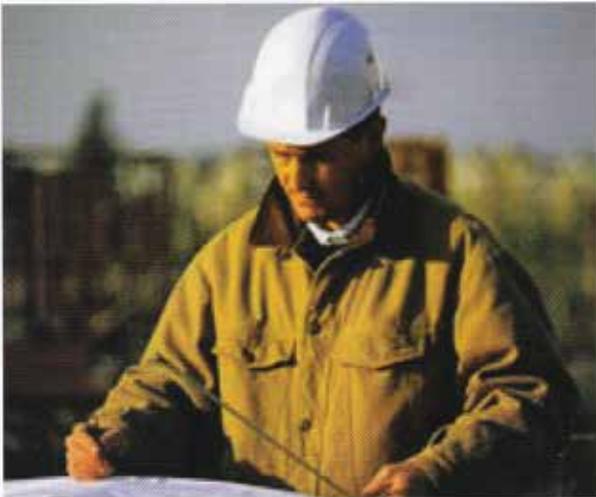


Broad Form

In addition to the basic coverages, Broad Form Commercial Liability is available and provides protection for:

- **Broad Form Contractual Liability** which covers the insured's legal liability for bodily injury or property damage that is assumed under agreements such as lease of premises, easement, and sidetrack agreements.
- **Personal & Advertising Injury Liability** to protect against suits claiming slander, wrongful entry or wrongful eviction, false arrest and related charges



ECM Insurance Group

10591 Lincoln Highway
Everett, Pennsylvania 15537
www.everetcash.com

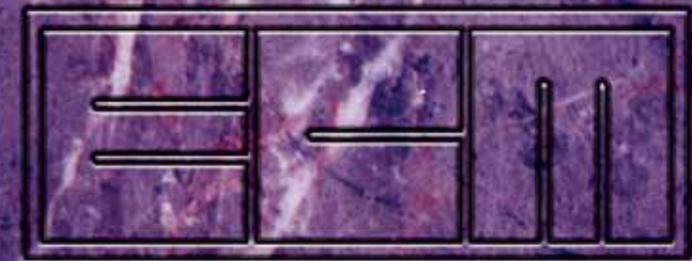
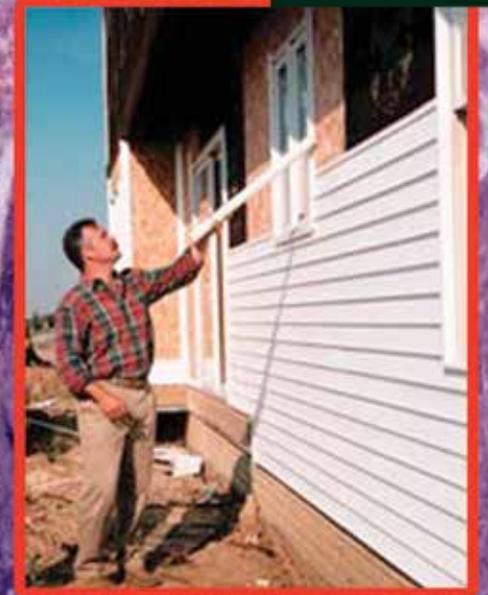
1-800-326-4968

Your local representative:

This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives you actual coverage information.

0907

Small Contractors Program



ECM Insurance Group

SMALL CONTRACTORS PROGRAM

(SCP)

The ECM Small Contractors Program is designed to accommodate a contracting business with a maximum of five (full time and part time combined) working employees. Our policy affords coverage for premises, products, and completed operations liability.

This program targets sub-contractors who subcontract out less than 25% of their annual receipts.



Eligible classes include:

- ◆ Carpenter
- ◆ Computer/Office Machine Installation
- ◆ Concrete
- ◆ Drywall Installation
- ◆ Electrician
- ◆ Excavation (Residential and Light Commercial)
- ◆ Floor Installation
- ◆ Glass Installation
- ◆ Janitorial
- ◆ Handyman
- ◆ Heating/Air Conditioning (including sheet metal work)
- ◆ Landscaping-(including underground)
- ◆ Landscaping—(no underground)
- ◆ Locksmith
- ◆ Masonry
- ◆ Plumbing
- ◆ Residential Painters
- ◆ Residential Paving
- ◆ Residential Roofing w/\$1000 property deductible
- ◆ Siding Installation
- ◆ Snowplowing

* All classes automatically include a \$250 property damage deductible unless a higher pd deductible is shown.

** A \$200 fully-earned minimum premium applies for all policies.



Coverage for loss of tools and equipment may be added to complete a comprehensive package.

Installation Floater coverage may also be added, which covers loss to building materials and equipment that are at the construction site. This coverage may be provided on a blanket basis covering all job sites of the contractor.

When the Installation Floater is provided, a \$2,500 in-transit coverage is automatically included. (Additional coverage may be purchased.)

* Individual tools over \$500 in value must be scheduled for coverage to apply.