



BOP-Pro Contractor



Customers trust your company to do the job right.

Protect that trust with BOP-Pro Contractor property and liability coverages from UFG Insurance.

As an enhancement of BOP-Pro (UFG's rock-solid businessowners policy), BOP-Pro Contractor builds sturdy support for hard-earned reputations like yours.

Key liability coverages include:



Contractual penalties.

Unforeseen things happen to even the most trusted contractor; if your business is unable to follow through on a contractual obligation due to a covered loss, this coverage may help you with associated fees.



Blanket waiver of subrogation.

Don't let the waiver of subrogation in a customer's contract cause you worry, it's included in BOP-Pro Contractor.



Rental reimbursement for contractor's equipment.

If damage to a critical piece of equipment means renting a replacement for a while, this coverage is meant to help foot the bill.

More "additional insured" statuses when it comes to liability than standard BOP-Pro coverage, including:

- Lessor of leased equipment.
- Engineers, architects or surveyors not engaged by the named insured.
- Owners, lessees or contractors, automatic status when required in construction or service agreement with you.

BOP-Pro Contractor also has higher limits than standard BOP-Pro on some coverages like:

Business income ordinary payroll.

30 MORE
COVERED DAYS.

Business income waiting period.

ONLY 24 HOURS;
THAT'S POTENTIALLY DAYS SOONER.

Accounts receivable.

THE LIMIT IS
FIVE TIMES MORE.

Property off premises.

THE LIMIT IS
MORE THAN DOUBLE.

Available through:

This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this flyer between publications.

If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.

BOP-Pro Contractor Plus

Want to level **BOP-Pro Contractor** coverage up a notch? Explore a Plus endorsement.

BOP-Pro Contractor Plus offers “additional insured” statuses that can be hard to find in other businessowners policies, for example:

- Products-completed operations, including upstream parties.
- Owners, lessees or contractors; automatic status when required in construction or service agreement with you, including upstream parties.
- Owners, lessees or contractors; controlled insurance program (wrap-up) off-premises operations only.

And, adding a Plus endorsement to BOP-Pro Contractor also adds higher limits on some coverages like:

Newly acquired or constructed property.

FOUR TIMES HIGHER

FOR BUILDINGS.

FIVE TIMES HIGHER

FOR BUSINESS PERSONAL PROPERTY.

150 MORE

COVERED DAYS FOR BUSINESS INCOME.

Accounts receivable.

THE LIMIT IS

DOUBLE.

Pollutant cleanup and removal on your covered property.

FIVE TIMES HIGHER

PER LOCATION.



Learn more about BOP-Pro products; contact your UFG agent today.

Along with the right businessowners policy, it's important to have the right surety bond in place when needed.

UFG Surety is ready to help, from a one-time commercial bond to the multiple bond needs of a contractor.

Combining a national presence with the personality of a smaller, hands-on carrier, our regional autonomy allows us to make decisions that make sense for different business needs.

Ask your agent or visit ufginsurance.com/surety to learn more.





BOP-Pro businessowners policy:

PROPERTY AND LIABILITY COVERAGES

Compare the coverages of UFG BOP-Pro products.

Property coverages	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
General							
100 ft. replaced with 1,000 ft.	-	Included	Included	Included	Included	Included	Included
Covered property							
Added to building coverage: canopies, awnings, decks and walls that are part of an outdoor patio dining area	-	-	-	Included	Included	-	-
Additional coverages							
Brands and labels	-	\$5K	\$25K	\$25K	\$25K	-	-
Business income from dependent properties	\$5K	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$50K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period
Business income ordinary payroll	60 days	90 days	180 days	180 days	180 days	90 days	90 days
Business income to include rental value	-	Included	Included	Included	Included	Included	Included
Business income—special event cancellation on- and off-premises	-	-	-	Lesser of ALS or \$25K	Lesser of ALS or \$25K	-	-
Business income to include tips and franchise fees/royalties	-	-	-	Included	Included	-	-
Catering penalty expense reimbursement	-	-	-	\$10K	\$10K	-	-
Computer fraud and funds transfer fraud	-	\$5K occ.	\$25K occ.	\$25K occ.	\$25K	\$10K occ.	\$10K occ.
Contractual penalties	-	-	-	-	\$15K	\$5K occ.	\$5K occ.
Cost to prepare inventory	-	\$5K	\$5K	\$5K	\$5K	-	-

Additional coverages cont.

Credit card slip theft, disappearance or destruction	-	\$2.5K occ.	\$5K occ.	\$5K occ.	\$5K occ.	-	-
Debris removal	\$25K	\$30K	\$50K	\$50K	\$50K	\$50K	\$100K
Deferred payments	-	-	-	-	\$25K	-	-
Electronic data	\$10K	\$25K	\$50K	\$50K	\$50K	\$50K	\$50K
Employee dishonesty	-	\$10K	\$25K	\$25K	\$25K	\$25K	\$25K
Employee theft of customer's property	-	\$2.5K occ.	\$2.5K occ.	\$2.5K occ.	\$50K occ.	-	-
Extended business income	60 days	60 days	60 days	90 days	90 days	90 days	90 days
False pretense	-	\$2.5K occ. \$5K agg. \$500 ded.	\$5K occ. \$10K agg. \$500 ded.	-	-	-	-
Fine arts	-	\$1K/premises	\$10K/premises	\$15K/premises	\$15K	-	-
Fire department service charge	\$2.5K/premises	\$3K/premises	\$5K/premises	\$5K/premises	\$15K	\$5K/premises	\$5K/premises
Fire extinguisher systems recharge expense	\$5K occ.	\$7.5K occ.	\$10K occ.	\$10K occ.	\$10K	\$10K occ.	\$10K occ.
Food contamination	-	-	-	\$10K occ. \$3K for additional advertising expense	\$25K occ. \$3K for additional advertising expense	-	-
Forgery or alteration	\$2.5K	\$3K	\$5K	\$5K	\$25K	\$5K	\$5K
Interruption of computer operations	\$10K	\$15K	\$25K	\$25K	\$25K	\$25K	\$25K
Key employee replacement	-	-	\$25K/employee \$50K agg.	\$25K/employee \$50K agg.	\$25K/employee \$50K agg.	\$5K/employee \$10K agg.	\$5K/employee \$10K agg.
Lost key and lock replacement	-	Key: \$1K occ. Lock: \$1K occ.	Key: \$1K occ. Lock: \$1K occ.	Key: \$1.5K occ. Lock: \$1K occ.	Key: \$2.5K occ. Lock: \$1K occ.	Key: \$1K occ. Lock: \$1K occ.	Key: \$1K occ. Lock: \$1K occ.
Money and securities	-	\$5K on premises \$2.5K off premises	\$15K on premises \$5K off premises	\$15K on premises \$5K off premises	\$25K/employee \$10K off premises	\$15K on premises \$5K off premises	\$15K on premises \$5K off premises
Money orders and counterfeit money	\$1K	\$5K	\$10K	\$10K	\$10K	\$10K	\$10K

Additional coverages cont.

Ordinance or law	Increased cost of construction (Coverage 3) only \$10K/building	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$100K (lesser) <i>Coverage 3:</i> 10% of building limit or \$100K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$100K (lesser) <i>Coverage 3:</i> 10% of building limit or \$100K (lesser) \$25K for improvements and betterments if tenant
Pair or sets coverage	-	-	-	-	\$5K	-	-
Pollutant cleanup and removal	\$10K/location	\$15K/location	\$25K/location	\$25K/location	\$25K/location	\$25K/location	\$50K/location
Rental reimbursement for contractor's equipment	-	-	-	-	-	\$5K occ.	\$5K occ.
Reward payment	-	<i>Lesser of:</i> -amount of reward paid -\$1K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K
Security breach and identity services	-	Included	Included	Included	Included	Included	Included
Spoilage	-	\$5K	\$10K	\$25K	\$50K	-	-
Tenant's building glass liability	-	-	-	-	Included in BPP limit	-	-
Theft damage to building	-	-	-	-	Included in building limit	-	-
Unauthorized business card use	-	-	\$5K occ.	\$10K occ.	\$10K occ.	\$5K occ.	\$5K occ.
Undamaged tenants improvements and betterments	-	\$5K occ.	\$25K occ.	\$25K occ.	\$25K	\$25K occ.	\$25K occ.
Water backup and sump overflow	-	\$5K/location \$10K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.

Coverage extensions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Accounts receivable	\$10K occ. on premises \$5K off premises	\$25K on premises \$5K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$100K on premises \$25K off premises
Alcohol inventory at menu selling price	-	-	-	\$25K occ.	\$25K	-	-
Appurtenant buildings and structures	-	Lesser of: -10% of building limit at premises -\$10K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K
Business income from websites	-	\$5K for 7 days	\$10K for 7 days	\$10K for 7 days	\$10K for 7 days	\$10K for 7 days	\$10K for 7 days
Chef's tools	-	-	-	\$5K occ. \$10K agg.	\$5K occ. \$10K agg.	-	-
Data processing equipment	-	\$25K on premises \$10K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises
Expediting expenses	-	\$2.5K	\$5K	\$5K	\$5K	\$5K	\$5K
Newly acquired or constructed property	Buildings: \$250K BPP: \$100K 30 days	Buildings: \$250K BPP: \$100K 30 days	Buildings: \$500K BPP: \$250K 180 days	Buildings: \$500K BPP: \$250K 180 days	Building: \$1M BPP: \$500K 180 days	Buildings: \$500K BPP: \$250K 180 days	Buildings: \$1M BPP: \$500K 180 days
Outdoor property additional perils	-	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.
Outdoor property limit	\$2.5K	\$5K (no sublimit)	\$5K (no sublimit)	\$5K (no sublimit)	\$25K	\$5K (no sublimit)	\$5K (no sublimit)
Personal effects	\$2.5K/premises	\$5K (no sublimit)	\$5K/premises	\$5K/premises	\$5K/premises	\$5K/premises or jobsite	\$5K/premises or jobsite
Personal effects—customer's property	-	\$2.5K occ. \$500 ded.	\$2.5K occ. \$500 ded.	\$5K occ. \$500 ded.	\$5K occ. \$500 ded.	-	-
Property off premises (includes in transit)	\$10K	\$10K	\$25K	\$25K	\$25K	\$25K	\$25K

Coverage extensions cont.							
Salespersons' samples	-	\$1K occ.	\$5K occ.	-	\$15K	-	-
Security expense after loss	-	\$2.5K	\$2.5K	\$2.5K	\$2.5K	\$2.5K	\$2.5K
Tenant lease assessment	-	\$2.5K	\$5K	\$5K	\$5K	\$5K	\$5K
Utility services—direct damage	-	\$10K (no overhead transmission)	\$25K (no overhead transmission)	\$25K (no overhead transmission)	\$50K (no overhead transmission)	\$25K (no overhead transmission)	\$50K (no overhead transmission)
Utility services—time element	-	\$10K (no overhead transmission)	\$25K (no overhead transmission)	\$25K (no overhead transmission)	\$50K (no overhead transmission)	-	-
Valuable papers and records	\$10K occ. on premises \$5K off premises	\$25K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$100K on premises \$25K off premises
Limits of insurance	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Outdoor signs	\$1K attached	\$5K detached \$5K attached	\$5K detached \$10K attached	\$10K detached \$25K attached	\$10K detached \$25K attached	\$5K detached \$10K attached	\$5K detached \$10K attached
Loss conditions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Loss payment issued to first named insured	Included	Included	Included	Included	Included	Included	Included
Property definitions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Waiting period (business income)	72 hours	24 hours	24 hours	24 hours	24 hours	24 hours	24 hours

Liability coverages	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Care, custody and control property damage	-	-	-	-	-	\$25K occ. \$50K agg. \$500 occ. ded.	\$25K occ. \$50K agg. \$500 occ. ded.
Delivery errors and omissions	-	-	-	\$10K \$250 ded.	\$10K \$250 ded.	-	-
Electronic data liability	-	\$25K occ.	\$50K occ.	\$50K occ.	\$50K occ.	\$50K occ.	\$50K occ.
Product recall expense	-	\$10K/ product recall \$10K agg. \$1K ded.	\$25K/ product recall \$50K agg. \$1K ded.	-	-	-	-

Voluntary property damage	-	-	-	-	-	\$5K occ. \$10K agg.	\$5K occ. \$10K agg.
Water damage legal liability	-	-	\$25K/premises	\$25K/premises	\$25K/premises	\$25K/premises	\$25K/premises
Coverage extension— supplementary payments	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Loss of earning to help with claim investigation	\$250/day	\$500/day \$2.5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy
Modified exclusions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Coverage—expanded perils for damage to premises rented	-	Included	Included	Included	Included	Included	Included
Coverage—property damage to borrowed equipment while not in use	-	-	-	-	-	\$25K occ.	\$25K occ.
Coverage—property damage to elevators	-	-	-	-	-	Included	Included
Redefined—expected or intended injury/damage	-	Included	Included	Included	Included	Included	Included
Who is an insured	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Additional insured — controlled insurance program (wrap-up) off- premises operations only—owners, lessees or contractors	-	-	-	-	-	-	Included
Additional insured — engineers, architects or surveyors not engaged by the named insured	-	-	-	-	-	Included	Included
Additional insured — grantor of franchise	-	Included	Included	Included	Included	-	-
Additional insured — lessor of leased equipment	-	Included	Included	Included	Included	Included	Included
Additional insured — managers or lessors of premises	-	Included	Included	Included	Included	Included	Included

Who is an insured cont.							
Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you		-	-	-	-	Included	-
Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you including upstream parties	-	-	-	-	-	-	Included
Additional insured — products-completed operations coverage including upstream parties	-	-	-	-	-	-	Included
Additional insured — state or governmental agency or subdivision or political subdivision — permits or authorizations	-	-	-	-	-	Included	Included
Additional insured — vendors	-	Included	Included	Included	Included	Included	Included
Broadened named insured to include entities which insured owns more than 50% of the voting stock	-	Included	Included	Included	Included	Included	Included
Employee injury to another employee	-	-	-	-	-	Included	Included
Newly acquired organizations	-	Included (with 180-day reporting requirement)	Included (with 180-day reporting requirement)	Included (with 180-day reporting requirement)	Included	Included (with 180-day reporting requirement)	Included (with 180-day reporting requirement)
Liability and medical expenses limits of insurance	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
Aggregate limit per location	-	Included	Included	Included	Included	Included	Included
Aggregate limit per project	-	-	-	-	-	Included	Included
Knowledge of occurrence redefined	-	Included	Included	Included	Included	Included	Included

Liability and medical expense definitions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant		BOP-Pro Contractor	BOP-Pro Contractor Plus
Bodily injury redefined to include mental injury and anguish	-	Included	Included	Included	Included	Included	Included
Mobile equipment to include snow removal, road maintenance and street cleaning equipment less than 1,000 lbs. GVW	-	-	-	-	-	Included	Included
Common policy conditions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant		BOP-Pro Contractor	BOP-Pro Contractor Plus
Blanket waiver of subrogation	-	-	-	-	-	Included	Included
Unintentional failure to disclose hazards	-	Included	Included	Included	Included	Included	Included

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