



Excavation, Grading of Land, and Septic System Installation

You need specialized business protection.

With SECURA, you get trade-specific insurance and service tailored to your needs, and peace of mind so you can focus on your business. You'll find our people truly care and enjoy helping you.

Key coverage benefits

Property coverage

- Contractor and Services WRAP
 - Client Property — Theft by Employee.....\$10,000
 - Employee Tools
 - Per employee.....\$1,000
 - Aggregate\$10,000
 - Jobsite Installation.....\$25,000
- Universal WRAP — Expanded coverages from Broadened Business Income to Computer and Funds Transfer Fraud
- Equipment Breakdown WRAP — Provides coverage for accidents to equipment and mechanical systems, plus the extensions of Spoilage and Utility Services are expanded

Inland Marine coverage

- Contractors' Equipment coverage
 - Employee Tools.....\$5,000
 - Equipment Leased or Rented From Others\$25,000
 - Newly Purchased Equipment.....30% of catastrophe limit
 - Rental Reimbursement.....\$5,000
 - Spare Parts and Fuel\$5,000
 - Pollutant Cleanup and Removal\$25,000
- Tools Endorsement.....\$2,000/tool, \$5,000 total*
- Property Loaned to Others —
 - Jobsite coverage\$25,000*
- Equipment Borrowed from Others\$25,000*

* Increased limits available

Other equipment coverages available upon request.

General Liability

- General Liability WRAP — Broader General Liability protection with increased limits for supplementary payments, automatic additional insured status for certain eligible persons or entities, and more

Target contractor highlights

- Building and Personal Property Coverage Form
- Causes of Loss — Special Form
- Universal WRAP — Flex Coverages..... \$125,000
 - Debris Removal
 - Electronic Data
 - Fine Arts at Described Premises
 - Fire Extinguisher Recharge
 - Personal Property of Others (excluding employee tools)
 - Public Safety Service Charges
- Computer Amendatory
 - Computers Included in Business Personal Property Limit
 - Electronic Data \$25,000
 - Off-Premises Computer (includes transit)..... Included in Off-Premises Property Extension Limit
 - Interruption of Computer Operations \$25,000
 - False Pretense Computer.....\$1,000
- Business Income — Actual Loss Sustained 12 Months
- Business Income — Discretionary Payroll Expense
- Liability coverage
 - Occurrence\$1,000,000
 - General Aggregate\$2,000,000
 - Products and Completed Operations Aggregate.....\$2,000,000

These are coverage highlights. For a complete list of coverages, please see the reverse side of this document. Contact your independent insurance agent for details.

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.



Excavation, Grading of Land, and Septic System Installation

Excavation, Grading of Land, and Septic System Installation summary of coverages

Flex coverage extensions

- Flex Coverage Limit of Insurance \$125,000
- Applies to the following coverage options:
 - Debris Removal
 - Electronic Data
 - Fine Arts at Described Premises
 - Fire Extinguisher Recharge
 - Personal Property of Others (excluding employee tools)
 - Public Safety Service Charges

Coverage features

- Accounts Receivable (other than electronic data)
 - On premises \$25,000
 - Off premises \$5,000
- Additional Covered Property \$50,000
- Business Personal Property on Structures or in Portable Storage Units Included in BPP Limit
- Broadened Business Income (Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income) \$25,000
- Broadened Premises 1,000 feet
- Business Personal Property Seasonal Increase 25% or \$100,000 (whichever is less)
- Computer and Funds Transfer Fraud \$5,000
- Employee Theft \$10,000
- Forgery or Alteration \$25,000
- Landlord Furnishings Included in Building Limit
- Lock Replacement due to Theft of Keys or Transmitters \$1,000
- Money and Securities
 - Inside \$10,000
 - Outside \$10,000
- Money Orders and Counterfeit Money \$5,000
- Newly Acquired or Constructed Property (Building, Your Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined) \$1,500,000
- Ordinance or Law
 - Undamaged Portion
 - Building Included in Building Limit
 - Tenant Improvements and Betterments Included in BPP Limit
 - Demolition Cost coverage and Increased Cost of Construction combined \$100,000
 - Increased Period of Restoration Included in Broadened Business Income
- Outdoor Property
 - Trees, Shrubs, and Plants \$10,000 (limited to \$1,000 per tree, shrub, or plant)
 - Fences and Antennas \$10,000
- Outdoor Signs \$10,000 per sign
- Personal Effects (excluding employee tools) \$10,000
- Personal Property Away From Premises
 - At any Fair, Trade Show, or Exhibition \$15,000
 - Non-Owned Location \$15,000
 - Care, Custody, or Control of a Salesperson \$10,000
 - In Transit (any vehicle) \$15,000

- Photographic or Scientific Instrument Lenses Included in BPP Limit
- Pollutant Clean-Up and Removal \$25,000
- Tenant Building — Required by Lease \$10,000
- Tenant Glass Breakage \$50,000
- Theft of Building Materials \$50,000
- Unscheduled Structures Building Limit or \$25,000 (whichever is less)
- Valuable Papers and Records (other than electronic data)
 - On premises \$25,000
 - Off premises \$5,000

Claim-friendly support

- Coinsurance Waiver on Losses Under \$10,000 Included
- Covered Crime Reward \$5,000
- Removal of Property to Prevent a Loss \$1,000

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:
 - Electronic Data
 - Fine Arts at Described Premises
 - Personal Property of Others
 - Accounts Receivable (other than electronic data)
 - Computer and Funds Transfer Fraud
 - Employee Theft
 - Forgery or Alteration
 - Tenant Glass Breakage
 - Money And Securities
 - Money Orders and Counterfeit Money
 - Outdoor Property
 - Outdoor Signs
 - Personal Effects (excluding employee tools)
 - Valuable Papers and Records (other than electronic data)
- No deductible applies to the following additional coverages provided by this policy:
 - Fire Extinguisher Recharge
 - Public Safety Service Charges
 - Broadened Business Income
 - Lock Replacement due to Theft of Keys or Transmitters
 - Covered Crime Reward

The deductibles as shown in the policy apply to all remaining coverages.