

## Contractors Combination Policy



**Combine these 4 different inland marine coverages under one policy for all-around insurance protection and better value for your premium dollars:**

- **Contractors Equipment** (mobile construction equipment and tools)
- **Builders Risk** (buildings in the course of construction)
- **Installation Floater** (installation/construction projects)
- **Electronic Business Equipment** (computers, telecommunications equipment, etc.)

With just one policy, Harleysville can insure your scheduled contractors equipment and builders risk projects, *plus* your installation projects and electronic equipment ... exposures typically covered by separate forms. With the combination policy, you also get a wide array of additional built-in coverages—all designed to keep your projects moving and your business secure. Check out the coverage charts below, then work with your Harleysville agent to get solid insurance protection *the easy way!*

### Applies to all Coverage Forms Within Contractors Combination Policy

Coverage feature	Coverage limit/description
<b>Debris removal</b> <sup>(1)</sup>	Pays costs to remove debris stemming from a covered property loss—up to 25% of the amount paid for the direct physical loss. An additional limit of \$5,000 is available when the expense exceeds 25% of the paid amount or when the combined loss to property and debris removal expense exceeds the limit for the damaged property.
<b>Emergency removal</b> <sup>(1)</sup>	Covers direct physical loss (up to policy limits) to insured property while it is being moved or stored to prevent loss for up to 10 days after it is moved.
<b>Emergency removal expenses</b> <sup>(1)</sup>	Pays up to \$10,000 for expenses you incur to move and/or store covered property to prevent a loss.
<b>Fraud and deceit</b> <sup>(1)</sup>	Pays up to \$50,000 for theft of covered property as a result of fraud.
<b>Pollutant cleanup and removal</b> <sup>(2)</sup>	Pays up to \$25,000 per policy period for expenses you incur to extract pollutants from land or water.
<b>Rewards</b> <sup>(2)</sup>	Provides a reward limit of \$1,000 for information that leads to a conviction for a covered arson, theft or vandalism loss.
<b>Sewer backup</b> <sup>(2)</sup>	Pays up to \$10,000 for loss caused by water that backs up through a sewer or drain. Equipment and tools are insured automatically for this peril up to the property limit.

### Applies to Builders Risk Projects

Coverage feature	Coverage limit/description
<b>Fire department charges</b> <sup>(2)</sup>	Covers service charges, up to \$5,000, that result from a call to save a covered project.
<b>Ordinance or law</b> <sup>(2)</sup> (Undamaged parts of a building)	Coverage is provided at full policy limits for the value of undamaged parts of a building that must be demolished as a result of the enforcement of a law or ordinance following a loss by a covered peril.
<b>Ordinance or law</b> <sup>(2)</sup> (Increased cost to repair and cost to demolish/clear site)	Pays up to \$50,000 for increased cost to repair or rebuild damaged/undamaged portions of a building, or the cost to demolish and clear undamaged parts of a building that results from the enforcement of a law or ordinance following a covered loss to your building(s).

<sup>(1)</sup> Coverage is *part of* and not in addition to the applicable limit for coverage described under Property Covered.

<sup>(2)</sup> Limit is *separate from* and not part of the applicable limit for coverage described under Property Covered.

## Contractors Combination Policy (continued)

### Applies to Builders Risk and Installation Floater

Coverage feature	Coverage limit/description
<b>Expediting expenses</b> <sup>(2)</sup>	Coverage pays up to \$10,000 for additional expenses—such as overtime, transportation costs, storage fees and equipment rentals—that are necessary to complete a project on time after a building or structure has suffered a covered loss.
<b>Limited fungus coverage (mold)</b> <sup>(1)</sup>	Pays up to \$15,000 for loss resulting from the presence of fungus, regardless of the number of buildings covered or the number of claims submitted.
<b>Property in transit</b> <sup>(2)</sup>	Your materials and supplies and other covered property are insured for up to \$50,000 while in transit within the territorial limits of the policy—whether shipped via an owned vehicle, a public trucker, a rail carrier, an air carrier, a water vessel or any other mode of transportation.
<b>Temporary storage location</b> <sup>(2)</sup>	Pays up to \$50,000 for loss to materials and supplies that will become a <i>permanent</i> part of a covered building or structure while they are temporarily in storage at a location that is not described on the “schedule of coverages.”

### Applies to Equipment and Tools

Coverage feature	Coverage limit/description
<b>Employee tools</b> <sup>(2)</sup>	Covers direct physical loss to tools owned by your employees while they are on your premises or at the job site. Pays up to \$1,000 per tool and up to \$5,000 for all tools.
<b>Equipment and tools leased or rented from others</b> <sup>(2)</sup>	Covers direct physical loss to contractors equipment and tools you lease or rent from others that are not listed on an equipment schedule. Coverage pays up to \$1,000 per tool, \$50,000 per piece of equipment, and \$150,000 per occurrence for all tools and equipment.
<b>Equipment and tools borrowed from others</b> <sup>(2)</sup>	Covers direct physical loss to contractors equipment and tools you borrow from others that are similar to yours and not described on the equipment schedule. Coverage pays up to \$1,000 per tool, \$50,000 per piece of equipment, and \$150,000 per occurrence for all tools and equipment.
<b>Rental reimbursement</b> <sup>(2)</sup>	Pays up to \$5,000 reimbursement for your expense to rent equipment while yours is inoperable due to a covered loss.
<b>Unscheduled equipment</b> <sup>(2)</sup>	Covers direct physical loss to unscheduled equipment—up to \$50,000 per item and up to \$250,000 for all items.
<b>Unscheduled tools</b> <sup>(2)</sup>	Covers direct physical loss to unscheduled tools—up to \$1,000 per item and up to \$5,000 for all unscheduled tools.
<b>Waterborne equipment</b> <sup>(1)</sup>	Pays up to \$25,000 for direct physical loss to covered equipment and tools while they are operated/used on a barge or other type of water vessel.



### Applies to Electronic Business Equipment

Coverage feature	Coverage limit/description
<b>Electrical and power supply disturbance</b> <sup>(1)</sup>	Covers loss due to brownouts, blackouts, power surges and other power supply disturbances up to the full policy limits, regardless of where the disturbance originates. Electrical breakdown (malfunction of electrical parts and components) also is covered up to the full policy limits.
<b>Transit</b> <sup>(2)</sup>	Covers direct physical loss to laptops and other electronic business equipment for up to \$5,000 while it is in transit.

<sup>(1)</sup> Coverage is *part of* and not in addition to the applicable limit for coverage described under Property Covered.

<sup>(2)</sup> Limit is *separate from* and not part of the applicable limit for coverage described under Property Covered.

**Note:** This product summary is intended only to highlight key features of the Contractors Combination Form (IM-8000 10 06). Whether or not all of the features outlined in this summary apply to you depends on the specific coverage you purchase. Consult your independent Harleysville agent for details and examine the policy carefully for any limitations, exclusions, provisions, etc. In the event there are any discrepancies between the information in this summary and your policy, the terms of your policy will govern.