

# Building Contractors Association of Northeast Indiana

## BCA SBP Commercial Insurance Discount Program

You've built the communities which make up the great state of Indiana. The schools, hospitals, and businesses which our families conduct their lives around stand as a testament to your skill and expertise.

In these difficult times, stability, integrity and peace of mind are more important than ever. That's why Stewart Brimner Peters Agency and Frankenmuth Insurance are here for you.

As a member of the Building Contractors Association of Northeast Indiana, you will enjoy special discounts on Commercial insurance needs.

**The program includes a 5% discount** on most lines of business insurance. Workers' Compensation is not discounted.

- General Liability
- Contractors Group Protection Plus
- Inland Marine
- Business Auto Plus and More!

*Commercial Coverages are explained in more detail on the back.*

### Why Frankenmuth Insurance?

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

### Take Advantage of These Savings

Take advantage of these savings by contacting Mick Stewart at Stewart Brimner Peters Agency today.

*\*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.*



Mick Stewart  
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P (260) 482.6900

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[www.bcafortwayne.org](http://www.bcafortwayne.org)

Frankenmuth Insurance | 1 Mutual Avenue Frankenmuth, MI 48787 | [www.fmins.com](http://www.fmins.com)



## Contractors Group Protection Plus

### **Business Errors and Omissions** \$25,000

Provides coverages for damages due to faulty workmanship, materials, design or products resulting from the insured's error, omission or negligent acts. If purchased separately limits are available up to \$1,000,000.

### **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 / \$10,000

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

**Excess Medical Payments** \$5,000 over Comprehensive General Liability coverages. Provides coverage for others injured at a premises you control.

### **Computer** Equipment \$25,000 and Media \$10,000

### **Extra Expense** \$25,000

Covers the increase cost if business operations are moved to another location due to covered cause of loss.

**Pollutant Cleanup** \$20,000 coverage for pollution clean up at a premises described on the property declaration page.

### **Fairs, Trade Shows, or Exhibitions** \$20,000

## Business Auto Plus

### **\$10,000 Broadened Pollution Coverage**

Responds 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

## Commercial Liability Umbrella

Limits available up to \$10,000,000