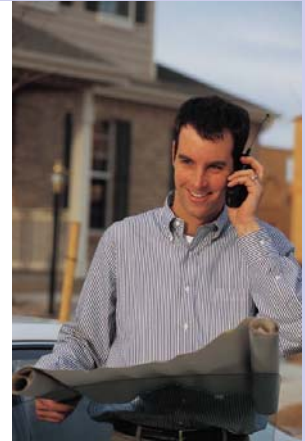


Contractor's Insurance Tip Sheet



Various Insurance Issues That Contractors Should Review

- * **Property in your “care, custody, or control”:** Do you have Voluntary Property Damage Liability Coverage?
- * **Builders Risk:** Builders Risk is building coverage for structures or building additions under construction.
- * **Installation Floater Coverage:** For building materials in transit or at a job site.
- * **Certificates of Liability Insurance:** If acting as a General Contractor: At a minimum you will want to have all Sub-contractors name you as an additional insured.
- * **Employers Liability Coverage:** (also known as Ohio Stop Gap coverage) insures you for bodily injury liability claims from employees, including dual capacity and third party action over lawsuits. Coverage for “substantially certain to occur” injuries should also be included.
- * **Employee Benefits Liability Coverage:** This coverage pays for errors or omissions in the administration of your employee benefits plan.
- * **Mold & other Pollution Coverages:** Must buy special coverage for these exposures.
- * **The Damage to “your product” exclusion:** Every contractor should be aware of this exclusion.
- * **The Damage to “your work” exclusion:** Every contractor should be aware of this exclusion.
- * **Building Coverage for owned Buildings:** Make sure you insure your buildings and contents to the required values and have special form coverage.
- * **Electronic Data Processing Coverage:** covers your computer hardware, software, and any equipment that transmits data for mechanical & electrical breakdown and virus damage.
- * **Contractors Tools Coverage:**- You will want special form coverage including theft.
- * **Contractors Equipment Coverage:** Make sure you're equipment is properly covered.
- * **Mobile Equipment** with many insurers requires special treatment from a property coverage and a liability coverage standpoint. Make sure you are covered properly for both exposures.
- * **Design Build Operations:** – If you are performing Design Build operations or helping with jobsite modifications to plans you should consider adding Design E & O to your General Liability policy.
- * **Commercial Auto** - Make sure you have “Any Auto” or at least Hired and Non-Owned auto liability coverage and fleet automatic coverage. Do you need “Drive Other Car Coverage”?
- * **Umbrella Liability Policy** – offers an additional limit of liability coverage to your other liability policies, in \$1,000,000 layers.

Contact Rick Miller, CPCU at 937-427-3600 for your own personal risk management and insurance analysis.



Miller

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Year business started & previous experience:	6
VIN, Year, Make & Model of vehicles:	7
Any claims in last 3-5 years?	8
Total Value of Scheduled Equipment: Jobsite Materials Limit:	9
Small Tools Combined Value:	10