

your own

Contractor Policy

Red River
Mutual 
make it your own.

Contractors are the lifeblood of progress in Manitoba and Saskatchewan. We should know, we're fortunate enough to live and work here too.

Red River Mutual is owned by its policyholders. We invite you to own a piece of our company by allowing us to protect yours.

Ask your Broker to explain all of the extra coverages packed into **Your Own Contractor Policy**.



APPLICABLE EXTENSIONS

Every Red River Mutual commercial package includes an additional bundle of more than 50 extensions that provide over \$1,000,000 in extra coverage to meet your unique business needs.

Below are some of the key extensions we added to Your Own Contractors Policy:

- 3D Crime Coverage
 - Employee Dishonesty
 - Loss Inside the Premises
 - Loss Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Depositors Forgery
 - Computer Theft and Funds Transfer
- Accounts Receivable
- Conviction Reward
- Debris Removal
- Electronic Data Processing Equipment & Media Including Systems Breakdown
- Exterior Building Glass
- Exterior Paving
- Extra Expense
- Fire Department Expenses
- Fire Suppression System Recharge
- **'Green' Environment Extension**
- Inflation Protection
- Installation Floater
- Land & Water Pollution Clean-up
- Master Key / Lock Repair or Replacement
- Mortgage Rate Guarantee
- Newly Acquired Locations
- Newly Acquired Property
- Off-Premises Utilities Interruption
- Professional Fees
- Property in Transit
- Removal of Windstorm Debris
- Rental Equipment Reimbursement
- **'Safety Net' Clause**
- Signs
- Tool Floater with 5yr Replacement Cost
- Valuable Papers

CONSIDER ADDING THESE EXTRAS

- Sewer Backup
- Equipment Breakdown Coverage
- Flood
- Earthquake
- Contractors Equipment with 5yr Replacement Cost (if coverage is purchased)
- Contractors Equipment – Ice and Muskeg Coverage

Contractor

