



Eligibility Criteria

- Up to \$15M TIV per location; Up to \$1M in employee payroll
- Under current ownership for at least three years
- Must have at least one full time employee (Painters must have two)
- Limited participation in consolidated (wrap-up) projects
- Subcontracted cost or sales unrelated to installation/service/repair may be 10% or less of total sales
- No risks with residential development, general contracting, or project management
- No risks with general contractor license
- No risks with operations involving cranes or work at a height of four stories or taller
- No risks with equipment rental or leasing to others
- No risks with demolition/wrecking, explosives/blasting, insulation, hazardous material/pollution abatement, high pressure boiler or liquid petroleum gas
- Other underwriting criteria may apply

Class Name	Eligibility
Antenna/Satellite Dish Contractors	Package
All Other Specialty Trade Contractors	Property only
Appliance Repair and Maintenance	Package
Carpentry Contractors - Interior Finish	Property only
Commercial and Industrial Machinery and Equipment Contractors	Package
Contractors - Subcontracted Work	Package
Drywall, Insulation and Fresco Contractors	Property only
Electrical/Electronic Contractors	Package
Fence Installation Contractors	Package
Flooring Contractors	Package
Gardening/Landscaping Services	Package
Heating and Air-Conditioning/Ventilation Contractors	Package
Other Building Equipment Contractors - Industrial/Commercial	Package
Masonry Contractors	Property only
Painting/Wall-Covering Contractors	Package
Paving/Sealing Contractors	Package
Plumbing Contractors	Package
Refrigeration Equipment Contractors - Commercial	Package
Siding Contractors	Property only
Trucking	Liability only
Welding Contractors	Property only

We look forward to your new and renewal submissions at topaquotes@topa-ins.com

Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Optional		
Business Personal Property	Mandatory		
Tenants Improvements and Betterments	Included with BPP or Specific Limit		
Business Income and Extra Expense (BIEE)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses	60 days†*		
BIEE - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income from Dependent Properties	5,000†*	10,000†*	25,000†*
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Building - Annual Increase (Inflation Guard)	2%†	4%†	6%†
Building - Tenant Obligation	Optional	10,000†	25,000†
Building Ordinance or Law (Demo and Increased Cost)	Optional	50,000†	100,000†
Contract Penalty	Not Available	10,000	25,000
Debris Removal	25% of Loss + 25,000		
Electronic Data	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Forgery or Alteration	2,500	5,000	7,500
Interruption of Computer Operations	10,000†*	25,000†*	25,000†*
Leasehold Interest	Optional	10,000†	25,000†
Limited Coverage for Fungi, Wet Rot or Dry Rot	15,000		
Lock and Key Replacement	Optional	10,000†	25,000†
Money and Securities - Inside/Outside	Optional	5,000† / 2,500†	10,000† / 2,500†
Newly Acquired/Constructed Property - BIEE/Days	Not Available	50,000 / 60 days*	100,000 / 90 days*
Newly Acquired/Constructed Property - Building/BPP	250,000 / 100,000	500,000 / 150,000	1,000,000 / 250,000
Outdoor Property - Various (Per item limit may apply)	Varies	Varies	Varies
Outdoor Signs	1,000†	5,000†	10,000†
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal	10,000	10,000	25,000
Valuable Papers and Records - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Water Back Up and Sump Overflow - Direct and BIEE	Optional	10,000†	25,000†
Notable Liability Coverages & Limits	Standard	Advantage	Advantage+
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
Available Aggregate Limits	1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000		
Damage to Premises Rented to You	50,000†	75,000†	100,000†
Medical Payments	Excluded or 1,000†		
Aggregate Limit of Insurance (Per Location)	Optional	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pesticide or Herbicide Applicator - Limited Pollution	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included

Optional coverages include: (Property) Blanket Limit, Business Income And Extra Expense - Vehicles And Off-Premises Property, Computer & Funds Transfer Fraud, EQ Sprinkler Leakage, Employee Tools (Blanket with Limit Per Tool or Scheduled), Equipment Breakdown, Fine Arts, Spoilage and Utility Services; **(Liability)** Additional Insureds, Cyber Suite, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired & Non-Owned Auto, Primary & Noncontributory, Waiver of Subrogation

† Higher limits are available *Conditional to the main coverage/operation