



Saskatchewan Mutual Insurance Company
279 3rd Ave. North
SASKATOON SK S7K 2H8

Ph. (306) 653-4232 Fx. (306) 664-1957
Toll Free: 1-800-667-3067

headoffice@saskmutual.com
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CONTRACTORS INSURANCE POLICY (PACKAGE)

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CONTRACTORS INSURANCE POLICY (PACKAGE)

Eligibility

- Contractors with annual receipts up to \$2,000,000
- Some restrictions may apply to the kind or type of work done.

COVERAGE SUMMARY

Property:

- " All Risk Coverage
- " Contents (\$5000), Fixtures and Equipment, Tenants Improvements, Insured for Replacement Cost*
- " Extensions of Coverage
 - Awnings, Canopies, and Exterior Antennae
 - Cost of Preparing Proof of Loss (\$2500)
 - Fire Department Charges (\$500)*
 - Increased Repair Cost (25% of Building)
 - Inflation Protection
 - Loss of Use (\$5000)
 - Newly Acquired Building (\$50,000)
 - Newly Acquired Location - Business Contents (\$25,000)
 - Newly Acquired Mobile Equipment (25% or \$25,000)
 - Newly Acquired Tools (20% or \$1000)
 - Outdoor Signs - All Risk (\$1000)*
 - Property in Transit or Temporarily Off Premises (\$5000)*
 - Tear Out Clause
 - Valuable Papers (\$2500)*

*Increased Limits May Be Purchased



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General Liability:

- " \$1,000,000 Package Limit (Maximum Limit: \$5,000,000)*
 - " \$500 Property Damage Deductible
 - " Extensions of Coverage
 - Blanket Contractual
 - Broad Form Property Damage
 - Contingent Employers
 - Employees as Additional Insureds
 - Medical Payments (\$2,500/person and \$10,000/accident)
 - Non-owned Automobile
 - Occurrence Property Damage
 - Owners & Contractors Protective
 - Personal Injury
 - Products and Completed Operations
 - Tenants Legal Broad Form (\$100,000 limit)*
 - Incidental Medical Malpractice
 - Broad Form Completed Operations
- * Increased Limits May be Purchased



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Optional Coverage:

The following coverages are available for an additional premium:

- " Contractor's Equipment Floater
- " Tool Floater
- " Installation Floater
- " Building
- " Accounts Receivable
- " Additional Insured - Landlord/Equipment Lessor
- " Crime
- " Exterior Grade Floor Glass
- " Electronic Data Processing
- " Other Special Coverages as Required