

## CONTRACTORS PACKAGE

Contractors spend time and money to grow their business and provide expertise to clients in their chosen profession. Working in and around the customer's property, having the proper insurance is essential to making sure that if anything goes wrong the company is adequately protected. APRIL's Contractors package policies are designed to provide flexible options for Contractors across Canada to ensure their business is protected.

### Target Clients

- General and specialized construction, renovation, installation and service contractors, including but not limited to:
  - Electricians
  - Welders
  - Millwright
  - Painters / Decorators
  - AC / Refrigeration / HVAC
  - Excavation / Landscaping
  - Masonry
  - Carpentry
  - Windows / Doors / Awnings

### Underwriting Considerations

- 3 years in business or related experience
- Deductibles from \$1000
- \$725 minimum premium

### Coverage Features

- Contractor's Equipment
- Installation floater
- Liability up to \$5 million
- Coverage extensions:
  - Faulty Workmanship
  - Contractors E&O
  - Fungi & Fungal Derivatives
  - Sudden & Accidental Pollution
  - Care, Custody and Control
- Additional Coverages available:
  - Building and Contents
  - Failure to Perform
  - Cyber and Data
  - Legal Expenses

### Inclusive Add on Coverage

### Comprehensive Package

**APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.**

**COMMERCIAL . TRANSPORT . RESIDENTIAL . MARINE**

To find out more or make an application,  
please contact :

enterprise@april.ca  
1-855-745-2020  
www.april.ca