



GENERAL CONTRACTING SOLUTION

BUSINESS CHOICE GENERAL CONTRACTING POLICY

HIGHLIGHTS

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors & Officers Insurance

Plus automatic extensions, including:

- Product Recall Expense
- Negative Publicity

TARGETING MID-SIZE BUSINESSES

Specializing in General contracting

- **Electrical Contractors** such as power line construction & commercial, industrial, & residential electricians.
- **Interior Finishing** such as drywall, painting, & carpentry.

Tailored coverage to help protect you through the course of any project

General contractors can have varying insurance needs. Their broad expertise allows them to oversee and manage entire projects, exposing them to a diverse set of risks. That's why it's important to have an insurance partner who understands your unique risks.

From loss of income due to equipment damage, to liability arising out of your operations, our comprehensive **Business Choice** policy provides a full suite of relevant coverages for general contractors. Our dedicated team of construction and contracting experts understands the need for speed, and is committed to providing quick response times for policy changes. We can also customize your policy to include comprehensive coverage for tools, equipment, liability and business vehicles. It's part of our commitment to providing a complete and tailored insurance solution.

Our dedication to your business begins long before the event of a claim. Whether it's consulting on the importance of certificates of insurance or providing insightful guides and risk bulletins, our in-house Risk Services consultants offer a wealth of tools and services to help prevent potential risks associated with fire, theft, third party bodily injury and property damage exposures.

ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners, we focus on understanding the needs of our customers and on creating solutions that keep them safer and make a difference to their success.

Learn more at www.northbridgeinsurance.ca



Builders' Choice — General Contracting Solution

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
Contractor's Equipment Floater	Contractor's Equipment Floater covers the loss or damage of mobile equipment and tools.	A contractor notices flames in the excavator engine bay and alerts the excavator operator. Attempts to put out the fire with a fire extinguisher are not successful and the fire fully engulfs the excavator. Since the excavator was only a few years old, the Contractor's Equipment Floater replaces it with a similar model.
Loss of Income	The Loss of Income extension provides loss of income and extra expenses due to loss of or damage to contractors' equipment.	Although the excavator was replaced, the general contractor had a prior written contract of work and was not able to find a suitable excavator replacement in time for the job. The Loss of Income coverage will pay for the general contractor's loss of business income resulting from the business interruption due to the loss of the excavator.
Installation Floater	The Installation Floater provides coverage for installation projects. It includes coverage for labour and materials at various sites.	A contractor hired to renovate a kitchen purchases 10 boxes of porcelain tiles and temporarily stores them in his office. His office is broken into and several items are stolen, including the tiles. The Installation Floater extends coverage to property awaiting installation and temporarily stored at an owned, leased or rented location.
Additional extensions include:	<ul style="list-style-type: none">• Difference in Deductible: Reimburses a contractor's share of a deductible under any other installation coverage or Builders Risk policy in place.• Contract Penalties: Pays for breach of contract for non-completion of work due to a covered loss.	

Ask us about other included features:

- Equipment Leased or Rented to Others
- Replacement Cost
- Rental Reimbursement
- Fungi & Spores (up to \$250,000 included)