



Contractor's Choice

Designed for Contractors, General Contractors and Subcontractors

Wawanesa's Contractor's Choice categories of business include, but are not limited to:

- Commercial Construction and Renovation
- Residential Construction and Renovation
- Excavation
- Electrical
- Carpentry

How Wawanesa works for you...

During excavation work for the construction of a parking lot, an excavation contractor locked up a brand new backhoe and left it on the worksite at the end of the day. The next morning, the backhoe, valued at \$58,000, was gone.

Coverage: Machinery and Equipment, including Replacement Cost and Loss of Use

Final Loss Settlement Amount: \$58,000 to replace the backhoe; \$10,000 to rent backhoe until replacement arrived

Contractor's Choice Highlights

- Business Contents
- Machinery and Equipment
- Tools
- Installation Coverage
- Extra Expense
- Flex Protect*
- Crime (including Third Party Bond)
- Commercial General Liability
- CCDC Liability Compliant†
- Contingent Wrap-Up Liability Coverage, including Difference in Conditions and Difference in Deductibles**†
- Rip and Tear Coverage*†

* Available with Contractor's Choice Plus
† Available by separate endorsement

See reverse for full list of coverages



Contractor's Choice Coverage Summary



	BASIC Limit	CHOICE Limit	PLUS Limit
PROPERTY			
Accounts Receivable	\$25,000	\$100,000	Flex Protect*
Automatic Fire Suppression System – Accidental Discharge	-	\$5,000	Flex Protect*
Blanket By-laws	Included in the Building Limit	Included in the Building Limit	Included in the Building Limit
Blanket Glass	Included	Included	Included
Brands and Labels Coverage	-	\$10,000	\$25,000
Coinsurance Condition	-	5% or \$10,000	5% or \$25,000
Contents of Others	-	\$10,000	\$25,000
Contract Penalty Coverage	-	-	\$25,000
Conviction Reward	\$2,500	\$5,000	\$10,000
Consequential Loss	Included	Included	Included
Cost of Preparing Proof of Loss	\$1,000	\$10,000	Flex Protect*
Coverage for Loss Caused by Damage to Off Premises Utilities	-	-	\$25,000
Debris Removal	\$5,000	\$25,000	\$50,000
Deferred Payments Coverage	-	-	\$10,000
Eco-Friendly Coverage Enhancement	-	-	\$50,000
Electronic Data Processing Coverage	\$25,000	\$25,000	\$50,000
Electronic Data Processing Equipment – Off Premises	-	-	Included
Expediting Expense	-	-	\$25,000
Exterior Paving	-	-	Flex Protect*
Fine Arts	-	\$10,000	Flex Protect*
Fire Department Service Charge	\$5,000	\$10,000	Flex Protect*
Home Office Extension	-	-	\$25,000
Inflation Protection	Included	Included	Included
Installation Coverage	\$10,000	\$20,000	\$50,000
Leasehold Interest Coverage	\$500 Per Month/ Max. 12 Months	\$500 Per Month/ Max. 12 Months	\$500 Per Month/ Max. 12 Months
Lost Key Coverage	-	\$5,000	\$5,000
Machinery and Equipment Coverage, including Rented or Borrowed Equipment (Items having a value of more than \$2,500)	\$10,000	\$25,000	\$25,000
Additional Acquired Property	up to \$25,000	up to \$200,000	up to \$250,000
Machinery and Equipment – Additional Coverages			
Loss of Use	Max. \$10,000/year	Max. \$10,000/year	Max. \$25,000/year
Amended Valuation Clause	10% Waiver of Depreciation	10% Waiver of Depreciation	10% Waiver of Depreciation
Machinery and Equipment – Coverage for Sinking into Ice and Muskeg	-	-	\$25,000
Machinery and Equipment – Fire Department Service Charge	-	-	\$10,000
Master Key Coverage	\$10,000	\$25,000	Flex Protect*
Newly Acquired or Newly Constructed Property			
Newly Acquired or Newly Constructed Buildings	25% of Limit to \$250,000 max.	\$500,000	\$1,000,000
Business Contents at a Newly Acquired Location	10% of Limit to \$100,000 max.	\$500,000	\$500,000
Newly Acquired Business Contents	-	\$10,000	\$50,000
Outdoor Trees, Shrubs and Plants	\$500/Plant \$2,500 max.	\$1,000/Plant \$10,000/ Occurrence	Flex Protect*
Personal Effects and Property of Others	\$2,500	\$10,000	Flex Protect*
Pollutant Clean Up and Removal	\$10,000	\$15,000	\$35,000
Preservation of Property	Included	Included	Included
Property of Every Description	-	Included	Included
Property Off-Premises and in Transit	-	\$10,000	\$50,000
Replacement Cost – Building, Your Business Contents and Property of Every Description	Included	Included	Included
Replacement Cost – Machinery and Equipment	Included	Included	Included
Replacement Cost – Tools	Included	Included	Included
Salvage Removal and Replacement Expenses	-	-	\$10,000
Security Guard Charges	-	-	\$10,000
Signs	\$10,000	\$15,000	\$25,000 (includes Project Site Signs)

	BASIC Limit	CHOICE Limit	PLUS Limit
Tools (Items having a value of \$2,500 or less)	\$5,000	\$10,000	\$15,000
Valuable Papers and Records	\$25,000	\$25,000	Flex Protect*
Water Damage, Other Liquids, Powder or Molten	Included	Included	Included
Your Business Contents	\$10,000	\$20,000	\$25,000
Your Business Contents – Amount of Insurance – Seasonal Increase	25% of Your Business Contents Limit	25% of Your Business Contents Limit	25% of Your Business Contents Limit

LOSS OF INCOME

Business Income – Profits	-	\$25,000	\$50,000
Business Income – Project Site	-	-	\$50,000
Business Income from Dependent Properties	-	\$10,000	\$50,000
Business Income from Neighbouring Property	-	-	\$50,000
Coverage for Loss Caused by Damage to Off Premises Utilities – Business Income	-	-	\$25,000
Extra Expense	\$25,000	\$50,000	\$100,000
Internet Service Provider Breakdown	-	-	\$2,500
Mortgage Rate Guarantee	-	-	\$50,000
Product Recall	-	-	\$10,000/ Occurrence/ \$50,000 Aggregate

CRIME

Employee Dishonesty Blanket Coverage – Option A	\$2,500	\$5,000	\$10,000
Money and Securities	\$2,500	\$5,000	\$10,000
Money Orders and Counterfeit Paper Currency	\$2,500	\$5,000	\$10,000
Forgery or Alteration Coverage	\$2,500	\$5,000	\$10,000
Computer Fraud	-	-	\$10,000
Credit Card Forgery	-	-	\$10,000
Funds Transfer Fraud	-	-	\$10,000
Third Party Bond (same limit as Employee Dishonesty Blanket Coverage – Option A Limit)	Included	Included	Included

LIABILITY

Broad Form Completed Operations	Included	Included	Included
Tenants Legal Liability	\$500,000	\$500,000	\$500,000
Employee Benefits Liability Coverage	\$50,000	\$50,000	\$50,000
Non-Owned Automobile Liability (same limit as Commercial General Liability)	Included	Included	Included
Legal Liability for Damage to Hired Automobiles	\$50,000	\$50,000	\$50,000
Crane Liability Coverage - Damage to Property of Others in your Care Custody and Control	-	-	\$50,000
Contingent Wrap-Up Liability Coverage - Including Difference in Conditions	-	-	Included
Contingent Wrap-Up Liability Coverage - Including Difference in Deductibles	-	-	\$50,000
Damage from Blasting, Pile Driving, Removal or Weakening of Support Coverage	-	-	\$25,000
Forest and Prairie Fire Fighting Expense Coverage	-	-	\$250,000
Rip and Tear Coverage	-	-	\$25,000

CHOICE OPTIONS

- Sewer Back-up
- Flood
- Earthquake
- Fungi or Spores Coverage Extension
- Builders Risk
- Wrap-Up Liability

* Flex Protect

\$250,000 Annual Aggregate Blanket Limit including:

- | | |
|--|---|
| Accounts Receivable | Fire Department Service Charge |
| Automatic Fire Suppression System - Accidental Discharge | Master Key Coverage |
| Cost of Preparing Proof of Loss | Outdoor Trees, Shrubs and Plants |
| Exterior Paving | Personal Effects and Property of Others |
| Fine Arts | Valuable Papers and Records |

Conditions, limitations and exclusions apply. Please refer to the full policy wordings for details.