



# AMERICAN RISK MANAGEMENT RESOURCES NETWORK, LLC

## RECOMMENDED INSURANCE FOR RESTORATION CONTRACTORS

### Liability

- COMBINED FORM POLICY**  
*(Strongly Recommended)*
- General Liability*
- Contractor's Pollution Liability*
- Professional Liability*
- Employee Benefits Liability*
- Employment Practices Liability*
- Extended Reporting Period/Tail coverage*
- Excess/Umbrella*

### Property

- Building*
- Business Personal Property*
- Business Income & Extra Expense*
- Environmental Impairment Liability/  
Site Pollution Liability*
- Tank Pollution Liability*

### Inland Marine

- Contractor's Equipment + Computer*
- Contractor's Tools*
- Installation Floater*
- Bailee's Coverage/Customers property*

### Crime

- Employee Dishonesty*
- Theft*
- Forgery*

### Automobile

- At least \$1 Million Limits
- Liability including Hired & Non-owned Autos
- Personal Injury Protection
- Medical Payments
- Uninsured/Under insured Motorist
- Physical Damage
- Excess/Umbrella

### Worker's Compensation

- Employers Liability

### Cyber

- Cyber Liability

### Business Continuation Ins.

- Key Man Life Insurance
- Buy/Sell Life Insurance
- Buy/Sell Disability Insurance

### Employee Benefits

- Health Insurance
- Group Life Insurance
- Group Disability Insurance
- Group Vision/Dental
- 401K Plan and/or IRA

THIS IS ONLY A RECOMMENDATION. PLEASE CONSULT WITH AN INSURANCE PROFESSIONAL ON YOUR SPECIFIC NEEDS

**COVERAGES PROVIDED BY ARMR ARE ITALICIZED**

7780 Elmwood Ave, Suite 130 | Middleton, WI 53562 | T. 877-735-0800 | F. 608-836-9565