipment of like kind and quality.

## OPTIONAL COVERAGES

### Accounts Receivable – (RDPL)

Covers your inability to collect accounts receivable when records have been destroyed as a result of an insured peril.

**Valuable Papers – (RDPL)** Covers, on a blanket basis, loss of written, printed or inscribed documents from the described premises.

Deductible – \$500.

### Installation Floater Coverage – (RDPL)

Covers materials and supplies to be installed by you at a covered job site. This coverage is at Actual Cash Value on a non-reporting basis.

Deductible – \$500.

### Contractors Equipment – Property Leased or Rented from Others Endorsement

Covers leased or rented tools or equipment subject to limits for any one item and any one occurrence.

Deductible – \$500.

# PROPERTY COVERAGE (OPTIONAL)



## BUILDING AND BUSINESS PERSONAL PROPERTY

Insures against risks of direct physical loss to covered property, except as excluded. Covers any one building (office or warehouse) up to a maximum value of \$100,000 and/or business personal property up to a maximum value of \$100,000. Requirements: \$500 deductible, 80% coinsurance and Actual Cash Value coverage. Personal property must be located in the building being insured.

## ELECTRONIC DATA PROCESSING

Provides Special Form coverage on a replacement cost basis, including extra expense coverage to reproduce damaged media. This coverage may be written if either Building Coverage or Business Personal Property Coverage is written. Deductible – \$500.

## Ask about our Loss Control Services

American Family offers loss control services to its commercial lines insurance policyholders. Our highly-trained, construction-safety specialists can conduct an interview along with a physical survey of your site, equipment and work procedures to provide recommendations to minimize potential areas of risk for your employees and operation. There is no charge to you for this service.

# LET ME HELP YOU DETERMINE THE SPECIFIC COVERAGES AND RATES FOR YOUR BUSINESS

	LIMIT	ANNUAL PREMIUM
<b>Liability/Medical Payments (Required)</b>		
<b>Commercial General Liability</b>		
The Commercial General Liability premium includes several different types of coverages. How the limits would apply to losses is briefly described below: The limits shown below are the maximum amounts American Family will pay.		
<b>Each Occurrence</b> for all injuries arising out of one Bodily Injury, Property Damage and/or Medical Expense occurrence, subject to either the General Aggregate Limit or the Products/Completed Operations (P/CO) Limit.	\$	\$
<b>General Aggregate</b> during any policy period for all Bodily Injury, Property Damage, Personal Injury, Advertising Injury, and Medical Expense claims.	\$	Included
<b>P/CO Aggregate</b> under Bodily Injury or Property Damage for all claims included in the Products/Completed Operations Hazard.	\$	Included
<b>Damage to Premises Rented to You</b> Maximum American Family will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you for 7 or fewer consecutive days, or in the case of damage by fire, while rented to you or temporarily occupied by you with the permission of the owner, subject to the Occurrence Limit and the General Aggregate Limit.	\$100,000 per occurrence	Included
<b>Medical Payments</b> for medical expenses of any one person, subject to the Occurrence Limit and the General Aggregate Limit.	\$5,000 or \$10,000 per person	Included
<b>Damage to Personal Property of Others</b> (Deductible – \$250 each claim)	\$5,000 each occurrence \$25,000 aggregate	Included
<b>Property Damage Liability Deductible</b>	\$500	Included
<b>Inland Marine Coverage (Required)</b>		
Contractors Equipment • RDPL • \$500 Deductible		
Blanket (Items up to \$2,500 each)	\$	\$
Scheduled (Items \$2,500 or more)	\$	\$
<b>Optional Coverages</b>		
• Accounts Receivable (No deductible)	\$	\$
• Valuable Papers (\$500 deductible)	\$	\$
• Installation Floater Coverage (\$500 deductible)	\$	\$
• Contractors Equipment – Property Leased or Rented from Others (\$500 deductible) Most we will pay for any one item	\$	
Most we will pay for any one occurrence	\$	\$
<b>Building/Business Personal Property Coverage (Optional)</b>		
• Building (80% coinsurance, \$500 deductible)	\$	\$
• Business Personal Property (80% coinsurance, \$500 deductible)	\$	\$
<b>Electronic Data Processing (\$500 deductible)</b>		
• Scheduled Equipment/Media	\$	\$
• Unscheduled Equipment/Media	\$	\$
<b>Your estimated annual premium for all of this protection</b>	\$	

Minimum retained premium applies if insured cancels the policy, except when canceled as of the inception date.

This is not an application for, or offer of, insurance coverage.

An application to American Family Mutual Insurance Company/American Family Insurance Company will be required.

Coverage features and limits vary by state. Some products are not available in every state.

Please check with your agent for the exact terms and conditions of your policy.

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LIFE

Visit [amfam.com](http://amfam.com) to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

*Annuities and life insurance policies are issued by American Family life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.*

*This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.*



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