



CONTRACTORS' ERRORS & OMISSIONS

Contractors' Errors and Omissions Coverage provides coverage for faulty work or defective products that are a result of a negligent act, error, or omission on your (the insured's) part or from a defect in material or a product sold or installed by your business. This is a business risk that is excluded by the Commercial General Liability policy.

WHO IS ELIGIBLE?

More than 30 eligible residential contractor classes (subject to eligibility requirements) including the following popular classes:

- Air Conditioning System/ Equipment Install
- Cable TV Installation/Hook Up
- Carpentry - Interior
- Ceiling/Wall Install - Metal
- Door/Window/Millwork -Install
- Driveway/Sidewalk - Paving
- Drywall/Wallboard Installation
- Electrical Work - In Building
- Fence Erection Contractor
- Floor Cover Install - Not Ceramic, Tile or Stone
- Furnace/Fixture - Install -Office
- Grading of Land
- Heat Equipment Dealer -Install - n/LPG
- Heat Equipment Dealer - Install
- House Furnishing Install
- Janitorial Service
- Landscape Gardening
- Lawn Care Service
- Masonry
- Office Machine - Install/ Inspection
- Painting - Interior or Exterior (<3 stories)
- Paperhanging
- Plastering/Stucco Work
- Plumbing - Commercial/ Industrial
- Plumbing - Residential/ Domestic
- Refrigeration System Equipment Dealer Commercial
- Septic Tank System Install/ Service
- Sheet Metal Work - Outside
- Siding Installation
- Tile/Stone/Marble - Interior Construction
- Water Softening Equipment -Install
- Window Cleaning

COMMERCIAL LIABILITY VERSUS CONTRACTORS' ERRORS AND OMISSIONS COVERAGES

WHAT'S THE DIFFERENCE AND WHY IT MATTERS TO YOUR BUSINESS?

As a contractor, you work hard to do the job right. But even good work can go wrong. Materials fail. Measurements are off. Something gets installed incorrectly. When that happens, not every insurance coverage responds the same way.

That's why both General Liability (GL) and Contractors' Errors and Omissions (E&O) are essential to protecting your business.

What GL is designed to cover	Where Contractors' E&O steps in
<p>General Liability helps protect your business when someone else is hurt or their property is damaged because of your work.</p> <p>This coverage can help when:</p> <ul style="list-style-type: none">• A customer or visitor is injured at your job site• You accidentally damage a customer's property• A subcontractor causes damage or injury while working for you <p>It does not pay to fix or replace your own work.</p>	<p>Contractors' Errors and Omissions coverage is designed to protect you when the problem is your work itself.</p> <p>This coverage can help when:</p> <ul style="list-style-type: none">• Completed work turns out to be faulty or defective• A product you installed fails and causes damage• An error or oversight means work has to be repaired, replaced, or redone <p>It helps cover the costs that General Liability typically excludes.</p>

WHY CONTRACTORS SHOULD HAVE BOTH

General Liability and Contractors' Errors and Omissions cover different risks. One does not replace the other.

- General Liability protects you from accidents and injuries involving others
- Contractors' E&O protects you from costly mistakes tied to your workmanship or products

Together, they provide more complete protection for your business, your reputation, and your bottom line.