

Affordable Contractor Insurance



Coverage customized for you based on your particular business needs

Business World Insurance Agency gives smaller, hands-on contractors like you a unique combination of property and casualty coverages and services in one comprehensive package.

Call today to discuss your insurance needs

[855] 773-1100

7800 University Blvd Suite A1
La Mesa, CA 92041

www.cbwins.com

- ✓ *Advice you can count on*
- ✓ *Technology and Innovation*
- ✓ *Lower Contractor Insurance Rates*
- ✓ *Satisfaction Guarantee*
- ✓ *Attention to Details*



Example Contractor Insurance Coverage

General Liability and Property Insurance (Business Owner's Policy) Quote:

Coverage Amount

\$1,000,000	General Liability per Occurrence
\$2,000,000	General Liability Annual Aggregate
\$1,000,000	Personal & Advertising Injury per Occurrence
\$2,000,000	Products Completed Operations Aggregate
\$300,000	Damage to Rented Premises
\$10,000	Medical

Property Coverage:

This coverage helps protect your business assets in the event of theft, fire, and certain weather events, and is included in the General Liability Insurance quote.

\$10,000	Business Property
\$50,000	Business Computer & Media *
\$5,000	Laptop Computer - World-Wide *

* A package endorsement has been added to provide this coverage for the optimal price / value.

\$500	Property Claim Deductible
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\$425.00 to \$900.00 Annual Premium

Example Contractor Bond Quote

Fidelity Bond Quote:

Total Employees Covered: 1 to 10

Coverage Amount

\$1,000,000

\$50,000

Deductible

\$1,850.00 Typical Annual Premium

How You'll Be Billed for Your Business Insurance

In most cases, you will receive a bill directly from your insurance carrier for the following insurance policies:

- General Liability
- Workers' Comp
- Umbrella
- Fidelity Bond

The carrier will typically send an invoice four to six weeks after your coverage starts.

Benefits of Contractor Insurance

Being insured and bonded protects your assets and is usually required to be licensed. Smaller contractors benefit from insurance by the protection they provide from lawsuits that can claim the contractors home, wife's assets, and future earnings. Business insurance... in the end protects your private assets.