



Basic and Limited Additional Insured WRAP

With our Basic and Limited Additional Insured WRAP, there's no need to update your policy every time you enter into a written agreement.

We simplify the process by offering additional insured protection automatically. You get insurance, service, and peace of mind so you can focus on your business. You'll find our people truly care and enjoy helping you.

Basic Additional Insured WRAP key coverage benefits

Operations performed for an additional insured

Adds Additional Insured coverage for any person or organization performing work as required under a written agreement prior to a loss.

Primary and noncontributory

The insurance provided to the person or organization is excess over any other insurance unless the written agreement requires this insurance to be either primary, or primary and noncontributory.

Waiver of rights to recovery

Many business agreements require that you not seek legal recovery from another party. This waiver says that we will honor those agreements when they are made in writing prior to a loss that causes a payment.

Amendment — aggregate limits of insurance (per project)

The general aggregate limit under Limits of Insurance applies separately to each of your projects away from the premises owned by you or rented to you. This extension does not apply to the "products-completed operations hazard."

Limited Additional Insured WRAP key coverage benefits

This includes everything in the Basic Additional Insured WRAP, plus the following additional coverage benefit.

Completed operations for an additional insured

Covers bodily injury or property damage resulting from the work you perform under contract for a person or organization, provided the written agreement calls for this coverage. This applies only prior to a loss.

Eligible contractors

Artisan contractors working on residential service and repair work, new custom home projects up to about 20 homes annually, and commercial work including apartments.

Please work with your Commercial Lines underwriter on any eligibility questions.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including 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.

