

Erie Insurance's Coverage for Heating and Air Conditioning Contractors



Contractors have special insurance coverage needs. Erie Insurance offers flexible insurance, including coverage for the following items and situations:

Property Insurance

- Building Coverage
- Business Personal Property
- Income Protection
- Contractor's Equipment

Liability Insurance

- Bodily Injury & Property Damage
- Products & Completed Operations (covers injury and property damage claims after projects are completed)
- Third Party Contractual Liability
- Independent Contractors

Workers' Compensation

Business Auto

Business Catastrophe / Umbrella

Bonds

Certificates of Insurance

Group Life Insurance

Plus, ERIE offers an optional **Contractor's Enhancement Endorsement** that bundles various optional coverages that contractors need into one endorsement for a lower price than purchasing each coverage separately. Coverages include:

- **Contractor's Tools/Equipment**
- **Installation Coverage**
- **Voluntary Property Damage (pays for unintentional damage you cause to others' property)**
- **Contract Penalty Coverage**
- **Building Ordinance and Law**
- **Peak Season Coverage**
- **Per Project Aggregate Liability Limit (separate aggregate limit for each construction project)**
- **Extra Expense due to business interruption**
- **Accounts Receivable**
- **Valuable Papers and Records**

In addition, with all ERIE policies, you'll get a local Agent to help you figure out your needs, understand your policies and answer your questions; a risk control specialist to help you develop a plan to make your workplace safe for employees and customers; professional, local claims adjusters who will promptly respond to your loss, and award-winning claims service.

ERIE's FivestarSM contractors program is designed to meet the insurance needs of today's contractors. Subject to eligibility criteria. Certain limitations and exclusions apply. This is not an insurance policy. Refer to the policy for details. ERIESM insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, or Flagship City Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Companies not licensed in all states. Workers' compensation not available in Ohio. Not available in Kentucky. Visit erieinsurance.com for details.



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