



## Enhanced Contractor's Tailored Coverage

Boost your coverage, and build it to your specifications.

When you purchase contractor's coverage from Mutual Benefit, you detail the specs. Each policy automatically includes our Contractor's Tailored Coverage, designed with coverage that meets your unique business risks as a skilled craftsman. But if you need more protection, you can boost your insurance specs—and coverage. For a relatively small fee, you can choose to add Enhanced Contractor's Tailored Coverage to your policy. You'll receive higher limits of coverage and protect your business from a wider range of potential loss situations. Consider the benefits listed below:

### Coverage enhancements include:

Accounts Receivable	\$25,000
Arson, Theft And Vandalism Reward	\$5,000
Business Income/Extra Expense	\$10,000
Business Personal Property	\$10,000
Claims Data Expense	\$5,000
Debris Removal	\$10,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Recharge Expense	\$2,500
Forgery Or Alteration	\$10,000
Installation	\$10,000
Lock Replacement	\$1,000
Money And Securities - inside the premises	\$5,000
Money And Securities - outside the premises	\$5,000
Newly Acquired Or Constructed Property - Buildings	\$250,000
Newly Acquired Or Constructed Property - Business Personal Property	\$100,000
Non-Owned Detached Trailer	\$5,000
Outdoor Property	\$2,500
Outdoor Signs, Whether Or Not Attached To A Building	\$2,500



# Enhanced Contractor's Tailored Coverage

Wish you could increase your limit for installation coverage?  
 Wish your contractor's policy better addressed the issue of  
 primary and noncontributory coverage? Ask your agent about  
 our Enhanced Contractor's Tailored Coverage.

## Coverage enhancements include (continued from front):

Personal Effects and Property Of Others	\$5,000
Pollutant Clean-Up And Removal	\$10,000
Property Off Premises	\$25,000
Seasonal Automatic Increase - Business Personal Property Limit	25%
Valuable Papers and Records	\$25,000
Water Back-Up And Sump Overflow	\$5,000
Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required in Construction Agreement With You	Included
Damage To Premises Rented To You	\$100,000
Definition of Bodily Injury Includes Mental Anguish	Included
General Aggregate Limit Per Project	Included
Lost Keys	\$1,000
Medical Payments	\$10,000
Primary and Noncontributory - Other Insurance Conditions	Included
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	\$5,000
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](http://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.