

Auto-Owners Insurance

Premier Contractors Insurance Program



Safe. Sound. Secure.[®]

The Auto-Owners Premier Contractors Program is a Tailored Protection Policy designed for experienced, superior contractors with well managed operations. If you are an experienced contractor with any of the following operations, this program may be right for you.



Eligible Contractors Operations

- Air Conditioning Systems I/S/R
- Appliance - Commercial/Household I/S/R
- Carpentry - Residential 1-3 Stories
- Carpentry - 1-3 Stories Not Otherwise Classified
- Carpentry - Interior
- Carpet/Furniture/Upholstery Cleaning
- Ceiling or Wall Installation - Metal
- Contractors Permanent Yard
- Concrete Construction 1-3 Stories
- Door & Window Installation
- Drilling - Water
- Driveway/Parking Area/Sidewalk-Paving or Repaving
- Drywall or Wallboard Installation
- Electrical Work Within Buildings
- Excavation
- Executive Supervisors or Superintendents
- Fence Erection - No Dealers
- Floor Covering Installation-Not Ceramic Tile or Stone
- Grading of Land
- Heating/Air Conditioning I/S/R
- House Furnishings Installation
- Interior Decorators
- Janitorial Services
- Landscape Gardening
- Lawn Care Services
- Masonry - No Swimming Pools
- Painting - Interior - No Tanks
- Painting - Exterior - 2 Stories or Less
- Paperhanging
- Plastering or Stucco Work
- Plumbing - Commercial, Residential or Domestic
- Prefabricated Building Erection
- Septic Tank System - Cleaning, I/S/R
- Siding Installation - Not Wooden
- Sign Painting - Interior/Exterior 1 Story
- Sign Painting - Exterior 2 & 3 Stories
- Snow Removal
- Subcontracted Work
- Surveyor - Land - Not Engaged in Construction
- Swimming Pool Servicing
- Tile/Stone/Marble/Mosaic/Terrazzo Work - Interior

I/S/R = Installation, Service, or Repair

Some classifications may not be eligible in certain states.



Executive officer and co-partner payroll used for computing liability premiums are capped. See your proposal software for specific caps.

Commercial General Liability Coverage

The General Liability Coverage section of the Premier Contractors program includes all of the following features:

- Amendment of General Aggregate Liability Limit
- Automatic Coverage on Newly Acquired Businesses
- Broad Form Property Damage including Completed Operations
- Contractors Protective
- Contractual Liability
- Damage to Premises Rented to You (Fire Legal Liability) - \$50,000
- Employees as Additional Insureds
- Explosion, Collapse and Underground Coverage
- Extended Bodily Injury
- Host Liquor Liability
- Limited Worldwide Coverage
- Medical Payments - \$5,000
- Non-Owned Watercraft (up to 26 feet)
- Personal Injury and Advertising Injury Liability
- Premises/Operations and Products/Completed Operations



Optional Liability Coverage

- Additional Insured - Scheduled or Blanket
- Amendment of Location and Project Aggregate Limit of Insurance
- Hired Auto and Non-Owned Auto Liability
- Split Limits for Bodily Injury and Property Damage
- Voluntary Damage to Property of Others



Tailored Protection Policy

Add Commercial Property or Commercial Inland Marine to the liability and receive a package modification discount on your policy. A few of our available Property and Inland Marine coverages include:

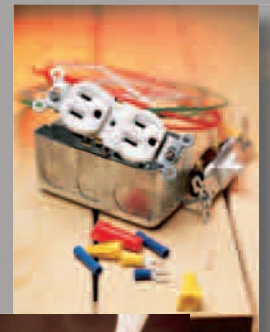
Property Coverage

- Building*
- Business Personal Property*
- Business Income and Extra Expense

* Written on an Actual Cash Value, Replacement Cost, Functional or Agreed Value basis.

Included Property Coverage (certain limits apply):

- Collapse of a Building or part of a Building resulting from a Covered Cause of Loss
- Debris Removal Costs caused by a Covered Cause of Loss
- Newly Acquired Property
- Outdoor Signs attached to the Building
- Personal Effects and Personal Property of Others in your Care, Custody, or Control
- Property Off-Premises or in Transit
- Valuable Papers and Records – Cost of Research



Inland Marine Coverage

- Building Materials
- Electronic Data Processing Equipment
- Miscellaneous Equipment
- Contractors Equipment
- Installation Floater
- Tools & Equipment

Coverage Package Options

Our Plus packages offer several coverage enhancements at one all-inclusive price.

Commercial General Liability Plus

- Additional Products and Completed Operations Aggregate limit
- Broadened Knowledge of Occurrence
- Extended Watercraft Liability (less than 50 feet)
- Personal Injury Extension
- Damage to Premises Rented to You extends to include lighting, explosion, and water damage – limit increased to \$300,000
- Hired Auto and Non-Owned Auto Liability
- Loss of Earnings increased to \$400/day
- Medical payments increased to \$10,000

Property Plus

- Accounts Receivable
- Business Personal Property at Fairs or Exhibitions
- Employee Dishonesty
- Fire Department Service Charge
- Fire Extinguisher and Fire Suppression Systems Recharge
- Inventory
- Newly Acquired Business Personal Property
- Ordinance or Law
- Pollutant Clean Up and Removal
- Rekeying of Locks
- Signs (Attached or Detached)
- Bailees
- Business Personal Property – Expanded Coverage
- Fine Arts, Collectibles and Memorabilia
- Forgery or Alteration
- Glass Breakage
- Money and Securities
- Off-Premises Utility Service Failure
- Outdoor Property
- Refrigerated Products
- Salespersons Samples
- Water Backup from Sewers or Drains

Contractors Inland Marine Plus

- Building Materials and Installation Property
- Rental Reimbursement & Extra Expense for Contractors Equipment
- Contractors Equipment and Tools
- Electronic Data Processing Equipment

Refer to specific package brochures for complete information.

Cumulative Multi-Policy Discount

Place other insurance policies with Auto-Owners Group companies and receive a multi-policy discount on your Premier Contractors policy. The more policies placed with Auto-Owners, the higher the total discount becomes. Ask your independent agent how the Auto-Owners multi-policy discount can improve the value of your total insurance program, including your personal insurance.

Premier Contractors Umbrella

Increase your general liability and automobile liability coverage at a lower price with a Premier Contractors Umbrella. Ask your agent for details.

Life Insurance & Disability Income

Auto-Owners offers a wide variety of Life and Disability Insurance products which can be tailored to meet your specific needs. Your independent agent would be happy to include a proposal for you. Be sure to ask about discounts on your personal auto and home policies when you also buy life insurance from Auto-Owners.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Exclusions, and Conditions of the Policy. Some of the coverages mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable State Law. Some coverages may have been eliminated or modified since the printing of this material.

Auto-Owners Insurance Group

The Auto-Owners Group was formed in 1916 and now comprises five property and casualty companies and one life insurance company. Auto-Owners is now one of the country's largest insurers and continues to maintain its high industry rankings in growth and financial stability.

