

The Cincinnati Insurance Company

## CINCIPAK™ ARTISAN CONTRACTORS PROGRAM

### Protecting your contracting business

Over the years, you developed your skills and created a strong foundation on which to build your business. Why should your insurance protection be any different? The CinciPak™ Artisan Contractors Program is built using our commercial general liability and commercial property coverage forms. CinciPak can then be assembled to your specifications, whether you seek protection against a potential liability suit, a property loss or the theft of tools.



**Choose an  
insurance program  
from a company  
that is built upon a  
solid foundation.**



Everything Insurance Should Be®

[cinfin.com](http://cinfin.com)

## Selecting the right company

You can customize your insurance program with the professional advice of your local independent agent representing The Cincinnati Insurance Company. You are free to focus on building your business, knowing that you have an insurance program from a company offering:

- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit [cinfm.com](http://cinfm.com) and Financial Strength to see our latest ratings
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)

## Liability protection that reinforces your foundation

CinciPak general liability protection covers you against claims and suits for injury to others or damage to the property of others arising out of your operations. Whether the injury or damage occurs on your premises or is caused by work you performed at a job site, you have protection.

## Broadening your liability coverage

Reinforce your liability coverage by purchasing CinciPak's Contractor Commercial General Liability Broadened Endorsement reducing potential gaps in coverage with additional and expanded features that:

- provide automatic additional insured status for specified relationships
- cover damage to other people's property that is in your care, custody or control
- include waivers of subrogation, knowing that we won't act on your behalf to attempt to recover payment for injury or damage from the party responsible for the loss when you've already agreed prior to the loss to waive such rights in a written contract
- cover your errors or omissions in the administration of employee benefits programs

## Structuring a framework of property and crime protection

Your insured property is covered for damage from all direct causes of loss, except those specifically excluded or otherwise limited in your policy.

*Property coverage* protects you from loss due to:

- damage to your business personal property, up to \$5,000\*
- damage to your property in transit, at temporary locations and at fairs or exhibitions, up to \$10,000\*
- loss of business income you lose and extra expenses you pay for up to 12 months when your business is interrupted due to a loss to your building or its contents
- damage to your valuable blueprints, maps and other papers, up to \$25,000\*

- costs, up to \$50,000\* to recreate your destroyed accounts receivable records, including the amounts you are unable to collect because of the loss of your records
- newly acquired buildings, up to \$1,000,000, and business personal property, up to \$500,000
- peak season inventories, up to 25 percent of your Business Personal Property limit, when your inventories increase due to seasonal fluctuations
- loss of equipment, materials and supplies during installation up to \$5,000\*



*Crime coverage* protects you from loss due to:

- theft of your money and securities, \$15,000 on premises\*, \$5,000 off premises\*
- money orders and counterfeit money, \$10,000
- employee theft, \$25,000\*, including ERISA
- forgery or alteration, \$25,000\*

*Electronic data coverage* protects your electronic data processing property for up to \$25,000\* against conventional causes of loss such as fire, wind and theft. More importantly, it is protected against loss caused by flood, earthquake and mechanical breakdown. You are automatically covered for loss including loss of business income and extra expenses to your EDP equipment:

- up to \$10,000\* for a denial of service attack upon your computer system or due to malicious code (computer virus)
- your cost to establish the existence or amount of loss, up to \$5,000\*
- up to \$10,000\* to get your electronic equipment up and running after unauthorized use (a computer hacker)



## Fortifying your protection

As a contractor, you may be interested in purchasing these flexible, optional insurance coverages:

- *Tools and equipment coverage* covers specialized equipment you use to complete a job.
- *Hired and nonowned auto coverage* protects your business from potential loss when employees use their own autos on your behalf or you rent or hire autos on a temporary basis.
- *Bodily injury exceptions* covers your liability when a customer or other member of the public becomes ill due to sudden and accidental release of chemical agents used at a job site.

## Adding the finishing touch

Finish out your protection. Customize your program by purchasing related policies and services:

- *Umbrella liability* provides an additional layer of protection, with higher liability amounts and expanded insurance coverage features.
- *Surety bonds* are available for contractors' bids, court payments, licenses and permits.
- Life insurance includes whole life, universal life and term insurance used for family protection, estate liquidity, key-employee protection and funding buy-sell agreements.
- *Commercial leasing and financing* are available on all types of equipment and machinery with special terms, including skip-payment schedules for contractors and vendors. Truck and auto leasing is also available.

Talk to your local independent insurance agent to find out more about protection for contractors and Cincinnati Insurance.

- \* Your agent can customize your policy with higher coverage amounts.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2016 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.