

FIVESTARSM CONTRACTORS COVERAGE

PROPERTY COVERAGE

BUILDING, BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS

ERIE's broad building definition, in addition to covering your buildings, includes permanent attachments to the buildings, building equipment and fixtures servicing the premises, personal property you have for the service and maintenance of the building, and building glass and glass wall cabinets including lettering, ornamentation and burglar alarm foil.

Your business personal property and personal property of others will be protected by this policy as long as it is located in or on your premises or within 1,500 feet of your building.

Additional property protection is provided in the additional and supplemental coverages as well.

- Coverage is provided on a replacement cost basis, which eliminates any deduction for depreciation should a loss occur.
- Coverage is provided on a comprehensive basis, which provides coverage against all causes of loss, including theft, except those specifically excluded in the policy.
- You will not be penalized for non-compliance with the standard coinsurance clause because this policy does not contain one. However, for your protection, it's important to insure to value.

INCOME PROTECTION

Because the income derived from your business is of vital importance to you, income protection coverage has been included in your policy. This important coverage benefits you in the following ways:

- It guarantees your income to continue up to the limits shown on the declarations while your business is suspended if damage to your property interferes with normal operations.

- During the critical seven-day period after a loss, ERIE will advance up to \$100 per day while you determine your actual loss.
- ERIE will reimburse you for extra expenses incurred to continue nearly normal operations.
- Actual loss of income for an additional 30 days, if your income after you resume operations is less than it was before your loss.

MECHANICAL & ELECTRICAL BREAKDOWN

Coverage is provided for your boilers, pressure vessels, refrigeration systems, piping, and mechanical and electrical machines or apparatus used for the generation, transmission or utilization of mechanical or electrical power caused by mechanical or electrical breakdown.

ADDITIONAL PROPERTY PROTECTION

- Fences, Walks and Unattached Outbuildings—Up to \$15,000
- Trees, Shrubs, Lawns and Plants—Up to \$2,000 for any one loss
- Merchandise in Shipment
- Refrigerated Items
- Moving

SUPPLEMENTAL PROPERTY PROTECTION

Your ERIE policy is a comprehensive protection package. It includes all of the following important coverages as additional amounts of coverage.

- Exterior Sign, Lights and Clocks—Up to \$5,000
- Peak Season—Increases coverage for Business Personal Property 25% during a peak season
- Temporarily Off Premises—Up to \$15,000

- Debris Removal—Up to 5% of the total coverage amounts for your buildings and business personal property, plus \$5,000 for clean-up after a loss
- Pollutants Clean-Up and Removal—Up to \$10,000
- Demolition Cost—Up to \$15,000
- Newly Acquired Property—Up to \$500,000 for Buildings, up to \$250,000 for Business Personal Property and up to \$250,000 for Loss of Income
- Fire Department Service Charges—Pays the fire department service charge incurred as a result of an insured loss
- Non-owned Detached Trailers—Up to \$5,000
- Accounts Receivable—Up to \$5,000
- Valuable Papers and Records—Up to \$5,000
- Plus many more additional property coverages

LIABILITY COVERAGE

Included in this coverage part are the following liability coverages:

- Bodily Injury and Property Damage
- Personal and Advertising Injury including libel, slander, false arrest, defamation of character, malicious prosecution, and invasion of privacy
- Products and Completed Operations Coverage
- Host Liquor Liability Coverage
- Medical Payments Coverage
- Fire Legal Liability Coverage
- Blanket Contractual Liability Coverage
- Independent Contractors Coverage
- Elevator Liability Coverage
- Non-owned and Hired Automobile Coverage
- And more