



Contractor's Tailored Coverage

While you're on the job, we're on the job...protecting your business.

Mutual Benefit Group understands the business risks you face as a contractor/skilled craftsman. We offer affordable contractor's insurance that allows you to combine a wide range of property and liability coverages into one policy, saving you money. As an added bonus, we automatically include our customized Contractor's Tailored Coverage endorsement, specially designed to help you meet contractual requests from others, such as general contractors. See the chart below for details.

Want to boost your coverage even more? Ask your agent about our Enhanced Contractor's Tailored Coverage endorsement, available for an additional nominal fee. It provides higher limits of coverage and protection against a wider range of potential loss situations. For example, it increases installation coverage to \$10,000 and includes coverage for Primary and Noncontributory - Other Insurance Conditions.

Coverage enhancements include:

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|---|-----------|
| Accounts Receivable | \$10,000 |
| Arson, Theft And Vandalism Reward | \$5,000 |
| Business Income/Extra Expense | \$5,000 |
| Business Personal Property | \$5,000 |
| Debris Removal | \$10,000 |
| Fire Department Service Charge | \$5,000 |
| Fire Extinguisher Recharge Expense | \$2,500 |
| Installation | \$2,500 |
| Lock Replacement | \$1,000 |
| Money And Securities - inside the premises | \$2,500 |
| Money And Securities - outside the premises | \$2,500 |
| Newly Acquired Or Constructed Property - Buildings | \$250,000 |
| Newly Acquired Or Constructed Property - Business Personal Property | \$100,000 |
| Non-Owned Detached Trailer | \$5,000 |



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As a skilled craftsman, you wouldn't begin a job without the right tools and a firm understanding of the specs. You shouldn't expect anything less from your insurance company.

Coverage enhancements include (continued from front):

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| Outdoor Property | \$2,500 |
| Outdoor Signs, Whether Or Not Attached To A Building | \$2,500 |
| Personal Effects and Property Of Others | \$2,500 |
| Pollutant Clean-Up And Removal | \$10,000 |
| Property Off Premises | \$25,000 |
| Seasonal Automatic Increase - Business Personal Property Limit | 25% |
| Valuable Papers and Records | \$10,000 |
| Water Back-Up And Sump Overflow | \$5,000 |
| Damage To Premises Rented To You | \$100,000 |
| Definition of Bodily Injury Includes Mental Anguish | Included |
| Lost Keys | \$1,000 |
| Medical Payments | \$5,000 |
| Property Of Others In Your Care, Custody Or Control - Insuring Agreement 1.a. and Insuring Agreement 1.b. | \$25,000 |
| Property Of Others In Your Care, Custody Or Control - Insuring Agreement 1.c. | \$1,000 |
| Unintentional Errors And Omissions/Failure to Disclose Hazard | Included |
| Voluntary Property Damage Coverage | \$1,000 |
| Waiver Of Subrogation For Written Contracts | Included |

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.