

## Business Insurance Plan

When customers seek your services, they're contracting you for more than just the installation of a piece of equipment. They're coming to you for your experience, knowledge and the assurance you will recommend the most efficient resolution for their heating or cooling needs. Shouldn't the same be true when you are seeking business insurance solutions?

The Tate Insurance Group and Frankenmuth Insurance provide the expert evaluation and recommendations you demand when considering your business coverage. We understand and have extensive experience with artisan contractors' specific issues. Our unique coverages such as Business Errors & Omissions, Employment Practices Liability and Equipment Breakdown are all critical to the profitable operation of your business.

And, while dealing with Frankenmuth Insurance, you can rely on the dedication of the company's employees who focus daily on a single purpose – policyholders' peace of mind. Frankenmuth Insurance employees continually challenge themselves to provide the industry's best service. They practice hometown values, and in all situations remain true to their word.

Frankenmuth Insurance is a leader in commercial insurance coverage. With more than \$1 Billion in assets and an AM Best "A+" rating, as a policyholder, you can rest assured Frankenmuth Insurance is with you all the way.

Take advantage of these savings by contacting Scott Tate at Tate Insurance Group.

*\*This is not a policy, but merely a general description of available coverages. Please refer to your actual policy for full coverage details, including exclusions and limitations.*



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# Carrier/Bryant Southeast Program

## Artisan BOP

Liability Limits available up to \$1,000,000 occurrence / \$2,000,000 aggregate

Portable Tools \$1,000

Installation Floater \$5,000

Higher limits for portable tools and installation floater available.

**Installation floater** - coverage for the equipment while it is in transit, at a temporary storage facility, or at the jobsite before it is permanently installed.

## Contractor Liability Plus

Electronic Data Liability \$25,000

Liability coverage for loss of your customers' electronic data due to physical injury of tangible property

Voluntary Property Damage \$5,000 occurrence /\$10,000 aggregate

Provides property damage coverage for your customers' real property while it is in your care, custody or control

Claims Made Business Errors & Omissions \$25,000

Property damage coverage due to negligent workmanship for completed jobs

## Business Auto Plus

\$10,000 Broadened Pollution Coverage

Responses in the event hazardous materials in a container are released due to vehicle upset.

Loan Lease Gap

Pays the difference between actual cash value of a vehicle and the outstanding balance on a loan or lease

Rental Reimbursement

\$35 a day up to \$1,050

Towing

\$50 per disablement up to \$500 a year

## Optional coverages available:

### Employment Practices Liability

Claims made coverage provides protection from

- Discrimination - failure or refusal to hire
- Wrongful termination - actual or alleged dismissal
- Harassment - unwelcome sexual or non-sexual conduct used as a condition of employment
- Limits available up to \$1,000,000

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