



Small Contractors BOP

Commercial Lines



As a Small Business Contractor you are accountable for meeting your customers' expectations. With that responsibility comes unique risks linked to the complexities associated with your speciality. At a minimum, most contractors have a Business Owners Policy (BOP) to protect your business from unexpected financial losses beyond general liability claims.

Coverage Lines Offered

- General Liability Limits up to \$2M Each Claim/\$4M Aggregate
- Commercial Auto up to \$2M CSL - Symbol 1 or 7
- Commercial Property up to \$5M TIV per Location
- Contractors Installation \$3M per Jobsite

Available Forms and Endorsements

- Property Enhancement Endorsement Included
- Optional EPLI
- Optional Employee Dishonesty
- Optional Cyber Liability

Coverage Highlights

- Minimum Premium Requirement \$1,500.
- No Deductible Required
- Blanket Additional Insured
- Waiver of Subrogation
- Business Income 12 Months ALS
- Tools & Equipment Coverage Included

Target Class and Operations

- HVAC or Air Conditioning Equipment Dealers/Distributors Service or Repair - No LPG
- Appliance and Accessories Installation or Service
- Carpentry Not Exceeding 2 Stories
- Carpet, Rug, Furniture Cleaning
- Ceiling or Wall Installation - Metal
- Door Window or Assembled Millwork Installation - Metal
- Drywall or wall board Installation
- Painting Exterior - 3 Stories or Less
- Paper Hanging
- Siding Installation - 3 Stories or less
- Residential Cleaning Services
- Electrical Work - Interior
- Fence Erection
- Floor Covering Installation
- Furniture or Fixtures Installation - Metal or Wood
- Interior Decorators
- Masonry
- Metal Erection - Decorative or Artistic
- Plaster or Stucco Work
- Plumbing - Commercial or Residential
- Tile, Stone, Marble or Terrazzo Work



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