

## Eligibility

Contractors Inland Marine Plus may be written on a Tailored Protection Policy (TPP) or by itself as a monoline Commercial Inland Marine policy.

## Coinsurance

There is no coinsurance requirement for property covered under this coverage package.



## Why Auto-Owners?

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property/casualty insurance company in the nation. Our products are brought to you through over 6,300 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for “No Problem<sup>®</sup>” claims service.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage 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.

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Contractors  
Inland Marine Plus



*Auto-Owners Insurance*



## Contractors Inland Marine Plus . . .

Safe. Sound. Secure.® protection is available through three contractor-focused coverage options. The **Standard**, **Enhanced** and **Premier** options provide contractors with coverages and limits they need at a competitive price.

COVERAGES*	STANDARD OPTION	ENHANCED OPTION	PREMIER OPTION
Building Materials & Installation Property	\$10,000	\$25,000	\$50,000
Contractors Equipment & Tools	\$10,000	\$25,000	\$50,000
Electronic Data Processing Equipment	\$5,000	\$15,000	\$30,000
Rental Reimbursement & Extra Expense	\$500 / day \$2,500 per occurrence	\$500 / day \$2,500 per occurrence	\$1,000 / day \$4,000 per occurrence

\*\$500 deductible applies to all coverage

### Building Material & Installation Property

Covers building materials and installation property:

- In transit.
- In short-term storage awaiting the start of a pending job.
- After arriving at the job site, awaiting installation and during installation.

Coverage ceases after the property has been installed, or when the contractor's interest ceases.

### Contractors Equipment & Tools

Covers contractors

- Unscheduled equipment & tools.
- Up to \$2,500 per tool.  
(Not applicable to contractors' equipment.)

### Electronic Data Processing Equipment (EDP)

Covers damage to unscheduled:

- Electronic data processing equipment.
- Laptops. (*\$2,500 limit each.*)
- Media, air-conditioning equipment, extra expense, mechanical breakdown or electrical disturbance due to a covered cause of loss.

### Rental Reimbursement & Extra Expense for Contractors Equipment

Covers necessary expenses for:

- Rental or temporary replacement of contractors' equipment.
- Other additional expenses due to covered losses to equipment.
- \$500 maximum per day, \$2,500 per occurrence. (*Standard/Enhanced*)
- \$1,000 maximum per day, \$4,000 per occurrence. (*Premier*)

*Contact your local agent today and ask about how you can receive a multi-policy discount from Auto-Owners Insurance!*