

The Cincinnati Insurance Company

Business Insurance

CONTRACTOR'S ERRORS AND OMISSIONS COVERAGE

A Plan for the Unexpected



Contractor's Errors and Omissions Coverage

Even though you work hard as a contractor to provide your customers with professional service and excellent work, occasionally things go wrong. Preplanning with your independent insurance agent and the purchase of Cincinnati's Errors and Omissions Coverage can help your business in the event of such incidents.

Consider the financial loss when held responsible after you or one of your employees:

- complete a plumbing job on a new building and after it's occupied, you find out the piping you used has been recalled because of a defect
- install underground tanks in the wrong place at a job site. After you completed the project, you are asked to return to pump the contents, remove the tank from its current location and reinstall the tank in the correct location
- design and install an electrical system with wiring under the concrete ground floor for a new store. After the store opens, the owner asks you to correct a flaw; the wiring can't handle the power load
- incorrectly install an air conditioning unit. You are called back after the project is completed to reroute the ductwork and replace the unit.

Your backup plan

Your Contractor's E&O Coverage helps protect you after you complete a job and you are held responsible for faulty:

- installation
- workmanship
- materials
- design

Extra help for your defense

We will pay needed legal fees to defend you against a covered claim in addition to your policy limit on your Contractor's E&O Coverage.

Covering your past work

In certain situations, your Contractor's E&O Coverage can provide protection for problems with work you performed before your current policy began. It's called prior acts coverage. Talk to your local Cincinnati independent insurance agent now to learn about all the details and to help you plan ahead with the right insurance protection.

Thank you for trusting your agent and Cincinnati to protect your business.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "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 © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.

