

Prime HardHat - Refreshed



AVIVA

Simply the best insurance available
for the contracting industry.



"Prime thinking - ingenuity at work"



Target customers

Any contractor whose operations are shown on the following list of construction trades:

- Acoustic ceiling installation
- Air conditioning equipment (including heat pumps), installation and repair
- Bricklaying, masonry, stonework, tile, marble, mosaic, stuccoing
- Building construction including alterations, renovations or repairs
- Carpentry (including cabinet installation)
- Cement or concrete work
- Chimney sweep
- Cleaning sewers or drains
- Cleaning streets – not snow removal
- Communication equipment installation
- Driveway and parking lot construction*
- Electrical apparatus installation
- Electrical work
- Excavation
- Fence erection
- Floor covering installation
- Furniture, drapery, rug cleaning on customers' premises
- Gardening for others (landscaping)
- Glazier
- Heating equipment installation and repair
- House furnishings installation
- Insulation of buildings
- Interior decorating
- Irrigation or drainage systems construction
- Janitorial service
- Land grading
- Landscaping
- Locksmith
- Metal doors, windows, awnings and eavestrough installation
- Millwright – industrial machinery installation/disassembly
- Office and store alterations
- Painting, decorating and paper hanging
- Plastering including drywall installation
- Plumbing
- Repair shops excluding re-upholsters
- Roofing – cold application process only (no hot tar or open flame operations)*
- Road repair and construction
- Rug and/or upholstery cleaning on customers' premises
- Septic tank installation, service and/or repair
- Sewer, water mains and steam mains construction
- Sheet metal work
- Siding installation – aluminum and vinyl, etc.
- Sidewalk construction
- Sign installation and servicing
- Snow removal, clearing and/or ploughing*
- Swimming pool installation (above or below ground)
- Terrazzo and tile work
- Underground cable or conduit work
- Water well drilling
- Window cleaning

*Ineligible operations in Ontario, Quebec and New Brunswick

Eligibility Requirements

- Risks which are loss free for the last 3 years (whether insured or not) or, where the underwriter has reviewed the experience and deemed it acceptable.
- 3 years satisfactory business experience.
- All operations must take place in Canada.
- No work conducted at any oil field or oil patch operation sites, oil or natural gas facilities, logging sites, underground mines, lumbering premises or in the bush.
- No renting, loaning or leasing of equipment to others without an operator.
- All other normal underwriting guidelines and criteria apply (e.g. financial stability, age and condition of buildings, etc.)

Fastrax rating and processing may apply if additional eligibility requirements are met. For complete details of Fastrax eligibility please refer to the Fastrax manual.

Features

Property

- Single all property limit available includes signs and EDP
- Business contents temporarily off premises or in transit anywhere in Canada or USA \$5,000*
- Functional replacement cost applies to all buildings and equipment (including contractors equipment and tools not more than 5 years old)
- Automatic fire suppression system recharge expense \$25,000
- Building damage by theft \$10,000
- Buildings and business contents at newly acquired locations – 60 days \$1,000,000
- Building bylaws – included
- Business contents off premises in the custody of sales representatives \$10,000
- Clean up expense for land and water pollution – \$50,000 per loss/annual aggregate
- Debris removal – 25% of loss paid plus \$50,000 (additional)
- Equipment breakdown included
- Equipment breakdown – hazardous substances \$50,000*
- Exhibition extension \$25,000 Canada/USA
- Extra expense \$50,000*
- Fire fighting expenses \$25,000
- Growing plants, trees and shrubs in the open \$25,000
- Master key coverage \$25,000
- Newly acquired business contents – 60 days \$100,000
- Personal effects of officers, employees \$25,000
- Removal of property to prevent loss – included
- Reward \$5,000
- Exterior Building Glass – replacement cost
- Contractor's equipment floater (excl. cranes and tools †) \$25,000*
 - Additional equipment acquired – 60 days \$250,000
 - Rental reimbursement \$10,000
 - † any item valued at \$1,500 or less
- Tool floater \$5,000* – maximum value any one item \$1,500
- Installation floater \$10,000*
- Accounts receivable \$100,000*
- Valuable papers and records \$25,000*
- Professional fees \$50,000*
- Loss of business income – limit to be selected
 - Plus
 - Additional increased cost of operations \$25,000*
 - Fines or damages for breach of contract \$25,000*
 - Mortgage rate guarantee maximum 60 months – no dollar limit
 - Loss of income from a newly acquired location – 60 days \$100,000
 - Suppliers and customers (including interruption of utilities) \$100,000
 - Loss of income resulting from damage at any contract site

Crime

- Employee Dishonesty \$2,500*
- Loss Inside the Premises \$2,500*
- Loss Outside the Premises \$2,500*
- Money Order and Counterfeit Paper Currency \$2,500*
- Depositors Forgery \$2,500*

Liability

- Commercial general liability – \$1,000,000 per occurrence/annual aggregate*
- Personal injury \$1,000,000*
- Medical payments – \$25,000 per person
- Tenants legal liability (broad form) \$500,000*
- Advertising injury \$1,000,000
- Employee benefits \$1,000,000*
- Building material replacement (Rip and tear) \$10,000*

Non Owned Auto

- Third party liability \$1,000,000*
- Legal liability for damage to hired automobiles \$50,000

Optional Coverages

- Umbrella
- Group Accident
- Scheduled builders' risk broad form
- Equipment breakdown of contractor's portable and self-propelled equipment \$25,000

* Higher limit available

The above summary provides an outline of coverage only. For exact terms, definitions, limitations and extensions, refer to the policy.