



Elite Contractor WRAP

You work hard to make your business a success. That's why our top-of-the-line insurance is tailored specifically for your business.

You select your coverage limit and apply it to any or all of your Flex Coverages, so you get outstanding insurance, service, and peace of mind. You'll find our people truly care and enjoy helping you.

Key Coverage Benefits

Trade Coverages

- Client Property — Theft by Employee.....\$10,000
- Contractors' Equipment
 - Borrowed From Others \$100,000
 - Loaned/Rented to Others \$25,000
- Employee Tools
 - Per Employee \$2,500
 - Aggregate \$25,000
- Jobsite Installation.....\$25,000
- Lost Key of Customers' Coverage\$10,000

Elite Contractor WRAP

Flex Coverages

Our Flex Coverage Limits reduce your worry about having enough coverage. Select a limit of \$250,000 or \$500,000. At the time of loss, apply that limit to any combination of the nine coverages below:

- Accounts Receivable (limited to \$5,000 off premises)
- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Outdoor Property (limit \$1,000 per tree, shrub, or plant)
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges
- Valuable Papers and Records (limited to \$5,000 off premises)

Coverage Features

- Key coverages for the Elite Contractor WRAP include:
 - Catastrophe Employee Care Costs Per Claim.....\$10,000
 - Aggregate \$20,000
- Contract Penalty Costs
 - Per Claim..... \$25,000
 - Aggregate \$50,000
- Newly Acquired or Constructed Property\$2,500,000
- Ordinance or Law
 - Undamaged Portion
 - Building.....Included in Building Limit
 - Tenant Improvements and BettermentsIncluded in BPP Limit
 - Demolition Cost Coverage and Increased Cost of Construction combined \$250,000
 - Increased Period of Restoration....Included in Broadened Business Income
- Realty Tax from Increased Assessment.....\$5,000
- Broadened Business Income (Including Civil Authority, Lost Lease, and Dependent/Secondary Property \$50,000
- Extended Business Income..... 24-month Extended Period of Indemnity
- Business Personal Property
 - Seasonal Increase.....25% or \$250,000 (whichever is less)
- Employee Theft..... \$25,000
- Forgery or Alteration..... \$50,000
- Outdoor Signs
 - Attached.....Included in Building Limit
 - Not Attached..... \$15,000 per sign
- Security After Loss\$5,000

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Elite Contractor WRAP

Elite Contractor WRAP Summary of Coverages

Contractor Operation Coverages

- Client Property — Theft by Employee \$10,000
- Contractors' Equipment
 - Borrowed From Others \$100,000
 - Loaned/Rented to Others \$25,000
- Employee Tools
 - Per Employee \$2,500
 - Aggregate \$25,000
- Jobsite Installation \$25,000
- Lost Key of Customers' Coverage \$10,000

Flex Coverage Extensions

- Flex Coverage Limit of Insurance..... \$250,000 or \$500,000
- Applies to the Following Coverage Options:
 - Accounts Receivable (limited to \$5,000 off premises)
 - Debris Removal
 - Electronic Data
 - Fine Arts at Described Premises
 - Fire Extinguisher Recharge
 - Outdoor Property (limited to \$1,000 per tree, shrub, or plant)
 - Personal Property of Others (excluding employee tools)
 - Public Safety Service Charges
 - Valuable Papers and Records (limited to \$5,000 off premises)

Coverage Features

- Additional Covered Property \$50,000
- Business Personal Property on Structures Or in Portable Storage UnitsIncluded in BPP Limit
- Broadened Business Income (Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income).....\$50,000
- Broadened Premises.....1,000 Feet
- Business Personal Property..... Seasonal Increase 25% or \$250,000 (whichever is less)
- Computer and Funds Transfer Fraud..... \$5,000
- Contract Penalty Costs
 - Per Claim..... \$25,000
 - Aggregate\$50,000
- Employee Theft.....\$25,000
- Extended Business Income 24 months
- Forgery or Alteration \$50,000
- Landlord Furnishings.....Included in Building Limit
- Lock Replacement Due To Theft of Keys or Transmitters \$5,000
- Money and Securities
 - Inside..... \$25,000
 - Outside\$10,000
- Money Orders and Counterfeit Money \$10,000
- Newly Acquired or Constructed Property (Building, Your Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined).....\$2,500,000
- Ordinance or Law
 - Undamaged Portion
 - Building..... Included in Building Limit
 - Tenant Improvements and BettermentsIncluded in BPP Limit
 - Demolition Cost Coverage and Increased Cost of Construction combined.....\$250,000
 - Increased Period of Restoration.....Included in Broadened Business Income

Outdoor Signs

- AttachedIncluded in Building Limit
- Not Attached \$15,000 per sign
- Pairs or SetsIncluded
- Personal Effects (excluding employee tools).....\$25,000
- Personal Property Away From Premises
 - At any Fair, Trade Show, or Exhibition..... \$35,000
 - Non-Owned Location..... \$35,000
 - Care, Custody, or Control of a Salesperson.....\$10,000
 - In Transit (any vehicle) \$35,000
- Photographic or Scientific Instrument Lenses.....Included in BPP Limit
- Pollutant Clean-Up and Removal\$25,000
- Tenant Building — Required by Lease\$25,000
- Tenant Glass Breakage..... \$50,000
- Theft of Building Materials..... \$50,000
- Unscheduled Structures..... Building Limit or \$25,000 (whichever is less)

Claim-Friendly Support

- Catastrophe Employee Care Costs
 - Per Claim.....\$10,000
 - Aggregate\$20,000
- Coinsurance Waiver on Losses Under \$10,000Included
- Covered Crime Reward..... \$5,000
- Realty Tax — Increased Assessment \$5,000
- Removal of Property to Prevent a Loss \$5,000
- Security After Loss..... \$5,000

Deductible Provisions

- Selected Coverage Deductible – \$500
- Regardless of the amount of the deductible for covered property, the most we will deduct in any one occurrence is \$500 for the following selected coverages provided by this policy:
 - Client Property — Theft by Employee
 - Contractors' Equipment — Borrowed from Others
 - Contractors' Equipment — Loaned or Rented to Others
 - Employee Tools
 - Lost Key of Customers' Coverage
 - Accounts Receivable
 - Electronic Data
 - Fine Arts at Described Premises
 - Outdoor Property
 - Personal Property of Others
 - Valuable Papers and Records
 - Computer and Funds Transfer Fraud
 - Employee Theft
 - Forgery or Alteration
 - Tenant Glass Breakage
 - Money and Securities
 - Outdoor Signs
 - Personal Effects (excluding employee tools)
- No deductible applies to the following additional coverages provided by this policy:
 - Fire Extinguisher Recharge
 - Public Safety Service Charges
 - Lock Replacement Due to Theft of Keys or Transmitters
 - Broadened Business Income
 - Catastrophe Employee Care Costs
 - Covered Crime Reward
 - Realty Tax — Increased Assessment
 - Security After Loss

For downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on [secura.net](#)

Protection designed for you.

