### **Commercial Insurance**

It offers a variety of options to protect your business. We have primary coverages for business insurance, general contracting insurance, auto repair shops, and more. We also offer add-on coverages for flower shops, funeral directors, churches, employment practices liability, and innkeepers, among others. This allows you to customize your coverage to meet the specific needs of your business.

#### ***Commercial Products***

* [**Businessowners**](https://www.hastingsmutual.com/insurance/business/businessowners-insurance)
* [**Choice Auto Repair Service (CARS)**](https://www.hastingsmutual.com/insurance/business/choice-auto-repair-service-insurance)
* [**Church Insurance**](https://www.hastingsmutual.com/insurance/business/church-program)
* [**Commercial Package Policy**](https://www.hastingsmutual.com/insurance/business/commercial-package-policy-insurance)
* [**Selected Contractors**](https://www.hastingsmutual.com/insurance/business/select-contractors-insurance)
* [**Selected Metalist**](https://www.hastingsmutual.com/insurance/business/select-metalist-insurance)
* [**Umbrella Policies**](https://www.hastingsmutual.com/insurance/umbrella-policies)

# **Businessowners Insurance**

## Our commercial property and casualty insurance has the coverage you need for your business.

### **Coverage Highlights**

#### **Business Income & Extra Expense Actual Loss Sustained — No Waiting Period**

If you can’t operate your business because your property or equipment is damaged, we’ll help cover your costs, up to the actual amount of lost income.

#### **Damage to Premises Rented to You**

Not every business owner also owns their building. If you rent your shop and it is damaged, up to $50,000 of costs are covered.

#### **EPLI-Free Defense Reimbursement**

This coverage pays your business back if you must defend against a lawsuit connected to a worker’s employment. This has a limit of $10,000.

#### **Equipment Breakdown**

Coverage specifically for the tools and machines you need in your business is included with the policy.

#### **Related Coverages**

##### **Cyber Liability**

Coverage for when secure passwords and internet-based protection isn’t enough.

##### **Business Umbrella**

Additional coverage when you need to go above and beyond your regular policy.

##### **Workers' Compensation**

Protect yourself and your staff if there's an injury or disability on the job.

#### **Other Features Include…**

**Additional Coverages**

* Accounts Receivable: $10,000 on premises, $5,000 off premises
* Basic Liability: $300,000 (higher limits available)
* Buildings and Personal Property: Replacement cost
* Contractual Liability
* Medical Payments: $5,000 per person
* Money and Securities: $10,000 on premises, $2,000 off premises
* Valuable Papers: $10,000 on premises, $5,000 off premises

**Optional Coverages**

* Business Computer
* Employee Benefits
* Employee Dishonesty

**Preferred Risks**

These types of business offer especially competitive rates and special enhancement endorsements.

* Auto parts stores
* Baked goods and bakeries
* Coffee, tea, and spice shops
* Copying and duplicating services
* Dairies (ice cream and yogurt shops)
* Delicatessens
* Floor covering stores
* Florists
* Funeral homes
* Gift shops
* Mini-Warehouses
* Monument dealers
* Pizzerias (no delivery)
* Print shops

#### **Add-on Coverages**

Customize your business owners insurance policy with these optional add-on coverages.

* [**Barbers and Beauticians**](https://www.hastingsmutual.com/insurance/business/barbers-and-beauticians)
* [**Businessowners Multicoverage**](https://www.hastingsmutual.com/insurance/business/businessowners-multicoverage)
* [**Cyber Liability**](https://www.hastingsmutual.com/insurance/business/cyber-liability)
* [**Employment Practices Liability Insurance**](https://www.hastingsmutual.com/insurance/business/employment-practices-liability-insurance)
* [**Florists Endorsement**](https://www.hastingsmutual.com/insurance/business/florists-endorsement)
* [**Funeral Directors**](https://www.hastingsmutual.com/insurance/business/funeral-directors)
* [**Mini-Warehouse Operators**](https://www.hastingsmutual.com/insurance/business/mini-warehouse-operators)
* [**Office Pak**](https://www.hastingsmutual.com/insurance/business/office-pak)
* [**Veterinarians**](https://www.hastingsmutual.com/insurance/business/veterinarians)

# **Barbers and Beauticians Insurance**

## Professional hair cutting and beauty care services is a growing industry throughout the U.S. Everyone appreciates the talents of an expert stylist, and with hard work and dedication, barbers and beauticians can open a business of their own. While you’re taking care of hair, make sure your policy is taking care of you.

**Business Personal Property Off Premises**

Coverage applies to your equipment and other materials even when you’re not on your own property (for example, when they are being transported off site). The limit is $10,000.  
  
  
**Outdoor Signs**  
  
If your business has a sign outdoors that isn’t attached to your building, we’ll cover up to $2,500 to repair or replace it if it suffers certain kinds of harm.

# **Businessowners Multicoverage Insurance**

## No matter what line of work you’re in, a little extra protection can go a long way. We’ll help you manage some of the most significant risks to your factory, office, store, or wherever you bring in business. Buying a building? Adding new staff? You'll be able to cover nearly everything when you select our multicoverage option.

**Accounts Receivable**

We offer additional coverage of up to $10,000 for accounts receivable.  
  
  
**Employee Dishonesty**  
  
It’s unfortunate, but it doesn’t have to be a danger. This endorsement will pay for direct losses caused by a dishonest act by an employee, up to $5,000.

**Valuable Papers**  
  
With this endorsement, lost or damaged research, records, and other information stored the “old-fashioned way,” as valuable paper, can be covered for an additional $10,000.  
  
  
**Water Backup or Overflow**  
  
Water damage is covered up to $10,000.

# **Cyber Liability Insurance**

## Hackers and criminals work quickly and even a secure computer or online system can be at risk from data thieves. Cyber Liability and Data Breach Response coverage is for you when secure passwords and internet-based protection isn’t enough.

### **Cyber Liability**

If there’s a suspected theft or other loss of non-public information from your business computers, we’ll pay for a computer security expert and other expenses you need to recover from the loss, including:

* Credit monitoring and ID assistance
* Crisis management and public relations
* Forensic investigations
* Legal guidance
* Notifying affected individuals
* Payment card industry (PCI) fines, expenses, and costs — if customer credit cards or other information is stolen
* Regulatory proceedings taking place

This also applies to expenses related to cyber-attacks, like:

* Business that was lost because computer systems were unavailable
* Corrupted, damaged, deleted, or destroyed data
* Damage from materials found on your web site or social media site
* Failure of computer information security
* Paying an extortion demand

**Limits:** $50,000 and $100,000 with higher amounts available

# **Employment Practices Liability Insurance (EPLI)**

## You treat your employees like family, but sometimes that isn’t enough. When your company is facing an employment lawsuit, you can turn to your employment practices liability insurance to help cover the costs.

### **EPLI protects your business from the financial consequences of lawsuits for:**

* Defamation
* Sexual harassment
* Wrongful discipline
* Other personnel issues

Even if you have only one employee, you’re still subject to anti-discrimination laws.

EPLI coverage reimburses your company for the costs of answering a lawsuit in court, and for any judgements or settlements if your company is held liable. We’ll help you with attorneys focused on the law so you can keep focusing on your business.

This coverage is available on our [**Businessowners**](https://www.hastingsmutual.com/insurance/business/businessowners-insurance) and [**Commercial Package**](https://www.hastingsmutual.com/insurance/business/commercial-package-policy-insurance) policies.

### **Reduce Your EPLI Risk**

The U.S. Equal Employment Opportunity Commission estimates there are more than 65,000 charges of workplace discrimination filed each year nationally, often related to issues of race, gender, and/or disability. If a discrimination case is ruled against an employer, it can cost the employer $10,000 or more for each incident.

Here’s what you can do to reduce the chance of discrimination and other employment-related lawsuits by your employees.

* Be clear that harassment and discrimination are not allowed in your workplace. Specify the types of behaviors that are not acceptable.
* Develop effective screening programs to avoid discrimination when recruiting and hiring.
* If a complaint is filed, document everything that’s said or done related to the incident.
* Make sure every employee knows their rights and what they should do if there’s an incident.
* Outline clear steps for employees to follow if they are harassed or discriminated against by a supervisor or manager.
* Provide a confidential way for employees to report incidents.
* Regularly review employee handbooks, new hire packages, and discrimination policies. Make sure they are comprehensive and reflect your company’s values and guidelines.
* Review your employee management procedures to avoid discrimination.

# **Florists’ Endorsement**

**Plants and Flowers Coverage**

Plants and flowers can be damaged when heating, cooling, and refrigeration stops working. This coverage provides $5,000 for lost product.  
  
**Personal Property Off Premises**   
  
Coverage applies to your plants, equipment, and other materials even when you’re not on your own property (for example, when it is displayed off-site). The limit is $10,000.  
  
**Seasonal Increases**   
  
The limit is increased by 50% for “floral” holidays (Valentine’s Day, Passover, Easter, Administrative Professionals’ Day, Mother’s Day, Memorial Day, Rosh Hashanah, Grandparents Day, Sweetest Day, Thanksgiving, Christmas).

**Professional Liability**

This coverage covers amounts the policyholder and other covered individuals have to pay because of negligence, error, or omission, or for not providing professional services.   
  
**Accounts Receivable — Additional Coverage**  
  
Your coverage can be increased by an additional $10,000.  
  
**Money and Security Off Premises**  
  
The limit is increased to $5,000 during “floral” holidays.

# **Funeral Directors Insurance**

**Auto Legal Liability**

Funeral directors often travel in their business, and this coverage helps if there’s damage to a vehicle during those travels. This coverage is for the amount sustained in a loss, with a $250 deductible.  
  
  
**Business Income and Extra Expense**  
  
If you can’t operate your business because your property or equipment is damaged, we’ll help cover your costs, up to the actual amount of lost income.  
  
  
**Business Personal Property Off-Premises and in Transit**  
  
Coverage applies to your equipment and other materials even when you’re not on your own property (for example, when it’s being transported or displayed off-site). The limit is $10,000.  
  
  
**Employee Dishonesty**  
  
Unfortunately, you can’t always trust your employees. But you can be protected from a dishonest act, with coverage up to $25,000.

**EPLI-Free Defense Reimbursement**  
  
This coverage pays your business back if you must defend against a lawsuit connected to a worker’s employment. This has a limit of $10,000.  
  
  
**Money and Securities**  
  
Cash and checks owned by the funeral home are covered up to $10,000 on the premises, and up to $2,000 when they’re somewhere else.  
  
  
**Professional Liability**  
  
This coverage covers amounts a funeral director must pay because of negligence, error, or omission, or for not providing professional services.  
  
  
**Valuable Papers**  
  
Like our coverage for money and securities, this coverage applies to important documents with coverage of up to $10,000 on the premises, and up to $5,000 if they are off premises.

# **Mini-Warehouse Operators Insurance**

## There are about 50,000 self-storage facilities in the U.S., and the industry appears to be growing. If you own and operate a facility, you know how much customers are looking for your business. Protect your investment with insurance coverage designed specifically for you, from your main office to each and every storage space.

**Accounts Receivable**

We offer additional coverage of up to $250,000 for accounts receivable on your premises, and $5,000 when off your premises.  
  
  
**Liability for Damage to Customers’ Goods**  
  
If a customer’s personal possessions are damaged while in a storage space, this optional coverage can help pay any related costs for the storage space businessowner.

**E-Commerce**  
  
This optional coverage applies to information and records stored and used on a computer.  
  
  
**Valuable Papers**  
  
With this endorsement, lost or damaged research, records, and other information stored the “old-fashioned way,” as valuable paper, can be covered for additional coverage of up to $100,000 when it is stored on your premises, and $5,000 when stored elsewhere.

### **Related Coverages**

##### **Business** **Auto**

Coverage for your work vehicle or an entire fleet.

##### **Business** **Umbrella**

Additional coverage when you need to go above and beyond your regular policy.

##### **Workers'** **Compensation**

Protect yourself and your staff if there's an injury or disability on the job.

# **Office Pak Insurance**

## Accountants and administrators, IT professionals and writers — their work often involves using computers in an office. That’s where our coverage can help. It expands our standard business coverage to focus on important company information, whether it’s electronic or on paper.

### **Protect your business as much as you protect your corporate account passwords with our office coverage.**

**Accounts Receivable**

We offer additional coverage of up to $50,000 for accounts receivable.  
  
**Electronic Data**  
  
The coverage limit for damaged or corrupted computer information is increased to $25,000.  
  
**Employee Dishonesty**  
  
It’s unfortunate, but it doesn’t have to be a danger. This endorsement will pay for direct losses caused by a dishonest act by an employee, up to $10,000.

**Valuable Papers**  
  
With this endorsement, lost or damaged research, records, and other information stored the “old-fashioned way,” as valuable paper, can be covered for an additional $50,000.  
  
**Water Backup or Overflow**  
  
Water damage is covered up to $25,000.

# **Veterinarians Insurance**

## Dogs, cats, rabbits — no matter what kind of animal you’re working with, it’s your job to make him or her as healthy as you can. Your business is a place of learning and compassion. You need insurance for your profession that cares as much as you do.

You might be monitoring sheep one morning and taking care of a litter of newborn puppies that afternoon. Wherever the day leads, you can be assured that your insurance coverage will take care of you, while you’re taking care of livestock, pets, and more.

**Business Personal Property Off Premises and in Transit**

Coverage applies to your equipment and other materials even when you’re not on your own property (for example, when it being transported or is displayed off site). The limit is $10,000.  
  
  
**Damage to Premises Rented to You**  
  
Not every business owner also owns their building. If you rent your facility and it is damaged, up to $50,000 of costs are covered.

**Veterinarians’ Animal Floater (Optional)**  
  
This optional coverage applies to the animals you’re treating, grooming, boarding, or breeding, for causes including but not limited to: animal attack, accidental escape, vehicle-related injury, and intense weather conditions.  
  
  
**Veterinarians’ Professional Liability (Optional)**  
  
You provide the best possible care for your animal patients. But if you do have to pay damages related to a “medical incident,” this optional coverage will take care of the costs.

# **Choice Auto Repair Service (CARS) Insurance**

## Our CARS coverage is customized specifically for the needs of auto repair shops and mechanics.

### **Coverage Highlights**

#### **Accounts Receivable**

We offer additional coverage of up to $35,000, with no deductible, for accounts receivable.

#### **Business Income and Extra Expense – No Waiting Period**

If you can’t operate your business because your property or equipment is damaged, we’ll help cover your costs for the actual loss sustained.

#### **Employee Tools**

You and your team need tools that work. We’ll cover your tools up to a limit of $10,000.

#### **Motor Vehicle Damage to Leased Property**

If a car moves where it’s not supposed to and causes damage to a building or other property you’re leasing, we’ll cover the costs up to $5,000.

#### **Related Coverages**

##### **Business Auto**

Coverage for your work vehicle or an entire fleet.

##### **Business Umbrella**

Additional coverage when you need to go above and beyond your regular policy.

##### **Workers' Compensation**

Protect yourself and your staff if there's an injury or disability on the job.

#### **Other Features Include…**

**Damage to Premises Rented to You**

The limit for this coverage is $50,000 in damage to premises rented to you. There is an additional limit for damage from fire and lightning, smoke, soot, or leakage from a fire protection system.  
  
**Employee Dishonesty**

It’s unfortunate, but it doesn’t have to be a danger. This endorsement will pay for direct losses caused by a dishonest act by an employee up to $25,000.  
  
**Money and Securities**

We’ll pay for loss of money or securities in connection with theft or destruction of money or securities. The limit is $25,000.

#### **Add-on Coverage**

Customize your auto mechanic insurance policy with these optional coverages.

* [**Crime-Pak**](https://www.hastingsmutual.com/insurance/business/crime-pak)
* [**Employment Practices Liability Insurance**](https://www.hastingsmutual.com/insurance/business/employment-practices-liability-insurance)
* [**Liability Coverage Extension**](https://www.hastingsmutual.com/insurance/business/liability-coverage-extension)
* [**Mechanics Errors and Omissions**](https://www.hastingsmutual.com/insurance/business/mechanics-errors-and-omissions)

# **Crime-Pak Insurance**

## Insurance offers protection from many different kinds of hazards. One of the biggest threats to any business is criminal activity. Our crime coverage applies to risks your money may face, whether it’s earned today, or it’s already being put to good use by you or your business.

**Credit, Debit, or Charge Card Forgery**

We’ll pay for losses due to cards issued to you or an employee, up to a $5,000 limit.  
  
  
**Employee Dishonesty**  
  
Unfortunately, you can’t always trust your employees. But you can be protected from a dishonest act, with coverage up to $10,000. Optional higher limits of $15,000, $20,000, and $25,000 are also available.  
  
  
**Extortion**  
  
If you or someone close to you is threatened with harm or is held captive in order to get you to pay, and you’ve reported a threat to law enforcement, we’ll cover your costs up to $25,000.

**Forgery or Alteration**  
  
A “bad check” can cost your company. We’ll cover your costs up to $10,000 for checks and similar written directions made or drawn by you or someone working on your behalf.   
  
  
**Money and Securities**  
  
We’ll pay for loss of money or securities in connection with theft or destruction of money or securities. The limit is $10,000. Optional higher limits of $15,000, $20,000, and $25,000 are also available.  
  
  
**Money Orders and Counterfeit Paper Currency**  
  
If you unknowingly accept counterfeit money, we’ll pay for your loss, up to $10,000.

# **Employment Practices Liability Insurance (EPLI)**

## You treat your employees like family, but sometimes that isn’t enough. When your company is facing an employment lawsuit, you can turn to your employment practices liability insurance to help cover the costs.

### **EPLI protects your business from the financial consequences of lawsuits for:**

* Defamation
* Sexual harassment
* Wrongful discipline
* Other personnel issues

Even if you have only one employee, you’re still subject to anti-discrimination laws.

EPLI coverage reimburses your company for the costs of answering a lawsuit in court, and for any judgements or settlements if your company is held liable. We’ll help you with attorneys focused on the law so you can keep focusing on your business.

This coverage is available on our [**Businessowners**](https://www.hastingsmutual.com/insurance/business/businessowners-insurance) and [**Commercial Package**](https://www.hastingsmutual.com/insurance/business/commercial-package-policy-insurance) policies.

### **Reduce Your EPLI Risk**

The U.S. Equal Employment Opportunity Commission estimates there are more than 65,000 charges of workplace discrimination filed each year nationally, often related to issues of race, gender, and/or disability. If a discrimination case is ruled against an employer, it can cost the employer $10,000 or more for each incident.

Here’s what you can do to reduce the chance of discrimination and other employment-related lawsuits by your employees.

* Be clear that harassment and discrimination are not allowed in your workplace. Specify the types of behaviors that are not acceptable.
* Develop effective screening programs to avoid discrimination when recruiting and hiring.
* If a complaint is filed, document everything that’s said or done related to the incident.
* Make sure every employee knows their rights and what they should do if there’s an incident.
* Outline clear steps for employees to follow if they are harassed or discriminated against by a supervisor or manager.
* Provide a confidential way for employees to report incidents.
* Regularly review employee handbooks, new hire packages, and discrimination policies. Make sure they are comprehensive and reflect your company’s values and guidelines.
* Review your employee management procedures to avoid discrimination.

# **Liability Coverage Extension**

## When you want to make sure your business is covered from many situations that can have a harmful effect on your company’s success, turn to Insurance’s Liability Coverage Extension. It offers a variety of special coverages that can protect your business even more fully.

**Additional Insured**

Your liability coverage applies to people and organizations that have a contract or written agreement with your business. It can also apply to your vendors and anyone who leases equipment to you.  
  
**Broad Form Property Damage**

Your policy covers many common risks to your property. This extra coverage applies to the risk to property in a contractor’s care, custody, or control, or where work is being performed. The limit for this coverage is $100,000 for each occurrence.

**Primary Non-Contributory — Other Insurance Condition**  
  
With this endorsement, other eligible people are considered additional insureds on the policy, and we won’t ask for contributions from any other insurance available to them — which might drive up their insurance costs.

**Limited Fungi or Bacteria Coverage**

Fungi or bacteria can be health risks and can lead to property damage if they are inhaled, eaten, or allowed to grow. Our coverage pays up to $50,000 for harm caused by fungi or bacteria.  
  
**Waiver of Transfer of Rights of Recovery Against Other to Us**  
  
If we make a payment for your claim, we won’t go after compensation from the person or organization that caused the claim. It can help you save costs when completing a claim.  
  
**Product Recall Expense**  
  
If you have to pull your product off the shelves as part of a recall, we’ll pay your costs, from removal to repair to disposal. The limit is $50,000, with no deductible.

# **Mechanics Errors and Omissions Insurance**

## It seems like cars and trucks get more complex every year. A job as simple as replacing fluid can call for precise measurements and even computer controls. And it also requires comprehensive protection against a mistake — an error or omission. Certified mechanics can benefit from this expanded coverage.

### **Even with training and skill, things can go wrong. Reduce your costs in almost every situation with this coverage.**

**Errors and Omissions**

This coverage applies to errors, omissions, and defects related to work as an auto service facility, or to products sold or installed by covered employees.  
  
There is a $10,000 annual aggregate per location limit, a $25,000 annual policy aggregate limit, and a $250 deductible per occurrence limit.  
  
Note that mechanics must be certified in order to be eligible for this coverage.

**Loss or Damage to Customer Vehicles**  
  
This optional coverage can be expanded to customers as well as your auto service facility and staff.

# **Church Insurance**

## Our specialized church insurance program offers coverage plans for churches, synagogues, mosques, and other places of worship.

**Business Income and Extra Expense**

If you can’t operate your business because your property or equipment is damaged, we’ll help cover your costs.  
  
**Money and Securities**  
  
Cash and checks owned by the worship center are covered up to our limit. During Thanksgiving week, any two weeks of religious observance, and one week of special fundraising activity, coverage is doubled.  
  
**Directors and Officers Liability**  
  
This optional coverage helps religious and secular leaders accused of a wrongful act. Limits are up to $1,000,000 per occurrence, and $2,000,000 total.  
  
**Fine Arts and Statuary**  
  
Damage to your statues, furniture, and other works of art is covered up to $50,000.  
  
**Headstones and Grave Markers**  
  
Memorials on the worship center’s property have a limit of $25,000 per occurrence, with a maximum of $50,000 per year.

**Headstones and Grave Markers**

Memorials on the worship center’s property have a limit of $25,000 per occurrence, with a maximum of $50,000 per year.  
  
**Musical Instruments**  
  
If you’re using guitars, microphones, instrument cases, or anything similar to make your joyful noise, it’s covered up to $100,000.  
  
**Pastoral Counseling Liability**  
  
This optional coverage covers amounts clergy and trained lay counselors have to pay because of negligence, error, or omission. Limits are up to $1,000,000 per occurrence, and $2,000,000 total.  
  
**Sexual Misconduct or Sexual Molestation (optional)**  
  
This optional coverage applies to paying damages related to actual or alleged sexual activities. Limits are up to $1,000,000 per occurrence, and $3,000,000 total.  
  
**Stained Glass Windows and Other Worship Center-Related Property**  
  
Bells and organs, stained glass windows, pulpits and altars — they’re all included in coverage of the building.

# **Commercial Package Policy**

## If you operate a business, our commercial package policy is for you. We offer many coverages to meet your contractual needs, including: Additional insured options; Waiver of subrogation; and Primary and non-contributory.

### **Coverage Highlights**

#### **Commercial Property**

We offer coverage for your building from many types of peril. We also protect your company’s inventory and your employees.

#### **Commercial General Liability**

This is a fundamental coverage for many companies. It includes but is not limited to protections for physical injury and damage to your business operations.

#### **Other Features Include…**

**Optional Coverages**

* Business Income – Actual Loss Sustained
* Commercial Articles
* Commercial Crime-Pak
* Cyber Liability/Data Breach Response
* Deluxe Property
* Employee Benefits
* Employment Practices Liability Insurance
* Equipment Breakdown
* Greenhouse Plus Endorsement
* Liability Coverage Extension
* Property Coverage Extension

**Special Programs**

* Auto Service Risks
* Choice Auto Repair Service (CARS)
* Churches
* Farm Implement Dealer
* Select Food Processors
* Select Hotel
* Select Manufacturers
* Selected Contractors
* Select Mercantile
* Selected Metalists
* Vintner

#### **Add-on Coverages**

Customize your Commercial Package Policy with these optional add-on coverages.

* [**Deluxe Property Coverage Extension**](https://www.hastingsmutual.com/insurance/business/deluxe-property-coverage-extension)
* [**Innkeepers**](https://www.hastingsmutual.com/insurance/business/innkeepers-insurance)

# **Deluxe Property Coverage Extension**

## Your business needs the very best protection against damage and risk, whether you’re in administration, waste management, or something else entirely. Our deluxe property coverage applies to your merchandise, your signage, and the tools you use on the job every day.

**Brands and Labels**

Do you have merchandise with a brand or label that needs to be relabeled because it’s been damaged? We’ll pay your costs and the value of the damaged property, up to $25,000.  
  
  
**Employee Dishonesty**  
  
Unfortunately, you can’t always trust your employees. But you can be protected from a dishonest act, with coverage up to $25,000.   
  
  
**Property Leased, Rented, or Borrowed**  
  
Damage to machinery, equipment, and vehicles not operated on public roads (like a bulldozer) that are used in your business is covered, up to $50,000.

**Property Off Premises and in Transit**  
  
Coverage applies to your equipment and materials even when you’re not on your own property (for example, when it’s being transported or displayed off site). The limit is $100,000.  
  
  
**Rental Reimbursement**  
  
If your equipment is inoperable because of something that your policy covers, we’ll pay you back for up to $25,000 of cost to rent equipment. No deductible applies to this coverage.  
  
  
**Signs Attached to Buildings**  
  
If your business has a sign outdoors that’s permanently attached to your building, we’ll cover up to $25,000 to repair or replace it if it suffers certain kinds of harm.

# **Innkeepers Insurance**

### **Coverage Highlights**

#### **Money and Securities**

We’ll pay for loss of money or securities in connection with theft or destruction of money or securities. The limit is $5,000.

#### **Back Up of Sewers or Drains**

If water backs up through a drain or your sump pump overflows, we’ll pay up to $10,000 on a loss resulting from water damage.

#### **Innkeepers Liability**

If you’re legally obligated to pay for a guest’s property that is damaged or suffers a loss, we’ll cover up to $5,000 ($1,000 per individual guest).

#### **Other Features Include…**

**Accounts Receivable**

We offer additional coverage of up to $25,000 for accounts receivable on your premises.

**Business Income and Extra Expense**

This coverage applies to income you lose while your business is shut down because you’re restoring your property. This coverage also applies to added expenses that are a result of your claim.

**Valuable Papers and Records**

With this endorsement, lost or damaged research, records, and other information stored the “old-fashioned way,” as valuable paper, can be covered for additional coverage of up to $10,000.

# **Selected Contractors Insurance**

## When you're on the job site, you're focused on safety and getting the work done right. With Insurance, you won't need to worry about insurance coverage.

### **Coverage Highlights**

#### **Broadened Coverage**

This coverage helps if there’s damage to property used by you or your employees that belongs to someone else. It has a limit of $2,500 per occurrence, with a $100 deductible.

#### **Sub-contractors Coverage**

Property damage caused by a subcontractor will be considered caused by an “occurrence” when coverage is provided. This applies in situations, like a court ruling, when faulty work by a subcontractor, that results in property damage, is not otherwise considered an “occurrence.”

#### **Coverages for contractual needs**

We offer many other coverages to meet your contractual needs, including: Additional insured options; Waiver of subrogation; and Primary and non-contributory.

#### **Add-on Coverages**

Customize your Selected Contractors insurance policy with these optional add-on coverages.

* [**Contractors Errors & Omissions**](https://www.hastingsmutual.com/insurance/business/contractors-errors-omissions)
* [**Contractors Plus**](https://www.hastingsmutual.com/insurance/business/contractors-plus)

# **Contractors Errors & Omissions Insurance**

## Plumbers, electricians, and many other contractors face many potential hazards to their business every day. Customers have high expectations, and even simple complaints can turn into major legal battles.

Many contractors have General Liability insurance policies, but these exclude “your product,” “your work performed” and “impaired property,” as well as the recall of products, work, or impaired property. That’s where Contractor Errors and Omissions (E&O) Coverage from Insurance can help.

**Limits**

* $100,000 per claim
* $200,000 per claim
* $300,000 per claim
* $500,000 per claim
* $1,000,000 per claim

**Deductibles & Other Characteristics**

* Minimum $1,000 per-claim deductible.
* Options of $2,500, $5,000, and $10,000 deductible.
* Aggregate amount is twice the per-claim limit.
* Full prior acts coverage is included, as long as there was no prior coverage and you had no prior knowledge of a potential claim.
* Legal defense is provided in addition to the selected insurance limit.

Contractors E&O covers amounts you are legally obligated to pay because of your negligent acts, errors, or omissions. Defects in materials or products sold or installed by you while working as a contractor are also covered.  
  
Coverage is available to dozens of different types of contractors. This includes but isn’t limited to:

* Appliance installation, service and repair – household type
* Carpentry
* Carpet or upholstery cleaning
* Communication equipment installation, service or repair
* Concrete construction
* Driveway, floors, sidewalks or parking area paving or repaving
* Electrical apparatus service or repair, including satellite installation and service
* Electrical wiring — within buildings
* Fence erection
* Floor covering installation – not tile or stone
* Furniture or fixtures installation – offices and stores
* Gutters and downspout installation and repair
* Heating and air conditioning

* Interior decorators
* Janitorial
* Landscape gardening
* Lawn sprinkler installation and service
* Masonry
* Painting
* Paperhanging and decorating
* Plastering or stucco
* Plumbing — commercial and residential
* Refrigeration – commercial work only
* Septic tank cleaning
* Sheet metal work
* Siding – vinyl, wood, or metal
* Swimming pool installation
* Tile, stone, marble, or mosaic work
* Wallboard or drywall
* Water softening sales
* Water well drilling

# **Contractors Plus Insurance**

## When you’re on the job, you’re not alone. You’ve got a reliable, effective team with you, making sure every site you’re on gets the attention it deserves. Contractors Plus coverage gives you more of the protection your business needs to get the work done.

**Broad Form Property Damage**

Your policy covers many common risks to your property. This extra coverage applies to the risk to property in a contractor’s care, custody, or control, or where work is being performed. The limit for this coverage is $100,000 for each occurrence.  
  
  
**Employee Dishonesty**  
  
It’s unfortunate, but it doesn’t have to be a danger. This endorsement will pay for direct losses caused by a dishonest act by an employee. The limit for this coverage is $25,000.  
  
  
**Employee Tools**   
  
From saws to protective gear, you and your team need tools that work. We’ll cover your tools everywhere they go, up to a limit of $15,000.

**Primary and Noncontributory – Other Insurance Condition**  
  
With this endorsement, other eligible people are considered additional insureds on the policy, and we won’t ask for contributions from any other insurance available to them — which might drive up their insurance costs.  
  
  
**Property In Transit Or Off-Premises**  
  
While your work materials are being transported or that are temporarily at a location you do not own, lease, or operate, it can be covered up to a limit of $100,000. The limit is $50,000 on samples and other property carried by salespersons for demonstration purposes.

# **Selected Metalist Insurance**

## Our Selected Metalist program is specifically designed to meet the needs of metal manufacturers and fabricators.

### **Coverage Highlights**

#### **Metal Fabrication**

Insurance offers coverage for metal fabrication for companies of every size, and for every aspect of your business. This includes your tools, dies, and forms, along with coverage for damage from fire, theft, and more.

#### **Business programs**

**Program I**

* Combined property values of up to $4 million
* Total sales no more than $2.5 million

**Program II**

* Combined property values above $4 million
* Total sales above $2.5 million

#### **Add-on Coverages**

Customize your Selected Metalist policy with these optional add-on coverages.

* [**Manufacturers Errors and Omissions**](https://www.hastingsmutual.com/insurance/business/manufacturers-errors-and-omissions)
* [**Metalist Plus**](https://www.hastingsmutual.com/insurance/business/metalist-plus)

# **Manufacturers Errors and Omissions**

## You’re proud of your work and you’re careful to manufacture products that meet the needs of your customers. But errors can happen, and you could make a product that doesn’t meet your client’s standards.

Manufacturers E&O coverage applies when there is an error, omission, or negligent act that leads to financial loss to a third party without bodily injury or property damage. Manufacturers Errors & Omissions is a claims-made coverage.

### **Limits** (per claim and aggregate)

* $100,000
* $300,000
* $500,000
* $1,000,000

### **Deductible options**

* $1,000
* $2,500
* $5,000
* $10,000

#### **An example of Manufacturers E&O in action…**

A manufacturer is contracted to manufacture a specific part for a customer who assembles washing machines. The manufacturer creates the part and sends it on to their customer, who then realizes the part is not usable as it is defective. The customer will need to have the part remade. This causes a delay in assembling the washing machines; therefore, the customer is unable to ship them out on time. The customer files a suit against the manufacturer for their financial loss.

*This claim example is provided for illustrative purposes only. Any actual claim that is presented will be investigated and coverage will be determined based on the specific facts of the claim and application of the language of the policy form. We recommend that our insureds read and review the coverage form and present any questions to their agent or seek the advice of counsel.*

# **Metalist Plus Insurance**

**Employees Tools**

We’ll cover up to $15,000 if there’s damage or a loss to tools used by your employees in your business.  
  
**Manufacturers Selling Price**

If you need to recover the cost of damaged product, we’ll set its value at its sale price, as if no loss or damage occurred. Only ordinary discounts and expenses will apply.

**Property Off Premises and in Transit**

Coverage applies to your equipment and other materials even when you’re not on your own property (for example, when it’s being transported). The limit is $100,000.

**Patterns, Dies, Molds, and Forms – Theft Limitation Waiver**

Patterns, dies, molds, and forms are key to every metalist’s success. With this coverage, the theft limitation on these items is waived.

**Peak Season Increase**

Your liability limit is boosted by 25% during the peak season — when property values are temporarily increased.

**Primary and Noncontributory — Other Insurance Condition**

With this endorsement, other eligible people are considered additional insureds on the policy, and we won’t ask for contributions from any other insurance available to them — which might drive up their insurance costs.

**Product Recall Expense**

If you have to pull your product off the shelves as part of a recall, we’ll pay your costs, from removal to repair to disposal. The limit is $50,000, with no deductible.

# **Umbrella Policies**

Add even more protection with an umbrella policy from Insurance. Go beyond your standard policy with additional coverage for Businessowners, Homeowners, Farmowners and other policies, to help pay large expenses — the kind you’ll see only rarely.

### **Example**

If you face a bill of $600,000 for your part in a car accident, and your personal auto policy has a limit of $500,000, there’s another $100,000 you’ll have to pay out of pocket — unless you can turn to your umbrella policy for the remainder. Umbrella coverage is excess over and above what you ordinarily have and is for the “rainy day” when you need an especially significant amount.

Insurance offers umbrella policies for almost every type of business we offer. Talk to your independent insurance agent about the right amount of coverage for you.

#### **Features of Umbrella Policies…**

**Commercial umbrella coverage**

Insurance must provide the underlying commercial general liability and comprehensive automobile liability coverage.

**Personal umbrella coverage**

Insurance must provide the underlying personal liability, watercraft liability, recreational vehicle liability, and all auto coverage.

**Farm umbrella coverage**

Insurance must provide the underlying farm and personal liability, watercraft liability, recreational vehicle liability, all auto coverage, and employers’ liability coverage.

**Coverage Options**

$1,000,000

$2,000,000

$3,000,000

$4,000,000

$5,000,000