



HARFORD MUTUAL

COMMITTED TO MUTUAL SUCCESS

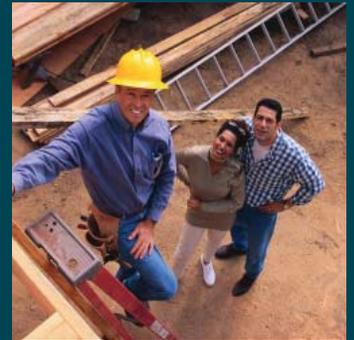
Contractors

Contractors' Program

Harford Mutual is well known for providing superior products and services for artisan contractors. We have years of experience writing a full spectrum of artisan contractors; from plumbing, electrical, masonry, and dry wall to HVAC, fencing, siding, landscape gardening, and everything in between.

Policies can be written on a Business Owners Policy, Commercial Package Policy, or simply a General Liability Policy. We also offer three additional coverage endorsements designed to better meet the needs of our artisan contractor customers.

Remember to round out your account by writing the commercial auto, workers compensation, and umbrella coverage.



Contractor Underwriting Guidelines

- Minimum of three years in business or prior management experience in related field
- Contractor's questionnaire is required
- Previously insured business
- Favorable loss experience
- Acceptable financials

Program Overview

Business Owners Policy

- Receipts cannot exceed more than \$3 million
- Payroll is limited to a maximum of \$500,000
- Sub-contractors cost cannot exceed 25% of the total annual receipts

Commercial Package Policy

- Receipts cannot exceed more than \$15 million
- Payroll is unlimited
- Sub-contractors cost cannot exceed 70% of the total annual receipts

General Liability Policy

- Receipts cannot exceed more than \$15 million
- Payroll is unlimited
- Sub-contractors cost cannot exceed 70% of the total annual receipts

Coverage Endorsement Comparison

Business Improved Value Endorsement (BOP Only) - No charge

Limit of Insurance

Fire Department Service Charge	\$5,000
Fire Extinguisher Recharger Expense	ALS
Backup of Sewers and Drains	\$20,000
Lock Replacement	\$1,000
Pollutant Clean Up and Removal	\$25,000
Limited Exception for a short-term pollution event	\$25,000
Personal Property at Newly Acquired or Constructed Property	\$200,000
Tenant Building Coverage	\$20,000
Contractors Installation Coverage	\$15,000
Contractors Tools & Equipment (\$3,000 max any one toll or piece of equipment)	\$15,000

Business Improved Value Endorsement PLUS (BOP Only) - \$350 flat charge

Limit of Insurance

Fire Department Service Charge	\$5,000
Fire Extinguisher Recharger Expense	ALS
Backup of Sewers and Drains	\$20,000
Lock Replacement	\$1,000
Pollutant Clean Up and Removal	\$25,000
Limited Exception for a short-term pollution event	\$25,000
Personal Property at Newly Acquired or Constructed Property	\$200,000
Tenant Building Coverage	\$20,000
Employee Dishonesty	\$25,000
Valuable Papers	\$50,000
Money & Securities	
Inside the Premises	\$10,000
Outside the Premises	\$5,000
Contractors Installation Coverage	\$15,000
Contractors Tools & Equipment (\$3,000 max any one tool or piece of equipment)	\$15,000

Contractors Additional Coverage Endorsement (Package Only) - \$250 flat charge

Limit of Insurance

Debris Removal – Additional Expense	\$25,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Recharger Expense	\$10,000
Arson, Theft & Vandalism Reward	\$5,000
Additional Pollutant Clean Up And Removal	\$15,000
Extra Expense	\$30,000
Employee Theft	\$10,000
Backup of Sewers and Drains	\$25,000
Lock Replacement	\$2,500
Signs Coverage	\$10,000
Newly Acquired or Constructed Property	
Business Personal Property	\$250,000
Valuable Papers and Records (Other Than Electronic Data)	\$25,000
Telephone and Computer Equipment, Data or Media	\$25,000
Transit Limit	\$10,000
Money and Securities	
Inside the Premises	\$10,000
Outside the Premises	\$2,500
Contractors' Tools and Equipment	\$2,500
Unscheduled Communication Equipment	\$1,000
Installation Coverage	\$3,000
Installation Soft Costs - \$500 per 30 day period	\$10,000
Property in Transit	\$25,000
Tenants Building Coverage	\$20,000



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HARFORDMUTUAL.COM

This material contains only a general description of coverages and does not include all the benefits and limitations found in the policy. The policy and not this descriptive material will form the contract between the insured and the company.

HMC 2/11