

Construction / Contractors Business Insurance

Construction companies and Contractors carry special risk and require a special package of insurance products to protect them from those risks. Our access to the largest and best insurance companies available allows us to provide the best products in a superior insurance package. Below is a list of the most popular insurance products we offer in our **SteelePac©** insurance packages.

Available Coverage

Our **SteelePac©** program gives you the flexibility to choose coverage's you need without paying for the ones you don't.

Coverage Description Building Coverage

Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.

Optional Coverage Increase Available For: Other appurtenant building structures on premises, Walkways, patios and signs, fences, exterior and interior building glass.

BOP (Business Owners Policy) is a package product for small businesses that combines property & general liability protection into one product. **Business personal property**

Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care. **Per Project Limits of Insurance for Contractors**

Just for contractors. The general aggregate limit of Insurance you buy automatically applies separately to each of your construction projects. **Contractors' Limited Professional Liability**

If you elect this option, we'll provide valuable protection against claims that the design services you provide in connection with your work injured someone or damaged someone's property. **Installation Floater**

Provides temporary property insurance to protect the value of labor and materials of the work in progress in the event that it is damaged by theft, vandalism, fire, windstorm, etc. Coverage starts while the materials are in transit to the jobsite and ends once the job is completed or the owner accepts the work. **Tools & Equipment**

This coverage protects equipment and tools equipment used at a job site of equipment from damage or theft. Contractors equipment insurance can also apply to equipment used in other areas such as the extraction and removal of natural resources, logging, mining, and port facilities. **Accounting Restoration**

Covers the increased costs of collecting accounts, re-establishing the accounts receivable records and any amounts uncollected as a result of the destruction of accounts receivable records.

The above is provided as general information and as general policy descriptions to help you understand the different types of coverage's available. These descriptions do not refer to any specific contract of insurance and they do not modify any definitions expressly stated in any contracts of insurance. The above is the most popular insurance coverage's and not a complete list of available insurance products. To find out more about all the insurance products available and what group of products are right for you and your business please contact Carroll Steele Insurance to discuss your specific risks and needs.